

ABOUT THE COLLEGE

Dwaraka Doss Goverdhan Doss Vaishnav College, a linguistic minority institution, was established in the year 1964 by the Rajasthanis and Gujaratis settled in Chennai, for the cause of higher education with the sole purpose of imparting knowledge and value-based education. The college saw its grand day on 30th June 1964 with one course of B.Sc. Mathematics, with Shri. Totadri Iyengar (teacher of Dr. A.P.J. Abdul Kalam) as its first Principal.

Dwaraka Doss Goverdhan Doss Vaishnav College has been a haven for generations of enthusiastic learners for more than five decades. The college was founded on the principles of Vaishnavism, with the sole purpose of imparting value-based quality education and empowering the youth. It has seen phenomenal growth in its infrastructure and a constantly restructured and revamped curriculum to cater to the specific needs of the student community.

ABOUT THE DEPARTMENT

The Department of B.Com (Accounting and Finance) stands as a beacon of academic brilliance and professional excellence. With a robust foundation in commerce, finance, and career-oriented development, the department is dedicated to nurturing future-ready professionals equipped to thrive in a dynamic global landscape. Through a vibrant mix of seminars, interactive workshops, and co-curricular initiatives, the department goes beyond conventional learning to cultivate critical thinking, effective communication, leadership qualities, teamwork, and an entrepreneurial mindset.

Every opportunity is designed to empower students and ignite their passion for innovation and excellence. The department has been a proud launchpad for numerous distinguished professionals and visionary leaders in the domains of accounting, finance, banking, and corporate strategy.



AI DRIVEN INNOVATIVE BUSINESS PRACTICES FOR SUSTAINABLE FINANCIAL GROWTH ALIGNING WITH SDGs

DWARAKA DOSSGOVERDHAN DOSS VAISHNAV COLLEGE

(AUTONOMOUS)

Reaccredited With A++ Grade by NAAC

College with Potential for Excellence, Linguistic Minority Institution,

Arumbakkam, Chennai - 600 106

Affiliated to University of Madras



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DEPARTMENT OF B.COM ACCOUNTING AND FINANCE

DWARAKA DOSS GOVERDHAN DOSS VAISHNAV COLLEGE, (AUTONOMOUS)

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MICRO-LOANS: DIGITAL TOOLS ENABLING SMALL AND ACCESSIBLE LENDING

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ABSTRACT

Digital micro-loan platforms are transforming access to financial services for underserved populations across the globe. Through the integration of mobile technologies, alternative credit scoring, and digital payment infrastructures, small and accessible lending has become more scalable, cost-effective, and inclusive. This paper examines the evolution of digital micro-loans, the mechanisms by which digital tools enhance accessibility, and the impacts on borrowers and lenders. Drawing on a mixed-method analysis of industry data, case studies, and user surveys, we find that digital micro-loan tools significantly reduce transaction costs, expand access for previously unbanked populations, and introduce both opportunities and risks related to data privacy and over-indebtedness. Micro-loans supported by digital tools have emerged as a powerful solution for enabling small and accessible lending in the modern financial ecosystem. Traditional lending systems often exclude low-income individuals, small entrepreneurs, and marginalized groups due to barriers such as lack of collateral, limited credit history, and complex procedures. Digital technologies—such as mobile applications, online platforms, and digital payment systems—have transformed micro-lending by making it faster, more transparent, and widely accessible. These tools allow borrowers to apply for loans remotely, receive quick approvals, and manage repayments efficiently. Digital micro-loans play a crucial role in promoting financial inclusion, supporting self-employment, and strengthening small businesses, particularly in rural and underserved areas. Additionally, they encourage responsible financial behavior through digital tracking and awareness features. Overall, digitally enabled micro-loans contribute to economic growth, poverty reduction, and empowerment by providing timely financial support to those traditionally excluded from formal banking systems.

Keywords: *Micro-loans, Micro-lending platforms, Digital Tools*