

ANSWER KEY & MARKING SCHEME · CBSE CLASS 11**Emerging Modes of Business**

Business Studies CI-11 · Chapter 5 · Use this with the Board Paper · Companion to Quick Drill

HOW TO USE

Attempt the Board Paper first (closed-book, full time). Then come here. For 2-mark+ questions, compare your answer to the model. For 3-4 mark questions, also consult the **Topper Templates** below — these show the exact step-by-step structure that scores full marks per CBSE marking-scheme conventions.

MODEL ANSWERS · BOARD PAPER**Section A — Very Short Answer (1 mark each)****Q1. Define e-business in one sentence. [1 mark]**

Ans: e-business refers to conducting industry, trade and commerce using computer networks, including buying, selling, customer servicing and internal collaboration.

Q2. Give one example of a C2C transaction. [1 mark]

Ans: An OLX listing where one consumer sells a used bicycle to another consumer.

Q3. Name any two payment mechanisms in e-business. [1 mark]

Ans: Any two of: Cash on Delivery, debit/credit card, net banking, e-wallet, UPI, cheque.

Q4. Expand BPO. [1 mark]

Ans: Business Process Outsourcing.

Section B — Short Answer I (3 marks each)**Q5. Explain the four stages of an online transaction. [3 marks]**

Ans: (1) REGISTRATION — buyer creates an account with personal and address details. (2) PLACE ORDER — buyer browses, adds items to cart and confirms shipping. (3) PAYMENT — buyer selects mode (UPI/card/COD), authenticates, seller receives confirmation. (4) DELIVERY — warehouse dispatches, courier delivers, returns window opens.

Q6. Distinguish between e-business, e-commerce and e-trade. [3 marks]

Ans: e-business is the widest term — covers all online commercial activity including internal firm processes. e-commerce is the buying-and-selling subset of e-business. e-trade is the narrowest — only the online buy/sell transaction itself. The three nest like rings: e-business \supset e-commerce \supset e-trade.

Q7. List any three resources required to set up an e-business. [3 marks]

Ans: (1) HARDWARE — computers, servers, mobile devices. (2) SOFTWARE — operating system and e-commerce platform. (3) INTERNET CONNECTION — reliable broadband for round-the-clock operation. (Also acceptable: payment gateway, security infrastructure.)

Section C — Short Answer II (4 marks each)**Q8. Explain any four benefits of e-business. [4 marks]**

Ans: (1) EASE OF FORMATION — a website and payment link can launch in 48 hours, no shop fit-out needed. (2) LOW START-UP COST — no rent, no shopfront, capex is small. (3) CONVENIENCE AND 24x7 OPERATION — open round the clock with no staff overtime. (4) GLOBAL REACH — a small Indian seller can serve customers worldwide without export licence friction.

Q9. Distinguish between BPO and KPO with examples. [4 marks]

Ans: BPO (Business Process Outsourcing) handles ROUTINE, rule-based processes such as call centres, payroll and data entry — basic-graduate skill is enough. KPO (Knowledge Process Outsourcing) handles KNOWLEDGE-intensive work such as equity research, legal research and medical transcription — requires CAs, lawyers or domain analysts. Three differences: nature of work (process vs judgement), skill level (basic vs specialised), value addition (KPO bills 3-4x a BPO seat).

Section D — Long Answer (5+4 = 9 marks)

Q10. Discuss any FIVE benefits and any THREE concerns associated with outsourcing. [5 marks]

Ans: BENEFITS: (1) COST REDUCTION via wage arbitrage between client and vendor country. (2) FOCUS ON CORE COMPETENCE — leadership time spent on product and brand, not payroll. (3) ACCESS TO SPECIALISED SKILLS without fixed hiring cost. (4) ECONOMIES OF SCALE — vendor serves many clients, amortising tech and training. (5) RISK SHARING — vendor absorbs operational risks (employee attrition, technology obsolescence). CONCERNS: (1) CONFIDENTIALITY RISK as data and trade secrets move to the vendor. (2) ETHICAL CONCERNS — sweatshop conditions, night shifts, employee burnout. (3) RESENTMENT IN CLIENT COUNTRY — political backlash over job losses.

Q11. Explain any FOUR security concerns in e-business and the tools used to counter them. [4 marks]

Ans: (1) PHISHING — fraudulent emails impersonating banks; countered by email filters and user awareness training. (2) IDENTITY THEFT — stolen passwords used to impersonate users; countered by strong passwords, OTP and two-factor authentication. (3) DATA INTERCEPTION — eavesdropping on data in transit; countered by SSL/TLS encryption (the 'https' padlock). (4) DENIAL OF SERVICE — server flooded with bogus requests; countered by firewalls, load balancing and DDoS protection services. Bonus: digital signatures verify sender identity and detect message tampering.

★ TOPPER ANSWER TEMPLATES

2 TEMPLATES · MEMORISE THE FORMAT

★ TOPPER TEMPLATE — Topper template 1

Common

Step 1 [1 mark]	Step 1	Open with a 1-line working definition of each
Step 2 [1 mark]	Step 2	Tabulate FIVE distinguishing points: ease of formation, cost, working hours, geographical reach, personal touch
Step 3 [1 mark]	Step 3	Close with 1-line evaluative statement: 'e-business does not replace traditional business — it AUGMENTS it.'

COMMON LOSS OF MARKS:

- Skipping definitions or terminology mid-answer
- No clear paragraph/point structure
- Conclusion absent or one-line

★ TOPPER TEMPLATE — Topper template 2

Common

Step 1 [1 mark]	Step 1	Define outsourcing — contracting out non-core activity to a specialised agency
Step 2 [1 mark]	Step 2	Define BPO with two examples
Step 3 [1 mark]	Step 3	Define KPO with two examples
Step 4 [1 mark]	Step 4	State THREE points of difference: nature of work, skill level, value addition

COMMON LOSS OF MARKS:

- Skipping definitions or terminology mid-answer
- No clear paragraph/point structure
- Conclusion absent or one-line

MARKING SCHEME — GENERAL NOTES

- Section A: One-line answers — award full marks for substantive correctness; ignore minor grammar.
- Section B: 3-mark questions require THREE distinct points OR a clear stage-wise breakdown. Diagrams earn presentation marks but cannot replace explanation.
- Section C: 4-mark questions need FOUR developed points with one-line examples; tabular format acceptable for distinctions.
- Section D: 5-mark question — accept any FIVE benefits and any THREE concerns from the chapter; mark each at 1 mark up to the cap. 4-mark question — accept any FOUR threat-tool pairings.
- Spelling of BPO, KPO, SSL, UPI is required — penalise once if mis-spelt.
- For 'distinguish' questions, award full marks only if at least two/three distinct dimensions of comparison are addressed.
- Diagrams (transaction flow, hierarchy, scope wheel) earn up to 1 mark of presentation credit within the question's existing cap.