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This is to certify that

Ms. Mayuri B. Walke

Nabira Mahavidyalaya, Katol

Has Contributed A Scholarly Research Paper Entitled

**THE STUDY ON AI-BASED CREDIT RISK ASSESSMENT AND ITS IMPACT
ON COMMERCIAL LENDING DECISIONS**

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Nabira Mahavidyalaya, Katol

In Special Issue - Volume-7 : Issue-2 (March-2026)

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