



National Press Associates

---

# CERTIFICATE OF PUBLICATION

---

This is awarded to

**Suma S M**

For Publication of Paper Titled

**LEVERAGING ARTIFICIAL INTELLIGENCE FOR PERSONALIZED  
LEARNING AND INCLUSIVE EDUCATION IN HIGHER INSTITUTIONS**

For National Research Journal Titled

**“National Research Journal of Banking & Finance Management”**

Peer Reviewed Refereed Research Journal

Volume-12. Issue No: 2, Year: 2025 (July-December)

ISSN: 2349-6762 Impact Factor: 7.56



---

Book Publisher



Website:

[www.npajournals.org](http://www.npajournals.org)