CERTIFICATE OF PROJECT WORK EXPERIENCE

(circa - Internship/ Externship)

This certificate is awarded to

JOEL

for successfully completing project of

Credit Risk Modeler for Retail Banking

under the role of

Credit Risk Modeller

for the period of

15 FULL TIME DAYS EQUIVALENT

Date: **20 Apr 2026**

Computer generated not requiring signature

Suketu Sanghvi,
Managing Director

Zetheta Algorithms Private Limited

ZETHETA ALGORITHMS PRIVATE LIMITED

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