FiNTALK
Bank of Baroda

Today's View

Intelligent Beverages

The beverage industry is evolving rapidly, with a variety of hot growth sectors shaking up the status quo. There are more independent beverage makers than ever before, offering creative and unique flavour combinations to tourists and customers.

As per **Grand View Research**, the global non-alcoholic beverage market size was valued at USD 967.3 billion in 2016. The market is anticipated to grow at an estimated CAGR of 5.8% from 2017 to 2025 owing to factors such as rising disposable income, population growth, and changing lifestyle.

Large-scale beverage makers like **Coca-Cola** and **PepsiCo** generate Petabytes of data from various sources like Multi-channel retail data, customer profile data from loyalty programs, social media data, supply chain data, competitor data, sales and shipment data from bottling partners as well as transaction and merchandising data etc. They have developed an advanced enterprise data warehousing that is capable of generating a single view of all multi-channel retail information, which enables them to respond quickly and accurately to changing market conditions.

Understanding the power of insights generated by such data analytics, beverage companies are partnering with analytics firms to offers better products and services. For example, **PepsiCo** is working with technology startup **Black Swan** to use machine learning and predictive analytics to

Akhil Handa
+91 22 6759 2873
akhilhanda@bankofbaroda.com

Manish Kulkarni
+91 22 6759 2885
manish.kulkarni@bankofbaroda.com

Ola gets more backers on board to race ahead

Ola's parent ANI Technologies is raising more money from new and existing investors as the ride hailing app breaks into new markets and moves toward profitability.

Ola Shores Up More Moolah

Raises $50 m in primary capital from Chinese investors Sailing Capital and China-Eurasian Economic Cooperation Fund

Sachin Bansal in talks to pick up stake in Ola through secondary transactions

Existing investor Steadview Capital also looking to increase stake through primary and secondary deals

KEY SHAREHOLDERS (%)

SoftBank	26.1
Tiger Global	15.94
Tencent	10.39
Matrix Partners	8.57
DST Global	6.72
Steadview Capital	1.35

Source: PaperVC. Does not include secondary transactions

Source – The Economic Times

READ MORE

Date – 18th Sep 18

To Subscribe: tiny.cc/FinTalk

predict and respond to emerging trends. Black Swan's Trendscope uses social and historical data to identify what ingredients are currently trending, and predict which ones will scale in the next six to 12 months.

On the other hand, **Coca-Cola** is leveraging Point-of-Sales data from companies like **Walmart** to build customer profiles, create centralized iPad reporting across the company and enable Collaborative Planning, Forecasting and Replenishment process within their supply chain using all data at hand. Such analysis is crucial for the firm considering Walmart alone is responsible for $ 4 billion in Coca-Cola sales annually.

Considering the huge competition faced by beverage companies, it has become imperative for them to adopt intelligent techniques to optimise their product offerings.

Stay tuned for next article on this.

Today's News

Amazon Pay launches Amazon Pay EMI

Global tech giants riding the digital payments wave in India are now making steady strides into lending, if Google announced early entry into lending through Google Pay now its turn for Amazon. Amazon which operates Amazon Pay, a digital payments instrument is starting off Amazon Pay EMI for its ecommerce customers in India mainly to target that section which does not have a credit card and cannot access EMIs on debit cards. Having partnered with Bengaluru based digital lending startup Capital Float the company is starting off easy EMI options for purchases on its ecommerce platform for a select group of customers.

"Our aim is to target the next 70 million customers who are deprived of credit options while shopping on Amazon, they will be significantly benefitted by these easy EMI options especially with the festive season round the corner," said Vikas Bansal, director, emerging payments at Amazon Pay.

Source – The Economic Times　　READ MORE

PhonePe to roll back PoS plan after facility hurdle, may stay with QR codes

PhonePe, the digital payments wallet of e-commerce major Flipkart, is rethinking its plan for a million Point of Sale (PoS) machines in the country, sources said. The Bengaluru-based company faced manufacturing hurdles for these, as also reluctance from both sellers and customers. Hence the rethink.

Instead, it might use QR-code technology to push offline transactions, it is learnt. As an experiment, the company distributed as many as 10,000 PoS machines in Bengaluru since last October.

Source – Business Standard　　READ MORE

This News Letter has been prepared with the assistance of Vikas Madaan and Manish Kulkarni

StanChart eyes digital initiatives to ramp up presence

Standard Chartered Bank is ramping up its digital platform to reach out to more people and expand its wealth management business. "The three broad pillars of our business strategy are leadership and advice, building digital solutions to achieve scale, and building client-centric solutions," said Sumeet Bhambri, Regional Head – Wealth Management, Asean and South Asia.

