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This is to certify that Isha Bamel has Presented a paper titled Comparative Analysis of Optimized Machine Learning and Deep Learning Models for Credit Risk Prediction (Paper ID - 420) in IEEE 2025 1st International Conference on Data Science and Intelligent Network Computing (ICDSINC 2025) held at National Institute of Technology Raipur, Raipur, Chhattisgarh, India, during December 9th - 11th, 2025.

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