



June 28, 2025

U.S. Citizenship and Immigration Services

Attn: National Interest Waiver Unit

Subject: Expert Opinion Letter in Support of Satyadhar Joshi's EB2-NIW Petition and Five Year Plan

Dear USCIS Officer

I am writing to offer my expert opinion in support of Mr. Satyadhar Joshi's petition for a National Interest Waiver under the EB2 category. As a PhD in Computer Engineering and an experienced academic researcher in Computer Science, I have reviewed Mr. Joshi's publicly available work in the domain of Generative Artificial Intelligence (AI) applied to financial risk modeling, regulatory compliance and workforce training. His efforts combine advanced machine learning techniques and explainable AI with targeted educational outreach to underserved communities.

In addition, I have examined his detailed five-year strategic plan. Based on this comprehensive review, I confirm that Mr. Joshi's contributions are of substantial merit and hold significant national importance to the United States, particularly in the areas of financial technology, responsible AI and inclusive workforce development.

Evaluator Credentials

I hold a PhD in Computer Engineering and currently serve as an Independent Academic Researcher in the field of Computer Science. I bring over 13 years of experience in academia and research, with a strong record of scholarly contribution. My qualifications include:

- Teaching and research positions at Aligarh Muslim University, Aligarh, India.
- Authorship of over 60 peer-reviewed research publications in Web of Science and Scopus-indexed journals, as well as one academic book.
- Service as a peer reviewer for leading journals published by Elsevier, IEEE, Springer, MDPI and other major academic publishers.

Evaluation of Mr. Satyadhar Joshi's Contributions

Mr. Joshi has demonstrated a high-impact blend of research and practical implementation focused on serving older audiences, veterans and individuals transitioning into new career fields. His work intersects Generative AI, financial risk mitigation and accessible education, aligning directly with the United States' priorities in economic stability, workforce equity and AI safety.

Reviewed Key Achievements

Udemy Courses

He has developed two specialized courses on Udemy:

- Python for Agentic Gen AI for Older Adults (Non-Coders)
<https://www.udemy.com/course/python-for-agentic-gen-ai-for-older-people-non-codeers/>
- Generative AI for Financial Risk Management and Enhanced Modeling
<https://www.udemy.com/course/gen-ai-for-financial-risk-management-for-enhanced-modeling/>

Together, these courses have reached over 1,185 learners and maintain an average rating of 2.7 out of 5. The course descriptions clearly emphasize inclusivity, explicitly targeting veterans, retirees, senior citizens and underrepresented minorities. This focus directly aligns with the U.S. Workforce Resilience Guidelines in the Age of AI, underscoring his commitment to expanding AI literacy among non-traditional and underserved populations.

YouTube Outreach

Mr. Joshi maintains an active YouTube channel (@satyadharjoshi; <https://www.youtube.com/@satyadharjoshi/playlists>) featuring tutorials on advanced AI techniques, including Generative AI, applied to credit risk modeling and financial analytics. His videos cover topics such as credit risk management, market risk, portfolio management and quantitative finance, demonstrating how modern data science methods enhance financial risk assessments and support regulatory compliance in banking. The channel focuses on topics highly relevant to U.S.-based learners and professionals, including financial regulation, compliance and AI applications in banking and risk management. By offering free, accessible educational content, the channel contributes meaningfully to national upskilling efforts, aligning with federal goals to expand AI literacy and workforce readiness in critical sectors.

Peer-Reviewed Publications and Open Science

Mr. Joshi has authored multiple peer-reviewed open-access publications and is an active contributor to open science platforms such as MDPI Preprints, ResearchGate, SSRN etc. His research focuses on the responsible use of AI in banking, financial compliance and workforce policy, emphasizing ethical implementation and societal impact.

Five-Year Plan Highlights (2026–2030)

Mr. Satyadhar Joshi's proposed establishment of a nonprofit initiative focused on responsible Generative AI, agent-based AI and Artificial General Intelligence (AGI) in financial risk and compliance represents a technically sound and nationally relevant effort. His plan supports key U.S. economic and regulatory priorities, offering a forward-looking framework for integrating AI into financial services.

