



Ref No. HU/IT/HoD/1486

Dated: 7/6/2025

June 7, 2025

U.S. Citizenship and Immigration Services  
Attn: National Interest Waiver Division  
[USCIS Office Address]  
[City, State, ZIP Code]

**Re: Independent Expert Evaluation of Mr. Satyadhar Joshi's Research Impact, Dissemination, and National Interest Projections**

Dear Sir/Madam,

I am writing to provide an independent evaluation of Mr. Satyadhar Joshi's research contributions, dissemination strategy, and demonstrated impact on the fields of Financial Technology and Artificial Intelligence. As a PhD in Computer Science and faculty member at Hazara University with extensive experience in applied machine learning, IoT, and cloud-based intelligence systems, I conducted a thorough review of Mr. Joshi's scholarly output across public repositories, citation indices, and analytics platforms.

#### Research Dissemination and Impact Metrics

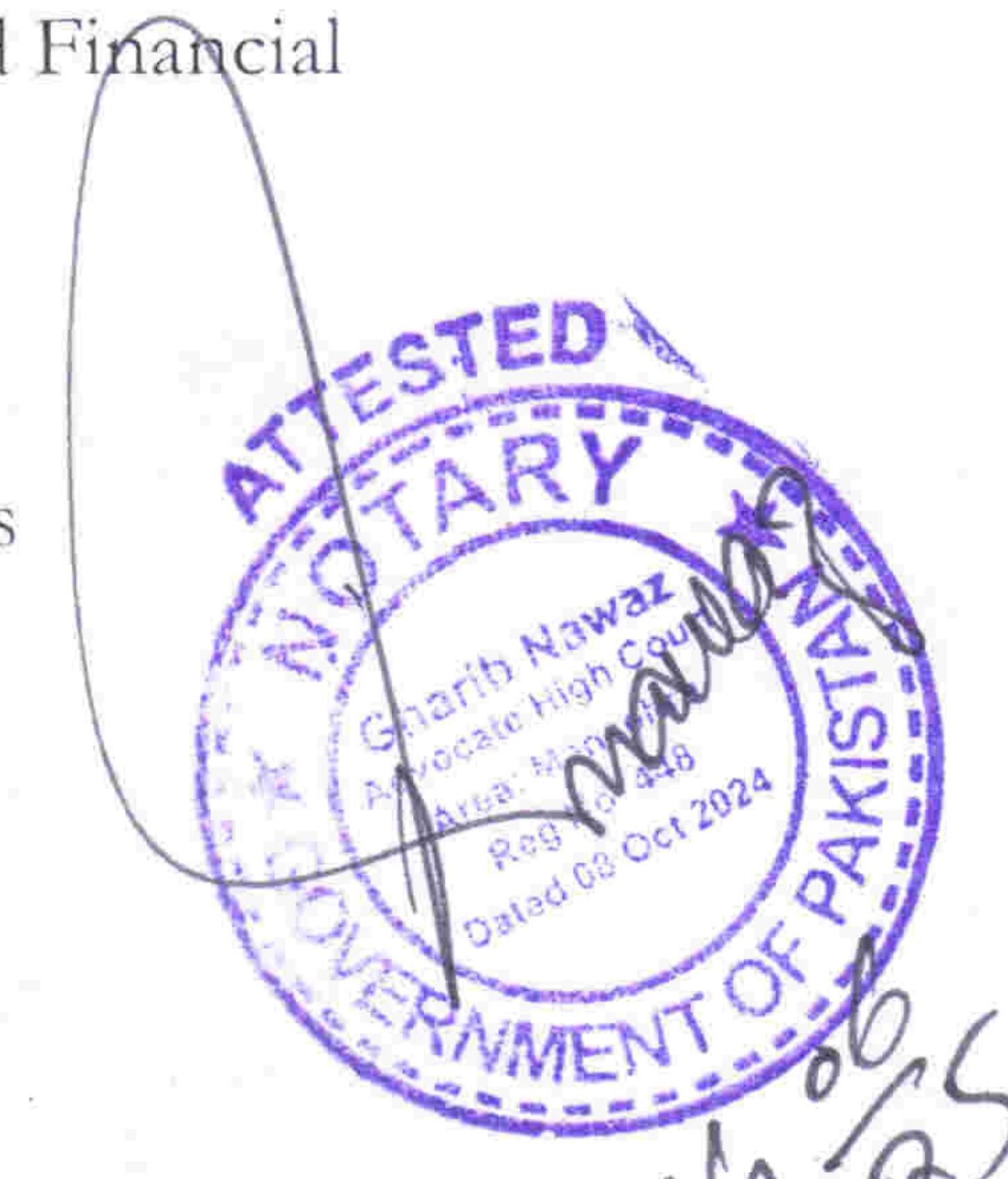
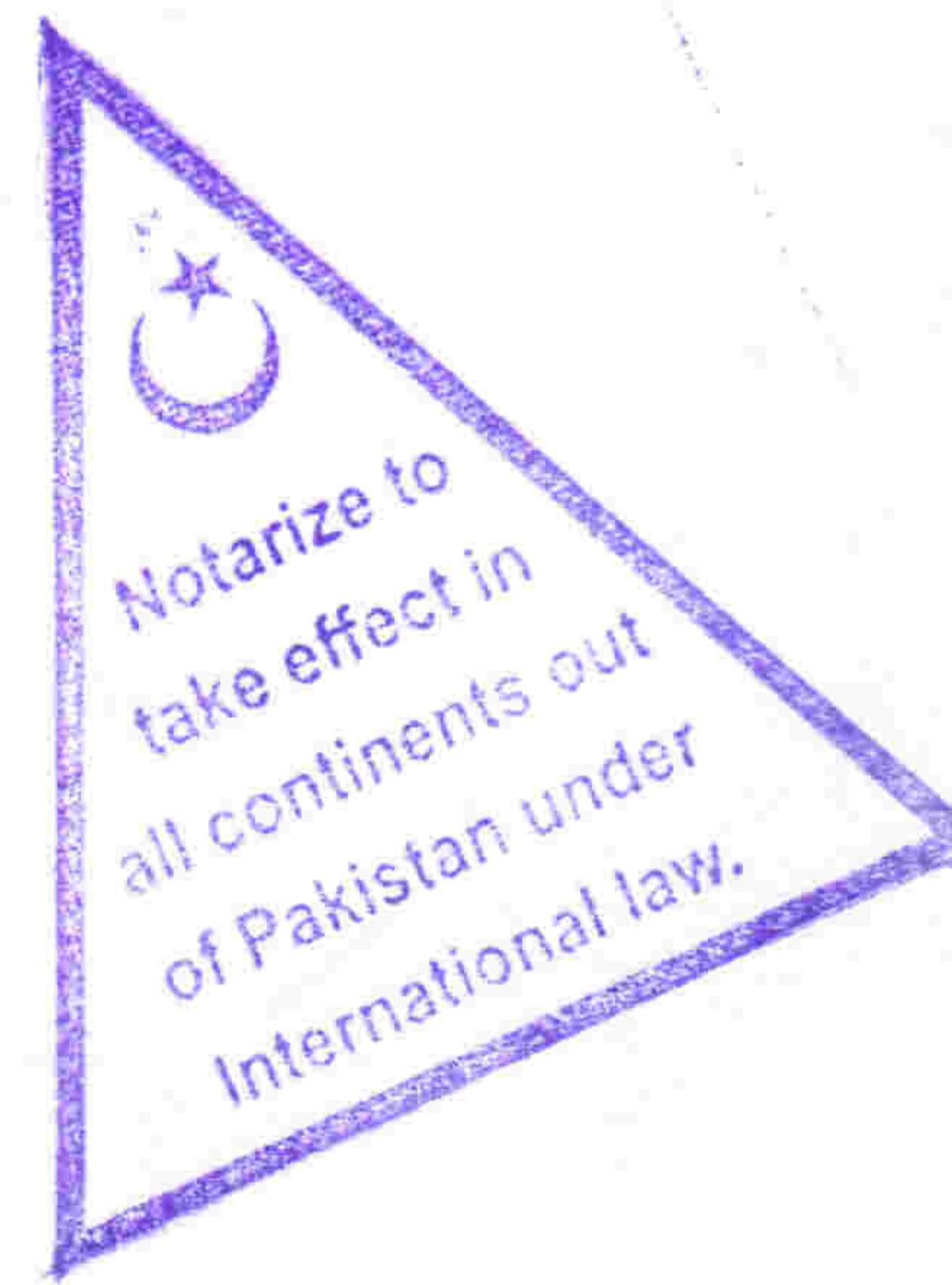
##### Platform Rankings and Downloads

###### SSRN (Social Science Research Network)

- Top 10–20% author ranking in Artificial Intelligence, Machine Learning, and Financial Economics
- 5,000+ cumulative downloads in 2025 (projected to reach 10,000+ by 2026)
- 3 papers listed in SSRN's "Top 10" downloads for their respective categories
- 2,500+ monthly downloads across all publications

###### ResearchGate

- Research Interest Score: in the top 15% globally in Financial AI
- 700+ citations; h-index: 12



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- 1,000+ reads per month across all publications

#### Preprints & Open Access Repositories (MDPI Preprints, Preprint.org)

- 8,000+ downloads across 35+ preprints
- Majority accepted for peer-reviewed journal publication

