(12) PATENT APPLICATION PUBLICATION
(19) INDIA
(22) Date of filing of Application :05/12/2022

(21) Application No.202211070120 A
(43) Publication Date : 30/12/2022

(54) Title of the invention : DEVELOPMENT OF THE INTELLIGENT SYSTEM AND METHOD FOR WORKING CAPITAL FINANCIAL MANAGEMENT PLAN FOR E-COMMERCE SITES USING MACHINE LEARNING APPROACH

(51) International classification :G06Q0030060000, G06Q0040060000, G06Q0040020000, A61B0005110000, G06N0020000000
(86) International Application No :NA
Filing Date :NA
(87) International Publication No : NA
(61) Patent of Addition to Application Number :NA
Filing Date :NA
(62) Divisional to Application Number :NA
Filing Date :NA

(71)**Name of Applicant :**
1)Dr Ahmad Tasnim Siddiqui
Address of Applicant :Associate Professor, School of Computer Applications, Babu Banarasi Das University, Lucknow, India . ---------- ----------
2)Dr. R. Ramachandran
3)Ananya Banerjee
4)Debasmita Manna
5)Prof. Dr Saradindu Panda
6)Dr. Abhijit Das
7)Dr. Puran Singh
8)Rinku Supakar
9)Anirbit Sengupta
10)Dr. Raja Mannar
Name of Applicant : NA
Address of Applicant : NA
(72)**Name of Inventor :**
1)Dr Ahmad Tasnim Siddiqui
Address of Applicant :Associate Professor, School of Computer Applications, Babu Banarasi Das University, Lucknow, India . ---------- ----------
2)Dr. R. Ramachandran
Address of Applicant :Associate Professor, Department of Commerce, Annamalai University, Tamilnadu, India . ---------- ----------
3)Ananya Banerjee
Address of Applicant :Assistant Professor, Department of Electronics and Communication Engineering, Dr. Sudhir Chandra Sur Institute of Technology and Sports Complex, Kolkata, West Bengal, India . ---------- ----------
4)Debasmita Manna
Address of Applicant :Assistant Professor, Department of Electronics and Communication Engineering, Dr. Sudhir Chandra Sur Institute of Technology and Sports Complex, Kolkata, West Bengal, India . ---------- ----------
5)Prof. Dr Saradindu Panda
Address of Applicant :Professor, Department of Electronics and Communication Engineering, Dr. Sudhir Chandra Sur Institute of Technology and Sports Complex, Kolkata, West Bengal, India . ---------- ----------
6)Dr. Abhijit Das
Address of Applicant :Associate Professor, Department of Information Technology, RCC Institute of Information and Technology, Kolkata, West Bengal, India . ---------- ----------
7)Dr. Puran Singh
Address of Applicant :Assistant Professor, Department of Mechanical and Automation Engineering, AIT, Amity University, Noida, Uttar Pradesh, India . ---------- ----------
8)Rinku Supakar
Address of Applicant :Assistant Professor, Department of Computer Science and Engineering, Dr. Sudhir Chandra Sur Institute of Technology, Kolkata, West Bengal, India . ---------- ----------
9)Anirbit Sengupta
Address of Applicant :Assistant Professor, Department of Electronics and Communication Engineering, Dr. Sudhir Chandra Sur Institute of Technology and Sports Complex, Kolkata, West Bengal, India . ---------- ----------
10)Dr. Raja Mannar
Address of Applicant :Lecturer, Department of Business Administration, St. Theresa Intl College, Thailand ---------- ----------

(57) Abstract :
Disclosed herein is a system and method for managing working capital in financial planning for e-commerce website. The system comprises: a first sensor node (100); a second sensor node (200); a third sensor node (300); a finance computational engine (400); and a remote monitoring device (500). The first sensor node (100) is adapted to decode information from product stock or service order database. The second sensor node (200) is adapted to decode information from debit and credit databases. The third sensor node (300) is adapted to decode information from asset and liability databases. The finance computational engine (400) is configured to compute one or more values associated with one or more financial activities as performed in the e-commerce. The remote monitoring device (500) is in wireless communication with the finance computational engine (400) to provide access to a remote user/operator. The machine learning tool is embedded in the finance computational engine (400) configured to: extract one or more financial parameters associated with credit-debit ratio, cash flow ration, bad debt, revenue-expense, and profit-loss; classify conditions of e-commerce risk factors into three classes such as ‘high risk’, ‘low risk’ and ‘no risk’ based on the extracted financial parameters; predict visual representation of one or more alternative working capital or financial model based on assessing the classified risk factors; compute accuracy score of the working capital or financial model; and trigger alarm/warning notification to the remote monitoring device (400) if the accuracy score falls below or above a threshold value.

No. of Pages : 21 No. of Claims : 10