

S. No.	Title of the Patent and Copyright	Authors	Filed/ Granted / Published	National/ International
1.	<p>Fintech and Financial Inclusion System for Testing the Mediating Effect of Digital Financial Literacy</p> <p>Patent No.: 2022/06773</p> <p>https://patents.google.com/patent/ZA202206773B/en? q=(murugesan+selvam)&oq=murugesan+selvam</p>	<p>Basid Amnas Muhammed Murugesan Selvam Dr Balasundram Maniam Dr Mariappan Raja Dr Dhanasekar Dhamotharan Santhoshkumar Sakthivel</p>	<p>Granted and Published in Google Patent</p>	<p>International (South Africa- Patent)</p>



REPUBLIC OF SOUTH AFRICA

REPUBLIEK VAN SUID AFRIKA

PATENTS ACT, 1978

CERTIFICATE

In accordance with section 44 (1) of the Patents Act, No. 57 of 1978, it is hereby certified that:

MUHAMMED BASID AMNAS; DR. MURUGESAN SELVAM; DR. BALASUNDRAM MANIAM; DR. MARIAPPAN RAJA; DHAMOTHARAN DHANASEKAR; SAKTHIVEL SANTHOSHKUMAR

Has been granted a patent in respect of an invention described and claimed in complete specification deposited at the Patent Office under the number

2022/06773

of the complete specification is annexed, together with the relevant Form P2.

In testimony whereof the seal of the Patent Office has been affixed at Pretoria with effect from the **31st day of August 2022**


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AUGUST 2022

VOL 55 • No. 08



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ISSUED MONTHLY

DATE OF ISSUE: 31 AUGUST 2022

ISSN 2223-4837

PATENT JOURNAL

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VOL. 55 No. 08

Date of Issue: 31 AUGUST 2022

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The Trade Marks Act, 1963

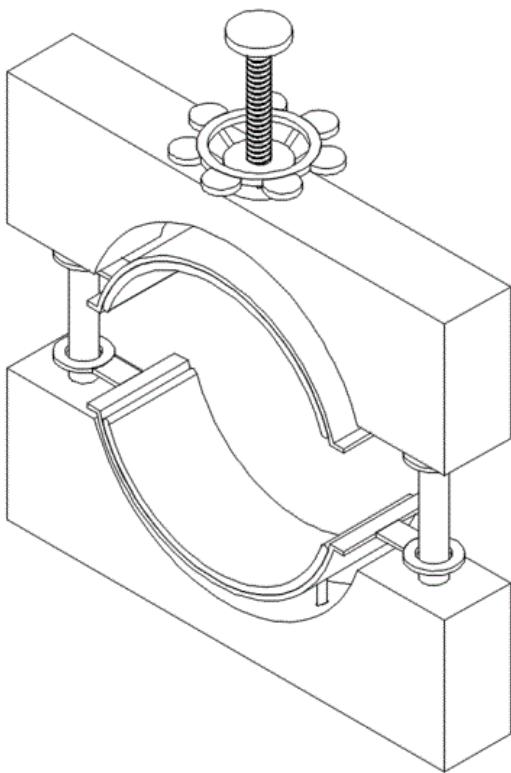
The Trade Marks Act, 1993

The Registration of Copyright in Cinematograph Films Act, 1977

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upper splint and the fixing component be able to have the splint and the affected part be fixed, the affected part and the splint are closely connected by setting the upper splint, the upper splint and the fixing component and it has the advantages that the upper splint, the lower splint and the fixing parts can fix the splint and the affected part, and are convenient to disassemble. It solves the problem that the existing splint is fixed to the splint by using bandages, this kind of fixed way causes the splint and the affected area not to be able to closely fit and is not convenient to disassemble.



21: 2022/06773. 22: 2022/06/20. 43: 2022/08/19

51: G06Q

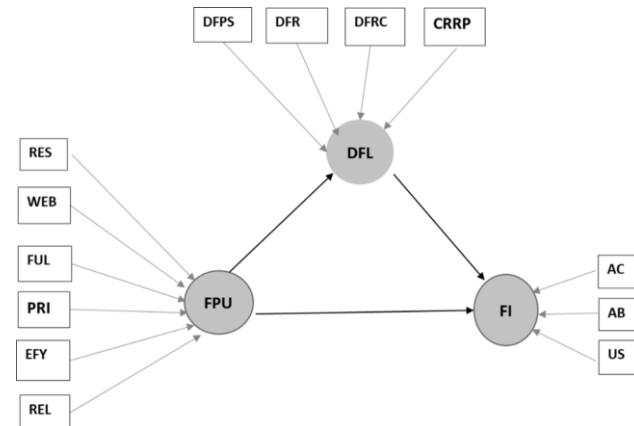
71: Muhammed Basid Amnas, Dr. Murugesan Selvam, Dr. Balasundram Maniam, Dr. Mariappan Raja, Dhamotharan Dhanasekar, Sakthivel Santhoshkumar

72: Muhammed Basid Amnas, Dr. Murugesan Selvam, Dr. Balasundram Maniam, Dr. Mariappan Raja, Dhamotharan Dhanasekar, Sakthivel Santhoshkumar

54: FINTECH AND FINANCIAL INCLUSION SYSTEM FOR TESTING THE MEDIATING EFFECT OF DIGITAL FINANCIAL LITERACY

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The present invention relates to Fintech and financial inclusion system for testing the mediating effect of digital financial literacy. The objective of the present invention is to solve the problems in the prior art technologies related to computer implemented financial data analysis for determine digital financial literacy.



21: 2022/06774. 22: 2022/06/20. 43: 2022/08/19

51: E02D

71: Jianguo Zhu, Panfeng Ren, Peipei Wang
72: Jianguo Zhu, Panfeng Ren, Peipei Wang, Ze Wang, Susu Zhao, Bailong Gong, Xueni Yan, Lin Yu, Ke Xu, Kaiwei Zhu, Xinxiao Chen

54: CONSTRUCTION METHOD FOR FOUNDATION PIT SUPPORT BY USING SPARSE PILES AND CURVED-FACE PLATE SHELLS

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The invention discloses a construction method for foundation pit support by using sparse piles and curved-face plate shells. The construction method is a support method obtained by improving a concrete close pile support method. The support method is composed of three parts, namely forced piles, the curved-face plate shells and a horizontal supporting system; the curved-face plate shells replace most of the close piles, the forced pile and the curved-face plate shells are connected through rabbets, the plate shells and a pit top support system are connected into a complete system, and the curved-face plate shells are high in support rigidity and have the advantage of being small in deformation after a foundation pit is excavated; and the construction method can adapt to various complicated geological conditions, construction is simple, and the scheme can be transplanted.