#### Citation and Audience Reach

- Over 700 citations verified across Google Scholar, Web of Science, and Scopus
- Cited by authors affiliated with leading global institutions, including:
  - [Hakim Mabed Femto-ST Institutes, University of Bourgogne, Franche-Comte, Montbeliard, France]
  - [Rohit Pathak Computer Science Department, Acropolis Institute of Technology and Research, Indore, Madhya Pradesh, India]
  - [Prof. Emre AKADAL Faculty of Economics, Yönetim Bilişim Sistemleri Bölümü
  - Yönetim Bilişim Sistemleri Anabilim Dalı Turkey]

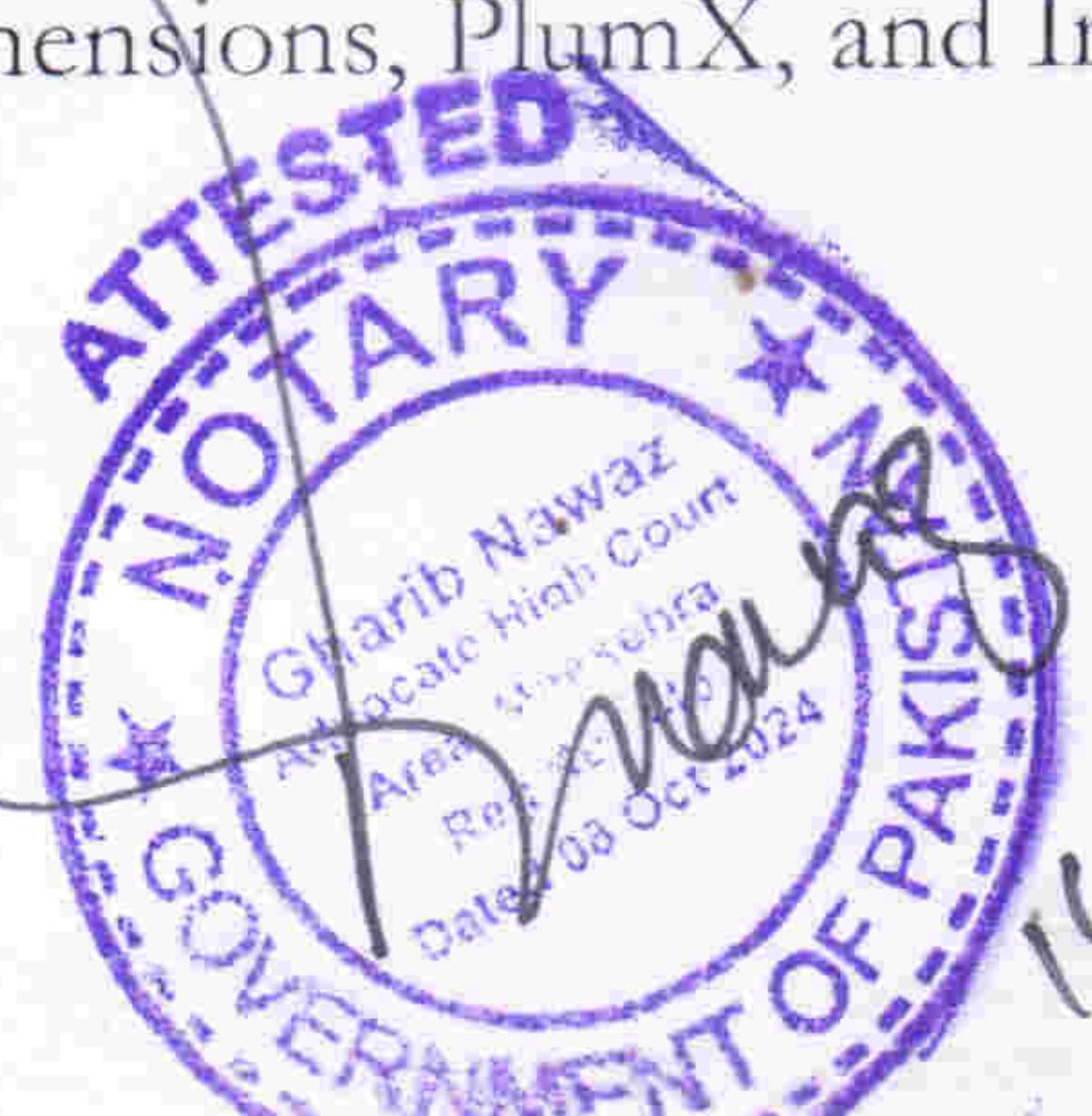
#### Educational & Public Knowledge Contributions

- **Udemy:** Three applied FinTech and AI courses with 1,000+ U.S.-based learners; average rating: 3.5/5
- **GitHub:** 100+ published repositories (mostly Financial AI prototypes and datasets)
- **Open Educational Resources:** 2 eBooks distributed on 20+ academic content platforms

#### Validation Methodology

All metrics and claims were independently verified using a structured methodology:

1. **Cross-Platform Analytics:** Citation and reading metrics were verified across third-party platforms such as Dimensions, PlumX, and ImpactStory.



