

MISCELLANEOUS

IT Gadgets

A gadget is a device that has a specific function, in addition usually has small dimensions.

Some IT gadgets are as follows

1. Smartphone

Smartphone is a cell phone that allows you to do more than make phone calls and send text messages. Smartphones use browsers and other softwares like a computer system. There is a touch screen in smartphone to interact with user means use to enter data or information.

In turn, a smartphone also offers capabilities such as support for biometrics, video chatting, digital assistants and much more.

Smartphones are run with the help of mobile operating systems such as Android, Symbian, iOS, BlackBerry and Windows mobile.



2. Smart Band

Smart bands are called smart bracelets or connected bracelets. In most cases, they have a simple form and their main function is to track and analyse your movements during the day.

Most smart bands have a pedometer and sometimes also an optical heart rate sensor and various other sensors.



3. Bluetooth Speaker

Bluetooth speakers are a type of wireless speakers that are aimed at improving convenience and comfort of listening to music.

These speakers work with the wireless technology. They use short wavelength UHF radiowaves in the ISM band from 2.4 to 2.485 GHz and builds Personal Area Network (PAN).



4. Smart Watch

Smart watch is a wearable computing device that closely resembles a wrist watch. Many smart watches are connected to a smart phone that notifies the user of incoming calls, e-mail messages and notifications from applications.

Some smart watches are able to make calls. Smart watches can be smart bands with pedometers and heart rate monitors to help users track their health.



5. Google Glass

It is a wearable computing device which comes with a head mounted display, in the form of eye glasses. The google glasses function as a hands free smart phone, letting users access the mobile internet browser, camera, maps, calendar and other apps by voice commands.



6. Drone Camera

It is the device that captured of still images and video by a remotely-operated or autonomous Unmanned

Aerial Vehicle (UAV), also known as Unmanned Aircraft System (UAS) or more commonly as a drone.



7. Spy Pen

Spy pen is an ordinary pen with a hidden digital camera concealed inside, allowing the user to take video, images often with the pen placed in a shirt pocket or held in a hand. This type of device is usually used for protection, safety and even investigation.



Mobile Applications

Mobile applications (also known as mobile apps) are software programs developed for mobile devices such as smartphones and tablets.

Most Widely used Mobile Apps in India

1. BHIM (Bharat Interface for Money) App

This app is used to make simple, easy and quick payment transactions using UPI (Unified Payment Interface). BHIM app was launched by PM Narendra Modi on 30th December, 2016.

It has been named after the architect of the India's Constitution Dr. B R Ambedkar, the BHIM app is an aggregator of UPI services across various banks.

The aim to launch the BHIM app is to make cashless payments.

Key features of BHIM app

- Money can be transferred using mobile number or account number.
- It helps to receive and transfer money directly into bank accounts.
- Its two factor authentication ensures your transactions are safe and secure.
- It provides transaction history.

2. IRCTC Connect App

IRCTC (Indian Railway Catering and Tourism Corporation) has released its official Android App called IRCTC Connect on 9th October, 2014.

Key features of IRCTC Connect app

- User can check the schedule of trains.
- User can check the availability of the seat in any train.
- It can keep the passengers up-to-date for their train journey.

3. MyGov App

It was launched on 26th July, 2014. Google became the first multinational firm to collaborate with MyGov.

Key features of MyGov app

- MyGov provides you a readymade interface to connect with the government on regular basis.
- It also gives you the opportunity to connect and engage with government representatives through live chats.

4. DigiLocker App

It is a digital locker to store all official documents that linked to both Aadhaar Card and cellphone numbers.

It was launched by Prime Minister on 1st July, 2015. Initially, it had 100 MB space and was later increased to 1 GB.

Key features of DigiLocker app

- It provides an online account with 1GB storage space to Aadhaar holders.

- These documents can be shared by residents with governments or other registered organisations.

5. GARV (Grameen Vidyutikaran) App

GARV app is used to monitor the progress of the rural electrification scheme and provide real-time updates.

This app was launched in October, 2015. GARV app is an important part of the Digital India Initiative of the Government and will contribute in further development of the villages.

Key features of GARV app

- Using this app, user can know that which village will be electrified next.
- You can also check the progress status of any village.

6. mPassport Seva App

It is a easy to use app that provides all the functions as available over the Passport Seva Portal such as New User Registration, existing user login, etc.

This app was launched on the occasion of Sixth Passport Seva Divas on 26th June, 2018.