Source – BusinessLine

READ MORE

Telangana fears data bill may shutter its vaunted tech hub

Telangana has raised concerns over certain proposals in the draft Data Protection Bill, including one that recommends global internet companies host user data locally, with its IT minister KT Rama Rao saying if the Bill is enforced, it could increase operational expenses, isolate startups from global markets and hurt investments in the state and the country.

Source – The Economic Times

READ MORE

Kochi-based company develops India's first underwater robotic drone

India's first underwater robotic drone developed at Maker Village here, which can send real-time video of ships and other underwater structures to help with their repair and maintenance, was launched on Friday.

Source – The Economic Times

READ MORE

बैंक ऑफ़ बड़ौदा
Bank of Baroda

FinTech & New Business Initiatives
Baroda Sun Tower, Ground Floor, C-34, G-Block, BKC,
Bandra (E), Mumbai - 400 051, India. T: 022-6759 2873

To Subscribe: tiny.cc/FinTalk

With Blockchain, financial institutions hope to avoid scams in a digital world

Open banking, according to Accenture, is an emerging model that allows customers to share access to their financial data with non-banking third parties, such as retailers or fintech companies, which can then use that data to provide customers with better banking experience.

However, as data analytics becomes increasingly important for banks to extend their omnichannel reach, there is simultaneously the pressing need to protect consumer privacy, ensure transparency of transactions and prevent security breaches to avoid scams in a digital world. It is in this context that blockchain, the technology that powers cryptocurrencies such as the volatile bitcoin, may provide credible solutions to financial institutions across the world.

Source – Mint

READ MORE

Ayla Networks joins Tata Elxsi to deliver IoT solutions for CSPs

California-based Internet of Things (IoT) company Ayla Networks on Monday announced a strategic partnership with global technology and design services provider Tata Elxsi to help communications service providers (CSPs).

The two companies will develop and deliver IoT solutions that enable CSPs to meet growing demands for improved customer experience and to implement sophisticated, reliable IoT solutions and services. "IoT has the potential to create unprecedented value for CSPs by empowering them to dramatically improve the customer experience for consumers while building new revenue streams," Jonathan Cobb, CEO of Ayla Networks, said in a statement.

Source – The Economic Times

READ MORE

Tata Communications partners with SASTRA University for cybersecurity lab

Tata Communications has partnered with SASTRA deemed university, Tamil Nadu to fund and establish a cyber-security lab at the university. The company aims to co-create an ecosystem by partnering with universities globally to address cyber-security challenges today, while building the skills and capabilities for tomorrow.

Tata Communications and SASTRA have jointly built a curriculum in cybersecurity focused on training, developing and strengthening the practical application of cyber security, encompassing the process and technology elements of cyber threat detection and mitigation.

Source – The Economic Times

READ MORE

Mindtree & IIT-Madras create faculty fellow position for AI, digital research

Mindtree has partnered with the Indian Institute of Technology Madras to set-up a dedicated faculty fellow position in data science and artificial intelligence (AI). The association will help IIT-Madras, which is engaged in honing talent in digital technology along with industry-specific knowledge and resources, accelerate the growth and adoption of data science and AI globally.

Source – Moneycontrol

READ MORE

Zomato Piggybank crosses 1 million users in 2 months

Zomato announced that its loyalty program, Zomato Piggybank has crossed over 1 million users in 2 months. It is a reward points program, and 10 percent of the order value is credited back as Z coins into the user's Piggybank. It can be redeemed against orders placed at Piggybank partner restaurants.

Source – Moneycontrol

READ MORE

Amazon probes allegations of staff leaking confidential data to companies

Amazon is investigating allegations that some of its staff sold confidential customer data to third party companies particularly in China, the online giant confirmed on Sunday.

Source – Hindustan Times

READ MORE

FinTech & New Business Initiatives
Baroda Sun Tower, Ground Floor, C-34, G-Block, BKC,
Bandra (E), Mumbai - 400 051, India. T: 022-6759 2873

बैंक ऑफ़ बड़ौदा
Bank of Baroda

To Subscribe: tiny.cc/FinTalk

FinTech & New Business Initiatives
Baroda Sun Tower, Ground Floor, C-34, G-Block, BKC,
Bandra (E), Mumbai - 400 051, India. T: 022-6759 2873

To Subscribe: tiny.cc/FinTalk