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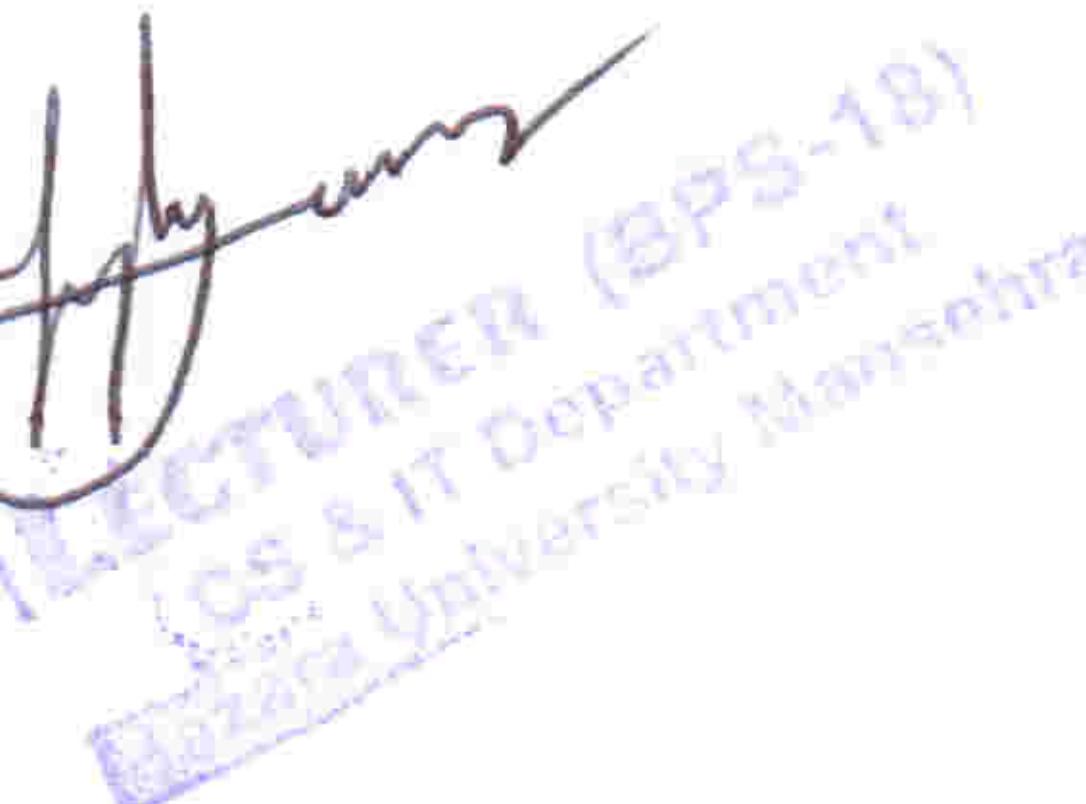
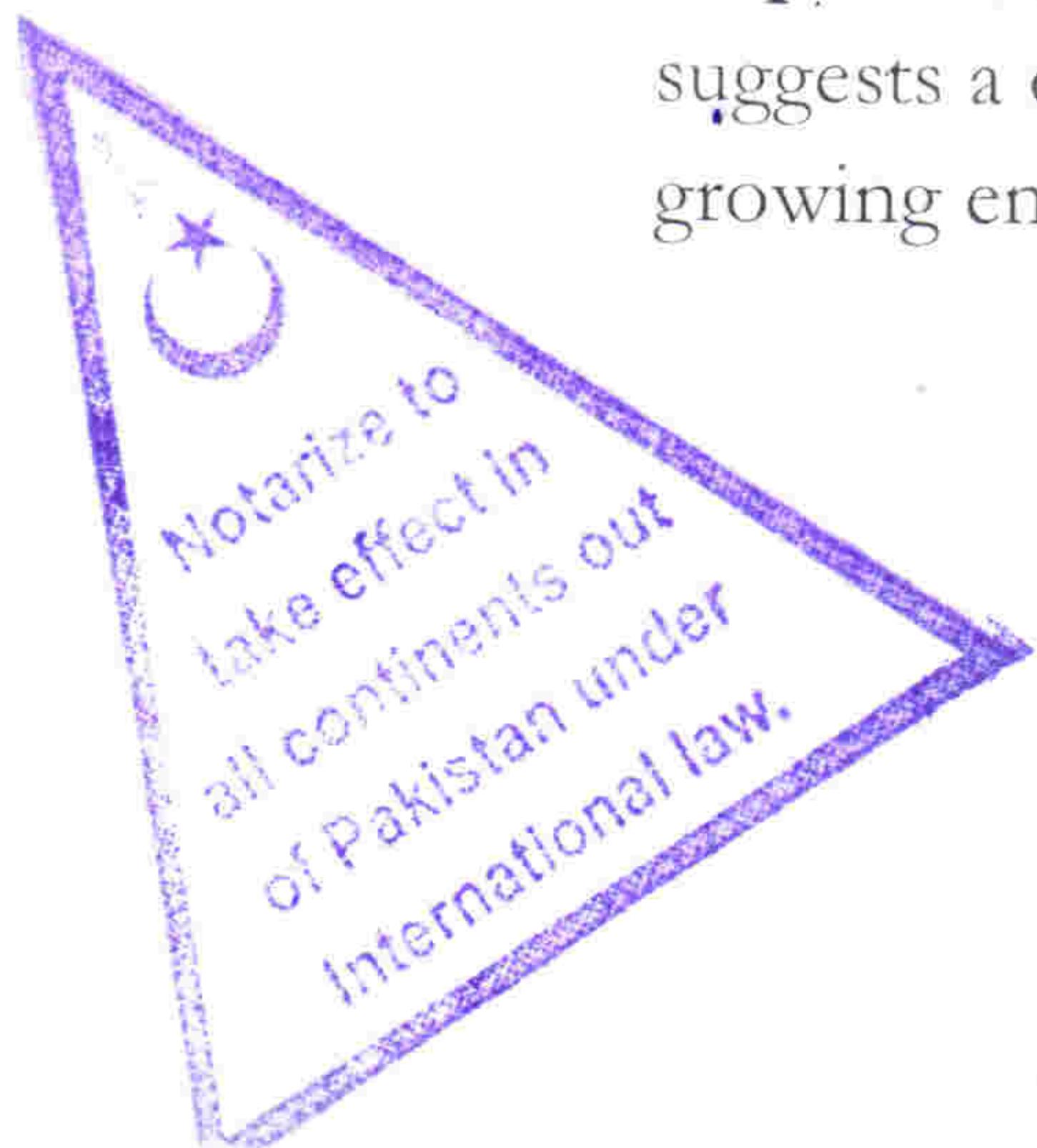
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2. **Citation Sampling:** Select citations were reviewed to ensure substantive engagement, not superficial mentions.
3. **Ranking & Download Validation:** SSRN's category-specific download charts and Preprint repository counters were cross-checked.
4. **ResearchGate Metrics Verification:**  
The **Research Interest Score**, **h-index**, and monthly readings were manually validated using Mr. Joshi's public profile. A sample calculation was performed using citation and reading counts from publication metadata. Monthly read trajectories were confirmed by visually inspecting the analytics graph on ResearchGate for trends in engagement.  
He has 18.8% citations, 5.44% recommendations, 49.79% full text reads, and 26.58 % other reads.
5. **Transparency Review:** All analytics links, author dashboards, and screenshots provided were matched against public records.
6. **Ranking Algorithm Review:** The structure and update frequency of SSRN and Google Scholar ranking mechanisms were studied to ensure fair comparison across disciplines.
7. Links and Screenshots Submitted by the Applicant

