



DWARAKA DOSS GOVERDHAN DOSS VAISHNAV COLLEGE
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College with Potential for Excellence, Linguistic Minority Institution
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3.4.4. Number of research papers per teacher in the Journals notified on NON UGC website during the last five years (5)

Sl. No.	Name of the teacher	Title of the Book / Chapters Published	Title of the paper	Year of publication	ISBN/ISSN number of the proceeding	Name of the Publisher
1	JEEVITHA R		FINANCIAL INCLUSION : ROLE OF MOBILE LED MONEY TRANSFER IN INDIA	2019 - 2020	0193-4120	TEST ENGINEERING AND MANAGEMENT
2	JEEVITHA R AND PRAVIN S		INVESTMENT DECISION MAKING IN SHARES USING TECHNICAL INDICATORS AND LINEAR REGRESSION WITH REFERENCE TO INDIA CEMENTS	2019 - 2020	0971-2143	PURAKALA
3	Z DELCI, D SHYAMALA, S KARUNA, A R BALU, AND G VINITHA		EVALUATION OF THE STRUCTURAL , OPTICAL, MECHANICAL, ELECTRICAL, THERMAL AND NLO CHARACTERISTICS OF CADMIUM MALEATE SIGLE CRYSTAL	2019 - 2020	0776-3808	AEGAEUM JOURNAL
4	R GOWRI AND J KAVITHA		A NOTE ON MULTIPLIERS IN GK ALGEBRA	2019 - 2020	1006-7930	JOURNAL OF Xi'an UNIVERSITY OF ARCHITECHTURE AND TECHNOLOGY
5	R GOWRI AND J KAVITHA		SYMMETRIC BI DERIVATIONS IN GK ALGEBRA	2019 - 2020	0898-3577	COMPILANCE ENGINEERING JOURNAL
6	K B MAINKANDAN		INTERNAL AUDIT PRACTICES FOR RISK MANAGEMENT IN REAL ESTATE ENTITIES	2019 - 2020	0972-3528	THE MANAGEMENT ACCOUNTANT

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7	CMA RAKESH SHANKAR RAVISANKAR		PROFESSIONAL OPPORTUNITIES FOR THE COST AND MANAGEMENT ACCOUNTANT IN NATIONAL EDUCATION POLYCY(DRAFT), 2019	2019 - 2020	0972-3528	THE MANAGEMENT ACCOUNTANT
8	K RAO PRASHANTH JYOTY		A STUDY ON THE COMMITMENT IN THE WORK PLACE WITH REFERENCE TO ITES COMPANIES IN CHENNAI CITY	2019 - 2020	0971-2143	PURAKALA
9	N SARULATHA		A STUDY ON USAGE OF SOCIAL NETWORKING SITES- MARKETING PERSPECTIVE	2019 - 2020	2394-3114	STUDIES IN INDIAN PLACE NAMES
10	N SARULATHA AND V SASIREKHA		EMPIRICAL ANALYSIS OF GENDER DIFFERENCES IN SOCIAL NETWORKING SITES USAGE AND PURPOSE	2019 - 2020	978-93-89515-06-0	INTERNATIONAL CONFERENCE ON CONTEMPORARY RESEARCHES IN ENGINEERING, SCIENCE, MANAGEMENT AND ARTS
11	RENUKUMARI		A STUDY ON ANALYSE THE COMMITMENT IN THE WORK PLACE WITH REFERENCE TO ITES COMPANIES IN CHENNAI CITY	2019 - 2020	0971-2143	PURAKALA

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12	DEVAKI		EMPIRICAL EVIDENCES FOR DIMENSIONS OF CO-CREATION PROCESS - A STUDY WITH REFERENCE TO TELECOMMUNICATION SERVICES IN CHENNAI CITY	2019 - 2020	1301-2746	ADALYA JOURNAL
13	G GNANASEKARAN		JOB BURNOUT AMONG EMPLOYEES WORKING IN SELECT IT COMPANIES, CHENNAI	2019 - 2020	0866-9367	THE INTERNATIONAL JOURNAL OF ANALYTICAL AND EXPERIMENTAL MODAL AND ANALYSIS
14	RAVIYA GANIK, SRILAKSHMI R, SHOBA G		MECHANISM OF BIOACTIVE COMPOUNDS FROM PYLLANITHUS EMBLICA AGAINST PHOSPHOINOSITIDE 3OKINASE	2019 - 2020		PPROCEEDINGS OF THE INTERNATIONAL CONFERENCE RECENT TRENDS IN LIFESTYL DISEASE MANAGEMENT
15	R R NAYAK, S P ISHWARYA C, G SHOBA		MOLECULAR INTERACTION ANALYSIS OF WITHANAMIDES - AGAINST MYLOID BETA PROTEIN	2019 - 2020		PPROCEEDINGS OF THE INTERNATIONAL CONFERENCE RECENT TRENDS IN LIFESTYL DISEASE MANAGEMENT
16	NIDHYA R, SUBASH D, GOPIKRISHNAS, AND UMA RAMASWAMY		A GREEN SYNTHESIS AND CHARACTERISATION OF SILVER NANOPARTICLES OF AZOLLA PINNATA AND ITS ANTIOXIDANT, ANTIBACTERIAL	2019 - 2020		PPROCEEDINGS OF THE INTERNATIONAL CONFERENCE RECENT TRENDS IN LIFESTYL DISEASE MANAGEMENT

