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To: U.S. Citizenship and Immigration Services
Officer in Charge,

Evaluation Scope:

As an independent reviewer, I have the privilege of reviewing and evaluating the scholarly work of Mr. Satyadhar Joshi in the field of Gen AI, Financial risk modeling and Big Data. This review is based on publicly available research manuscripts, YouTube lectures, GitHub archives of projects and other research documents, Udemy Courses, ORCID and Researchgate Profile and other online research profiles.

I got acquainted of Mr Joshi's work when I was asked to independently review his research profile as a subject matter expert.

Commentary:

Mr. Joshi is a well-established scholar and practitioner in the field of Gen AI and Financial systems. His academic, research and professional background leveraged him to provide researched and proposed cutting-edge solutions for real-world financial risk management challenges in the US financial market by merging AI with Big Data. As a well-established researcher, his research work is available to general public and fellow researchers through open access platforms. His research work exceptionally addresses the US financial market due to his current professional contributions as AVP of Bank of America.

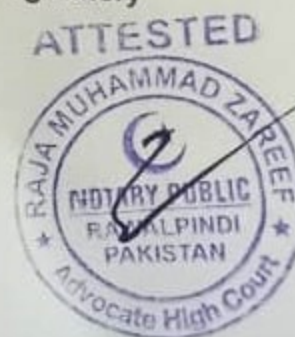
Base on the preprints published by Mr. Joshi at <https://satyadharjoshi.com/pre-prints/>, [google scholar profile](#) and [ORCID](#), I reviewed his scholarly contribution.

Key Contributions and Research

Scholarly contributions of Mr. Joshi as an established researcher and AVP of BoA are a unique blend of his capabilities to address critical challenges in financial risk management, especially in the US financial institutions. From his extensive scholarly contributions, I have selected the following three highly cited recent research papers as highly impactful contribution in the US financial market.

1. **Pick 1: Implementing Gen AI for Increasing Robustness of U.S. Financial and Regulatory Systems" [1]** – In this paper, the author has proposed a full stack, end-to-end automated testing model to address variations in regulatory questions and to map those questions to operational risk models by using human expert supervision. The main objective of the paper was to address the limitations of publically available Gen AI models (ChatGPT, Gemini) to handle regulatory questions (prompts) with % accuracy. Currently, these models show 70 – 80% accuracy. This framework will directly benefit US regulatory

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compliance testing using AI Augmented validation.

2. **Pick 2: Review of Gen AI Models for Financial Risk Management [2]** – This paper is again related to use of Gen AI in Financial Risk Analysis. In this paper, the author has proposed and demonstrated a prototype for leveraging Generative AI (GenAI) in financial risk analysis that address critical gaps inaccuracy, scalability, and regulatory compliance in US Financial Market. The outcome of this research are beneficial for US organizations to enhance their decision-making capabilities, ease in regulatory compliance, and abilities of predictive analytics for future financial markets.
3. **Pick 3: The Synergy of Generative AI and Big Data for Financial Risk: Review of Recent Developments" [3]** – this paper represents the comparative analysis of recent developments in Gen AI and Bid Data in the perspective of their application in Finance. The author has proposed the synchronization of Big Data and Gen AI to address the lack of python-based full stack architecture in US financial institutions. The proposed synergy of Big Data and Gen AI can provide scalable solutions by transforming Big Data into operational excellence of US financial institutions, thus creating a pathway for future innovation in financial enterprises performance.

Online Platforms and Influence

The showcasing of his scholarship on various online platforms has proved Mr. Joshi's dedication and attention to his area of interest and his motivation to share his research to the outside world.

- **Udemy:** Mr. Joshi's , "Gen AI for Financial Risk Management," course at Udemy is a comprehensive and accessible resource on Promp Engineering, LLMs, Synthetic Data and Essential Python and is highly rated by learners globally [9].
- **YouTube:** His YouTube channel offers educational content and professional advice to the concerned students and professionals in the area of Gen AI, LLM, Chatgpt Prompts, and other expert opinions relating his personal experiences. His most popular videos are converting research papers in IEEE format (178K Views) [10], Analytical reasoning (41K views) [11] and Comparison of CFA/FRM (41K views) [12].
- **GitHub:** Mr. Joshi maintains github's open-source repositories including texts, codes, tools and implementations covering enabling technology for financial institutions to help them adopt cutting-edge AI solutions [13].
- **Book:** Mr. Joshi has published two books Authored "Agentic Gen AI for Financial Risk Management" (ISBN: 9798230094388) [14] and "Generative AI and Workforce Development in the Finance Sector" (ISBN: 2940181548572) [15], reflecting his expertise and extensive research on cutting-edge methodologies of applying AI in financial risk management.

The widespread reach and impact of these platforms further determine his position as a top-tier contributor in financial risk management.

Academic Recognition

Mr. Joshi has attained his academic recognition through extensive publication and editorial contributions in scholarly journals and conferences. Majority of his highly cited research is

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AFFIDAVIT OF ROZEIA MUSTAFA

I, Rozeia Mustafa, of H.No. 1234, Street 70, Sector II, Gulshanabad, Adiyala Road, Rawalpindi, being duly sworn, depose and state the following:

1. I am an Associate Professor of Management Sciences at Royal College of Management Sciences, Gujranwala, Pakistan.

2. I have reviewed the work of Mr. Satyadhar Joshi and can independently verify that...

3. I confirm that I have not worked with Mr. Joshi in any professional or academic capacity.

I affirm that the foregoing is true and correct to the best of my knowledge.

Signed: _____

Date: 18 June, 2025

Notary _____

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available as open source. He also published his research articles in well-renowned journals having impact factors like IEEE System Journal (IF = 4) [7], International Journal of Advance Research (IF = 7.3) [8], and International Journal of Management Studies (IF = 1.5) [9]

Why This Work Matters

According to my evaluation and understanding, Mr. Joshi's academic research and expertise in implementing artificial intelligence at financial institutions directly addresses the US's national priorities regarding financial stability and regulatory innovation. By improving the robustness of financial systems and fostering a culture of knowledge-sharing, his work better aligns with the broader economic interests of the United States.

His research and expertise is directly aligned with following U.S. priorities:

1. Strengthening financial system resilience.
2. Modernizing regulatory frameworks via AI.
3. Empowering professionals through open education.

Conclusion

Financial risk modeling and artificial intelligence are interdisciplinary areas and predominate the current state of the art in the academia and industry research. Mr. Joshi's advanced expertise in financial modeling and ChatGpt prompt engineering has a significant contribution towards these two interdisciplinary areas. I strongly support Mr. Joshi's petition for extraordinary ability classification. His pioneering work in the field of GEN AI for financial risk modeling is supported by his career as an influencer, educator and open-source contributors supports his application for the "Extraordinary Ability (EB1-A)" or "National Interest (EB2-NIW)" classification. I strongly recommend his petition and am available for further verification.

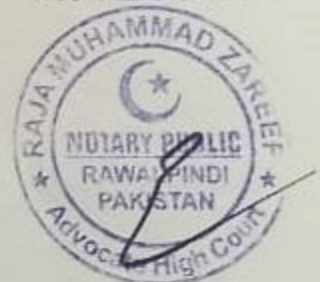
Hence, I strongly recommend Mr. Joshi for the EB2-NIW / EB1-A classification. His expertise, combined with his unique ability to disseminate knowledge and create practical solutions, positions him as a vital asset to the U.S. economy and financial system.

Sincerely,

Rozeia Mustafa
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Resume Attached

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