





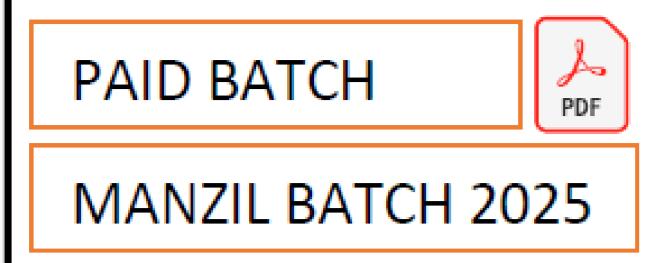
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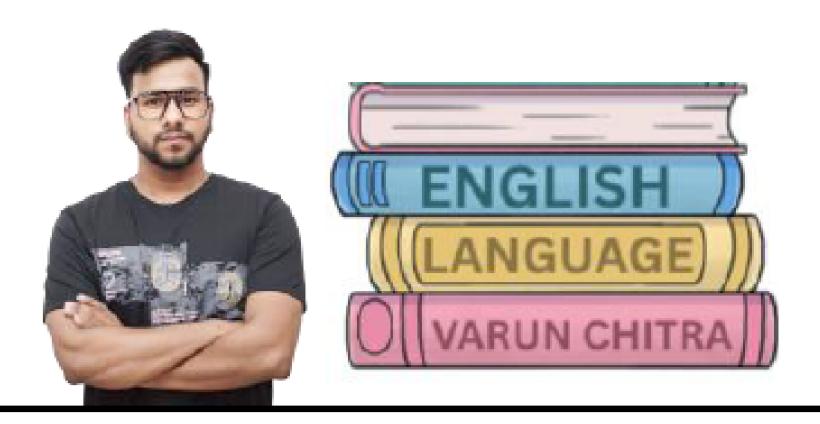


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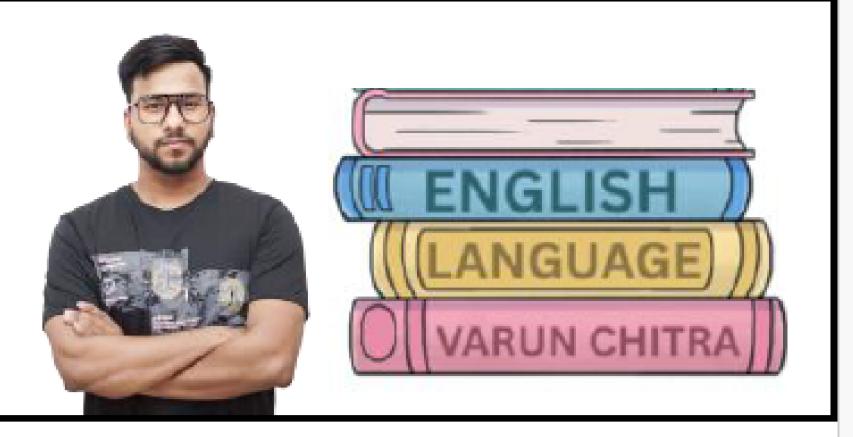
Reports Writing Format & Samples



- 4. You are Neeraj Saxena, Senior Officer at the Department of Innovation and Banking Technology, RBI. Prepare a report on how fintech players are reshaping traditional banking and recommend frameworks for productive partnerships between banks and fintechs.
- 5. You are Arvind Joshi, part of the MSME Lending Advisory Council. Draft a report on the critical need for enhanced credit assessment tools in MSME financing and propose policy reforms aimed at minimizing non-performing assets in the sector.
- 6. You are Ankit Verma, Branch Head at PNB Bengaluru. Prepare a report for the Reserve Bank of India outlining how digital banking has affected conventional banking practices and propose strategies to boost digital adoption among customers.
- 7. You are Nilesh Reddy, a policy analyst with NITI Bharat. Prepare a report highlighting the structural and operational challenges confronting India's public sector banks and recommend reforms for enhancing their efficiency and competitiveness.

