



**International Journal for Research Trends and Innovation**

**IJRTI | IJRTI.ORG | ISSN: 2456-3315**

*An International Open Access, Peer-reviewed, Refereed Journal*

## **Certificate of Publication**

The Board of  
International Journal for Research Trends and Innovation

Is hereby awarding this certificate to

**Prof. Onkar M. Patil**

In recognition of the publication of the paper entitled

**Credit Card Fraud Detection Using Machine Learning**

Published in Volume 10 Issue 12, December-2025

*Co-Authors - Prof. Dr. Ashwini A. Patil, Swami  
Shruti Shivappa, Waghmare Supriya Sanjiv*

**Paper ID - IJRTI2512154**



**Editor-In Chief**

**INTERNATIONAL JOURNAL FOR RESEARCH TRENDS AND INNOVATION | IJRTI**

*An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal*

**Website: [www.ijrti.org](http://www.ijrti.org) | Email: [editor@ijrti.org](mailto:editor@ijrti.org) | ESTD: 2016**

**Manage By: IJPUBLICATION Website: [www.ijrti.org](http://www.ijrti.org) | Email ID: [editor@ijrti.org](mailto:editor@ijrti.org)**



**International Journal for Research Trends and Innovation**

**IJRTI | IJRTI.ORG | ISSN: 2456-3315**

*An International Open Access, Peer-reviewed, Refereed Journal*

## **Certificate of Publication**

The Board of  
International Journal for Research Trends and Innovation

Is hereby awarding this certificate to

**Prof.Dr.Ashwini A. Patil**

In recognition of the publication of the paper entitled

**Credit Card Fraud Detection Using Machine Learning**

Published in Volume 10 Issue 12, December-2025

*Co-Authors - Prof.Onkar M. Patil, Swami Shruti  
Shivappa, Waghmare Supriya Sanjiv*

**Paper ID - IJRTI2512154**



**Editor-In Chief**

**INTERNATIONAL JOURNAL FOR RESEARCH TRENDS AND INNOVATION | IJRTI**

*An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal*

**Website: [www.ijrti.org](http://www.ijrti.org) | Email: [editor@ijrti.org](mailto:editor@ijrti.org) | ESTD: 2016**

**Manage By: IJPUBLICATION Website: [www.ijrti.org](http://www.ijrti.org) | Email ID: [editor@ijrti.org](mailto:editor@ijrti.org)**



**International Journal for Research Trends and Innovation**

**IJRTI | IJRTI.ORG | ISSN: 2456-3315**

*An International Open Access, Peer-reviewed, Refereed Journal*

## **Certificate of Publication**

The Board of  
International Journal for Research Trends and Innovation

Is hereby awarding this certificate to

**Swami Shruti Shivappa**

In recognition of the publication of the paper entitled

**Credit Card Fraud Detection Using Machine Learning**

Published in Volume 10 Issue 12, December-2025

*Co-Authors - Prof. Onkar M. Patil, Prof. Dr. Ashwini  
A. Patil, Waghmare Supriya Sanjiv*

**Paper ID - IJRTI2512154**



**Editor-In Chief**

**INTERNATIONAL JOURNAL FOR RESEARCH TRENDS AND INNOVATION | IJRTI**

*An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal*

**Website: [www.ijrti.org](http://www.ijrti.org) | Email: [editor@ijrti.org](mailto:editor@ijrti.org) | ESTD: 2016**

**Manage By: IJPUBLICATION Website: [www.ijrti.org](http://www.ijrti.org) | Email ID: [editor@ijrti.org](mailto:editor@ijrti.org)**



**International Journal for Research Trends and Innovation**

**IJRTI | IJRTI.ORG | ISSN: 2456-3315**

*An International Open Access, Peer-reviewed, Refereed Journal*

## **Certificate of Publication**

The Board of

International Journal for Research Trends and Innovation

Is hereby awarding this certificate to

**Waghmare Supriya Sanjiv**

In recognition of the publication of the paper entitled

**Credit Card Fraud Detection Using Machine Learning**

Published in Volume 10 Issue 12, December-2025

*Co-Authors - Prof. Onkar M. Patil, Prof. Dr. Ashwini  
A. Patil, Swami Shrutu Shivappa*

**Paper ID - IJRTI2512154**



**Editor-In Chief**

**INTERNATIONAL JOURNAL FOR RESEARCH TRENDS AND INNOVATION | IJRTI**

*An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal*

**Website: [www.ijrti.org](http://www.ijrti.org) | Email: [editor@ijrti.org](mailto:editor@ijrti.org) | ESTD: 2016**

**Manage By: IJPUBLICATION Website: [www.ijrti.org](http://www.ijrti.org) | Email ID: [editor@ijrti.org](mailto:editor@ijrti.org)**