

E-COMMERCE (M.C.Q.)
SEMESTER-II, SECTION-2B,2E
TEACHER-ANNU OJHA (A.O.)

1. In credit card..... [2 marks each]

- i. No immediate payment is required
 - ii. EMI is applicable
 - iii. Customers spend unnecessarily
 - iv. Payment can be made on emergencies only with the money available in the account
 - a. I, ii
 - b. I, ii, iii
 - c. iii, iv
 - d. all of these
2. Advantages of smart card is/are.....
- i. Huge storage of information
 - ii. Proper identification
 - iii. Comes with cash back rewards
 - iv. All of these
 - a. I, ii
 - b. Iv
 - c. ii, iii
 - d. I, iii
3. E-money system is/are.....
- i. Faster
 - ii. Convenient
 - iii. Involvement of middle men
 - iv. User friendly
 - a. I, ii, iii
 - b. I, ii, iii, iv
 - c. I, ii, iv
 - d. ii, iv
4. E-wallet is/are.....
- i. Secured with password
 - ii. Authenticates the holder's credentials
 - iii. Stores personal information
 - iv. Allows price comparison shopping
 - a. I, ii, iii, iv
 - b. I, ii
 - c. iii, iv
 - d. I, ii, iii
5. Example of Electronic Fund Transfer (EFT) are.....
- i. Various bill payments
 - ii. Wire transfer
 - iii. Direct deposit
 - iv. automated ledger posting
 - a. I, ii, iii, iv
 - b. I, ii, iii
 - c. I, iii, iv
 - d. ii, iv
6. The feature of digital signature are.....
- i. Authentication
 - ii. Confidentiality
 - iii. Repudiation
 - iv. Integrity
 - a. I, ii, iii, iv
 - b. I, ii, iii
 - c. I, ii, iii
 - d. I, ii, iii, iv

- b. I, ii, iv
 - d. none of these
7. Debit card is.....
 - i. Store value card
 - ii. Prepaid card
 - iii. An alternative cash or cheque
 - iv. E-money
 - a. I, ii, iii
 - b. I, iii
 - c. all of these
 - d. none of these
8. The advantages of smart card is/are.....
 - i. Biometric security
 - ii. Proper identification
 - iii. Fairly cheap and re-useable
 - iv. Come with cashback rewards
 - a. I, ii, iii
 - b. I, ii, iii, iv
 - c. I, iii
 - d. none of these
9. E-money.....
 - i. Acts as a prepaid bearer instrument
 - ii. Regulated by the RBI
 - iii. Transfer of money necessarily involve bank account
 - iv. No involvement of middlemen
 - a. I, ii, iv
 - b. I, ii
 - c. I, ii, iii
 - d. all of these
10. Areas where ACH systems are used.....
 - i. Payment of electronic bills, insurance premiums, rents etc., through direct debit from bank
 - ii. Transfer funds at deferred date between payer and payee
 - iii. Credit transfers includes direct deposit
 - iv. Automated ledger posting
 - a. I, ii, iii
 - b. I, ii
 - c. iii, iv
 - d. all of these
11. Sectionof IT act, 2000 equates electronic signature as traditional hand writing signatures.
 - a. 5
 - b. 15
 - c. 2
 - d. 3
12. Sectionof IT act, 2000 provide certain provision for secure digital signature.
 - a. 5
 - b. 15
 - c. 2
 - d. 3
13. Mismanagement or inadequate strategic decision taken by senior management for developing a strategy to provide information on how to use the services to the customer by using internet leads to.....
 - a. Operational risk
 - b. Strategic risk
 - c. credit risk
 - d. reputation risk
14. Lack of proper management of funding and investment-related risk of the bank leads to.....
 - a. Liquidity risk
 - b. Strategic risk
 - c. reputation risk
 - d. none of these

- 15.** UPI..... Was launched enabling the users to link their overdraft account to a UPI handle.
- a. 2.0
 - b. 3.0
 - c. 4.0
 - d. none of these.

ANSWERS

- 1. B**
- 2. A**
- 3. C**
- 4. A**
- 5. B**
- 6. B**
- 7. A**
- 8. A**
- 9. A**
- 10. A**
- 11. A [5]**
- 12. B [15]**
- 13. B [STRATEGIC RISK]**
- 14. A [LIQUIDITY RISK]**
- 15. A [2.0]**