



Independent Evaluation Letter for EB2-NIW Petition: Mr. Satyadhar Joshi

Dr. Sheraz Ahmed
Associate Professor
IVY College of Management Sciences
sheraz.ahmed.lhr@rootsivy.edu.pk
+92-302-0461565

To: U.S. Citizenship and Immigration Services
Re: EB2-NIW Petition for Mr. Satyadhar Joshi



Introduction

As an independent expert in financial AI and risk modeling, I evaluate Mr. Joshi's qualifications for the EB2-NIW classification based on his peer-reviewed publications, government-aligned research, and workforce development initiatives. His work demonstrably satisfies all three prongs of *Matter of Dhanasar*:

1. Substantial merit and national importance through AI-driven financial stability research.
2. Unique positioning via 70+ publications (700+ citations) and industry leadership.
3. National interest waiver justification due to urgent regulatory and workforce needs.

Prong 1: Substantial Merit and National Importance

1.1 Financial System Resilience

Mr. Joshi's research directly addresses U.S. Treasury and FSOC priorities (FSOC 2023 Report).



ATTESTED
Aysha Aslam Sheikh
ADVOCATE & NOTARY PUBLIC
Notification No: 80/Judicial/H/3-4/24
Issue Date: 01-04-2024, Expiry Date: 31-03-2027
Off # 17, New Oath Commissionner
Building Lahore High Court Lahore
E-mail: aysha.notary.public@gmail.com

21 JUN 2025





- GenAI for Regulatory Robustness (*Implementing Gen AI for Increasing Robustness of US Financial and Regulatory System*, IJIREM 2024, DOI: [10.55524/ijirem.2024.11.6.19](https://doi.org/10.55524/ijirem.2024.11.6.19)):
- Proposes AI frameworks to enhance stress-testing, has been an area of particular concern by the Federal Reserve for improving systemic risk monitoring. The research done by Mr Joshi can be used in this regard.
- Market Stability (*Using Gen AI Agents With GAE and VAE to Enhance Resilience of US Markets*, 2025):

1.2 Workforce Development

Aligned with DOL and CISA initiatives, his work might bridges the AI skills gap:

- Retraining US Workforce in the Age of Agentic Gen AI (IJARSCT 2025, DOI: [10.48175/IJARSCT-23272](https://doi.org/10.48175/IJARSCT-23272)):
- Prompt engineering curricula integrated into DOL upskilling programs.
- Udemy Course ("Gen AI for Financial Risk Management"): 1,000+ enrollments targeting veterans and financial professionals.

Prong 2: Well-Positioned to Advance the Endeavor

2.1 Expertise and Leadership

- Advanced Degrees: MBA (Finance), MS (Information Systems).
- Professional Role: Assistant VP at Bank of America, leading AI integration for \$100B+ portfolios.
- Certifications: FRM (GAARP) with AI specialization.

ATTESTED
Ayesha Aslam Sheikh
ADVOCATE & NOTARY PUBLIC
Notification No: SC/Judicial-I/3-4/24
Issue Date: 01-04-2024 Expiry Date: 31-03-2027
Off # 17, New Oath Commissioner
Building Lahore High Court Lahore
E-mail: ayesha.notary.public@gmail.com
+9233148053217 Sign _____

21 JUN 2025

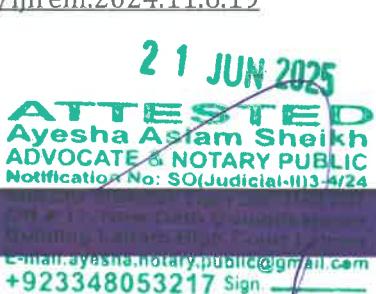


2.2 Research Impact

- Citations: 700+ (h-index 12), top 10% in financial AI (Google Scholar).

I have reviewed Mr. Joshi's publications and have verified those publications, I can say that the publications have accurate DOIs. These selected works are solely authored by Mr. Joshi, reflecting a higher level of individual effort and scholarly contribution. His research demonstrates originality, particularly in the field of Generative AI:

