

MD SAEED ZAMAN

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Real Assets Investing | 120+ U.S. CRE Acquisitions Underwritten | REIT & Infrastructure Rate-Sensitivity Research

EDUCATION

Simon Business School, University of Rochester

Rochester, USA

Master of Science in Finance (STEM-Designated, Investment Management Concentration)

Dec '26

- CFA Level I Candidate (Feb 2027) | Merit-Based & Dean's Scholarship Recipient | Dean's List (Spring 2026) | GPA 3.68/4.0
- Relevant Coursework: Quantitative Investing, Asset Management, Financial Markets and Investments, Financial Options and Strategic Flexibility, Corporate Finance, Applied Financial Statement Analysis and Valuations, Core Statistics for Finance using Python.
- Simon Finance & Investment Club - Vice President of Events: Hosted finance workshops and industry networking sessions.

The Maharaja Sayajirao University

Vadodara, India

Bachelor of Commerce Honors | Accounting & Finance

Jun '22

- **VHelpp (Service Marketplace Startup) - Co-Founder | 2020–2022:** Co-founded a service-marketplace startup; launched an MVP across two Indian Tier-2 cities, onboarded 100+ professionals, led financial projections and the fundraising, and closed a friends-and-family round before the platform was acquired.

EXPERIENCE

Simon School Venture Fund (\$2M Student-Managed Venture Fund)

Rochester, USA

Due Diligence Analyst

Oct '25 – Present

- Led diligence on two early-stage companies, including a renewable energy venture, running market sizing, competitive analysis, and multi-scenario models to pressure-test each investment thesis and surface key risks for the team.
- Presented findings to the fund's investment board, issuing a no-go recommendation on one opportunity and a conditional recommendation on the other based on valuation, market timing, and risk-adjusted return considerations.

Better Mortgage

New York, USA

Analyst, Underwriting Services

Jun '24 – Jul '25

- Personally underwrote 2,000+ residential mortgage files (\$250M+ aggregate), evaluating borrower income, assets, and credit risk against Fannie Mae guidelines across jumbo, non-conforming, and cash-out refinance profiles.
- Underwrote California mortgage applications during the January 2025 Los Angeles wildfires, applying heightened risk analysis and revised property valuations to assess collateral integrity and inform credit decisions on fire-affected assets.

Hands In Mud (HIM)

Patna, India

Analyst, Financial Operations

Oct '23 – May '24

- Built five-year financial projections and operating models adopted by senior leadership to guide budgeting and investment prioritization across product lines and led cost analysis that reduced annual operating expenses by approximately \$8,000 (12%).

Gallagher & Mohan

New Delhi, India

Financial Analyst, U.S. Commercial Real Estate

Sep '22 – Aug '23

- Performed investment analysis on 120+ U.S. commercial real estate acquisitions spanning multifamily, industrial, warehouse, and commercial assets, building dynamic 10-year DCF models and evaluating NOI, cap rates, DSCR, levered IRR, equity multiple, and going-in vs. exit cap spreads across multiple exit scenarios to inform clients' buy-side acquisition decisions.
- Modeled investor distribution waterfalls and cash-on-cash returns across diversified CRE portfolios exceeding \$100M in aggregate value, supporting equity return analysis, scenario testing, and investment recommendations delivered to senior partners.

PROJECTS

- **Interest Rate Sensitivity of REITs & Infrastructure | Python Research Project** | Built OLS and ARDL regression models across 93 monthly observations (Jan 2015–Mar 2026) to quantify the rate sensitivity of REIT and infrastructure ETF returns; identified a post-2022 regime shift where rate betas ran 1.5–2.5x higher than full-sample estimates, and layered sector-level DCF and Gordon Growth valuations across five interest rate scenarios (FRED, yfinance) to flag mispriced drawdown risk.
- **Equity Research & Long Thesis | Digital Realty (DLR), Hyperscale Data Center REIT** | Building a buy-side long thesis arguing that secular AI-capex demand and power-constrained supply drive an AFFO-growth and pricing-power story the market's rate-sensitivity lens underweights; grounded in original regression research showing data center REITs exhibit anomalous rate behavior versus the broader REIT complex, with valuation framed through DCF and AFFO-multiple analysis.

ADDITIONAL INFORMATION

- **Technical Skills:** Real Estate Modeling (NOI, Cap Rate, DSCR, IRR, Distribution Waterfalls); Financial Modeling (3-Statement, DCF, LBO, M&A); Valuation (Trading Comparables, Precedent Transactions, Gordon Growth); Scenario & Sensitivity Analysis; Credit & Risk Assessment; Excel (Advanced), Bloomberg Terminal, Capital IQ, Python, FRED.
- **Certifications:** WSP Financial Modeling; Bloomberg Market Concepts; Financial Edge Investment Banking & Private Equity.
- **Volunteering:** Taught foundational finance and mathematics to underprivileged students through Camp Diaries NGO.