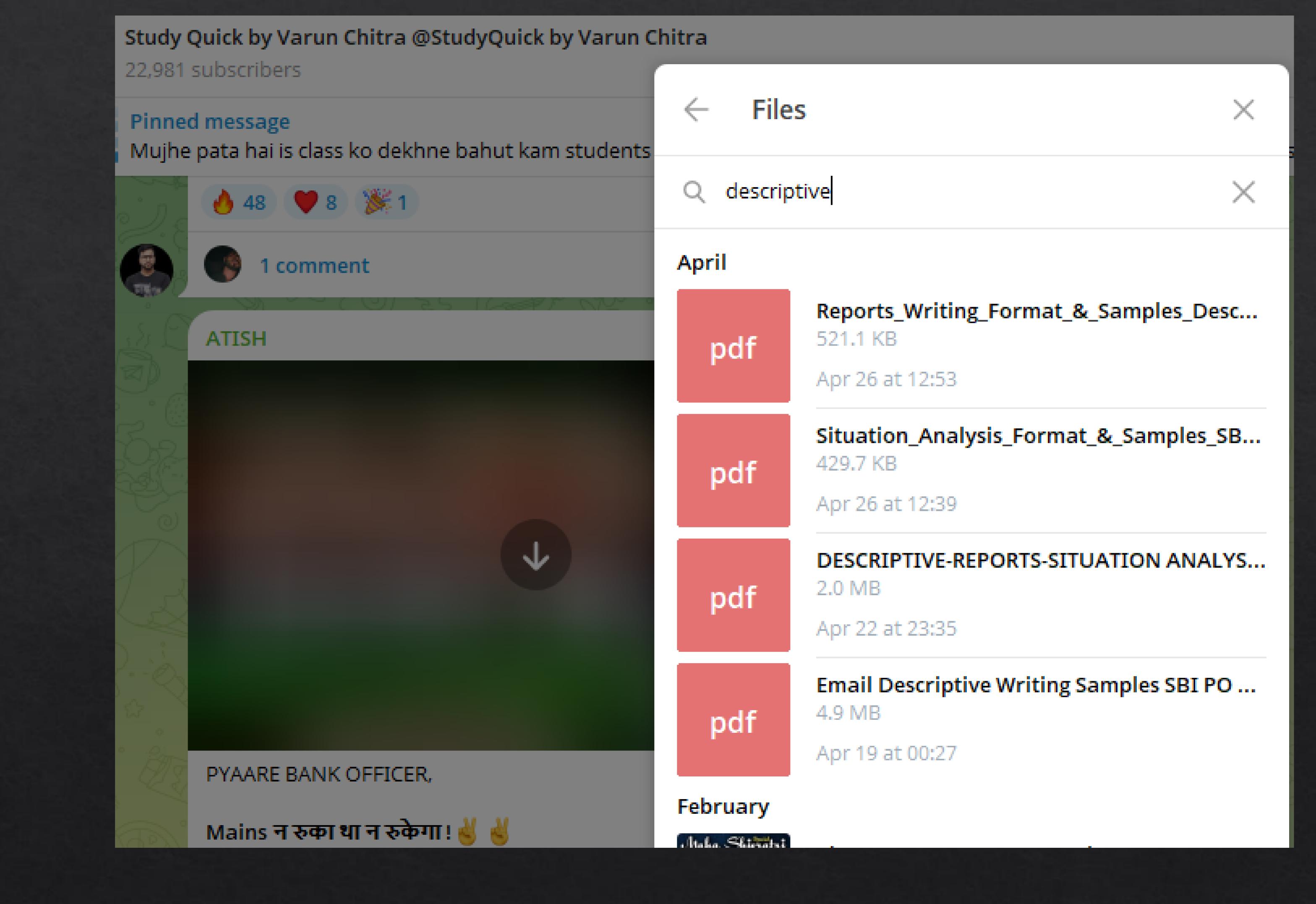


Situation Analysis Format & Samples



- relationship. Assess the situation and recommend immediate and strategic actions to resolve the issue and retain the client.
- 10. You are the Managing Director of Bank of Maharashtra. Despite rolling out several financial awareness workshops in remote districts of Madhya Pradesh, community turnout remains minimal. Evaluate potential reasons behind the lack of engagement and recommend actionable strategies to boost participation.
- 11. You are the Branch Head of Canara Bank in Jaipur. A growing number of elderly customers are finding digital banking services confusing and continue to rely on in-person visits, increasing operational strain. Examine the issue and propose a customer-friendly solution that caters to all age groups.
- 12. You are the Assistant General Manager of IndusInd Bank, Nagpur. Recent negative coverage in regional newspapers has highlighted lapses in your branch's complaint resolution system.

