



Also, there are start-ups like **Prelude** and **Progyny** providing innovative solutions such as egg freezing, embryo screening, and fertility treatments. Another app, **Sera Prognostics**, aims to make the period of pregnancy easier for woman and help their physicians identify premature labor risks.

With so many skin care products on the market, it can be tough to figure out which one is right for one's skin type. In an effort to make that process easier, **Neutrogena** and **FitSkin** are unveiling a new beauty tool and app that will not only analyze the skin but also identify which products to use and help formulate a routine.

The **SkinScanner** powered by **FitSkin** uses 12 high-powered LED lights, sensors, and a 30x magnification lens to track skin health both above and below the surface. This type of technology was originally only available to dermatologists, but is now expanding to the end consumer, and promises to make skin care easier and more accessible.

FemTech has the power to disrupt the women's health industry, especially in areas such as fertility, pregnancy and nursing care, mental health, chronic care, prevention, and screening. It will also play a key role in making care more accessible and affordable for women across the Globe. You go girl, more power to you!

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## Today's News

### Snapdeal ties up with banks, digital payment firms for discounts

Shoppers who opt for digital payments through cards and wallets, for online purchases at Snapdeal over the next 12 months, will receive discounts worth Rs.100 crore in the form of cash-back or instant discounts of up to 25%.

To enable this, Snapdeal has partnered with 12 banks and two digital wallets. All the partners will be launching promotions every day, beginning next month. The cash-back and discounted offers will be entirely funded by the banks and wallet firms.

Source – BusinessLine

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### NPCI asks banks to reject UPI transactions from non-compliant apps

NPCI has cracked the whip on non-compliant UPI apps, instructing banks and payment service providers to reject UPI transactions generated from non-compliant apps.

The circular stated it is mandatory for UPI apps to have support for sending or receiving money through virtual payment addresses, generate QR codes for Bharat QR or UPI QR and accept payments by scanning, and respond to intent call on the same phone.

Source – Business Standard

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This News Letter has been prepared with the assistance of Sadhika Agarwal and Aparna Anand

### Swiggy, ICICI Bank tie up to help fleet transfer funds

Swiggy has partnered with the country's largest private sector lender ICICI Bank to roll out two digital solutions to facilitate transfer of funds for its delivery partners.

This includes a UPI-based solution for instant fund transfers, and facilitating cash deposits at automated Cash Deposit Machine (CDM) available at ICICI branches and ATMs across the country.

Source – Business Standard

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### GSTN data may be used to reach out to MSMEs

The govt. is working on structuring a 2-month programme to apprise SMEs of schemes it has implemented to support them and handhold them to avail of those.

GSTN that manages the entire IT system of the GST portal, has more than 95 lakh MSMEs listed on it.

Source – The Economic Times

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### Alibaba doubles Lazada investment to \$4 billion

Alibaba will invest an extra \$2 bn in Lazada and tapped a top executive to run the business, to take on rivals such as Amazon in an aggressive expansion in the region. It held an 83% stake, which now doubles to \$4 billion from a \$2 billion infusion over the past 2 years.

Source – Reuters

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## The pivots that changed Uniphore

There are two pivots in the journey of Uniphore Software Systems, which have put the start-up firmly on the growth path. The first happened in 2014 when Uniphore, incubated at IIT-M incubation cell, got its first set of investors. That is when Uniphore transformed to a products company, launching three products targeted at different segments.

The company was able to raise its Series-A round in 2015, when the next major transformation happened. The fresh set of investors to go global and also change from a license fee-based income model to a SaaS-based subscription fee model.

Source – *BusinessLine*

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## Google makes push to turn product searches into cash

Google is teaming up with retailers including Target, Walmart, Home Depot, Costco and Ulta Beauty. Under a new program, retailers can list their products on Google Search, as well as on the Google Express shopping service, and Google Assistant on mobile phones and voice devices.

In exchange for Google listings and linking to retailer loyalty programs, the retailers pay Google a piece of each purchase, which is different from payments that retailers make to place ads on Google platforms. The listings will appear under sponsored shopping results and will not affect regular search results on Google.

Source – *Reuters*

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## Bitcoin rises from six-week low as G-20 weighs cryptocurrencies

A weekend selloff cryptocurrencies subsided, with Bitcoin rallying from a six-week low before Group of 20 finance ministers and central bank governors discuss digital assets in Buenos Aires.

Bitcoin traded at \$8,235 as of 11:20 a.m. in Hong Kong, up 12 percent from its low reached over the weekend, according to prices on Bitstamp. Rival coins Ripple and Ether also pared weekend losses.

Source – *Bloomberg*

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## Can Hashgraph unseat Blockchain as the favored tech for cryptocurrencies?

Individuals and companies are trying to wrap their heads around, and take advantage of, cryptocurrencies such as bitcoin and ethereum and the underlying technology called blockchain.

US-based start-up Hedera Hashgraph insists that unlike blockchain, hashgraph can provide the speed required for multiplayer gaming, stock market transactions, micro payments, and food and in-app purchases.

Source – *Livemint*

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## Micromax invests in AI startup One Labs

Micromax announced its investment in consumer technology and AI-based startup One Labs.

The product of One Labs is a platform to access apps across multiple genres from food, shopping, travel, deals, cabs, news, recharge, games and more from a single app.

Source – *The Times of India*

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## Using technology to solve social issues underexplored

Former chairman of ISRO said exploiting technology to provide solutions to social issues still remained "significantly underexplored".

He told the gathering that new technologies provided the opportunity to address challenges, create new information sources, networks, communities and social interaction.

Source – *The Economic Times*

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## Ashok Leyland to supply 50 e-buses for Ahmedabad's BRT corridor

Truck and bus maker Ashok Leyland bagged its first major electric bus order, for the supply of 50 buses to the Ahmedabad Bus Rapid Transit System. The electric buses are expected to start plying on the BRT corridor by the last quarter of this fiscal.

Source – *BusinessLine*

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