Key features of mPassport Seva app

- Users are able to search for a Passport Seva Kendra or District passport cell.
- mPassport Seva app lets you check both passport application status and RTI status.

7. Voter Helpline App

This app provides the convenience to all the people for finding their names in the electoral roll, submitting online forms, checking status of the application, filling complaints and receiving the reply.

Voter helpline app was launched in February, 2019. The main objective of this app is to motivate and educate voters.

Key features of Voter Helpline app

- It provides a single point of service and information delivery to voters across the country.
- Voter can register to vote for new voter registration.

8. Google Maps

It is a web based service that provides detailed information about geographical regions and sites around the world. It offers satellite imagery, aerial photography, street maps, 360° interactive panoramic views of streets, etc.

Key features of Google Maps app

- Provides route planner, allowing users to find available directions through driving, or walking.
- Began offering traffic data as a coloured overlay on top of roads.

Digital Financial Tools

A new era of financial system in India was started. In this era, efforts were made up to improve methodology and responsibilities of financial system.

Financial tools are terms used to describe organisations that deal with the management of money.

Some terms that used in digital financial tools are

UPI (Unified Payment Interface)

UPI is a digital mode that helps you transfer funds from one bank to another without using any account number, bank name, account type and IFSC code. It facilitates users to access multiple bank accounts with a single mobile application.

UPI has been launched by the National Payments Corporation of India, also known as NPCI. In conjunction with the Reserve Bank of India and Indian Banks' Association, NPCI has framed this network.

It is similar in mechanisms like the RuPay system through which debit and credit cards function.

Note *There are 4 or 6 digits required to set UPI pin.*

e-Wallet

e-Wallet (Mobile Wallet) is a type of prepaid account in which a user can store his/her money for any future online transaction. An e-Wallet is protected with a password.

With the help of an e-Wallet, one can make payments for groceries, online purchases and flight tickets among others. An e-Wallet needs to be linked with the individual's bank account to make payments. The main objective of e-Wallet is to make paperless money transaction easier.

Types of e-Wallet

There are various types of e-Wallet as follows

Paytm

Paytm is India's largest mobile commerce platform launched in 2010 by Vijay Shekhar Sharma. Paytm Wallet, because of its amazing marketing and operation strategies, has been able to capture maximum market share of this industry.

The wallet can be used to sent money directly to bank accounts as well. Paytm is the first company in India to receive a license from the Reserve Bank of India (RBI) to start a payment bank.

Freecharge

This service was launched in September, 2015 and has ever since introduced many attractive features. This will enable all customers to send and receive funds through the UPI system.

Freecharge UPI will allow users to initiate fund transfers instantly on a 24/7 basis on all 365 days in a year, including bank holidays.

Mobikwik

It is a digital wallet that can be used for a number of online payments including transferring money, accepting payments, mobile recharge, payment of utility bills, such as electricity, DTH, online shopping, etc.

Mobikwik has received an approval from the Reserve Bank of India (RBI) and has tied up with a number of retails and online merchants in the country.

Oxigen

It is a digital wallet service through which users can avail all the services offered by Oxigen. It is an application based service that can be used on all types of smartphone such as Android, Windows and IOs.

Oxygen wallet is a semi-closed wallet as per RBI guidelines. You can transfer funds from your wallet to your bank account.

Airtel Money

Airtel Money is the Mobile Wallet from the successful and popular telecom company Airtel.

It allows you to use your smartphone as an electronic wallet to make and receive payments. Originally launched in 2012, this app offers customers with an efficient alternative to cash transactions.

Citrus Wallet

It is an app that lets you send money to and receive from anyone who has a phone number or E-mail. It lets your transfer money to friends, colleagues and family members within seconds.

You can pay canteen, movie, travel and party bills with ease. You can even see all your past transactions and keep a track of your spending patterns.

SBI Buddy

SBI had launched the Mobile Wallet Buddy in August 2015, in 13 different languages in collaboration with Master Card.

It is a digital platform by which customers can simply send or ask money from any of their contacts even if they do not have an SBI account.

PayZapp

PayZapp offered by HDFC bank is an ideal mobile payment wallet.

With PayZapp, you can shop on your mobile at partner apps, bus and movie tickets, groceries, book flight tickets and hotels, pay bills and recharge your mobile.

With the HDFC PayZapp e-Wallet app, customers do not need to depend on card based transactions and can enjoy secure and convenient payments.