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Phase-II: Main Examination: The Main Examination will be conducted **online** and will consist of Objective Tests for 200 marks and Descriptive Test for 50 marks. The Descriptive Test will be administered immediately after conclusion of the Objective Test and candidates will have to type their Descriptive Test answers on the computer.

(i) Objective Test: The duration of objective test is 3 hours, and it consists of 4 Sections of total 200 marks. There will be separate timing for every section.

Test	Name of the test	No. of Qs.	Max. Marks	Duration
	Reasoning & Computer Aptitude	40	60	50 minutes
	Data Analysis & Interpretation	30	60	45 minutes
	General Awareness / Economy/ Banking Knowledge	60	60	45 minutes
IV	English Language	40	20	40 minutes
	Total	170	200	3 hours
(ii) Descriptive	Paper			
Communication Skills: Emails, Reports, Situation Analysis & Precis Writing)			50	30 minutes
Grand Total				

SECTIONAL CUT OFF / MINIMUM QUALIFYING MARKS IN MAIN EXAMINATION:

- * Each candidate will have to score a minimum score in each test (i.e. Test I, II, III, IV & Descriptive paper individually) in Main Examination.
- Depending on the number of vacancies available, cut offs will be decided and candidates will be shortlisted for Phase III.

Descriptive Test: The duration of Descriptive Test is 30 minutes for total 50 marks. This test is to be attempted in English language only.

Test	Name of the Test	No. of Qs.	Maximum Marks	Duration
(ii)	Communication Skills:			
	Emails writing	1 out of 2	15	
	Situation Analysis writing	1 out of 2	15	30 minutes
	Report writing / Precis Writing	1 out of 2	20	
	Grand Total		50	30 minutes







Precis Writing Format

What is a Precis?

A precis is a short summary of a long passage. It tells the main idea and important points without copying exact words.





Steps to Write a Good Precis:

1. Read the passage carefully

Understand the main idea, tone, and key points.

2. Underline or note important points

Focus on facts, not examples or extra details.

3. Find the central idea

Ask yourself: What is the passage mainly about?

4. Use your own words

Rewrite the important points in your own language, keeping it brief and clear.

5. Check the length

Your precis should be one-third of the original passage.

6. Edit and review

Remove unnecessary words. Make sure the precis is clear and easy to read.





Steps to Write a Good Precis:

What to Avoid:

- 1. Don't copy long sentences directly.
- 2. Don't add your opinion.
- 3. Don't include examples or quotations.





Original Passage (Approx. 270 words)

Modern technology has changed the way we live, work, and communicate. With the rise of the internet and smartphones, people are now more connected than ever. Information is available instantly, and social media allows people to share ideas and opinions with a global audience. However, this increased connectivity also brings challenges. Many people, especially the youth, spend hours on their devices, leading to reduced physical activity and face-to-face interaction. Mental health issues like anxiety and depression have been linked to excessive screen time and social media use. At the workplace, technology has improved productivity, but also blurred the line between work and personal life. Employees are expected to reply to emails even after office hours, creating stress and burnout. Moreover, there is concern about privacy, as personal data is collected and stored by many apps and websites. While technology offers great convenience, it must be used wisely. People need to balance online and offline life, stay active, and ensure digital boundaries. Governments and companies also need to create policies that protect users' data and promote healthy tech use. In conclusion, technology is a powerful tool, but it should serve us—not control us. With thoughtful usage and smart regulation, we can enjoy its benefits while avoiding its harms.







Precis (Approx. 90 words)

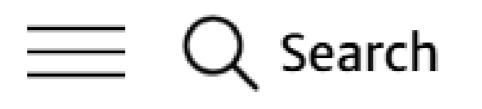
Modern technology has improved communication and productivity, but it also presents new challenges. Excessive screen time and social media use are linked to reduced physical activity, poor mental health, and limited personal interaction. At work, digital tools boost efficiency but cause stress due to blurred work-life boundaries. Privacy concerns also arise from data collection by apps and websites. Though technology offers convenience, wise usage and proper regulation are necessary to protect mental health, ensure privacy, and maintain a healthy balance between the digital and real world.

