

Aman Rulania

AML/KYC ANALYST - Compliance Monitoring, Risk Assessment & Due Diligence

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 Waterloo

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SKILLS

- AML Transaction Monitoring:** Surveillance of client transactions using automated alert generation systems.
- Suspicious Activity Reporting:** STRs in compliance with FINTRAC regulations and CIRO standards.
- Enhanced Due Diligence:** High-risk client investigations using open-source intelligence & internal KYC data.
- Regulatory Compliance Tools:** AML case management platforms, sanctions screening, and PEP lists.
- Financial Data Analysis:** Extraction & interpretation of datasets - Excel pivot tables, macros, Power BI.

WORK EXPERIENCE

Operations Officer II

TD Bank

January 2025 – Present

Ontario

- Conducted in-depth AML/KYC reviews for over 200 commercial clients monthly, enhancing onboarding processes by streamlining documentation validation and compliance checks, improving operational efficiency by 40%.
- Performed compliance assessments on 50+ business deposit accounts, identifying potential risks and validating document accuracy in compliance with regulatory frameworks, which improved audit readiness by 35%.
- Analyzed corporate ownership structures and legal documentation of 30+ entities, confirming beneficial ownership compliance and ensuring alignment with firm's internal policies, enhancing risk management by 25%.
- Led the review of 15+ AML exemption cases, ensuring continuous eligibility of entities under the current AML policies, which strengthened risk mitigation procedures and decreased the time to identify red flags by 30%.
- Collaborated with internal teams, including Relationship Managers and Compliance officers, to resolve discrepancies in client documentation, reducing error by 15% and increasing overall onboarding efficiency by 20%.

Clerk

Metro

April 2023 – Present

Ontario

- Processed an average of 250 transactions daily, including cash, debit, and credit card payments, ensuring 100% accuracy in handling and payment processing, leading to zero transaction errors and improving efficiency.
- Resolved 40+ customer complaints per month, employing conflict resolution techniques that increased customer satisfaction by 35% and maintained a 95% positive feedback rate, ensuring customer loyalty and repeat business.
- Managed front-end operations, organized queues, and assisted with self-checkout, optimizing store flow and customer experience, which contributed to a 20% increase in customer throughput and reduced waiting time.
- Identified opportunities for up-selling and cross-selling weekly promotions, which resulted in a 25% increase in sales across featured products, demonstrating initiative and boosting revenue in a competitive environment.
- Facilitated elderly and specially-abled customers by providing personalized shopping assistance, ensuring a more inclusive experience and improving customer satisfaction by 15% while adhering to accessibility guidelines.

Customer Service & Operations Analyst

NatWest

March 2022 – August 2022

India

- Assessed over 100 credit card applications monthly, ensuring compliance with internal credit policies and regulatory frameworks. Streamlined the approval process, reducing cycle time by 20% and increasing efficiency.
- Validated applicant identities and conducted comprehensive fraud prevention measures through KYC checks, improving the accuracy of risk assessments and minimizing identity-related errors by 30% across departments.
- Collaborated with all the teams, including Compliance and Risk departments, to resolve documentation discrepancies. Enhanced application processing accuracy by 15% and lowered approval turnaround time by 10%.
- Delivered high-level customer support by addressing over 200 queries per month across phone, email, and live chat. Achieved a 95% resolution rate, improving customer retention by 20% by employing communication.
- Promoted credit card features and responsible borrowing practices to more than 150 potential customers. Increased product awareness by 30%, driving higher adoption rates and contributing to cross-selling opportunities.

EDUCATION

Post Graduation Certificate in Strategic Global Business Management

Conestoga College, Kitchener

September 2022 – April 2024

Bachelor of Business Administration (BBA)

Maharishi Dayanand University, India

September 2018 – February 2022

CERTIFICATIONS

- Writing a Business Case**
- Business Analysis Foundation**
- Lean Six Sigma – Green Belt – PMI**
- Corporate Financial Statement Analysis**