(19) INDIA

(22) Date of filing of Application :29/01/2022 (43) Publication Date: 25/11/2022

## (54) Title of the invention: RISK ASSESSMENT USING FACIAL ANALYTICS

:G06K0009000000, G06Q0040060000, (51) International G06Q0020180000, G16H0050300000, classification

G06Q0020320000

(86) International :NA Application No :NA

Filing Date

(87) International : NA Publication No

(61) Patent of Addition:NA to Application Number :NA Filing Date (62) Divisional to

:NA **Application Number** :NA Filing Date

(71)Name of Applicant:

1) Chitkara Innovation Incubator Foundation

Address of Applicant :SCO: 160-161, Sector - 9c, Madhya

Marg, Chandigarh- 160009, India. -----

Name of Applicant: NA Address of Applicant : NA (72) Name of Inventor: 1)SOOD, Pallavi

Address of Applicant: Chitkara Business School, Chitkara University, Chandigarh-Patiala National Highway, Village Jansla,

Rajpura, Punjab - 140401, India. -----

2) NIJJER, Shivinder

Address of Applicant : Chitkara Business School, Chitkara University, Chandigarh-Patiala National Highway, Village Jansla, Rajpura, Punjab - 140401, India. -----

3)SHARMA, Sandhir

Address of Applicant: Chitkara Business School, Chitkara University, Chandigarh-Patiala National Highway, Village Jansla,

Rajpura, Punjab - 140401, India. -----

4) AHUJA, Sachin

Address of Applicant: Chitkara University Research and Innovation Network, Chitkara University, Chandigarh-Patiala National Highway, Village Jansla, Rajpura, Punjab - 140401, India. -----

## (57) Abstract:

The present disclosure relates to a kiosk 100 for risk assessment using facial analytics. A display unit 104 disposed on the kiosk 100 to display information such as investment plans to a subject. Sensors 106 positioned on the kiosk and configured to acquire facial analytics of the subject viewing the information, the acquired facial analytics is analyzed using a processing unit 108. The processing unit 108 may extract facial movements and identify facial expression of the subject corresponding to the determined facial movement, and correspondingly generate a risk assessment score that may be transmitted to a mobile computing device of a financial advisor that may generate a portfolio or the subject correspondingly.

No. of Pages: 19 No. of Claims: 10