His five-year vision also includes the release of open-source compliance tools and strategic collaborations with financial institutions. He has also plans to host AI ethics and auditing workshops, while contributing to federal policy through the submission of white papers to U.S. agencies.

Technical Background

Mr. Joshi's peer-reviewed research addresses generative modeling, explainable AI and regulatory compliance. His work contributes to systemic risk detection and fraud prevention and supports broader financial modernization goals.

Research and Publication Goals by 2030

- Publish 3–4 open access papers per year in reputable peer-reviewed journals, focusing on applied AI in finance and risk.
- Peer Review Contributions: Conduct 20–30 journal reviews annually across Q1–Q4 indexed publications, supporting research integrity and innovation in AI and fintech.
- Sustain 10,000–20,000 monthly downloads of published policy briefs, tools and white papers.
- Collaborate with leading think tanks such as Brookings Institution and National Bureau of Economic Research on co-authored white papers to inform AI policy in finance.



Workforce Development Goals by 2030

- Train over 1,000 veterans and transitioning service members annually through targeted AI upskilling programs.
- Achieve 15,000+ enrollments in Massive Open Online Courses (MOOC) focused on AGI, compliance automation and AI fairness.
- Launch of three new certificate courses in Agentic and Generative AI, focusing on Compliance, Workforce Transformation and Edge Intelligence in Emerging Business Contexts, with a target to grow from 1,000 to over 10,000 learners by 2030.

These goals are both ambitious and attainable, grounded in Mr. Joshi's established academic contributions, open-access dissemination and strong institutional partnerships.

Proposed Five-Year Plan and Feasibility Assessment

Mr. Satyadhar Joshi has outlined a comprehensive and pragmatic five-year plan to advance financial risk management, AI-driven compliance and workforce development in the United States. His roadmap aims to modernize financial oversight through generative AI, expand equitable access to AI training for underserved communities and enhance public trust through transparent policy engagement. The proposed initiatives align with key national directives, including Executive Orders on AI, Financial Stability Oversight Council priorities and the Department of Labor's upskilling agenda. Based on professional evaluation, the plan is both feasible and strategically aligned with U.S. economic and technological goals.

2026: Establishing Institutional Foundations and Pilot Deployments

Mr. Satyadhar Joshi will establish the Center for Risk Analytics & Finance in partnership with NYU Stern and the Federal Deposit Insurance Corporation, creating a dedicated platform for advancing AI-driven financial oversight. He has plan to publish four peer-reviewed research articles focused on AI applications in financial risk and launch an online course titled AI for Financial Risk Management to support broader workforce upskilling.

In parallel, he will begin formal collaborations with academic and government stakeholders and deploy AI-based credit risk models at Bank of America. These models aim to enhance predictive performance and compliance efficiency.



Expected outcomes include:

- Over 5,000 course registrations
- 15% improvement in model accuracy
- Training of U.S. veterans (500+ participant)

Feasibility: High — this phase builds directly on his existing research, professional affiliations and institutional collaborations.

2027: Advancing AI Policy and Expanding Industry Integration

In 2027, Mr. Joshi will publish a comprehensive national report on the state of AI in the U.S. financial sector, offering strategic policy insights for regulatory bodies and financial institutions. He will also organize targeted workshops focused on the deployment of AI agents in banking operations and implement fraud detection models across select institutions.

As part of his scholarly contributions, he will submit three open-access papers on AGI and explainability and release open-source AI tools in coordination with regulatory partners.

Expected outcomes include:

- A 20% reduction in fraud-related losses through AI implementation
- Over 10,000 downloads of academic and technical materials
- Partnerships with at least three community banks

Feasibility: Moderate to High — this phase leverages his technical expertise and ongoing collaborations within the financial industry and policy ecosystem.

