

## **Samples of Descriptive Writing**

The descriptive test of any government exam is a tough nut to crack for a large number of aspirants. Unlike other sections of the exams like DI-Quant, Verbal and Reasoning where aspirants are well prepared, the descriptive test is one area where they lack practice.

To help you understand several aspects of Essay and Letter writing such as the content, language, structure, flow and coherence we have compiled a pdf of sample essays and letters.

Happy Reading !

### **Sample Essays**

The following essays will give you an idea about how to put your thoughts in a structured and coherent manner. These essays are approximately of 300 words, which is also the word limit in most of the descriptive tests of banking exams.

#### **Topic 1: Swachh Bharat Abhiyaan**

Swachh Bharat Abhiyan is a nationwide cleanliness campaign run by the government of India and initiated by the Prime Minister, Narendra Modi on 2<sup>nd</sup> of October in 2014 on 145<sup>th</sup> birthday anniversary of the Mahatma Gandhi. This campaign has been launched to fulfill the aim of cleanliness all over the India. The Prime Minister has requested the people of India to involve in the Swachh Bharat Mission and promote others to do the same for leading our country as a best and clean country of the world. This campaign was first initiated by the Narendra Modi himself by cleaning the road on the way going to launch the campaign.

The campaign of Swachh Bharat is a biggest ever cleanliness drive of the India during the launch of which around 3 million government employees and students from schools and colleges were participated. On the day of launch, Prime Minister has nominated the names of nine personalities of India to initiate the campaign in their own areas and own decided dates as well as promote the campaign to common public. He also had requested to all nine personalities to invite other nine people from their own end individually to participate in this event as well as continue this chain of inviting nine people until the message reach to each and every Indian people.

He also requested that every Indian should take this campaign as a challenge and try his/her best to make this campaign a successful campaign ever. The chain of nine people is like a branching of the tree. He requested common people to involve in this event and upload the video or images of cleanliness over internet on the various social media websites like Facebook, Twitter, etc so that other people may get promoted and motivated to do the same in their own area. In this way India can be a clean country.

In the continuation of this mission, in March 2017, UP CM Yogi Adityanath has banned chewing paan, gutka and other tobacco products all over UP to ensure cleanliness in the government official buildings.

## **Topic 2: Demonetization in India**

**Demonetization is the withdrawal of a particular form of currency from circulation.”** Through demonetization the old currency is replaced by the new currency or a currency circulation is blocked. There are multiple reasons why a country demonetizes its currency, some reasons include to check the inflation, to curb the corruption and to promote the cashless transactions.

Recently the Indian government decided to demonetize the biggest denomination notes i.e. 500-1000 Rupees notes, this step has been declared as a master stroke for the Indian economy by various experts. This is not the first time that India has demonetized its currency, earlier it was done in 1946 with the complete ban of Rs 1000 and Rs 10000 notes to deal with the unaccounted money i.e. black money. Second time it was done in 1978 by Government headed by Morarji Desai, when Rs 1000, Rs 5000 and Rs 10000 notes were demonetized. The main objective of this step is to unearth the black money, to curb corruption, counterfeit currency as well as terror financing. This step is considered as the biggest cleanliness drive against the black money in the history of Indian economy. As per RBI, 87% transactions in India are cash transactions and this loophole is used by corrupted people to build a parallel economy with unaccounted money. This parallel economy helps in terror financing which in turn hampers the growth and development of country. Currently high- values notes account for total value of 86% of the notes in circulation in India. It is expected that this step will help in reducing the fiscal deficit of India and promote the cashless economy in India which can be easily monitored. There are many cons of demonetization also, for instance, it creates panic among the common man. Local traders and shopkeepers are facing problem. It is expected that it will affect the SME sector in India.

Demonetization step of central government will surely result into something good and help in reducing the black money. It will surely bring the clear view of every transaction within the country and promote cashless transactions. This step will affect general people to some extent but for the benefit of future generation such decisions are inevitable. We should welcome such brave step of Indian government which will curb black money to some extent.

## **Topic 3: Cyber Security & its Threats to Banking Industry**

Cyber security or computer security is the way to protect the computer data from theft and threats that may damage the hardware, software and the information. Major areas covered in cyber security are application security, information security, disaster recovery and network security.

In the world of technology everything has gone digital. From ordering food to booking flights, everything can be done with use of internet. As the banking sector is evolving and going digital, security is the key concern for it.

