

Ritik Raj

9354462264 | ritiksingh20142014@gmail.com | Mohan Garden, West Delhi | <https://www.linkedin.com/in/ritik-raj-analyst001/>

PROFILE

Detail-oriented postgraduate in Banking & Financial Analytics with foundational knowledge of AML, KYC, and customer risk assessment frameworks. Trained in Customer Due Diligence (CDD), Enhanced Due Diligence (EDD), risk categorization, and red flag identification through certification and academic exposure. Seeking to leverage this skillset in an entry-level AML Analyst or Compliance role to support financial crime risk mitigation.

EDUCATION

Jamia Millia Islamia, New Delhi MSc. (Banking and Financial Analytics)	2023-2025 CGPA 9.02/10
Guru Govind Singh Indraprastha University, Delhi Bachelor of Business Administration.	2020-2023 CGPA 8.54/10

WORK EXPERIENCE

Indian Bank (Intern)	March 2025- May 2025
<ul style="list-style-type: none">Conducted initial Customer Due Diligence (CDD) for new account openings, verifying KYC documents and ensuring adherence to RBI-mandated onboarding procedures.Supported the preparation of Loan Appraisal, Due Diligence Certificates, and Sanction Tickets for loan proposals.Monitored real-time transaction queues, gaining foundational exposure to fraud risk monitoring.Assisted in merchant due diligence by verifying POS documentation and coordinating with operations for compliant account activation and deactivation.Gained practical exposure to RBI guidelines and their application in branch-level compliance.	

TRAINING PROGRAM

KYC Lookup - Foundation in AML & KYC	Feb 2026
<ul style="list-style-type: none">Learned foundation of AML/KYC regulatory framework and compliance obligations.Learned processes such as sanction screening, CDD, SDD, and EDD.Studied end-to-end KYC lifecycle including customer onboarding, identity verification, and ongoing monitoring.Gained understanding of risk indicators, AML control mechanisms and FATF guidelines.	
PRO AML – Mastering Customer Risk Assessment & Enhanced Due Diligence	Feb 2026
<ul style="list-style-type: none">Gained understanding of risk-based approach (RBA) in customer due diligence.Learned CDD, SDD, and Enhanced Due Diligence (EDD) frameworks for high-risk customers including PEPs.Learned fundamentals of transaction monitoring, red flag identification and, customer risk categorization based on geographic, transactional, and behavioral risk factors.Studied risk indicators such as non-face-to-face transactions, anonymous transactions, and third-party payments.Understood AML compliance programs and regulatory expectations under global frameworks.	

CERTIFICATES

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- Financial Modeling & Valuation using MS Excel from IB Institute.
 - Data Analytics Certification from EXL & America India Foundation(AIF).
 - Finlatics Investment Banking & Financial Market Experience Program.

SKILLS

Languages: English (Fluent), Hindi (Native)

Hard Skills: MS Office (Excel, Word, Power Point), Data Driven Reporting, Data Cleaning, Financial Modeling & Analysis, Research Analysis, Documentation, Proofreading, Due Diligence.

Soft Skills: Teamwork, Communication, Adaptability, Critical Thinking, Analytical Skills, Data Presentation, Problem Solving.

EXTRACURRICULAR

Global Conclave on Sustainable Development Goals (SDGs) (Volunteer).

Led operations at Nehru Guest House venue at JMI, managing logistics, coordination, and execution of the event.