

Descriptive Writing Guide

For All Banking
Exams

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In English

In competitive exams, it is not easy to get ahead of other people who are as good as you. Several bank and government examinations include a descriptive part. Unlike the objective part where the candidate must select the correct answer choice out of 4 or 5 given options, the descriptive part is all about how the candidate can convey information in the formal (or informal) context in a concise and accurate manner. Examinations such as the UPSC, SSC CGL, SBI PO, RBI Grade B, BOB PO, IBPS PO, NABARD and many other examinations include a descriptive part wherein the candidate must finish an essay writing, letter writing, Precis writing task, etc. in a given word limit.

Why is this Descriptive writing Guide Helpful?

In the banking exams such as IBPS PO, SBI PO, NABARD, RBI, candidates are supposed to write Essays and Letters as a part of the exam. This guide will help you in this regard. In this guide, you can find the format for letter writing, essay writing, and Precis writing with examples.

Here are the questions asked in some previous year bank exams.

1. Pros and cons of 'one rank one pension scheme.
2. Women Empowerment.
3. Ethical problems of e-commerce.
4. Women's Safety - It is our responsibility.
5. Over-dependence on monsoon.
6. Ethical problems of e-commerce.
7. Is the election commission right in banning election symbols during the casting of votes?
8. Roll of uneducated people in the Indian Economy.
9. Is the generation gap a myth?
10. Enslavement of man by technology.

Essay Writing

What should an Essay consist of?

An essay is nothing but a short piece of writing on a particular topic. What sets an essay apart is not just being error free in terms of grammar and spelling but also the structure and flow of ideas in the essay. A basic but ideal structure to follow is:-

1) Introduction:- This should contain a brief introduction of the topic with an explanation of the background of the topic. Use this section also to briefly mention your view on the topic before elaborating on that in the body paragraphs.

2) Body Paragraphs:- The body paragraphs (or the middle paragraphs) are used to present one's point of view on the subject in a detailed manner. You should restrict the number of paragraphs here to 2 or 3. The purpose of the body is to list out in detail the examples that support your view. It is always advised to put forth your strongest argument first followed by the second strongest one and so on. Each paragraph should contain one idea and sentences supporting it.

3) Conclusion:- The conclusion is place to restate the main argument/view you made by showing the connections made between the different points in your essay. However, one should not use the same words to do so. The conclusion should also not be a place to introduce any new idea or thought but just a summarizing of your main argument using some of the strongest evidence supporting it.

Plan Before You Type:-

Although it may seem like a waste of time, it is important to spend a few minutes to first plan and think about what you are writing instead of immediately writing. If you have 15 minutes for one essay, spending about 5 minutes on planning your essay can save a lot of time on thinking while you type.

Most people who don't plan before writing tend to get stuck in the middle or run out of ideas and are forced to think after writing a portion of the essay. This will hamper the flow and structure of your essay if one tries to generate ideas while typing. Spend a few minutes outlining the points you want to make. Make rough points on the introduction, the stance you are taking along with supporting arguments.

Make sure you have your sequence with the strongest arguments first and then the remaining arguments.

DOs and DONTs:-

- Make a time strategy while you practice. For eg: If it's 15 minutes for one essay, then have 5 -7- 3 plan where you spend 5 minutes planning, 8 minutes typing and then 2 minutes to read through the final essay to eliminate any grammatical or spelling errors. Make sure you do get the time to read and check for any errors. You can tweak the time-break up and choose one that works for you.
- Stick to the word limit provided. If no word limit is provided, try to limit your essay to around 250-300 words.
- Avoid using colloquial, slang, SMS 'lingo' while you type. No using of "I'm", "wat", "thx", "ASAP", "gr8" etc. or use informal language such as 'veggies' instead of vegetables, 'Kids' instead of Children, 'Anyways' instead of Nevertheless etc.
- Use simple language. Even if your vocabulary is very strong, use words and sentences that you believe most of the readers will understand. No extra points are given for using difficult words that very few understand. In fact, it can be detrimental. For eg: "The deleterious effects of smoking...." vs "The harmful effects of smoking..."
- Do NOT use "I think...", "I feel..." , "In my opinion" etc. Avoid the use of first person and second person pronouns throughout the essay
- Do NOT make broad generalizations such as "Everyone knows that Narendra Modi is a good Prime Minister". Instead one could say that "Several people believe that Narendra Modi is a good Prime Minister" and this statement can be supported by text in the essay

A Good (Sample) Essay : With Analysis

Technology has highly evolved over time. In fact, nowadays almost everybody has some sort of machine at hand, be it computers, cars, or even washing machines. But although machinery was devised to benefit mankind, it has also brought along many flaws to match.

