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Comprehension Test Questions for SBI Clerk Mains, IBPS Clerk Mains, LIC AAO, SBI PO Pre and IBPS PO Pre Exams.

Passage No 129

Direction: Read the following passage carefully and answer the questions that follow.

India's e-commerce sector, poised to grow four times to \$150 billion by 2022, is still a work in progress when it comes to safeguarding customer interest. Consumers are still compelled to take wild chances in online transactions. There is little they can do if their calls go wrong. Returns and reimbursements are risky and **cumbersome**. There are no authentic ways to figure out if product reviews, ratings or even discounts are genuine. So, it is heartening to see the government coming up with a set of guidelines to protect interests of consumers. The guidelines released last week by the Consumer Affairs Ministry in this regard emphasize that an e-commerce entity shall not influence the price of the goods or services, adopt any unfair or deceptive methods to influence transactional decisions of consumers or falsely represent themselves as consumers and post reviews about goods and services. The guidelines on returns and refunds favour consumers. The message seems simple: If online companies want to **dupe** consumers to earn extra bucks, they're in trouble.

Clearly, the Ministry's thinking seems to be in line with the way the Centre's approach to regulating the fast-growing e-commerce sector. *It is, however, worth considering whether the Department of Promotion of Industry and Internal Trade (then DIPP) will strike the right balance between regulating consumer interests and encouraging innovation and investment, without discriminating against a particular class of investors.* Now marketplace entities won't be able to buy more than 25 per cent from a single vendor, give discounts on products or sell the goods of the companies in which there is equity participation by the marketplace entity. The changes had irked foreign e-tailers who felt the rules would _____ (A) _____ their business models and could cost them time and money. But anecdotal evidence does not entirely seem to bear that out.

The DPIIT is also framing an e-commerce policy and, like the Consumer Affairs Ministry, has put up the draft for comments. The draft talks about the country retaining ownership and control of data generated within the country, rigorous monitoring of cross-border imports, placing the responsibility of consumer protection on the intermediary and addressing the issue of piracy. That said, the element of indecision over data localisation requirement is still a worry. Attempts made by both the DPIIT and the MeitY in the e-commerce policy and the data protection policy, respectively, to make a case for storage of personal data locally (along with the RBI in the case of payment systems) have predictably resulted in a lot of protests from the EU and US entities. While the Centre is certainly on a sound wicket here, it should take a call soon — without succumbing to the recent tendency to over-regulate business.

1. Which among the following is correct regarding the prospect of e-commerce sector in India?

- A. It is one of the dying sectors of the country with nothing to offer in the long run.
- B. It is one of the most promising sectors that will definitely grow in the years to come without any inhibition.
- C. It is one of the most promising sectors in the economy though the other sectors are also crossing them.
- D. It is of no use to regulate the e-commerce business in India since that will not help the cause of the business at all.
- E. None of the above

2. Which among the following is/are the problem(s) faced by the e-commerce customers in India these days, as stated in the passage?

I. They do not get the money back easily in case they have to return the products delivered to them.

II. They have no credible information regarding the products and the feedback regarding them available to them.

III. They have to pay extra to ship the products directly to their homes as they do not need to come out for shopping.

- A. Both I and II B. Both II and III C. Both I and III D. All I, II and III E. Only III

3. Which among the following is correct regarding the opinion of the government on the storage of data, as stated in the passage?

A. There is nothing to say that the government is at all interested to take care of this thing in the present scenario.

B. There is everything that can be found out from the issue at hand that we are losing on revenue here.

C. There is demand that the government should restrict the storage of data from various electronic sources within the boundary of the country only.

D. The government wants to explore foreign and better options for anything before taking the final call.

E. None of the above

4. Which among the following can be inferred from the sentence – “It is, however, worth considering whether the Department of Promotion of Industry and Internal Trade (then DIPP) will strike the right balance between regulating consumer interests and encouraging innovation and investment, without discriminating against a particular class of investors”?