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			AND ANTIDIABETIC ACTIVITIES			
17	R SUNDARI, AND SANGEETHA MANOJ		CATCH THEM YOUNG " ROLE OF EDUCATIONAL INSTITUTE IN COMMUNITY DEVELOPMENT - A DESCRIPTIVE STUDY ON THE PERCEPTION OF COLLEGE STUDENTS IN CHENNAI	2019 - 2020	2005-4238	INTERNATIONAL JOURNAL OF ADVANCED SCIENCE AND TECHNOLOGY
18	S Jamuna Dr. K. Mohan Kumar		Prediction of Diabetes and Clustering Based on Its Levels Using Fuzzy C Means Algorithm	2019 - 2020	2277-8616	International Journal of Scientific & Technology Research
19	Thamarai Selvan, Ramachandran, Gayathri Somasundaram, Vasanthi Rajaraman, Vanjinathan Mahalingam, Rajendran Kumaran		Photophysical Studies of 4- Dicyanomethylene 2, 6-Dimethyl-4H- Pyran (DDP) Dye with Bovine Serum Albumin (BSA) in Aqueous Solution	2019 - 2020	2415-623X	Haya: The Saudi Journal of Life Sciences (SJLS)
20	J JOSEPHINE NOVINA AND T AARTHI AND Z DELCI		OPTICAL AND STRUCTURAL PROPERTIES OF SPRAT PYROLYSISED CdS THIN FILM WITH DIFFERENT	2019 - 2020	0776-3808	AEGAEUM JOURNAL 



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			MOLARITIES AT CONSTANT TEMPERATURE			
21	Uma Ramaswamy Sivasubramanian Velusamy Niranjali S Devaraja		Cytotoxicity and Apoptosis of Human Colon Carcinoma Cell Line (HT29 Cells), Treated with Methanolic Extract of Chlorococcum humicola	2019 - 2020	https://doi.org/10.1007/978-981-15-3453-9_5	Biotechnological Applications in Human Health
22	Dr C.Sadhanandan	Ozhivilod ukam Sirappupp ayira Viruththik ku Vilakkam		2019 - 2020	978-81-947327-5-4	Saradha Pathippagam, Chennai.
23	Dr C.Sadhanandan	Pazhaniya ndavar Kaliththur ai		2019 - 2020	978-81-943449-3-3	Saradha Pathippagam, Chennai.
24	Dr. V. RAMRAJ		Nattuppura Kaivinai Kalaigal	2019 - 2020	ISSN:2320-4842.	Arimaa Nokku
25	Dr. K.R. Latha		Thirumaaliruncholai Enum Azhagarmalai	2019 - 2020	978-81-939345-8-6	Hindu Samaya Mandram, 1 Salai Street, Kanchipuram.
26	Dr. K.R. Latha		Baranar Paadalgali Kadalpiragottiya Senguttuvan	2019 - 2020	2321-788X	Department Of Tamil, Thiruvalluvar College, Papanasam-627425, Tirunelveli Dt.
27	Dr P.Murugan	Part - 1 - Tamil		2019 - 2020	978-81-947247-3-5	Neithal Pathippagam, Chennai - 600 005.
28	Dr P.Murugan		Naldiyar Suttum Yakkai Nilaiyamai	2019 - 2020	2456-2882	Neithal Aivu - Tamil Kalandithazh
29	Dr K.Sudhakar		Thinaimozi Eimpathu kattamaikkum vaazviyal aram	2019 - 2020	2456 - 2882	Neithal Aivu - Tamil Kalandithazh

