

# Mohammad Valizadehmoghadam

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Master of Financial Risk Management candidate at Rotman with experience in banking risk analytics, and AI-driven process automation. Foundation in market risk (VaR, ES, stress testing), credit risk (PD, LGD, EAD), CCR, investment risk, and regulatory capital frameworks (Basel III, FRTB) through coursework, CFA Level I, and FRM Level I.

## EDUCATION

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**Rotman School of Management, University of Toronto, Toronto, Ontario**  
**MFRM Candidate, 2026**

- Recipient of Rotman Graduate Entrance Award (\$8,000)
- Rotman Graduate Ambassador
- Member of Rotman Asset Management Association (RAMA), Rotman Risk Management Association (RRMA)

**CFA Level I Passed (2024) | FRM Level I Candidate (Aug 2026)**

**York University, Toronto, Ontario**

**Honours Bachelor of Arts, Financial and Business Economics , 2025**

- GPA: 3.80/4.00
- Continuing Student Scholarship, Deans Award for Research Excellence
- Dean's Ambassador for Department of Economics

## PROFESSIONAL EXPERIENCE

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**CIBC, Toronto, Ontario**

**Risk Analyst Intern, Advanced Analytics | Global Operational Risk Management (GORM), Jan 2026 – Mar 2026**

- Built an AI-driven, multi-agent fraud risk intelligence pipeline in Python to analyze unstructured news data and identify emerging fraud trends across operating jurisdictions, supporting monitoring, and risk assessment workflows
- Automated key components of the fraud risk monitoring process, replacing manual research with adaptive agents for query generation, source validation, and risk scoring, reducing manual processing time by 6 hours per month
- Collaborated with Risk stakeholders to translate analytical outputs into forward-looking risk commentary and reporting, supporting earlier issue identification, escalation, and governance oversight

**York University, Toronto, Ontario**

**Research Assistant, May 2025 – Aug 2025**

- Collected, validated and cleaned 20+ years of global financial data using Python, supporting macro risk research
- Built a Market Resilience Index with GARCH across 41 markets to analyze market stress, volatility dynamics, and recovery patterns following major financial shocks, supporting systemic risk assessment
- Applied ML models (Isolation Forests, K-Means) to detect anomalies and benchmark resilience, producing Stability Scores that flagged 4 datasets as anomalies and improved accuracy over traditional econometric method

**Risk and Insurance Studies Centre (RISC), Toronto, Ontario**

*A collaborative research project with York University, University of Toronto, and CIBC Corporate Insurance*

**Risk Analyst Intern, CIBC Corporate Insurance, Jan 2025 – Apr 2025**

- Collaborated with CIBC to evaluate captive feasibility, co-authored a whitepaper for future strategic recommendations
- Analyzed peers and modeled scenarios, estimating \$155k setup, \$165k annual projected fee for captive establishment
- Assessed operational risks under Basel III/OSFI, highlighting resilience gains and capital optimization opportunities

**Ontario Ministry of Health, Toronto, Ontario**

**Policy Analyst Co-op, Health Capital Investment Branch, Sep 2024 – Dec 2024**

- Supported \$220M budget allocation across 151 hospitals, ensuring efficient capital expenditure and policy compliance
- Analyzed funding reports in Excel, completing five years of missing data and improving accuracy of hospital records
- Delivered training to 300+ hospital staff, reducing clarification requests by 20% and improving reporting efficiency

## SKILLS & ACTIVITIES

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- Python, SQL, R, Advanced Excel (VBA), Power BI, Bloomberg Terminal, Capital IQ, Microsoft Azure, SAS
- CFA Research Challenge (Team Lead), RBC Geopolitical Case Competition (3rd Place), York University Climate Finance Case Competition (2nd Place), finance & technology podcasts (Bloomberg, Portfolio Intelligence, TDAM)