IBPS PO

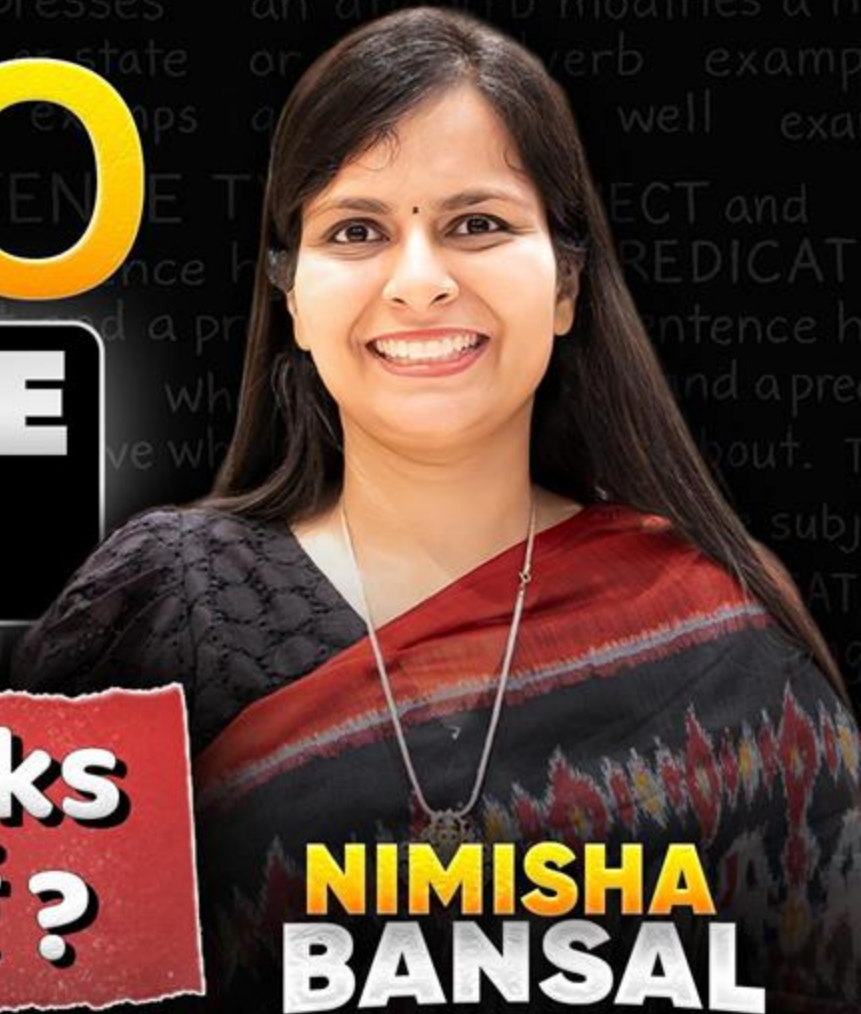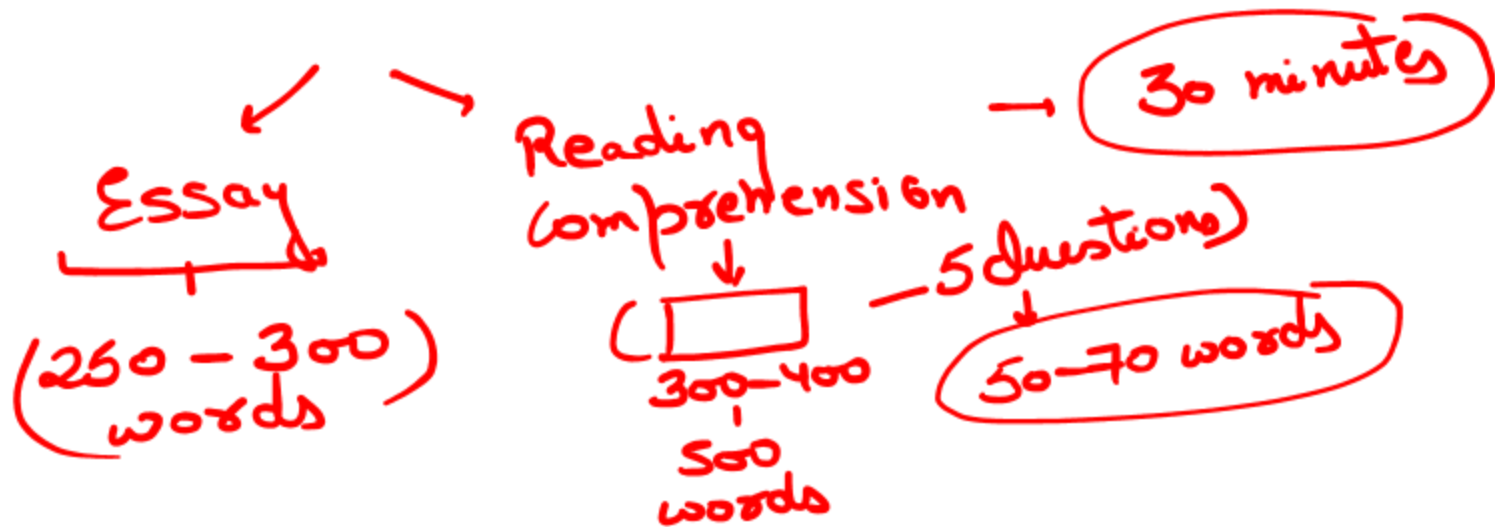## DESCRIPTIVE WRITING