[The topics are introduced and developed in this paragraph. The writer talks about both the good and the bad aspects. This not only indicates knowledge of the topic but will also help him present a "range of ideas" in the subsequent paragraphs.]

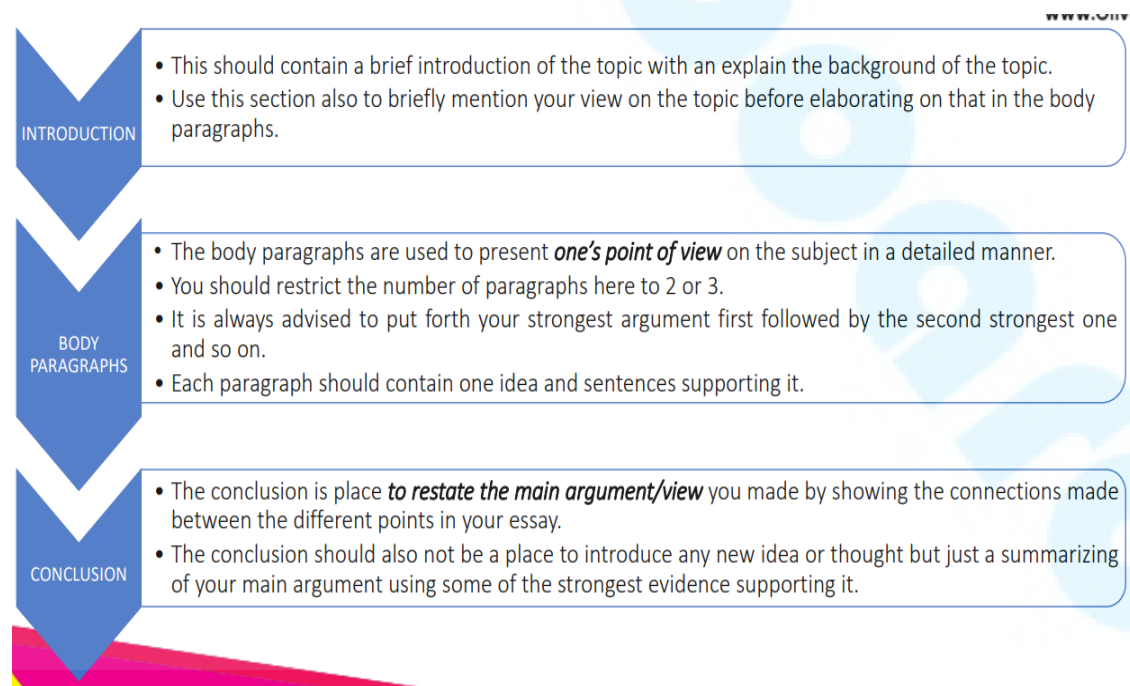
Firstly, when it comes to technological equipment such as computers, disruption most often arises between the person using the computer, and the household he or she is surrounded by, or living with. For example, many old family traditions such as eating meals with your relatives at the dining table seldom take place now that one of the family members might be too busy working on his Mac. laptop. Thus, family values and morals have changed in order to adapt to this technological age.

Secondly, having many kinds of machinery at hand is not only destroying family traditions, but is also very harmful to our environment. Many people are careless about allowing their car engines to run haphazardly or leaving their laptops on for long periods of time, however they do not seem aware of the fact that all this energy and electricity consumption is dangerous to not only our local environment, but to the world as a whole. Additionally, it is the over-usage of machinery, big or small, that is bringing our society ever closer to Global Warming, and we must stop.

As mentioned in the introduction, technological equipment was never programmed to damage nature per se, but to help people all around the globe. Now that nuclear families aren't as closely intact compared to the 1950s or 1990s, technology has given us an alternative method to keep in touch with our relatives thanks to computer applications such as Skype, or even cell phone applications such as VIBER or WhatsApp. Machinery has most definitely done wonders in our lives, and we as people should be grateful to easily possess cars, and/or phones when poorer countries do not even have the chance to.

