



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

Dr. Sheraz Ahmed

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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.
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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).



- 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.



2.2 Research Impact

- Citations: 700+ (h-index 12), top 10% in financial AI (Google Scholar).
- Editorial Roles: Refer to resume but add the ones that are found online

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).

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.

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



Sincerely,

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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>
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/10.59075/1ctcq20>

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.



AFFIDAVIT OF [Full Name]

I, 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

Notary



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 ResearcherIDLWJ-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

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