Maximum Marks कैसे SCORE करें ?
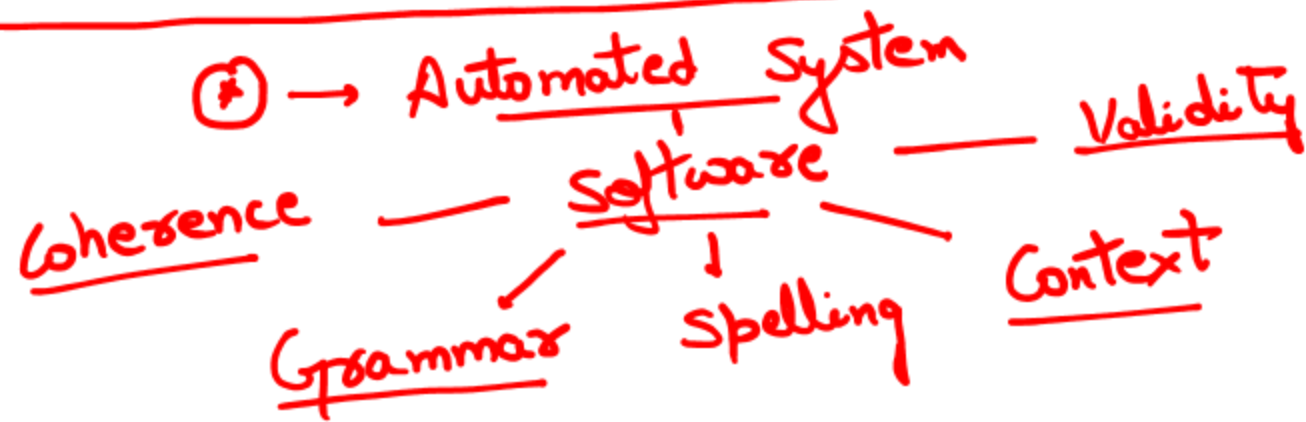
NIMISHA BANSAL

IBP**S** PO — English — (30) marks Objective

Mains — (40) — Objective

(25) — Descriptive

Essay

(250 — 300)
words

Reading
Comprehension

→ (30 minutes)

— 5 questions)

(□)
300-400
|
500
words

(50—70 words)

}   · Ethics — ✓ ✗
    · Current Events ✓
    · Social & Economic Issues —
    · Emerging trends in Banking Sectors }

(#) → Automated System

Coherence — Software — Validity

Grammar   Spelling   Context

<u>Essay</u> –: Role of <u>Artificial Intelligence</u> in Banking <u>Sector</u>

<u>Strategy</u> –:

<u>Introduction</u>

① A.I – Banking Sector

② <u>Advantages</u>

③ <u>Disadvantages</u>/Limitations

④ <u>Suggestion</u> (how to use it)

⑤ <u>Conclusion</u>

<u>Step–2</u> –: <u>Answer</u> – (type) – 4 to 5 lines → (50 words)

└ 8–10 words

[250 words – 300 words]

