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for  
**Advancement in Technology (ICONAT)**

**IEEE** BOMBAY  
SECTION

**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.*

A handwritten signature in blue ink, appearing to read 'Kadole'.

**General Chair**  
**Dr. P. V. Kadole**

A handwritten signature in blue ink, appearing to read 'Amol C. Adamuthe'.

**Convenor**  
**Dr. Amol C. Adamuthe**