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Certificate

This is to certify that **Prof. /Dr. / Mr. / Ms. Arun Solanki** is a presenter/co-author of the paper titled **Hybrid Machine Learning Models for Credit Risk Prediction: An Explainable AI Approach** presented at the **6th International Conference on Data Analytics and Management (ICDAM-2025)**, organized jointly by London Metropolitan University, London, United Kingdom in association with the WSG University, Bydgoszcz, Poland; Portalegre Polytechnic University, Portugal & SGGW Management Institute, Poland, Europe during **13th – 15th June 2025**.

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