Step-3 —: Error Detection
↓
25 — 30 lines
↓
Spellings + Grammar

Step 4 —: Check for coherence

15 minutes for an essay

30 WPM — ✓

→ Sessions   Editorial   DW
   Regularly   Essays
   Essay

Essay Topic: Role of Artificial Intelligence in Transforming Indian Banking

Artificial Intelligence (AI) has emerged as one of the most transformative forces in modern banking. In a world increasingly driven by digital innovation, AI has evolved from being a futuristic concept to a present-day necessity. In India, the adoption of AI in banking is not only helping institutions stay competitive but is also reshaping customer experiences, operational efficiency, and decision-making. As banks strive to meet the rising expectations of digital-savvy consumers, AI serves as the engine powering this change.

The role of AI in Indian banking is vast and expanding. AI technologies are being used across various functions such as fraud detection, credit scoring, personalized financial recommendations, customer support, and risk assessment. Chatbots and virtual assistants, like HDFC's EVA and SBI's SIA, are providing round-the-clock assistance to millions of customers. AI also helps banks monitor real-time transactions to identify suspicious activities, thereby improving cybersecurity. Moreover, by analyzing large volumes of data, AI assists banks in making more informed and accurate lending decisions, particularly for customers who lack traditional credit histories.

AI — Loan management

Identify fraud

Keep a check over suspicious transaction

Analyze a large dataset

Manager

Informed DM

— Customer

— Suggestion Recommend

The advantages of integrating AI in banking are numerous. First, it enables faster, data-driven decisions, reducing turnaround time for services like loan approvals or customer complaints. Second, AI reduces operational costs by automating routine tasks, which also lowers the risk of human error. Third, it significantly enhances customer engagement by offering personalized experiences, including tailored financial advice and reminders. Furthermore, AI enables financial inclusion by allowing banks to assess creditworthiness using alternative data such as payment behavior and digital footprints, especially in underserved or remote regions.

Despite its potential, AI adoption in banking also comes with limitations. One major challenge is the high cost of implementation, which can be a barrier for smaller institutions. AI systems also require continuous data inputs and updates to function effectively, which can be difficult in areas where data infrastructure is weak. Moreover, the rapid pace of technological change means that banks must continually invest in upskilling their workforce and upgrading systems, which is not always feasible.

The disadvantages of AI in banking must not be overlooked. Automation may lead to job displacement, especially in roles that involve routine processing. There is also the risk of algorithmic bias, where decisions made by AI systems may unintentionally disadvantage certain groups. Another significant concern is data privacy—banks handle vast amounts of sensitive customer data, and improper use or breaches can lead to loss of trust and regulatory penalties.

In conclusion, Artificial Intelligence is transforming Indian banking by making it more responsive, secure, and inclusive. However, this transformation must be guided by ethical practices, strong data governance, and inclusive policies to ensure that technology serves all sections of society. While the road ahead may be challenging, a balanced approach—combining technological advancement with human oversight—can unlock AI's full potential and help shape a smarter, safer, and more customer-friendly banking system in India.

Essay Topic: The Relevance of Ethics in the Modern World

In a world that is constantly evolving through technological advancements, social changes, and economic competition, ethics remains a timeless and essential foundation for individual and collective behavior. Ethics refers to the moral principles and values that guide what is considered right or wrong, fair or unjust. As society becomes increasingly complex and interconnected, the relevance of ethics has only grown stronger. It influences decisions across every sphere of life—personal relationships, education, media, politics, business, science, and technology.

The role of ethics in modern life is crucial for maintaining trust, stability, and harmony. In personal life, ethics governs honesty, compassion, and responsibility, which are essential for building strong relationships and character. In society, ethical behavior promotes justice, equality, and peace. When individuals uphold ethical standards, it leads to mutual respect, reduces conflict, and strengthens the social fabric. In public life, ethics is expected from leaders, institutions, and citizens alike to ensure transparent governance and fair decision-making.

There are several advantages to ethical conduct. Firstly, it helps individuals lead a life of integrity, gaining the trust and respect of others. Ethical people are often seen as dependable and honorable, both in their personal and professional spheres. Secondly, ethics builds cohesive communities where cooperation and empathy prevail over selfishness and injustice. In workplaces, ethical practices foster a positive environment, boost morale, and increase productivity. Moreover, ethical societies are more resilient, inclusive, and progressive.