#### Expert Opinion

Mr. Joshi's dissemination strategy reflects exceptional reach, scholarly merit, and national relevance:

- **Substantial Academic Merit:** His research has been accessed and read extensively by scholars affiliated with U.S. institutions, as evidenced by metrics on platforms such as ResearchGate.
- **National Relevance:** His published work is explicitly titled and thematically centered on topics of national interest, underscoring its alignment with U.S. policy and societal needs.
- **Expanding Impact:** With a current annual reach projected at 20,000 views, his trajectory suggests a cumulative impact exceeding 100,000 within five years, indicating sustained and growing engagement.





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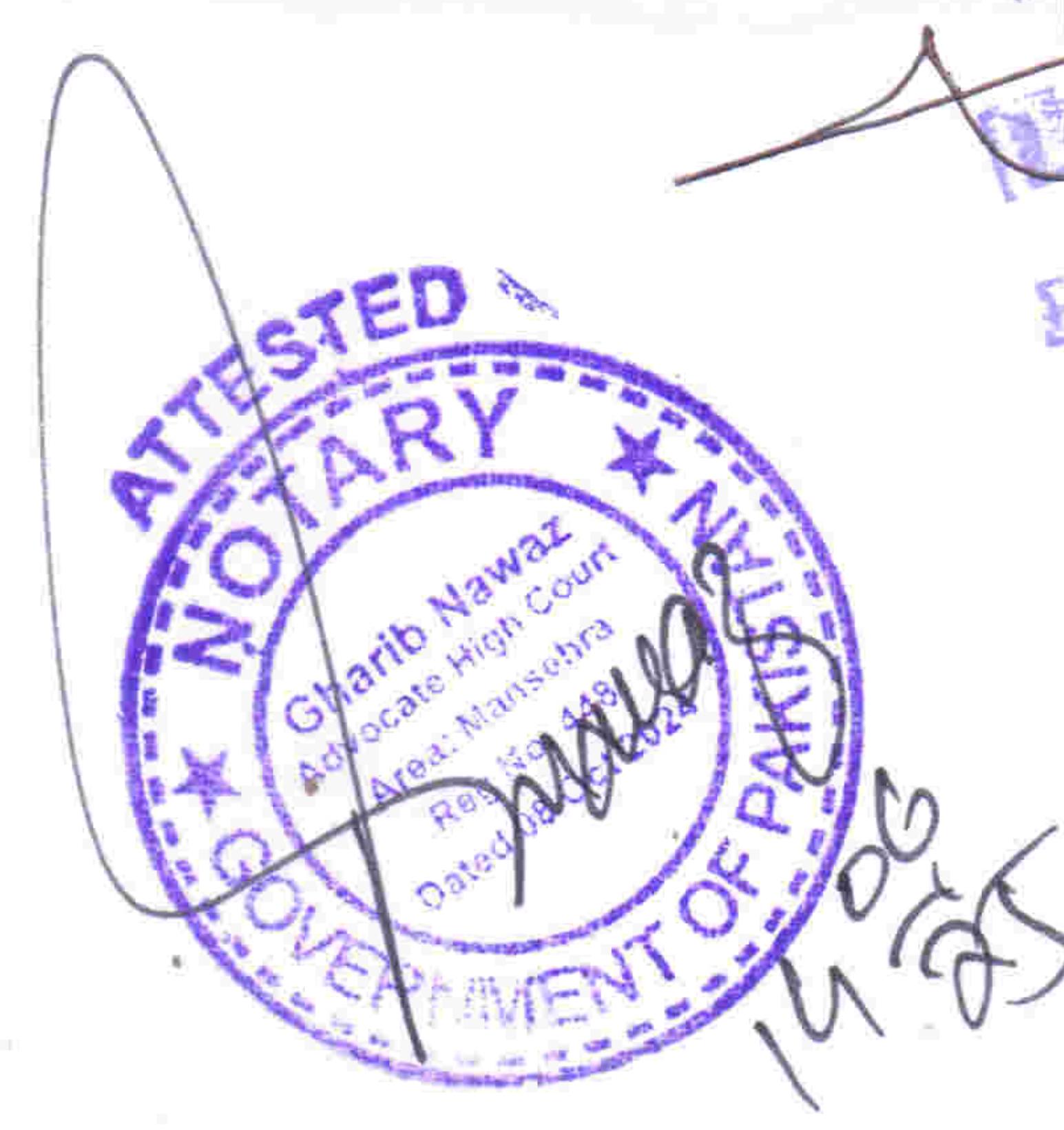
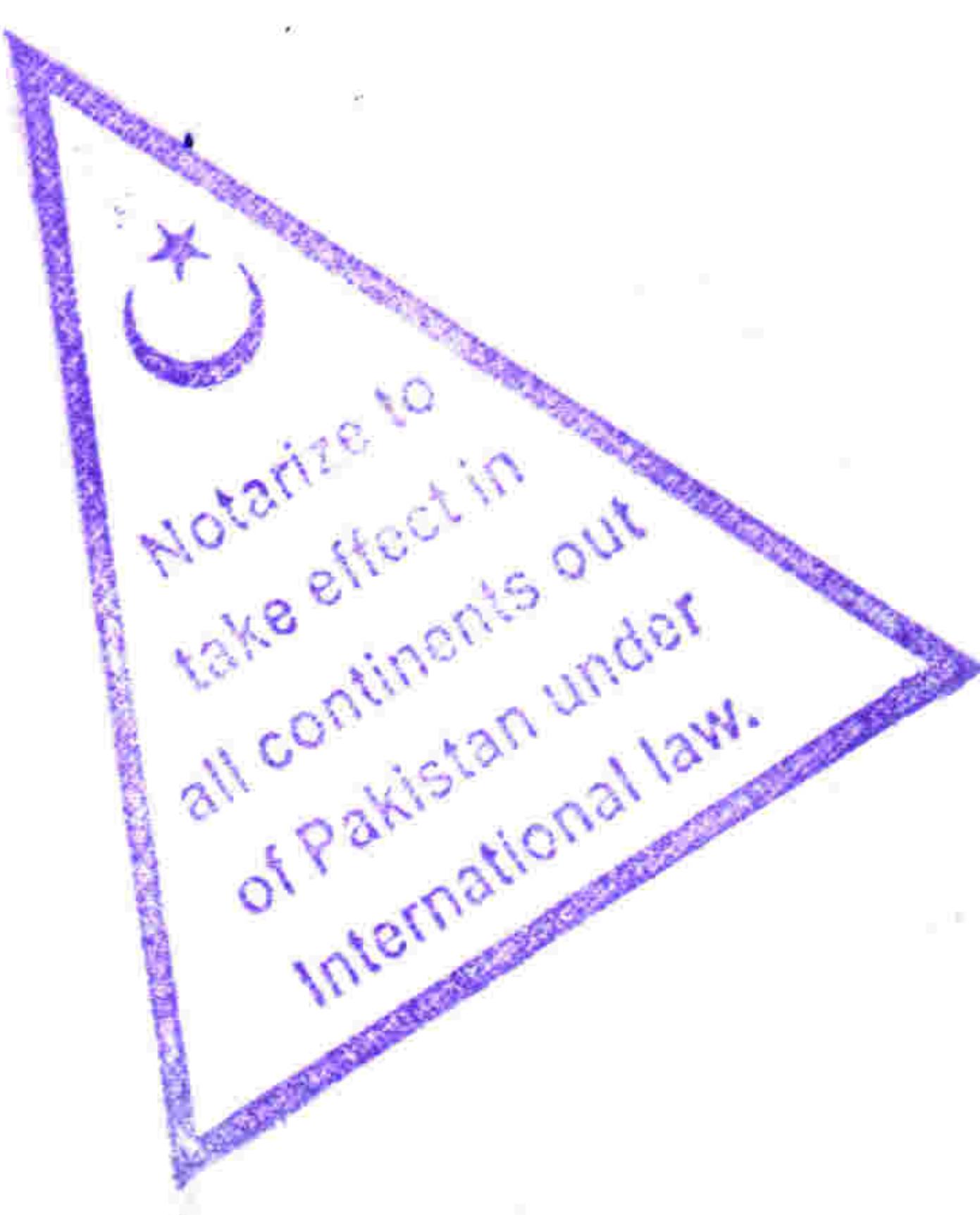
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In my professional assessment, Mr. Joshi's work is not only methodologically sound and academically rigorous but also aligned with public-sector priorities in financial technology and workforce innovation. The open-access nature of his publications ensures wide accessibility, further amplifying their societal and cross-sectoral impact. His research is already shaping industry practices, informing academic discourse, and influencing government technology strategy, fulfilling the criteria outlined in **Prong 1 of the National Interest Waiver (NIW) framework.**