2028: Scaling Education and Compliance Innovation

In 2028, Mr. Joshi plans to launch a veteran-focused fellowship program that places trained professionals in AI-related roles within the financial sector. He will also introduce a MOOC centered on AGI applications in credit risk assessment, designed to broaden access to advanced AI education.

Key initiatives include the automation of financial compliance processes and the publication of research on AI adoption and risk management. He will also actively participate in federal AI safety working groups, contributing to national conversations on ethics and regulatory standards.



Expected outcomes include:

- Placement of 100+ veteran fellows in AI roles
- 30% reduction in compliance costs for partner organizations
- 15,000+ MOOC enrollments

Feasibility: Moderate — while ambitious, these initiatives are well-aligned with his prior work and national policy objectives and depend on the successful execution of earlier phases.

2029: Promoting AI Accountability and Public Engagement

In 2029, Mr. Joshi will focus on strengthening regulatory oversight and user trust in AI technologies. He will release an AI auditing toolkit designed for adoption by federal agencies, alongside a comprehensive ethics and compliance training module for financial professionals.

Additionally, he plans to deploy AI-powered customer service chatbots within financial institutions to enhance operational efficiency and user satisfaction. He will also submit a policy paper addressing fairness in AI-driven lending practices and actively engage in public-private initiatives focused on AI safety.

Expected outcomes include:

- Toolkit adoption by at least two federal agencies
- 25% increase in customer satisfaction across pilot deployments
- 20,000+ completions of ethics/compliance training modules

Feasibility: Moderate to High — while ambitious, these goals are achievable based on his ongoing contributions to regulatory AI frameworks and strong alignment with federal priorities.

2030: National Expansion and Applied AI Leadership

By 2030, Mr. Joshi aims to scale his veteran bootcamp program nationwide, providing specialized AI training to support workforce reintegration. He will also deploy advanced predictive analytics for identifying loan default risks and establish 2–5 regional training centers to broaden access to hands-on instruction.



His agenda includes publishing a peer-reviewed framework on workforce retraining and leading national research initiatives focused on responsible AI deployment in financial systems.

Expected outcomes include:

- 1,000+ veterans trained annually
- 15% reduction in loan default rates
- Collaboration with 5 or more state-level banking associations

Feasibility: Moderate — this stage builds on demonstrated success in training, research and institutional engagement, enabling strategic national scale-up.

National Importance

Mr. Joshi's work addresses several critical pillars of national interest, reinforcing U.S. priorities in financial stability, workforce development and regulatory modernization:

Strengthening Financial System Stability

By developing advanced AI-based risk modeling and early-warning systems, his contributes directly to safeguarding the financial sector against systemic crises. His work supports the Financial Stability Oversight Council 2023 emphasis on leveraging AI for enhanced risk monitoring and oversight, helping ensure a resilient and secure financial infrastructure.

Promoting Inclusive AI Workforce Development

Through veteran-focused bootcamps, MOOCs and policy research on AI training incentives, his advances the national agenda which calls for equitable access to AI education and job readiness. His programs aim to bridge the digital skills gap and enable broad participation in the AI economy.

Accelerating Regulatory Innovation and Accessibility

His open-source AI compliance tools fill a crucial gap in the adoption of cost-effective regulatory technology solutions, particularly for community banks and credit unions. His contributions support greater transparency and accountability in financial regulation, aligning with federal efforts to modernize oversight through scalable and responsible technology.



Conclusion and Endorsement

Given Mr. Joshi's distinguished academic record, technical contributions and demonstrated leadership in both industry and public-interest research, I offer my support for his EB2-NIW petition. His five-year plan is not only well-conceived and strategically aligned with U.S. economic and policy objectives, but also seems feasible based on his prior accomplishments and institutional partnerships.

He brings a rare and valuable combination of advanced expertise in generative AI, a strong commitment to ethical technology deployment and a deep focus on public impact. His initiatives span critical domains—including financial risk modeling, regulatory innovation and workforce development—with particular emphasis on expanding AI access through open-source tools, training programs for veterans and policy engagement.