A. It is very difficult to have the class necessary in everything within the country though others are there.

B. It is not at all necessary to have something here since nothing can stop you from this.

C. It can be said that the interests of the buyers and the sellers should be harmonized while formulating policy though that is pretty difficult.

D. The government is in a position to understand the issue that it is nothing to stop the inevitable.

E. None of the above

5. Which among the following should be placed in the blank (A) in order to make the sentence meaningful?

- A. Justify B. Jeopardize C. Terminate D. Utilize E. None of the above

6. Which among the following is **SIMILAR** in meaning to the word **Dupe** as used in the passage?

- A. Deceive B. Determine C. Rectify D. Tutor E. None of the above

7. Which among the following is **OPPOSITE** in meaning to the word **Cumbersome** as used in the passage?

- A. Clumsy B. Rewarding C. Easy D. Astute E. None of the above

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Correct Answers

1	2	3	4	5	6	7
B	A	C	C	B	A	C

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Explanations:

1. It is stated in the passage that the e-commerce industry in India is going to scale new heights in the years to come and that is why the government has also come out with a policy dedicated to this sector only. It implies the government has also understood that it is the future of commerce and business in the country and something should be there to protect the interests of the customers in this sphere. Among the given options we can see that only Option B gives us requisite information regarding the same and that is why it is the correct choice.

This makes Option B the correct choice among the given options.

2. Statement I is correct since it has been stated in the passage that the customers often do not get the refund if they have returned the products. Refer to, **“Returns and reimbursements are risky and cumbersome.”**

Statement II is also correct for the fact that the reviews posted on the websites of the e-commerce companies are not always true and there is no way to find out if they are true or fake or even the discounts are not always for real. Refer to, **“There are no authentic ways to figure out if product reviews, ratings or even discounts are genuine.”**

Statement III cannot be said to be correct for the fact that it is not the case at all rather the reality is the opposite of what is being said here. The prices are generally lower in case of the e-commerce companies and that is the main reason they are becoming popular day by day.

This makes Option A the correct choice among the given options.

3. It is very clearly stated in the passage that the government has been recommended by the DPIIT that the data pertaining to the electronic transactions should be stored within the country only and no foreign intervention should be there in this regard. There should not be any involvement of anybody from other countries or foreign companies in the whole thing. Coming to the given options, we can see that Option C gives us the correct information whereas the rest can be eliminated for being out of context.

This makes Option C the correct choice among the given options.

4. The author wants to make the point here that the DPIIT will have to strike the right balance between the investors and the buyers of the e-commerce industry so that there is no disparity in the policy. A policy should take into account the interests of each and everybody since that is the important approach here. Coming to the given options, we can see that Option C provides us the correct inference of this sentence whereas the rest can be eliminated from consideration for being out of context.

This makes Option C the correct choice among the given options.

5. It is very clear from the context that the interests of the foreign e-commerce companies operating in India are going to be affected due to the new rules. The new rules have been framed keeping in mind

the interests of the customers more and also every effort has been made to ensure that no injustice is meted out to the customers. That is why the correct word should be *jeopardize* here to imply that the interests are getting hampered due to the new set of rules that are going to be implemented soon. Other words are not correct as per the context.

This makes Option B the correct choice among the given options.

6. The word *dupe* has been used in the context that the e-commerce companies cannot do something that will affect the interests of the consumers once the new set of rules comes into force. Among the given words we can choose the word *deceive* as the synonym whereas the rest are irrelevant in this context. *Deceive* means *to cheat somebody or trick somebody into something*.

This makes Option A the correct choice among the given options..

7. The word *cumbersome* has been used in the passage in the sense that the process of asking for refunds from the ecommerce companies is very difficult and it takes a lot of time as well. The whole thing is not at all very much convenient for the customers. That is why the opposite should be something that is easy and convenient. The process should be very much easy for the customers. That is why the correct word opposite in meaning would be *easy*. *Clumsy* means difficult to handle to use and the word *astute* refers to *perceptive or efficient in something* and neither of these two is an antonym of cumbersome.

This makes Option C the correct choice among the given options.

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