(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
24 October 2019 (24.10.2019)

WIPO | PCT

(10) International Publication Number
WO 2019/202614 A3

(51) International Patent Classification:
G06Q 40/00 (2012.01)

(21) International Application Number:
PCT/IN2019/050320

(22) International Filing Date:
19 April 2019 (19.04.2019)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
201821002333 19 April 2018 (19.04.2018) IN

(71) Applicant: **TSLC PTE LIMITED** [SG/SG]; 583 Orchard Road, # 06-01 Forum, Singapore 238884 (SG).

(72) Inventor; and

(71) Applicant: **MHATRE, Parnil** [IN/IN]; 2nd Floor, Mohan Niwas, Keluskar Rd, Shivaji Park, 400028, Maharashtra, Mumbai (IN).

(74) Agent: **ROY CHOWDHURY, Mahua**; 2A/54 Kalpataru Estate, JV Link Road, Andheri East, Maharashtra, Mumbai 400093 (IN).

(81) Designated States *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DJ, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, JO, JP, KE, KG, KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA,

WO 2019/202614 A3

(54) Title: BEHAVIOR PATTERN ANALYSIS

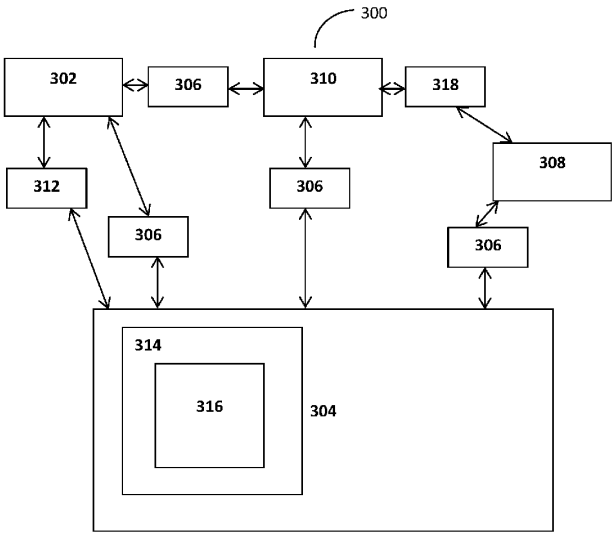


Figure 4

(57) Abstract: A system and method for generating financial weightage and loan dispersion is disclosed. A verification request along with a profile creation request may be received at a remote central server from at least one remote handheld device. Further a verification code may be sent to the at least one remote handled device over a first communication gateway. Further retrieving a plurality of first information from a social network associated with profile. The method may comprise retrieving a plurality of information from the at least one remote handheld device over a communication gateway. Further extracting a plurality set of information from the plurality of information. The method may further comprise automatically mapping the plurality set of information with a plurality of sets. Further assigning a weightage to the plurality of sets.

[Continued on next page]

SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) **Designated States** *(unless otherwise indicated, for every kind of regional protection available)*: ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, ST, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG).

Declarations under Rule 4.17:

— *as to the identity of the inventor (Rule 4.17(i))*
— *of inventorship (Rule 4.17(iv))*

Published:

— *with international search report (Art. 21(3))*
— *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h))*
— *in black and white; the international application as filed contained color or greyscale and is available for download from PATENTSCOPE*

(88) **Date of publication of the international search report:**
19 November 2020 (19.11.2020)