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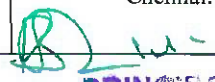
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30	DR A. RAMESH		pazhamozhi Nanooru - Kalvi	2019 - 2020	2456-2882	Neithal Aivu - Tamil Kalandithazh
31	Dr. C. Chellapillai		Thirikadukam - Mun Needhi Sollum Muththilakkanam	2019 - 2020	2456-2882	Neithal Aivu - Tamil Kalandithazh
32	Dr. D. Gajalakshmi		Sirupanja Moolamum Thanimanitha Vazhviyal Sindhaniyum	2019 - 2020	2456-2882	Neithal Aivu - Tamil Kalandithazh
33	Dr C.Sadhanandan		Thiranaivu Nokkil Kalavazhi Narpathu	2019 - 2020	2456 - 2882	Neithal Aivu - Tamil Kalandithazh
34	Dr. K.R. Latha		Thiruvalluvar Padalgalil Kutramum Thandanayum	2019 - 2020	2456 - 2882	Neithal Aivu - Tamil Kalandithazh
35	Dr. K. Girivasan		Thinimalai Nootraimbathil Thinaiisar Kalaigal	2019 - 2020	2456 - 2882	Neithal Aivu - Tamil Kalandithazh
36	Dr. J. Sivakumar		Pathinen Keezhkanakku Noolgalil Asarakkovaivin Thaniththanmai	2019 - 2020	2456-2882	Neithal Aivu - Tamil Kalandithazh
37	Dr. M. Elumalai		Ainthinai ezubathu : Thinaiisar panpattu kurugal	2019 - 2020	2456-2882	Neithal Aivu - Tamil Kalandithazh
38	Dr. V. Ramraj		Eeattram Tharum Eelaati	2019 - 2020	2456-2882	Neithal Aivu - Tamil Kalandithazh
39	Dr. D. Sivalingam		Inna Narpathu Kattum Mannar Nilai	2019 - 2020	2456-2882	Neithal Aivu - Tamil Kalandithazh
40	Mr. A. Sadasivam		INIYAVAI NARPATHU KATTUM THANI MANITHA ARAM	2019 - 2020	2456-2882	Neithal Aivu - Tamil Kalandithazh
41	Dr P.Murugan	Porunmai Nokkil Thamizh Ilakkiya Varalaru		2019 - 2020	978-81-947247-8-0	Neithal Pathippagam, Chennai.


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42	Dr P.Murugan		Therkaasiya Nadukalil Amaippukal Munnedukkum Thamizh Samayaneri	2019 - 2020	2394 - 2428	Vetrimunai, Chennai - 600 008.
43	Dr P.Murugan	Tamizh Sitrilakkiy angkal vol 1		2019 - 2020	978-81-943449-2-6	Department of Tamil, Dwaraka Doss Goverdhan Doss Vaishnav College, Chennai -600106.
44	Dr P.Murugan	Tamizh Sitrilakkiy angkal vol 2		2019 - 2020	978-81-943449-3-3	Department of Tamil, Dwaraka Doss Goverdhan Doss Vaishnav College, Chennai -600106.
45	Dr.V. Ramraj	Sri Vallabach ariyar		2019 - 2020	978-81-945377-2-4	Today Publications, 192 Bells road, Chepauk, Chennai - 5
46	Dr P.Murugan		Padikkasu Pulavar Kaattum Thondai Mandalam	2019 - 2020	978-81-943449-3-3	Department of Tamil, Dwaraka Doss Goverdhan Doss Vaishnav College, Chennai -600106.
47	Dr K.Sudhakar		Sitrilakkiya vakaimaikalil Kannaki	2019 - 2020	978-81-943449-2-6	Department of Tamil, Dwaraka Doss Goverdhan Doss Vaishnav College, Chennai -600106.
48	DR A. RAMESH		Kalingathubaraniyil Azhakiyal	2019 - 2020	978-81-943449-2-6	Tamil Department, Dwaraka Doss Goverdhan Doss Vaishnav College, Chennai -600106.
49	Dr.C.CHELLAP ILLAI		MUKKODAL PALLU KOORUM MARUTHA NILA MAKKALIN MAANBU	2019 - 2020	978-81-943449-2-6	Department of Tamil, Dwaraka Doss Goverdhan Doss Vaishnav College, Chennai -600106.
50	Dr. D. Gajalakshmi		KAMBANIN PAARVAIYIL KALAIMAGAL	2019 - 2020	978-81-943449-2-6	Department of Tamil, Dwaraka Doss Goverdhan Doss Vaishnav College, Chennai -600106.
51	Dr C.Sadhanandan		Madal Elakkiyamum Varunakulathiththan Madalum	2019 - 2020	978-81-943449-2-6	Department of Tamil, Dwaraka Doss Goverdhan Doss Vaishnav College, Chennai -600106.
52	Dr. K.R. Latha		"KUMARESA SADHAGAM	2019 - 2020	978-81-943449-3-3	Department of Tamil, Dwaraka Doss Goverdhan

