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The Board of  
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Is hereby awarding this certificate to

**Mrudula Dawalbhakta**

In recognition of the publication of the paper entitled

**Integration of Facial Recognition and Two-Step Verification in Credit card Fraud  
Detection using Machine Learning**

Published in Volume 10 Issue 5, May-2025

*Co-Authors - Pallavi Chavhan, Prof. Dr. Mahesh  
Navale*

**Paper ID - IJRTI2505086**

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