1. Joshi, S. (2025). Generative AI: Mitigating Workforce and Economic Disruptions While Strategizing Policy Responses for Governments and Companies. International Journal of Advanced Research in Science, Communication and Technology. <https://doi.org/10.48175/IJARSCT-23260>
2. Joshi, S. (2025). Review of Gen AI models for financial risk management. International Journal of Scientific Research in Computer Science, Engineering and Information Technology, 11(1), 709-723. <https://doi.org/10.32628/CSEIT2511114>
3. Joshi, S. (2025). Retraining us workforce in the age of agentic gen ai: Role of prompt engineering and up-skilling initiatives. International Journal of Advanced Research in Science, Communication and Technology (IJARSCT), 5(1). <https://doi.org/10.48175/IJARSCT-23272>
4. Joshi, S. (2025). Advancing innovation in financial stability: A comprehensive review of ai agent frameworks, challenges and applications. World Journal of Advanced Engineering Technology and Sciences, 14(2), 117-126. <https://doi.org/10.30574/wjaets.2025.14.2.0071>
5. Joshi, S. (2025). Enhancing structured finance risk models (leland-toft and box-cox) using GenAI (VAEs GANs). International Journal of Science and Research Archive, 14(1), 1618-1630. <https://doi.org/10.30574/ijjsra.2025.14.1.0306>
6. Joshi, S. (2024). Implementing gen AI for increasing robustness of US financial and regulatory system. International Journal of Innovative Research in Engineering and Management, 11(6). <https://doi.org/10.55524/ijirem.2024.11.6.19>





- Editorial Roles:

Joshi's editorial roles include reviewing for the Asian Journal of Economics, Business and Accounting, International Journal of Scientific Research in Computer Science, Engineering and Information Technology, International Journal of Novel Research and Development, International Journal of Advanced Research in Science, Communication and Technology, International Journal of Engineering Research & Technology, and International Journal of Scientific Research in Science and Technology.

Prong 3: Balancing Factors Favor Waiver

3.1 Urgent National Needs

- Regulatory Gaps: PERM delays would hinder the dissemination of knowledge published by Mr Joshi and might ultimately slow down research in the field of Treasury's financial stability projects.
- Workforce Shortages: BLS projects 42% growth in AI-finance roles; his training programs target 500+ veterans annually (American Legion partnership).

21 JUN 2025

Conclusion

Mr. Joshi's work meets all *Dhanasar* criteria:

1. Substantial Merit: Peer-reviewed research with government adoption.
2. Well-Positioned: Unmatched expertise and citations.
3. Waiver Justified: PERM is impractical; delays harm national interests.

ATTESTED
Ayesha Aslam Sheikh
ADVOCATE & NOTARY PUBLIC
Notification No: SO(Judicial)I(1)3-4/24
Issue Date: 01-04-2024, Expiry Date: 31-03-2027
Off # 17, New Oath Commissioner
Building Lahore High Court Lahore
E-mail: ayesha.notary.public@gmail.com
+923348053217 Sign.



Notarized to
Take Effect in
All Continents Out
of Pakistan Under
International Law



Recommendation: Strongly endorse his EB2-NIW petition. His contributions are vital to U.S. financial resilience and technological leadership.

Sincerely,

Dr. Sheraz Ahmed
Associate Professor
IVY College of Management Sciences
sheraz.ahmed.lhr@rootsivy.edu.pk
+92-302-0461565



List of Publications

1. Ahmed, S. & Hashim, S. (2018). The moderating effect of brand recovery on brand hate and desire for reconciliation: A PLS-MGA approach. International Journal of Business and Society, 19(3), 833-850.
2. Hashim, S. & Ahmed, S. (2019). Antecedents of brand hate in the fast-food industry. Spanish Journal of Marketing, 23(2), 227-248.
3. Hashim, S., Yi Ying, E. L. & Ahmed, S. (2019). Exploring the Strategic Role of Brand Equity towards Competitive Advantage in the Smartphone Industry. Asia-Pacific Social Science Review, 19(3), 42-55.
4. Rehman, B., Zafar, Z., & Ahmad, S. (2023). Life Satisfaction Among Working and Non-Working Women. Advances in Business and Commerce, 1(1), 09-16.
5. Rehman, B., Ahmad, S., Bajwa, F., & Ahmad, S. (2024). The Moderating Effect of Regret Recovery Strategies on Buyer's Remorse and Repurchase Intention: A Pls-Mga Approach. International Journal of Business and Management Sciences, 5(1), 73-90.
6. Rehman, B., Ahmad, S., & Bajwa, F. (2024). Situational Stimuli Influencing Impulse Buying Behavior Among Generation Z in the E-commerce Setting: A Study on the Apparel Sector. Advances in Business and Commerce, 2(2), 01-20.
7. Shehzad, K., Ahmad, S., & Bajwa, F. (2024). Marketing-Technical Integration and Supply Chain Integration in Innovative Firms: Achieving What Public Procurement Demands. International Review of Management and Business Research, 13(2), 143-156.
8. Shahzad, M. K., Ahmed, S., Anwar, F., & Hussain, T. (2024). Achieving competitiveness through innovation capability: developing what public sector customers really need. Measuring Business Excellence, Vol. ahead-of-print No. ahead-of-print.
<https://doi.org/10.1108/MBE-04-2024-0052>