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			KAATTUM ARASAN"			Doss Vaishnav College, Chennai -600106.
53	Dr. K. Girivasan		Chittrinakiyangalil Vainavam	2019 - 2020	978-81-943449-3-3	Department of Tamil, Dwaraka Doss Goverdhan Doss Vaishnav College, Chennai -600106.
54	Dr. J. Sivakumar		Chitrilakkiyak kaalap Pinnani : Thiruvrankaththant hathi	2019 - 2020	978-81-943449-2-6	Department of Tamil, Dwaraka Doss Goverdhan Doss Vaishnav College, Chennai -600106.
55	Dr. M. Elumalai		Thirukkutralalk Kuravanchiyum Kuravanchi kuthum	2019 - 2020	978-81-943449-2-6	Department of Tamil, Dwaraka Doss Goverdhan Doss Vaishnav College, Chennai -600106.
56	Dr V.Ramraj		Chitrilakkiya Samayam	2019 - 2020	978-81-943449-2-6	Department of Tamil, Dwaraka Doss Goverdhan Doss Vaishnav College, Chennai -600106.
57	Dr. D. Sivalingam		SEKKEEYAR PILLAITAMIZHIL PURANA SEITHIKAL	2019 - 2020	978-81-943449-2-6	Department of Tamil, Dwaraka Doss Goverdhan Doss Vaishnav College, Chennai -600106.
58	Mr. A. Sadasivam		RASARASA CHOZHAN ULAVIL THONMANGAL	2019 - 2020	978-81-943449-2-6	Department of Tamil, Dwaraka Doss Goverdhan Doss Vaishnav College, Chennai -600106.
59	Dr. J. Sivakumar		Saiva, Vainava Bakthi Iyakkam : Valarchikkana Samooga Choozhal	2019 - 2020	978-93-89658-83-5	Shanlax Publications, 61, T.P.K. Main Road, Madurai, Tamil Nadu.
60	Dr V.Ramraj		Kattraarul kattraar	2019 - 2020	2349-1914	Today Idhazh - International Journal
61	Dr V.Ramraj		Sugavaari	2019 - 2020	2320-4842	Arimaa Nokku, International Quarterly Journal, Chennai
62	Dr.B. Keshavaprapanna Pandey		Shrimad-varavaramuyanugra hita Pramanasangraha tatra arthapanchakancha	2019 - 2020	2277-2359	Nibhandhamala
63	Dr.B. Keshavaprapanna Pandey		Major Elements of Jainism and It's ancientness than Buddhism	2019 - 2020	2278-4004	Pracya

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64	Dr.V. Balaji		Ubhayalingam Brahma	2019 - 2020	2277-2359	Nibhandhamala
65	Dr. Manoj Kumar Singh		Dalit consciousness in the novel 'Nar Vanar'	2019 - 2020	2394-4277	Today Publications, 192 Bells road, Chepauk, Chennai - 5
66	Dr Manoj Kumar Dwivedi		A story of unconditional love in Two Castes' translated into Tamil	2019 - 2020	2394-4277	Today Publications, 192 Bells road, Chepauk, Chennai - 5
67	Dr. Kumar Abhishek		Murdahiya mei lok jivan'	2019 - 2020	2395-7115	Bohal Shodh Manjusha
68	Dr Manoj Kumar Dwivedi		Status, Language and education of tribal's in Jharkhand in view of tribal writer Ramnika Gupta	2019 - 2020	978-81-932362-3-9	Srijan Lok Publisher - Vihar
69	Dr. Ashok Kumar Dwivedi		1980 se ab tak hindi mein Anudit Sahitya	2019 - 2020	2349-4277	SSS Jain college
70	DR B KESHAVAPRA PANNAPANDEY		Srimatvaravaramuni yanugreehetha pramanasangraha tatra arthapanchakancha	2019 - 2020	2348-8417	Prachi Prajna
71	DR V BALAJI		Akarmavashyam Brahma	2019 - 2020	2394-7519	International Journal of Sanskrit Research
72	MS.A.VIJAYAL AKSHMI		Survey on diagnostic of chronic kidney disesase using machine learning algorithms	2019 - 2020	20288139	IEEE
73	DR.P.VIDYA		Serologic and molecular characterization of rotavirus from children with acute gastroenteritis in Chennai, Tamil Nadu, India	2019 - 2020	eISSN 2349-3291	International Journal Of Contemporary Pediatrics :Publisher -Medip Academy