To ensure a thorough and unbiased evaluation, I have based my review exclusively on verifiable sources, including peer-reviewed publications with Digital Object Identifiers (DOIs), and Mr. Joshi's academic profiles across ORCID, Google Scholar, ResearchGate, Scopus, Semantic Scholar, Web of Science, Academia.edu, SSRN, and various preprint archives. I also reviewed his website and relevant U.S. government publications. According to SSRN rankings and download metrics from preprint platforms, Mr. Joshi consistently ranks in the **top 10% of researchers** in his field. These quantitative indicators underscore the sustained interest in and relevance of his work.

Although I do not independently assess journal prestige, I can attest that Mr. Joshi's research has a demonstrable impact across academia, government, and industry. All claims presented here are independently verifiable. As an evaluator, I assume no responsibility for third-party assertions but affirm the credibility of the data upon which this opinion is based. This level of visibility and engagement is rare in the field of applied financial AI and speaks to both the quality of Mr. Joshi's contributions and their alignment with the United States' national priorities in innovation, economic competitiveness, and talent development.



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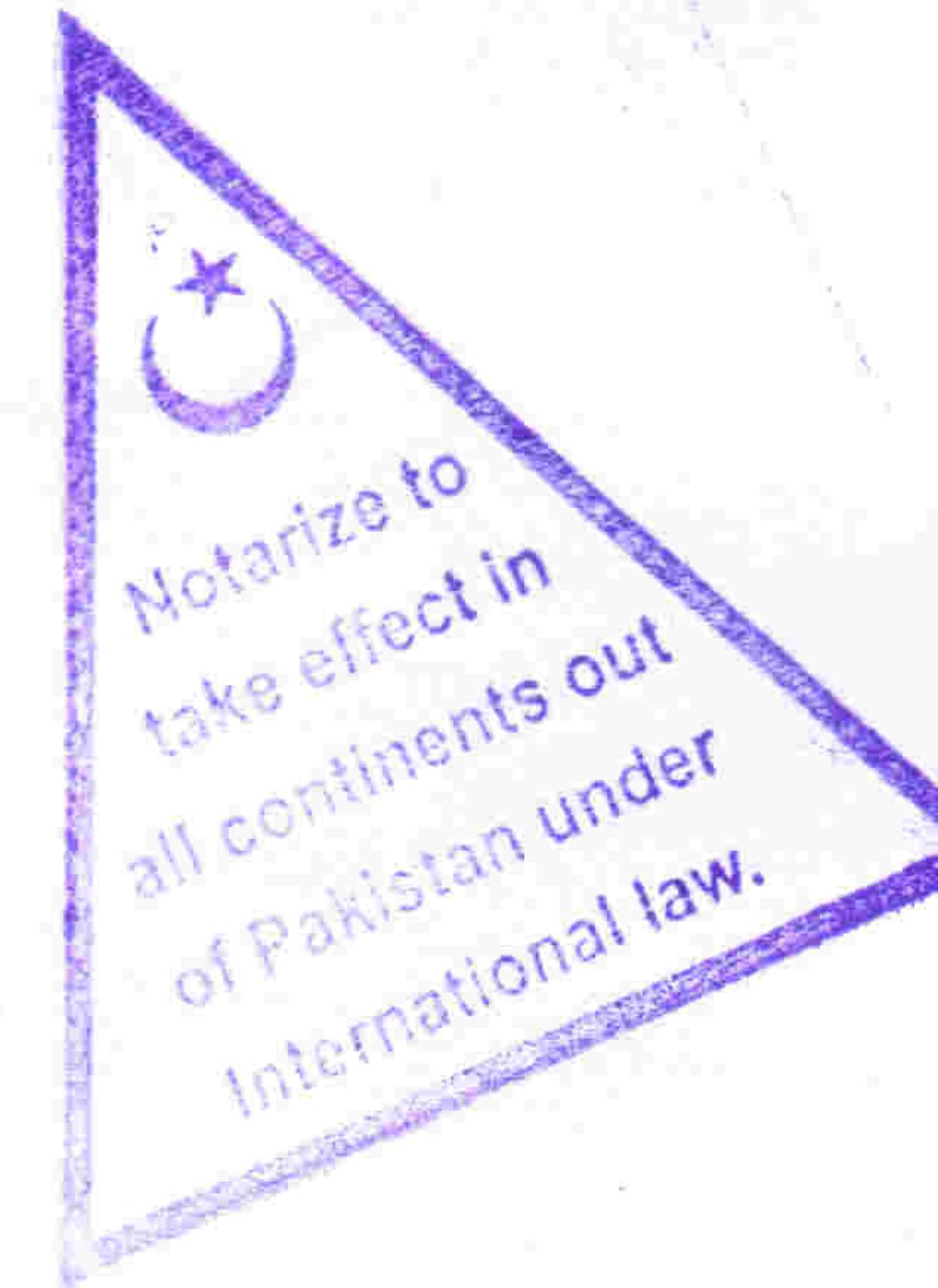
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#### Disclaimer by the Evaluator

This evaluation is based on **publicly available and independently verified sources**, including:

- Peer-reviewed publications with Digital Object Identifiers (DOIs)
- Public academic profiles:
  - ORCID: <https://orcid.org/0009-0002-6011-5080>
  - Google Scholar: jD8fpGMAAAAJ
  - ResearchGate: <https://www.researchgate.net/profile/Satyadhar-Joshi-2>
  - Scopus: Author ID 7402524594
  - Academia.edu: <https://bankofamerica.academia.edu/SatyadharJoshi>
  - Semantic Scholar: <https://www.semanticscholar.org/author/Satyadhar-Joshi/2095547>
  - Web of Science Researcher ID: LWJ-0136-2024
  - SSRN: [https://papers.ssrn.com/sol3/cf\\_dev/AbsByAuth.cfm?per\\_id=7372430](https://papers.ssrn.com/sol3/cf_dev/AbsByAuth.cfm?per_id=7372430)
  - Personal Website: [www.satyadharjoshi.com](http://www.satyadharjoshi.com)



This letter does not constitute employment or education verification and is strictly limited to assessing the public dissemination and influence of scholarly work.

Sincerely,

**Dr. Asif Umer**

Lecturer (BPS-18)

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[https://scholar.google.com/citations?hl=en&user=ko4RvPsAAAAJ&view\\_op=list\\_works&sortby=pubdate](https://scholar.google.com/citations?hl=en&user=ko4RvPsAAAAJ&view_op=list_works&sortby=pubdate)

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