International Journal of Convergent Technologies and Future Systems
IJCTFS
Research Today, Future Tomorrow

International Journal of Convergent Technologies and Future Systems (IJCTFS)

https://www.maulikavyanshufoundation.org/IJCTFS/index.php

Research Today, Future Tomorrow ISSN No 3108-1312

Indexed by: ROAD (Directory of Open Access scholarly Resources)

CERTIFICATE OF PAPER PUBLICATION

This is to certify that the research paper entitled "**AI-Based Phishing and UPI Fraud Detection Using Machine Learning, Deep Learning and Explainable AI**" authored by "**Miss. Pooja S. Suryawanshi**" has been reviewed by the Editorial board and published in "*International Journal of Convergent Technologies and Future Systems (IJCTFS)* **Vol-2, ISSUE-6; November- December 2026; ISSN-3108-1312**"

ROAD DIRECTORY OF OPEN ACCESS SCHOLARLY RESOURCES

DIRECTOR
MAULIKAVYANSHU FAUNDATION

Dr. D. M. Marathe
Editor-In-Chief (मुख्य संपादक)

Published by:
MauliKavyanshu Foundation
(Section 8 Company)

International Journal of Convergent Technologies and Future Systems
IJCTFS
Research Today, Future Tomorrow

International Journal of Convergent Technologies and Future Systems (IJCTFS)

https://www.maulikavyanshufoundation.org/IJCTFS/index.php

Research Today, Future Tomorrow ISSN No 3108-1312

Indexed by: ROAD (Directory of Open Access scholarly Resources)

CERTIFICATE OF PAPER PUBLICATION

This is to certify that the research paper entitled "**AI-Based Phishing and UPI Fraud Detection Using Machine Learning, Deep Learning and Explainable AI**" authored by "**Miss. Priyanka P. Gupta**" has been reviewed by the Editorial board and published in "*International Journal of Convergent Technologies and Future Systems (IJCTFS)* **Vol-2, ISSUE-6; November- December 2026; ISSN-3108-1312**"

ROAD DIRECTORY OF OPEN ACCESS SCHOLARLY RESOURCES

DIRECTOR
MAULIKAVYANSHU FAUNDATION

Dr. D. M. Marathe
Editor-In-Chief (मुख्य संपादक)

Published by:
MauliKavyanshu Foundation
(Section 8 Company)

International Journal of Convergent Technologies and Future Systems
IJCTFS
Research Today, Future Tomorrow

International Journal of Convergent Technologies and Future Systems (IJCTFS)

https://www.maulikavyanshufoundation.org/IJCTFS/index.php

Research Today, Future Tomorrow ISSN No 3108-1312

Indexed by: ROAD (Directory of Open Access scholarly Resources)

CERTIFICATE OF PAPER PUBLICATION

This is to certify that the research paper entitled "**AI-Based Phishing and UPI Fraud Detection Using Machine Learning, Deep Learning and Explainable AI**" authored by "**Dr. Ganesh Ragade (Guide Sandip Foundation's Sandip Institute of Engineering & Management)**" has been reviewed by the Editorial board and published in "*International Journal of Convergent Technologies and Future Systems (IJCTFS)* **Vol-2, ISSUE-6; November- December 2026; ISSN-3108-1312**"

ROAD DIRECTORY OF OPEN ACCESS SCHOLARLY RESOURCES

DIRECTOR
MAULIKAVYANSHU FAUNDATION

Dr. D. M. Marathe
Editor-In-Chief (मुख्य संपादक)

Published by:
MauliKavyanshu Foundation
(Section 8 Company)