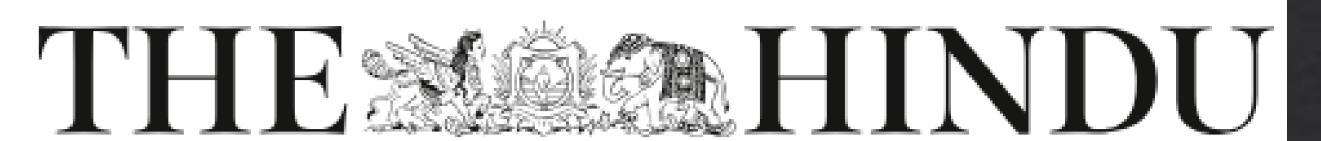












Clean AI: On AI data centres and energy demand

Updated - April 28, 2025 11:15 am IST







The International Monetary Fund's report that pointed to the likelihood of the economic gains of Artificial Intelligence (AI) applications outweighing the environmental costs of the increased energy demand that AI data centres will require is reassuring. It underscores that this transformational technology is not fundamentally at odds with the global imperative to pursue sustainable growth strategies across the board. Countries that are better prepared with renewable energy generation are bound to see a lower social and environmental cost to





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The International Monetary Fund (IMF) says that AI can help the economy more than it harms the environment.





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Countries with stronger renewable energy systems will face lower social and environmental costs in advancing their Al goals.





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In India, the AI systems supported by the government under the IndiaAI Mission are not yet big enough to greatly affect the country's energy mix. However, it is still important for India to use clean energy to power its AI efforts.





This is already in a sense the government's approach to the issue, outlined at the Al Action Summit in Paris earlier this year. While Al is not the sole industry where a push for renewable energy and sustainable practices is important, the sector nevertheless offers itself up for two main reasons. The first is the sheer volume of electricity that it is set to consume. The IMF's report indicates that in the United States — the single largest home for Al computing capacity globally — "Al expansion alone could increase electricity prices by up to 9 percent, adding to price pressures coming from many other sources". As such, renewable energy could play a major role in cushioning against a multifold rise in emissions that conventional energy sources would likely entail. The second is that data centres lend themselves uniquely to captive renewable infrastructure.





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Al needs focus on renewables for two main reasons: its high-power use, which could raise electricity costs sharply, and the fact that data centres can be easily powered by dedicated renewable sources.





Some Indian firms have already made moves to purchase renewable energy, and the hundreds of acres that data centres occupy are ripe for complementing equipment with solar cells. Nuclear energy may also turn out to be a welcome contribution: small modular reactors at emerging data centre clusters, in conjunction with other renewable sources, would avert a sizeable quantity of emissions.



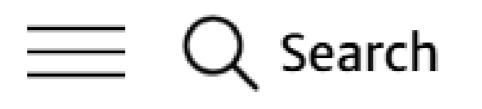


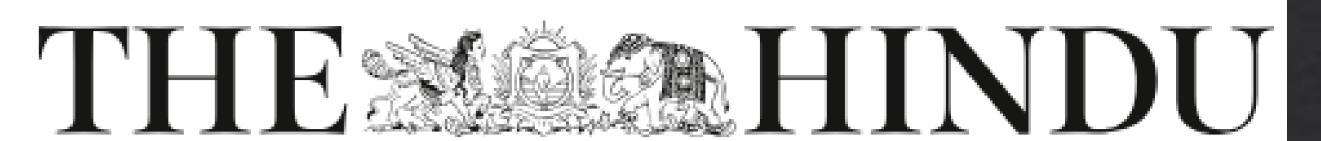
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Indian companies are buying renewable energy, and data centres are perfect for solar panels. Small modular nuclear reactors, alongside renewables, could further cut emissions.