PhonePe

PhonePe wallet has launched by Sameer Nigam and Rahul Chari.

It provides an online payment system based on Unified Payments Interface (UPI), which is a new process in electronic funds transfer launched by National Payments Corporation of India (NPCI).

Using PhonePe, users can send and receive money, recharge mobile, data cards, buy gold and shop online and offline.

QUESTION BANK

1. is a device that has a specific function, in addition usually has small dimensions.
(1) Software (2) Gadget
(3) Keyboard (4) Scanner
2. Which of the following is an IT gadget?
(1) Keyboard (2) Wrist watch
(3) Smart watch (4) Joystick
3. Smart band is also known as
(1) Smart bracelet
(2) Connected bracelet
(3) Both (1) and (2)
(4) Smart watch
4. Which of the following is a wearable computing device which comes with a head mounted display in the form of eyeglasses?
(1) Google glass (2) Drone camera
(3) Spy pen (4) Smart goggle
5. This IT gadget is used for protection, safety and even investigation.
(1) Drone camera (2) Smart watch
(3) Bluetooth speaker (4) Spy pen
6. Smart watches can be smart bands with
(1) pedometers (2) heart rate monitors
(3) Both (1) and (2) (4) None of these

7. Smart phone also offers capability(ies) such as
 (1) support for biometrics
 (2) video chatting
 (3) digital assistants
 (4) All of the above
8. Bluetooth speakers work with the
 (1) Wireless technology
 (2) Wired technology
 (3) Both (1) and (2)
 (4) None of the above
9. BHIM app is used to make simple, easy and quick payment transactions using
 (1) Password (2) UPI
 (3) Phone number (4) Aadhar number
10. App launched by IRCTC was known as
 (1) IRCTC Connect (2) IRCTC App
 (3) IRCTC Launcher (4) IRCTC Booking
11. Paytm is India's largest mobile payment and commerce platform founded by
 (1) Aditya Sharma (2) Vijay Shekhar Sharma
 (3) Sidhartha Sharma (4) Shekhar Verma
12. This mobile app reduces the use of physical documents and fake documents. What is this?
 (1) GARV app (2) DigiLocker app
 (3) MyGov app (4) OnlineRTI app
13. UPI has been launched by
 (1) RBI (2) IFSC
 (3) USSD (4) NPCI
14. Which of the following is a system that facilitates users to access multiple bank accounts with a single mobile application?
 (1) UPI (2) AEPS
 (3) USSD (4) OTP
15. How many digits are there to set UPI Pin?
 (1) 3 (2) 7 (3) 5 (4) 6
16. e-Wallet is also known as protected with a password.
 (1) Pocket wallet (2) Mobile wallet
 (3) Prepaid wallet (4) None of the above
17. Which of the following facilities is available under e-Wallet?
 (1) Cash back (2) Rewards
 (3) Both (1) and (2) (4) None of the above
18. Which e-Wallet is the first company in India to receive a license from RBI to start a payment bank?
 (1) Freecharge (2) Mobikwik
 (3) Airtel Money (4) Paytm
19. Which bank offered the e-Wallet app PayZapp?
 (1) ICICI (2) HDFC
 (3) SBI (4) PNB
20. provides an online payment system based on Unified Payment Interface (UPI).
 (1) PayZapp (2) PhonePe
 (3) SBI Buddy (4) Citrus
21. Who has launched the Paytm e-Wallet?
 (1) Vijay Shekhar Sharma
 (2) Sameer Saxena
 (3) Sameer Nigam
 (4) Rahul Chari
22. PhonePe wallet has been launched by
 (1) Sameer Nigam (2) Rahul Chari
 (3) Both (1) and (2) (4) None of these
23. Oxigen wallet is a wallet as per RBI guidelines.
 (1) Open (2) Closed
 (3) Semi-closed (4) Semi-open
24. SBI Buddy has launched the Mobile Wallet Buddy in
 (1) 10 languages (2) 13 languages
 (3) 17 languages (4) 22 languages

ANSWERS

1. (2)	2. (3)	3. (3)	4. (1)	5. (4)	6. (3)	7. (4)	8. (1)	9. (2)	10. (1)
11. (2)	12. (2)	13. (4)	14. (1)	15. (4)	16. (2)	17. (3)	18. (4)	19. (2)	20. (2)
21. (1)	22. (3)	23. (4)	24. (2)						