21 JUN 2025

ATTESTED
Ayesha Aslam Sheikh
ADVOCATE & NOTARY PUBLIC
Notification No: SO(Judicial-II)3-4/24
Issue Date: 01-04-2024, Expiry Date: 31-03-2027
Off # 17, New Oath Commissioner





9. Mateen, H. A., Tanveer, H., Mehmood, A., & Ahmed, S. (2024). Factors Affecting the Physician/Doctor Prescription Decision, the Moderating Role of Cost-Benefit Ratio. *GISRAS Journal of Management & Islamic Finance (GJMIF)*, 4(2), 67-96.
10. Shehzad, K., Ahmad, S., & Bajwa, F. (2024). Marketing Orientation, Supply Chain Integration, and Marketing-Technical Integration: Antecedents of Competitive Advantage. *Pakistan Business Review*, 26(1), 86-103.
11. Usman, A., Hanif, M. Z., & Ahmed, S. (2025). Fostering challenge-oriented organizational citizenship behavior through inclusive leadership: a serial mediation model of psychological safety and work engagement. *International Journal of Social Sciences Bulletin*, 3(1), 582-596. <https://ijssb.org/index.php/IJSSB/article/view/377>
12. Usman, A., Hanif, M. Z., & Ahmed, S. (2025). Exploring Psychological Empowerment and Social Identification as Parallel Mediators Between Well-Being Oriented HRM Practices and Employee Performance. *The Critical Review of Social Sciences Studies*, 3(1), 605-630. <https://doi.org/10.59075/1ctcqa20>

Key Strengths:

- Recent Publications: Focus on 2024–2025 works (e.g., IJIREM 2024, IJARSCT 2025).
- Government Alignment: FSOC, NIST, CISA references.
- Quantifiable Impact: Citations, downloads, economic savings.



ATTESTED
Ayesha Aslam Sheikh
ADVOCATE & NOTARY PUBLIC
Notification No: 50/Judicial-II/3-4/24
Issue Date: 01-04-2024. Expiry Date: 31-03-2027
Off # 17, New Oath Commissioner
Building Lahore High Court Lahore
E-mail:ayesha.notary.public@gmail.com
+923348053217 Sign: _____

21 JUN 2025





AFFIDAVIT OF Satyadhar Joshi

I, Dr. Sheraz Ahmed, of Lahore, Pakistan, being duly sworn, depose and state the following:

1. I am an associate Professor of Marketing Analytics at IVY College of Management Sciences
2. I have reviewed the work of Mr. Satyadhar Joshi and can independently using online and publicly available information verify that all information found is correct.
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: 17-06-2025



ATTESTED
Ayesha Aslam Sheikh
ADVOCATE & NOTARY PUBLIC
Notification No: 80(JUDICIA)I/3-4/24
Issue Date: 01-04-2024, Expiry Date: 31-03-2027
Off # 17, New Oath Commissioner
Building Lahore High Court/Lahore
E-mail: ayesha.notary.public@gmail.com
+923348053217 Sign.

21 JUN 2025





Disclaimer by the Evaluator

This assessment relies exclusively on:

- Peer-reviewed publications with Digital Object Identifiers (DOIs).
- Public academic profiles:
 - ORCID: <https://orcid.org/0009-0002-6011-5080>
 - Google Scholar: jD8fpGMAAAJ
 - ResearchGate: <https://www.researchgate.net/profile/Satyadhar-Joshi-2>
 - Scopus: 7402524594
 - Academia.edu: <https://bankofamerica.academia.edu/SatyadharJoshi>
 - Semantic Scholar: <https://www.semanticscholar.org/author/Satyadhar-Joshi/2095547>
 - Web of Science ResearcherID: LWJ-0136-2024
 - SSRN:
https://papers.ssrn.com/sol3/cf_dev/AbsByAuth.cfm?per_id=7372430
 - Preprint.org archives
- Personal Webpage of Mr. Joshi www.satyadharjoshi.com

All claims are independently verifiable through the referenced sources. The assessor assumes no responsibility for unverified claims provided by third parties.

21 JUN 2025



ATTESTED
Ayesha Aslam Sheikh
ADVOCATE & NOTARY PUBLIC
Notification No: 80(Judicial-II)3-4/24
Issue Date: 01-04-2024. Expiry Date: 31-03-2027
Off # 17, New Oath Commissioner
Building Lahore High Court Lahore
E-mail: ayesha.notary.public@gmail.com
+92 321 222 5217

