

Ritika Chandra

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Detail-oriented AML Analyst with 4+ years of experience in KYC, EDD, CDD, Transaction Monitoring, Alert Investigation, Sanctions Screening, and Risk Assessment across global banking environments (NAB, JPMorgan, Genpact). Strong expertise in identifying suspicious activity, reviewing high-risk customers (PEPs, UBOs, OFAC), conducting periodic due diligence, and ensuring compliance with AML/CFT regulatory standards. Proven ability to handle high-volume alerts, deliver high-quality case investigations, and support risk-based decisions.

Experience

National Australian Bank (NAB) - Analyst (ECDD / OCDD)

11/2023 - Present

Gurugram, India

- Conduct thorough internal reviews of client profiles to ensure 100% of KYC documentation is accurate, complete, and compliant with regulatory standards.
- Perform Customer Due Diligence (CDD) on high-risk clients, including complex entities associated with high-risk jurisdictions, OFAC lists, sanctions, PEPs, and UBOs.
- Identify and mitigate potential risks and sanctions exposure, safeguarding the business against financial crime threats.
- Conduct periodic reviews and AML checks on various entities and individuals to ensure ongoing compliance.
- Perform deep-dive investigations on 2-4 complex alerts daily to prioritize risks, determining whether to release the client or escalate for further investigation based on risk appetite.

JP Morgan Chase and Co. - Analyst (Transaction Monitoring & Investigation)

04/2022 - 11/2023

Hyderabad, India

- Reviewed and analyzed compliance monitoring reports and supporting documentation to identify unusual patterns and suspicious activity across ACH, SWIFT, wires, and check segments.
- Managed quality checks for the US region, maintaining a 95% QA score across individual, commercial, and treasury banking segments.
- Executed CDD, EDD, and PEP screening processes, utilizing internal databases to validate red flags and support decisions to close or escalate cases.
- Performed Enhanced Due Diligence (EDD) for high-risk triggers including transaction structuring, rapid fund transfers, and recurring transactions.
- Collaborated with Compliance Officers and Relationship Managers to provide thorough research documentation, ensuring faster decision-making on alerts.
- Led Quality Champion Program (QCP) calls to manage team performance and ensure high-quality standards for alerted transactions.

Genpact - Business Analyst (Transaction Monitoring)

06/2021 - 04/2022

Noida, India

- Conducted reviews on 10-12 alerts daily generated for transaction monitoring, screening them for adverse media and Red Flag indicators.
- Performed research to validate customer profiles, source of wealth (SoW), line of business, and property value.
- Prepared comprehensive investigation reports and escalated confirmed suspicious cases to the client compliance team for further action.

Skills

Actimize, LexisNexis, Quantexa, SAS, KYC, PEP Screening, Fraud Indicators, High-Risk Jurisdictions, COLT,

Education

MBA, Amity Global Business School, Pune

Pune, India (2019 - 2021)

B.Com (H), Maharaja Surajmal Institute, Delhi

Delhi, India (2016 - 2019)

HSC & SSC, Naini Valley Sr Sec School, Nainital

Nainital (2014 - 2016)