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The International Monetary Fund (IMF) says that Al can help the economy more than it harms the environment. Countries with stronger renewable energy systems will face lower social and environmental costs in advancing their Al goals. In India, the Al systems supported by the government under the IndiaAl Mission are not yet big enough to greatly affect the country's energy mix. However, it is still important for India to use clean energy to power its Al efforts. The government highlighted this approach at the Al Action Summit in Paris. Al needs focus on renewables for two main reasons: its high-power use, which could raise electricity costs sharply, and the fact that data centres can be easily powered by dedicated renewable sources. Indian companies are buying renewable energy, and data centres are perfect for solar panels. Small modular nuclear reactors, alongside renewables, could further cut emissions. (145 Words)

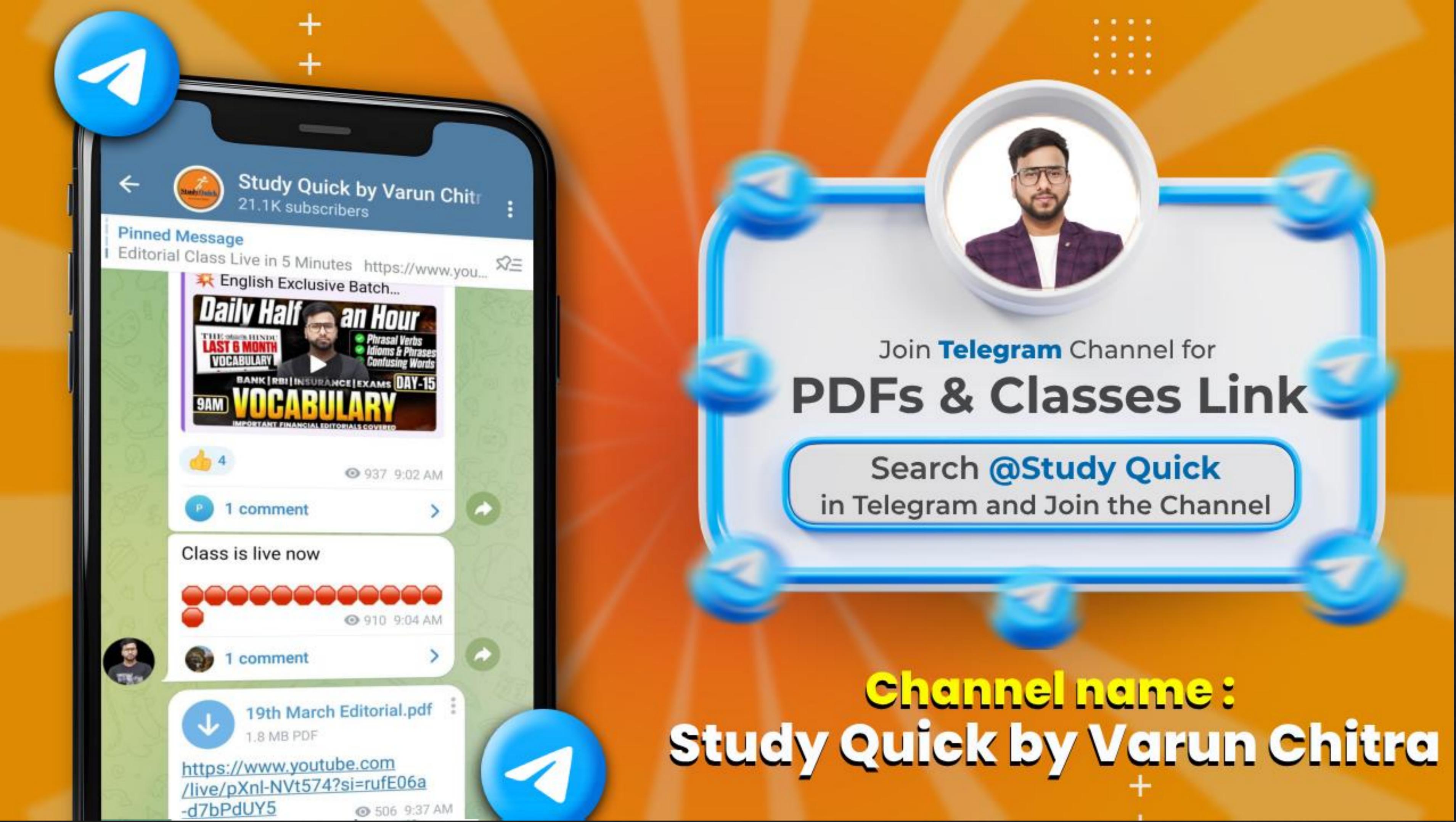








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