[In the above three paragraphs, the usage of pointers, such as 'firstly' and 'secondly' shows the logical cohesiveness of the essay. The writer has developed each supporting point richly by using examples and connected the ideas together so that the essay reads smoothly.] However, with all the advantages machinery has brought to us all, I personally believe that possessing too many cars or phones, or even consuming too much of their energy and battery, is beginning to get out of hand and needs to be controlled.

[Note that the writer has also made a conclusion. This is a very important part of an essay. The entire essay shows a proficiency with grammatical structures and vocabulary.]



Let us know how essays are evaluated.

How are essays evaluated?



Essay Practice Topics:

Here you can find some essay topics which you can prepare for your upcoming exam.

1. How can we make women empowerment a reality?
2. The benefits and drawbacks of 'One Rank One Pension Scheme'.
3. Women's safety is our responsibility.
4. GST- One Nation, One Tax
5. Global warming and its effects on our lives.
6. How to solve the problem of 'Brain Drain' in the medical field?
7. Rights of the LGBTQ community
8. 'Make in India' is it jargon or is it a reality?
9. Social Media- Does it help or hinder social progress?
10. How to tackle the menace of NPAs in banks?
11. The challenges encountered by 'Namami Gange'?
12. E-commerce and its ethical problems.
13. How overdependence on monsoon is affecting our crop cycle?
14. Is the presidential form of government viable in India?
15. Generation gap: Is it a reality?
16. What are your suggestions for lifting people above the poverty line?
17. Unskilled labour: Its contribution to our economy.
18. What are the pros and cons of bank accounts for 10-year-olds?
19. United Nation aggravated the turmoil in Ukraine: Your thoughts.
20. Is technology enslaving humans?
21. Why should the common people be worried about the economy?
22. Swadeshi vs. Globalization.
23. Examples from Indian politics that prove that there is no permanent foe or friend in politics.
24. Delhi smog, what is the solution?
25. What are the benefits of investing in mutual funds?

26. Do you think the Election Commission was justified in banning the use of symbols when votes are cast?
27. Those who saved more were taxed more: your opinions
28. Fewer students are interested in research work
29. Can we solve the unemployment problem?
30. Are newspapers still influencing the youth?
31. What does the future hold for the banking industry?
32. Traveling vs. watching documentaries
33. Environment and genes contribute to forming personality: Your opinions
34. How can we avert the problems that arise during the monsoon?
35. Can the Bankruptcy Code enhance Financial Inclusion?
36. Tourism and its relation to religious pilgrimage
37. How is technology influencing education?
38. Small and Payment Banks and their contribution to Financial Inclusion
39. Did the nationalization of banks improve the economy?
40. Why stability of government is crucial for economic growth
41. Why is NABARD a boon for Indian agriculture?
42. Outsourcing of banking activities: its pros and cons.
43. Why is it important to have a financial goal early in life?
44. Your opinions on Bitcoins
45. Banking risk and management
46. Can India become a developed country?
47. How is Indian tourism improving the economy?
48. How has information technology changed the workplace?
49. Distance learning vs classroom education.

Letter Writing

There are basically two types of letters asked in competitive exams: -

- Informal letters (written to friends, relatives, parents, siblings (brother/ sister)
- Formal letters (written to a bank manager, news editor, government department/ officials etc.)

How to Write a Good Letter – General Tips

The following are the general tips that you can follow to ensure that you write letters more effectively:

• Read more and read often

The idea of letter writing is to verify whether you can convey necessary information in an accurate and concise manner or not. Almost always, you can expect the letter to be regarding some social issue or problem; therefore, reading more helps because you will gain a wider idea of various elements of Indian society as you continue to read. Reading the newspaper daily helps gain an idea of the state of current affairs in the country. So, if you are aware of an issue (that you read in the newspaper) and the same topic comes up as a question in the letter writing task, then you can score well. At the same time, if you find to have all the 3 tasks that are not familiar, then you might find it harder to compose a letter as you will not be sure about the information to include in the same.

• Practice regularly

It is quite important that when you practice, you keep up the momentum. Letters can be on any topic that may pertain to any aspect or dimension of the society. However, only if you practice regularly, only then you shall be able to keep up your speed and accuracy. For the

best results, it is advisable to practice writing a letter every other day.

- **Increase your typing speed**

This is a continuation of the previous point. When you practice regularly, your typing speed is also likely to increase. Given as how you do not have more than 30 minutes to complete both the letterwriting and the essay-writing tasks, it is necessary that you can type fast. This does not mean you have to type super-fast like going with 60-70 words per minute, but at least a speed of 30-40 words per minute is advisable for optimal results. Therefore, whenever you practice, ensure that you do not do it manually on paper with pen, but instead opt for the word processor on the computer and proceed with the same.

