

## Internet and Mobile Banking

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1. Baroda Gift Card can be used for transactions at which of the following?  
(Marks: 0)

POS only



POS &amp; Online purchases

POS &amp; BoB ATM

POS &amp; Online purchases &amp; Bob ATM

2. Which Amendment Act of Indian Constitution is known as 'Mini Constitution'? (Marks: 0)

73rd Amendment Act of 1992

74th Amendment Act of 1992



42nd Amendment Act of 1976

44th Amendment Act of 1978

3. Which of the following bank has launched 'mVisa' – a mobile-based payments solution? (Marks: 0)





SBI

ICICI Bank

HSBC Bank

Canara Bank

4. Which of the following is not true about National Electronic Funds Transfer (NEFT) system? (**Marks: 0**)

There is no limit on transaction through NEFT



NEFT operates in hourly batches.

NEFT is a payment system which facilitates one-to-one funds transfer.

Only bank branches which are NEFT enabled, can be a part of the NEFT funds transfer network.

5. Which of the following is not true about Unified Payments Interface (UPI)? (**Marks: 0**)

UPI is an instant payment system developed by the National Payments Corporation of India (NPCI).



Through UPI, all payments are instant and takes place in banking hours.

Under UPI person will have a single identity and password for using multiple bank accounts.

UPI is based on the Immediate Payment Services (IMPS) infrastructure.

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