# CERTIFICATE OF PROJECT WORK EXPERIENCE

*(circa - Internship/ Externship)*

This certificate is awarded to

**Mummadi Ramcharan**

for successfully completing project of

**Credit Scorecard Showdown**

under the role of

**Credit Risk Modeller**

for the period of

**15 FULL TIME DAYS EQUIVALENT**

Date: **27 Jan 2026**

*Computer generated not requiring signature*

Suketu Sanghvi,
Managing Director

**Zetheta Algorithms Private Limited**

ZETHETA ALGORITHMS PRIVATE LIMITED

*www.zetheta.com*