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74	T.MAHESHWARAN		FINITE DIFFERENCE SOLUTIONS OF FREE CONVECTIVE FLOW PAST A SLANTED INFINITE PLATE WITH MHD EFFECTS	2019 - 2020	1857-8365	Advances in Mathematics: Scientific Journal
75	DR V BALAJI		Caruvakamate Pratyakshasya Pramaanyam	2019 - 2020	2348-8417	Prachi Prajna
76	MANDIRA DUTTA		COVID 19 - THE BANE OF THE KOYEMBEDU CLUSTER	2019 - 2020	2349-5138	INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS
77	T.S. Prema & A. Suguntha		Ethnic and Cultural Aspects of India Fighting Effectively Against the Fastly Spreading Deadly Virus Corona (Covid 19)	2019 - 2020	2347-7172	The New Economist : International Journal of Global Economics
78	T.S. Prema & Divya		Impact of Gender Discrimination on Economic Development	2019 - 2020	2347-7172	The New Economist : International Journal of Global Economics
79	T.S. Prema & V. Meenakshi		E-Commerce	2019 - 2020	2347-7172	The New Economist : International Journal of Global Economics
80	T.S. Prema & Senthil Velan		Fake news threat and Corporate World	2019 - 2020	2347-7172	The New Economist : International Journal of Global Economics
81	S. Subhashini		Agricultural Challenges and its issues in India	2019 - 2020	2347-7172	The New Economist : International Journal of Global Economics
82	N. Smitha		Changing Trends in Indian Agriculture	2019 - 2020	2347-7172	The New Economist : International Journal of Global Economics
83	N. Abirami		Challenges faced by the Agriculture Sector in India	2019 - 2020	2347-7172	The New Economist : International Journal of Global Economics

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84	S.V. Nandini		The 3 CS of Electronic Payments	2019 - 2020	2347-7172	The New Economist : International Journal of Global Economics
85	N. Jayashree		Impact of Cloud based technology on Financial Services and banking sector	2019 - 2020	2347-7172	The New Economist : International Journal of Global Economics
86	S. Latha		Movement of Freight Through Trucks	2019 - 2020	2347-7172	The New Economist : International Journal of Global Economics
87	P. Janaki		Impact of Covid 19 on Economy	2019 - 2020	2347-7172	The New Economist : International Journal of Global Economics

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Financial Inclusion: Role of Mobile LED Money Transfer in India

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Article Info

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Article Received: 24 July 2019

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Abstract:

Financial Inclusion is a key driver for economic growth and to eradicate poverty the world over. Access to a formal finance, will help majority of the unbanked population to connect with the Government schemes. The Vision of the Financial Inclusion is make the Financial Services available, accessible and affordable to all citizen. Mobile banking helps to achieve this vision. Every individual, holding smart phone can admit the banking through mobile. The ecosystem for mobile banking is well equipped and growing tremendously. The present study aims to examine the impact of financial inclusion over the economic growth for a period of six years. Secondary data is used which has been analyzed by multiple regression model as a main statistical tool. Results of the study found a positive and significant impact of number of commercial bank branches and Mobile transaction value on GDP of the country, whereas an insignificant impact has been observed in case of Funding received by the Fin Tech companies on Indian GDP.

Keywords: Financial Inclusion, Bank, Mobile transaction, GDP, FinTech.

Introduction


India is a country with the population of 1.3 billion people, spread across 29 states and seven Union territories. This covers about 66.46% (as of 2017) of the population live in rural areas. The number of Scheduled Commercial banks available for the above population is 1,48,137 (as of 2019). The easy access of formal banking to the unbanked/under banked people has become an indispensable part of development for every country.

According to World Bank, "Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way".

Published by: The Mattingley Publishing Co., Inc.

According to Findex 2014, only 53 percent of the adults had bank accounts, by 2017 there was a remarkable jump to 80 percent. The principal driver for this increases in financial inclusion, launch of Jan Dhan Yojana scheme (PMJDY) which mandates the state-owned banks to open at least one account for every unbanked household. (Anand Raman, 2018)

Rapid advancement in mobile phone technology and its increased reach has given rise to innovative models of new age commerce which empowers businesses and consumers. Among these, the mobile payment model is slated to touch the lives of the millions and enables the business to reach out to a vast population with possibilities that never existed.


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