- **Time your practice**

Bank examinations or even competitive examinations in general are not a test of just intelligence. They also test your mental agility and mental endurance; therefore, to ensure that you get better at the letter-writing tasks, start with using a timer whenever you practice. This will help you get used to the exam pressure as you know that the time is passing out due to which you will be forced to think faster. When you practice for the first or second time, you may do so without a timer, but ever since, it is strongly recommended that you time your practice.

You can also practice letter writing on Oliveboard's Discuss platform. [Follow the link to know more.](#)



Lovelygarima19 | Newbie
2 mins ago, Descriptive



Write a letter to your brother/sister expressing your views on his/her decision to leave the current job and venture into owning a business.

E-33, Hindalco Colony,

Renukoot, Sonbhadra-231217

July12,2022

To The Manager,

State Bank Of India,

Sonbhadra-2312317

Subject: Extent of the joining date

Dear sir

This is to inform that I am writing this letter to request you to extend my joining date from 14th of October to 30th of October. I am grateful to get this wonderful opportunity to work in your esteemed bank but i will be unable to join on the reporting date mentioned as the current organisation i am working with has given me the project which will be completed by 25th of October. I also have to travel to the training centre which will require another 3-4 days to wrap up everything from here and move there.

I earnestly request you to extend my joining date as i cannot leave my current organisation because i believe in loyalty to my work. Thanking you for your participation.

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How to Write a Good Letter – Step-by-Step

To better understand and illustrate the points that have just been suggested, it is advisable to take a practical example and follow the same. Given below are the questions which are quite similar to that of what might come in the examination. You shall be given few options or choices, and you need to select any one of them.

- Write a letter to the manager of your bank's branch manager inquiring regarding the non-credit of funds into your personal savings account.
- Write a letter to the editor of your preferred newspaper highlighting a social issue.
- Write a letter to your younger sibling advising them on career options after they graduate from high school.

So, for the sake of illustration, we have chosen topic #1, which is where we need to write a letter to the bank's branch manager inquiring them about the non-credit of funds into our personal savings account.

Step 1: Write the correct format for a letter

As most students are possibly likely to forget what a letter's format is, they risk losing some marks there and then which could have been avoided. Therefore, ensure that you use the correct format: if needed make a small image of it before you start just to ensure that you do not forget the format. Since we have chosen a formal letter, the format would be as such:

Components of a formal letter

- Sender's Address
- Date
- Receiver's Address
- Salutation (Dear Sir/ Dear Madam)
 - Subject
 - Content of Letter
- Introduction/Purpose of Letter
- Body of Letter/Further Information
- Conclusion
- Yours Sincerely/ Yours Truly
- Sender's Full Name

Step 2: Decide on the introduction of the letter

The introduction is the most important part of the letter both in the case of exam as well as in real life, because only if the introduction is relevant and correct will the reader read it and the rest of the letter. In this case, we could start with something like, "I intend to draw your attention to an unresolved issue I am facing despite my repeated complaints." The idea here is to keep the introduction as short and simple as possible. The main reason for that being that the person reading the letter would often not have much time or interest so it is best to get to the point straight.

Step 3: Prepare the body of the letter

The body needs to further elaborate on the introduction of the letter; the body should state points or relevant information that care to tell the reader about what is exactly and absolutely needed from them. In this case, three points that can be mentioned here include:

- All that has been tried thus far (your current situation or context)
- Outcome or result of existing efforts and attempts to fix the problem
- Problems faced due to the issue not been resolved

Once again, every statement should be written thoughtfully to ensure that no more than what's absolutely needed is presented.

Step 4: Write the conclusion

Once the other factors have been accounted for, the last step is the conclusion. The conclusion of the letter is quite important because it revisits the main idea of the letter in which case the reader is reminded about what they must take action on. Also, the tone must be diplomatic or neutral; in this case, one of the ways to conclude the letter would be, "I hope I shall be able to enjoy your bank's services once again without any disruptions or problems".

If you have taken care of all those points, then it is for certain that you will score well in your letter-writing task. Just ensure to keep practicing so that you do not forget any part.

