



# INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

Ref No : IJCRT/Vol 14/ Issue5 / 541

To,  
Sumit Baliram Rathod

**Subject:** Publication of paper at International Journal of Creative Research Thoughts.

Dear Author,

With Greetings we are informing you that your paper has been successfully published in the International Journal of Creative Research Thoughts - IJCRT (ISSN: 2320-2882). Thank you very much for your patience and cooperation during the submission of paper to final publication Process. It gives me immense pleasure to send the certificate of publication in our Journal. Following are the details regarding the published paper.

About IJCRT : Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | AI-Powered Research Tool) , Multidisciplinary, Monthly, Indexing in all major database & Metadata, Citation Generator, Digital Object Identifier(DOI) | UGC Approved Journal No: 49023 (18)

Registration ID : IJCRT\_308604

Paper ID : IJCRT2605541

Title of Paper : An Explainable Multi-Source Machine Learning Framework for SME Loan Default Prediction Under Data Sparsity

Impact Factor : 7.97 (Calculate by Google Scholar) | License by Creative Common 3.0

Publication Date: 15-May-2026

DOI :

Published in : Volume 14 | Issue 5 | May 2026

Page No : e685-e687

Published URL : [http://www.ijcrt.org/viewfull.php?&p\\_id=IJCRT2605541](http://www.ijcrt.org/viewfull.php?&p_id=IJCRT2605541)

Authors : Sumit Baliram Rathod, Rutuja Anil Pawar, Jatin Santosh Joshi, Atharva Sanjay Dangare, Shivam Dnyaneshwar Auti

Notification : UGC Approved Journal No: 49023 (18)

Thank you very much for publishing your article in IJCRT.

Editor In Chief

International Journal of Creative Research Thoughts - IJCRT  
(ISSN: 2320-2882)



An International Scholarly, Open Access, Multi-disciplinary, Monthly, Indexing in all major database & Metadata, Citation Generator

Website: [www.ijcrt.org](http://www.ijcrt.org) | Email: [editor@ijcrt.org](mailto:editor@ijcrt.org)