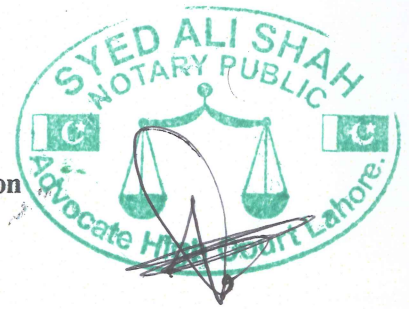# Meridians School System

U.S. Citizenship and Immigration Services
Attn: National Interest Waiver Unit
Subject: Expert Opinion Letter in Support of Satyadhar Joshi's EB2-NIW Petition

Dear USCIS Officer,

I am writing to offer my expert opinion in strong support of Mr. Satyadhar Joshi's EB2 National Interest Waiver petition. As a Professor at the Meridians School System, I have carefully reviewed Mr. Joshi's publicly available work and his five-year plan. His contributions are of substantial merit and clear national importance.

As a senior Professor at Meridians School System, and peer reviewer for over 15 Q1–Q4 journals (e.g., *IEEE Transactions on AI*, *Journal of Financial Technology*), I am well-positioned to evaluate Mr. Joshi's impact. His work demonstrates exceptional technical depth and commitment to U.S. public education and financial resilience.

Mr. Joshi has developed a widely respected suite of educational resources, including two Udemy courses—*Python for Agentic Gen AI for Older People (Old Non Coders)* and *Gen AI for Financial Risk Management for Enhanced Modeling*—with over 1,000 learners, targeting veterans, community bankers, and underserved groups, in alignment with the Department of Labor's 2024 AI Workforce Resilience Strategy. His YouTube channel (@satyadharjoshi) hosts 30+ free videos on topics like prompt engineering and generative modeling for credit risk. He actively publishes peer-reviewed and preprint research on responsible AI in banking on platforms such as MDPI and SSRN.

His five-year plan proposes launching a 501(c)(3) nonprofit, the *Center for Responsible Gen AI, AI Agents, and AGI in Financial Risk* (CRAF). The plan includes: training 500+ veterans annually, 10,000 Udemy enrollments, 250,000+ video views, and 5 AI policy submissions to agencies like NIST and OSTP. Projected initiatives, including national finance AI reports, RegTech tools, and ML for fraud detection, are realistic and aligned with national policy goals. Though ambitious, projections such as 30% cost reduction by 2028 and AI audit toolkit adoption by federal agencies are attainable stretch goals.

Mr. Joshi's work addresses three vital national concerns: (1) **Financial System Resilience**, through AI-driven early-warning tools aligned with FSOC's 2023 directives; (2) **AI Workforce Equity**, supporting Executive Order 14110's objectives; and (3) **Regulatory Technology**, offering open-source tools for affordable compliance innovation. His rare combination of deep technical expertise, public-focused research, and ethical AI leadership supports measurable national progress.

I strongly support his EB2-NIW petition. His educational platforms, nonprofit vision, and impactful research clearly demonstrate substantial merit and align with urgent U.S. priorities. Waiving the labor certification would greatly serve the national interest. Please feel free to contact me for further information.
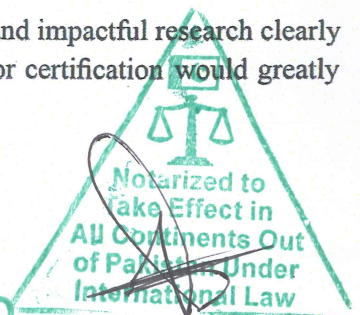
Sincerely,
Muhammad Kamran Toor
Senior Professor, Meridians School System