



2025 IEEE 4<sup>th</sup> International Conference  
for

IEEE BOMBAY  
SECTION

Advancement in Technology (ICONAT)

19<sup>th</sup> – 21<sup>st</sup> September 2025

## *Certificate*

*This is to certify that Dr./Prof./Mr./Ms. **Isha Bamel** has presented paper entitled **Hybrid Optimization and Explainability-Driven Framework for Creditworthiness Assessment** in 2025 IEEE 4<sup>th</sup> International Conference for Advancement in Technology (ICONAT) during 19<sup>th</sup> to 21<sup>st</sup> September 2025.*

General Chair  
Dr. P. V. Kadole

Convenor  
Dr. Amol C. Adamuthe