### Understanding E-Banking Industry

Recent government initiatives like ‘Digital India’, ‘Demonetization’, etc. have brought the boom in digital world. Large number of transactions and payments are made online, due to which more focus needs to be given to strengthening financial cyber security. Banking sector is extremely vulnerable to cyber frauds. This sector has seen various frauds and cyber attacks.

The recent outbreak of global cyber attack, done by a malware known as ‘WannaCry ransomware’ locks access to user files and, in an on-screen message, demands a hefty payment in the virtual currency ‘Bitcoin’ in order to decrypt the files. The malware is being said to have a potential to hack ATMs and encrypt user details during online transactions. Such malicious viruses if not countered on time, can cause unimaginable loss to economies and fail the consumer’s trust in banking, especially online banking.

### Recent Steps by RBI to Curb Cyber Threats

To ensure the safety and security, RBI and government come up with some security measures. RBI notified the framework for cyber security in banks to minimize the cyber frauds. The framework will enable bank to disallow the unauthorized access to networks and database, protection of customer’s data and cyber crisis management plan. In the digital world, attackers are finding their way to theft and damage the data. Government needs to adopt some measures to implement the strict security guidelines.

“I dream of the digital india where cyber security becomes an integral part of our national security” – PM, Narendra Modi

## **Sample Letter- Bank PO Exams 2018**

The following letter samples will guide you on how to maintain the flow of information in a letter and the format to be followed for different types of letters.

- Informal Letter-

Question 1: Write an Informal Letter to your mother in about 300 words telling her of your achievements in college.

Room No. 20

Girls Hostel No. 5

Panjab University

Chandigarh

A-607, Hillcrest,

Andheri,

Mumbai-400008.

22<sup>nd</sup> July 2015.

Dear mother,

I hope this letter finds you in the best of your health and spirits. I am writing this letter to you to tell you about my achievements at the college this year.

This year has been one of the most eventful years of my life. In the first month of college itself, I was elected as the class representative for the year. My classmates and teachers believed that my responsible and humble demeanour made me the perfect choice for this position. This was just the beginning. Once college began full swing, I became as busy as a bee.

My next successful endeavour was being a part of the organising committee of Mumbai's largest college festival – Unnati. I participated in the organisation of this event in the capacity of the President of the entire organising team. Managing a multitude of people and ensuring that all that was planned was executed effectively almost took a toll on my physical and mental health. However, the satisfaction of its fruition was unparalleled.

Besides this, I took part in a variety of conferences to realise my public speaking potential. Being awarded the 'Best Speaker' at several of these symposiums instilled a huge load of confidence in me. Academically, too, I have been working hard and I managed to achieve a position among the top three ranks in each semester. I do not think

that this would be possible without the constant support of my teachers and friends who helped me cover up the classes I missed so often.

After such a tiring but fulfilling college year, I will be coming home over the summer break. I have been missing Papa, you and Vedika a lot and hope to see you soon!

Yours lovingly,

Sanaya.

- Question 2: Write a Formal Letter to your Municipal Corporation in about 300 words complaining about the state of roads in your area and the lack of street lights there.

B-515, Royal Ensign,

Sector-64,

Ashok Vihar, New Delhi-110052

To,

Mr K. K. Dahiya

Director (Personnel) – South Delhi Municipal Corporation (SDMC)

Palika Bazar, Connaught Place

New Delhi, Delhi -110056

Subject: poor condition of roads and lack of street lights in ashok vihar

Dear Sir,

I, Ankita Vasudha, am a resident of Ashok Vihar. This letter is to draw the attention of the SDMC to the pathetic condition of roads in Ashok Vihar. The stretch between sector 64 and sector 125 has been in a very poor state since the last 6 months. This stretch, which is one of the busiest roads in New Delhi, also lacks street lighting. The onset of the

monsoon has only worsened the situation. There are huge potholes on this road which along with zero maintenance of this stretch leads to huge traffic jams during the peak hours. Needless to say, the damage it causes to the vehicles plying on this road is costing the citizens heavily. Almost every other day, a vehicle is punctured or dented or it gets stuck. Lack of proper lighting only adds to the misery of the people. The number of accidents occurring here has also gone up significantly.

Further, it has become very difficult for the pedestrians to walk along this road due to the fact that the vehicles including company buses, cabs and cars tend to avoid the potholes and drive along the sides of the roads, where pedestrians tend to walk because of the lack of proper footpaths.

These conditions have caused a lot of inconvenience to the residents of this area as well as commuters.

Keeping the above in view, I hope that the SDMC will initiate expeditious steps to ensure the repairing of this road with proper lighting.

Thanking you.

Yours faithfully,

Ankita Vasudha