I am confident that his continued work will contribute meaningfully to the United States' goals of ensuring financial system resilience, expanding equitable AI workforce pipelines and modernizing regulatory frameworks. His vision is bold yet grounded and his contributions will support long-term economic and financial competitiveness.

In summary

- Mr. Joshi's academic research, nonprofit activities and scalable educational initiatives clearly demonstrate exceptional merit.
- His work aligns with urgent national priorities in AI workforce readiness, financial oversight reform and technology-driven compliance.
- Granting his petition under the National Interest Waiver would serve the United States in a substantial and strategic way.

Please feel free to contact me for further information at mohdanjum@zhcet.ac.in or +91-9267332888.

Sincerely,

Dr. Mohd Anjum

PhD in Computer Engineering

Independent Academic Researcher of Computer Science



AFFIDAVIT OF DR MOHD ANJUM

I, Mohd Anjum, residing at House 27, Behind Jama Masjid, Nawabganj Bareilly, India being duly sworn, hereby depose and state as follows:

1. I am an Independent Researcher of Computer Science with Ph.D. Degree.
2. I have independently reviewed the publicly available work of Mr. Satyadhar Joshi, including research publications, professional profiles and open-source contributions.

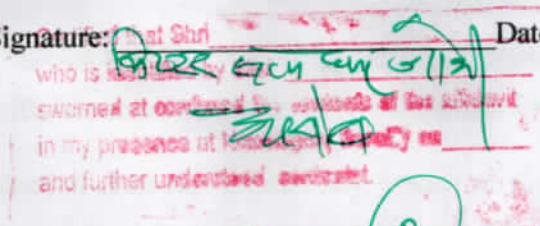
Based on my review, I can verify that the information pertaining to his work is accurate and credible.

3. I affirm that I have no prior or current professional, academic or collaborative relationship with Mr. Joshi.

I declare that the information provided is true and accurate to the best of my knowledge.

Signed:  Date: 28/06/2025

Notary Signature:  Date: 28/06/2025

Seal: 
I, Dr. Satyadhar Joshi, who is known to me, being duly sworn, depose and state that the foregoing is true and correct, and I further understand the contents of this affidavit.

Disclaimer by the Evaluator

This evaluation is based solely on verifiable, publicly accessible sources, which are listed below.

1. Peer-reviewed publications with registered Digital Object Identifiers (DOIs).
2. Public academic and research profiles, including but not limited to:

- Web of Science ResearcherID: LWJ-0136-2024

<https://www.webofscience.com/wos/author/record/66268231>

- **ORCID:** <https://orcid.org/0009-0002-6011-5080>
 - **ResearchGate:** <https://www.researchgate.net/profile/Satyadhar-Joshi-2>
 - **Figshare:** https://figshare.com/authors/Satyadhar_Joshi/20684453
 - **Academia.edu:**
<https://lovely-professional-university.academia.edu/SatyadharJoshi>
 - **Google Scholar:**
<https://scholar.google.com/citations?user=jD8fpGMAAAAJ&hl=en>
 - **SSRN:** https://papers.ssrn.com/sol3/cf_dev/AbsByAuth.cfm?per_id=7372430
 - **Linkedin:** <https://www.linkedin.com/in/satyadharjoshi/>
 - **YouTube:** <https://www.youtube.com/@satyadharjoshi>
 - **Github:**
<https://github.com/satyadharjoshi?tab=overview&from=2023-12-01&to=2023-12-31>
 - **Udemy:** <https://www.udemy.com/user/satyadhar-joshi/>
 - **Semantic Scholar:**
<https://www.semanticscholar.org/author/Satyadhar-Joshi/2095547>
 - **SciProfiles:** <https://sciprofiles.com/profile/4234262>
 - **Scopus Author ID:** 7402524594
<https://www.scopus.com/authid/detail.uri?authorId=7402524594>
 - **Preprint archives** (e.g., <https://www.preprints.org/>)
3. The official personal website of Mr. Satyadhar Joshi: www.satyadharjoshi.com

This evaluation does not include any private or unpublished materials and reflects an independent review of publicly available content.