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REVIEWER'S REPORT

Manuscript No.: IJAR-59604

Title: UPI FINANCIAL FRAUDS IN INDIA: AN EMPIRICAL AND LEGAL STUDY OF PUBLIC AWARENESS, CONSUMER PROTECTION AND PREVENTIVE MEASURES

Recommendation:

Accept as it is .....

✓ Accept after minor revision

Accept after major revision

Do not accept (*Reasons below*)

Rating	Excel.	Good	Fair	Poor
Originality			✓	
Techn. Quality			✓	
Clarity			✓	
Significance			✓	

Reviewer's ID: JPR- 102

Detailed Reviewer's Report

The paper addresses a relevant and practical issue of UPI fraud in India, with a useful focus on public awareness, consumer protection and the difficulties faced by victims in reporting fraud and obtaining timely assistance. The survey findings offer some useful insights into users' awareness of fraud prevention measures and their experiences with bank support and complaint mechanisms. The paper also attempts to connect these findings with the existing legal and regulatory framework and suggests measures to improve the response to such frauds. As a minor suggestion, the author should strengthen the analysis by explaining how the survey findings relate to the relevant legal and regulatory provisions, particularly the RBI guidelines on customer liability and the available grievance redressal mechanisms.

Accept with minor recommendations.