

Code No. **05 X (A)**

**COMMERCE EXAMINATIONS
ENGLISH TYPEWRITING
JUNIOR GRADE – I PAPER (Speed)**

January/February, 2020

{ Time : 15 minutes
Max. Marks : 100

Instructions to the Candidates :

1. Type the following passage in DOUBLE LINE spacing.
2. Set the margins at 10 and 75 degrees.
3. Typewrite only on ONE SIDE of the paper.
4. Special attention should be paid to accuracy and neatness of execution.

Now a days money transfer is so easy by the help of mobile banking. It is possible with the help of information technology. You might have seen in almost every selling point a sticker or hanging logo or display card having the scan code of the seller. Wherever we go for buying basic domestic things like rice or even vegetables in simple small shops or buying a car in big showrooms. We can transfer the total amount of money from our account to the seller

account. It is possible just by scanning the bar code from our smart phones.

Many other modes of transfer of money also there from smart phone. For that we have to install any one app in our smart phones. Just by holding our phone near to the seller phone sharing data is called speed mode. Another mode is by transfer directly to seller account by typing their account number and bank code.

Some apps have more options for

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regular payments like house rent, train, bus tickets and gas and water bill, can also recharge mobile currency. To do all this from smart phone we have to link our bank account of our debit or credit card to use electronic wallet to pay whenever we need. Using electronic purse we can avoid using cash or financial bank cards and also avoiding of losing cash or card. Electronic purse store in memory all our financial bank details, and regular payment account numbers. So it make easy to pay and avoid of holding coins and notes and eases us from shortage of coins and notes while paying. there is benefit of using electronic purse, some of the applications give rewards, discounts, cash backs to some

percent and we can feel free from carrying cash. If we carry cash and lose we have no option to recover, but in electronic purse information of bank account and balance are locked behind password. Even if we lose our smart phone we can still have access to our e-purse once we get a new device.

Mobile purse will helps us to track spending and guide within our budget by analysing over a period of month or year of spending. We can also assign fixed budget to specific cost to ensure that we are spending not more than our limit on some items. Some negative aspect also from online paying, network is not available in all places. Youngsters are using easily all these apps.