**UPI Fraud Detection: Machine Learning Approaches** 

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Abstract — This paper explores machine learning techniques to detect fraudulent transactions in UPI (Unified Payments Interface) systems. We implement a feature-based pipeline, handle severe class imbalance, and evaluate models using ROC-AUC, precision-recall curves, and real deployment considerations. Our experiments show that ensemble methods combined with careful feature engineering can provide strong baseline performance for operational UPI fraud detection.