A Formal (Sample) Letter

Sender's Address

#34, GMR Layout
3rd Cross, Sanjay Nagar
Bangalore- 560094

Date

January 19, 2016

Complete name, title and address of the recipient

Use "Mr." for a male recipient. If you do not know how a female recipient prefers to be addressed, it is best to use "Ms."

Mr. Mahesh Kumar
996, PMP Layout
Chandigarh

Salutation

Dear Mr. Kumar/Dear Sir/Dear

Body of the letter

Start with an introduction, as in why you are writing this letter. In the next paragraph, provide the necessary details. Be concise and avoid redundancy. Also, use double spacing in between two paragraphs. Restrict yourself to 2-3 paragraphs.

Closing

Use “Sincerely, ” for closing. Leave four blank spaces and type your full name. The blank space should be used for your signature

Sincerely,

(Your signature)

Atul Sharma

Enclosure

If you have enclosed some documents with the letter (for ex, CV, Certificates etc), leave two spaces below your name and write Enclosure/Enclosures. If you have enclosed more than one document, mention the number in brackets. For example, if you have enclosed three documents, write- Enclosures (3)

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Precis Writing

A précis (*pronounced pressee*) is a summary; hence, précis-writing aims at summarizing content. A précis should be written in simple and lucid language. The goal of writing a précis is to present all the important points in the passage in a few words, so that it makes an easy read.

The Length of a Précis:

A précis must always be much shorter than the. An ideal précis would not contain more than one-third of the number of words in the original text.

Generally, the number of words is given at the end of the paragraph. All you need to do is divide the number by three.

Be sure to count all the words in the paragraph. Some guides do not include the articles and prepositions in the count, while most do.

It is time-consuming to actually count the words in the time given for all segments in the descriptive paper in the exams, so an approximation would be okay, until the summary is less than one-third of the original text.

Quick tip: You can count the words in one line and then multiply the count with the number of lines in the paragraph to get a fairly accurate number of words.

Approach for writing a Précis:

In order to write a good précis read the passage in question carefully. It is advisable to read the passage multiple times.

- Ask yourself questions like:
- What is the basic theme of the passage?
- Which are the most important points in the passage?
- Which are the points that I can eliminate?
- A good practice would be to make a rough note of these points.
- Always write the précis in a rough draft. Revise your draft multiple times before you make a fair copy on a fresh page.

Points to keep in mind:

- Try to express in your own words what is said on each of the main points. You may rearrange the ideas in your own way, but your final copy does not seem to be series of sentences patched together. It should read as a complete paragraph.
- A précis should not contain any extra information. Avoid the rhetorical questions and do not give your own opinions. Also, directly quoting phrases from the original text should be avoided.
- Convert the direct speech into indirect while writing a précis.
- It is necessary to avoid exclamations, interrogations etc. Simplify the figures of speech.

E.g.: He fought like a lion in the battlefield.

– He fought bravely.

- You should avoid being repetitive.
- Passages which contain advice should be written in the first or third person even if the passage itself is in the second person.

E.g.: Obey your elders:

– We must (or should) obey our elders.

- Eliminate the examples to shorten the text.

E.g.: Great leaders, take Gandhi, or Mandela, or our beloved President Lincoln, or even Hitler have, one thing in common

– Great leaders have one thing in common.

- For those passages written in first person, you can convert them into third person by using 'the author' or 'the writer'.
- Finally, give a suitable title to your précis. It may be one of the key sentences in the passage or a phrase, a word, or a short sentence which summarizes the passage.

Sample précis:

Trees give shade for the benefit of others, and while they themselves stand in the sun and endure the scorching heat, they produce the fruit of which others profit. The character of good men is like that of trees. What is the use of this perishable body if no use is made of it for the benefit of mankind? Sandalwood, the more it is rubbed, the more scent does it yield. Sugarcane, the more it is peeled and cut up into pieces, the more juice does it produce. The men who are noble at heart do not lose their qualities even in losing their lives. What matters whether men praise them or not? What difference does it make whether they die at this moment or whether lives are prolonged? Happen what may, those who tread in the right path will not set foot in any other. Life itself is unprofitable to a man who does not live for others. To live for the mere sake of living one's life is to live the life of dog and crows. Those who lay down their lives for the sake of others will assuredly dwell for ever in a world of bliss.

Answer:

Good men live for others

The character of good men is like that of trees. They live for others and do not lose their qualities even in losing their lives. They always follow the right path. Praise is immaterial to them. To live for one's own sake is to lead the life of beasts. Only those who lay down their lives for others will live for ever in a world of bliss.

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