

EXAM GENIUS IBPS PO MAINS DESCRIPTIVE PAPER

Descriptive section (Essay & Letter writing) is crucial for IBPS, SBI & other exams. We thank our team members for their contribution to our study materials, helping aspirants succeed in this section



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UPI and it's benefits

Unified Payments Interface (UPI) has revolutionized the way we make transactions in India. Launched in 2016, UPI has simplified digital payments, making them faster, safer, and more accessible for all.

UPI has emerged as a game-changer in India's digital payment landscape, revolutionizing the way people transact and paving the way for a cashless economy. As a government-backed payment system, UPI has played a pivotal role in driving financial inclusion, promoting digital literacy, and transforming India into a digitally empowered nation. Apart from sending money to someone's UPI ID (or VPA) and checking your account balance, you can use the UPI system for other things. Here's a summary:

1) Sending money to a UPI-linked phone number: UPI IDs take much work to remember. If you have someone's phone number, that's all you need to find them on a UPI app and send them money.



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UPI and it's benefits

2) IPO subscriptions: When a company goes public, in the run-up to the IPO, you can subscribe to the IPO as a retail investor through UPI apps like Google Pay.

3) 24/7 Availability: UPI services are available round the clock, allowing users to make transactions at any time, regardless of bank working hours or holidays.

In conclusion, UPI has transformed the digital payments landscape in India, offering numerous benefits to users. Its convenience, security, accessibility, and efficiency have made it an essential tool for anyone looking to make fast and secure transactions. As digital payments continue to grow in India, UPI is poised to play a vital role in shaping the country's financial future.



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