

# NIPUN CHOPRA



+91-9871110673



tonipunchopra05@gmail.com



Dwarka, New



Linkedin.com/in/tonipunchopra05  
Delhi

## PROFESSIONAL GOAL & OBJECTIVE

My goal is to strengthen my ability to detect and prevent financial crimes by improving my knowledge of AML/KYC regulations and risk assessment. I aim to analyze transactions more effectively, identify suspicious activities, and ensure compliance with legal requirements. Additionally, I strive to enhance my reporting skills, contribute to process improvements, and support my team through training and mentorship. By staying updated on industry trends, I seek to add value to my organization and help maintain a secure financial environment.

## VALUE TO EMPLOYER

- I will help the company stay compliant with AML/KYC regulations, reducing legal and reputational risks ensuring precise and timely transaction monitoring to meet compliance requirements.
- Identifies red flags and anomalies before they escalate into regulatory issues.
- Produces well-documented reports for audits and quality control.
- Quickly adapts to regulatory changes and ensures compliance with evolving standards. Contributes to a positive and productive work environment while improving AML/KYC workflows.

## WORK EXPERIENCE

### Investment Representative

TD Bank Group, Direct Investing, June 2022- January 2025

Toronto, Ontario, Canada

- Verified client identities, conducted Know Your Customer (KYC) procedures, and assessed financial relationships to ensure compliance with CIRO, FINTRAC/FinCEN, AML, and banking regulations. Identified red flags for money laundering, terrorist financing, fraud, and sanctions violations, escalating concerns for second-level review.
- Evaluated financial transactions, trading activities, and fund transfers to detect anomalies. Interpreted financial data to ensure adherence to regulatory standards. Submitted Unusual Transaction Reports (UTRs) for further compliance review.
- Analyzed and explained investment products, mutual funds, market movements, and financial data to assist clients in making informed investment decisions. Provided insights on equity markets, portfolio positioning, & trading strategies to enhance investing.
- Played a key role in promoting TD's Direct Investing platform, educating clients on investment tools, financial products, and portfolio management. Contributed to revenue growth by increasing trading volumes and client engagement.
- Ensured compliance with federal and state laws, anti-money laundering (AML) policies, and company procedures. Managed day-to-day operational tasks while adhering to CIRO, FINTRAC/FinCEN, and security laws. Conducted quality reviews, submitted written reports for compliance teams, and incorporated feedback to maintain high production and quality standards.

### Financial Analyst

American Express India Pvt Ltd, December 2016- August 2021  
Gurugram, Haryana, India

- Review and process corporate client applications for onboarding to the corporate card program with American Express clients based in US.
- Responsible to conduct KYC and due diligence checks using LexisNexis, Dun & Bradstreet, and other databases. Identify and escalate potential red flags, such as sanctions, adverse media, and fraudulent applications.
- Verify business legitimacy by analyzing company structure, ownership, financials, and risk indicators. Work closely with risk and compliance teams to mitigate onboarding risks.
- Collect and verify required business documents (e.g., registration certificates, financial statements) and maintain accurate records of client applications and compliance checks.
- Coordinate with internal teams (credit, legal, compliance) to streamline the onboarding process.

# NIPUN CHOPRA



+91-9871110673



tonipunchopra05@gmail.com



Dwarka, New  
Delhi



LinkedIn.com/in/tonipunchopra05

## EDUCATION

### Financial Planning- Post Graduate Diploma

Seneca College, Newnham Campus  
1750 Finch Ave E, North York, ON M2J 2X5  
Canada

### B.B.A (General)

Trinity Institute of Professional Studies,  
Guru Gobind Singh Indraprastha University,  
Dwarka, New Delhi-110075  
India

## CERTIFICATIONS

- **Investment Representative (IR)** designation licensed with CIRO through TD Direct Investing.
- **DFOL**- Derivatives Fundamental & Options Licensing Course -May 2023-77.3% (Forwards & Swaps cover)
- **CPH**- Conduct & Practices Handbook Course- July 2022-63%
- **CSC**- Canadian Securities Course-August 2022-78.5%
- **Aspire EDGE Business Skills for Financial Services (2021)**- Semi Finalist in Project with TD Bank Panel
  - **Naveen Balakrishnan, COO & Head of Investment Banking Technology at TD Securities**
- **PLUM** Assessment for Job Seekers (2021)

## LANGUAGES

English, Hindi, Punjabi (Verbal)

## SKILLS

### Soft Skills:

- Analytical & Critical Thinking
- Problem Resolution
- Presentation & Communication Skills
- Data Acumen
- Customer Service & Experience
- Decision-Making
- Building & Leveraging relationships
- Persuasion, Resilience & Adaptability

### Hard Skills:

- AML/KYC Compliance Knowledge
- Transaction Monitoring
- Regulatory Reporting
- Risk Assessment & Screening

### Technical:

- Wealth Information Desktop
- Kyndryl, PCOMM, TRAC, PISO, C3, iCal
- Microsoft Office (MS Word, MS Excel, MS Powerpoint)
- Green Screens-Billing, Product coding, Merchant Inventory Management (MIMS)
- Nucleus , G-CAP
- Customer Care Tracking System (CCTS)
- Global Servicing Portal for American Express
- Live Engage, AskAmex & Case Lite Intermediate Case

## ACHIEVEMENTS

- Q1 & Q2 2024 Merit Star Winner
- Highest Volume achieved in Q1 2024
- Highest New business achieved in Q2 2024
- July 2024- League of Extraordinary winner
- 21% efficiency YTD 2024 in Call handling time