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This is to certify that **Dr. S. Audithan** has published a research paper entitled '**A Novel Contending Risks Method for Calculating Prepayment and Default Utilizing Data Mining**' in the International Journal of Scientific Research in Science and Technology (IJSRST), Volume 3, Issue 6, July-August-2017 .

This Paper can be downloaded from the following IJSRST website link

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IJSRST Team wishes all the best for bright future

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