However, practicing ethics in the modern world comes with certain limitations. In a highly competitive and materialistic environment, ethical decisions may not always be the most profitable in the short term. For example, standing up against wrongdoing can lead to personal or professional setbacks. There is also no universal agreement on what constitutes ethical behavior. Cultural, religious, and individual differences often lead to conflicting views about what is morally acceptable.

The disadvantages of unethical behavior, on the other hand, are far more destructive. When individuals or institutions act unethically—through lies, corruption, exploitation, or discrimination—the damage can be widespread and long-lasting. Trust is eroded, relationships are broken, and communities become fragmented. In the digital age, unethical behavior like cyberbullying, spreading misinformation, and invading privacy can have global consequences. In public life, unethical governance can lead to injustice, unrest, and societal collapse.

In conclusion, ethics is not a luxury or an abstract idea—it is a necessity for building a fair, just, and peaceful world. As we face challenges like climate change, digital surveillance, artificial intelligence, and rising inequality, ethical thinking is more relevant than ever. It provides a compass to navigate complex moral dilemmas and make decisions that consider not only personal gain but also the greater good. Upholding ethical values such as honesty, empathy, responsibility, and fairness can help individuals and societies thrive in a world that desperately needs conscience-driven action. In the end, true progress is not just measured by technological advancement or economic growth, but by the moral strength of a society.

25
15 marks   10 (RC)

1
5 question

2 marks each

50 words

READING COMPREHENSION

Set-1

Directions (01-05): Read the passage given below and answer the following questions on the basis of the passage in your own words.

As global temperatures continue to rise and climate-related disruptions become more frequent, the role of businesses in combating global warming has never been more critical. Traditionally viewed as contributors to environmental degradation, businesses today are increasingly seen as potential leaders in the global effort to reduce carbon emissions and promote sustainability. Forward-thinking companies are beginning to understand that environmental responsibility is not just a moral obligation—it is also a strategic imperative that directly impacts long-term profitability, brand reputation, and stakeholder trust. One of the most fundamental strategies businesses can adopt is transitioning to renewable energy. By replacing fossil fuel-based energy with clean alternatives such as solar, wind, hydro, or geothermal power, companies can significantly cut their carbon emissions. Major corporations like Microsoft, Apple, and Unilever have already committed to becoming carbon neutral or climate positive in the coming decades. This shift not only reduces greenhouse gases but also helps companies avoid future regulatory penalties, reduce energy costs in the long run, and appeal to environmentally conscious consumers.

Another key area is supply chain decarbonisation. Many companies find that the majority of their emissions stem from activities outside their immediate operations—known as Scope 3 emissions. To address this, businesses must work collaboratively with suppliers and partners to promote sustainable sourcing, reduce transportation-related emissions, and improve energy efficiency throughout the product lifecycle. Initiatives like green logistics, sustainable packaging, and digital supply chain optimisation can drastically reduce the environmental impact while enhancing operational resilience. Innovation and product redesign are equally essential. Businesses must shift towards circular economy models, where products are designed for longevity, reuse, and recyclability. This not only minimises waste but also reduces the demand for raw material extraction, which is energy-intensive and environmentally damaging. Investing in research and development to create low-impact products, adopt biodegradable materials, and reduce water and energy use can position companies as pioneers in the green economy. Moreover, aligning product offerings with the growing consumer demand for sustainability can unlock new markets and growth opportunities.

Carbon offsetting and nature-based solutions can also complement emission reduction strategies. Companies can invest in reforestation, wetland restoration, or regenerative agriculture to absorb atmospheric carbon while simultaneously supporting biodiversity and local communities. However, offsetting must be used responsibly—as a supplement, not a substitute, for direct emission cuts. Furthermore, embracing data transparency and environmental accountability is vital. Businesses must set clear, science-based climate targets, monitor their progress, and disclose their environmental performance publicly. Joining international initiatives like the UN Global Compact, the Carbon Disclosure Project (CDP), or the Science Based Targets initiative (SBTi) reinforces commitment and builds credibility. Transparent reporting not only satisfies investors and regulators but also engages customers and employees who are increasingly valuing sustainability. Internally, fostering a culture of sustainability is just as important as external action. Businesses should educate and empower employees at all levels to contribute to environmental goals—whether through energy-saving initiatives, waste reduction, or sustainability-focused innovation.

Sustainability should be embedded into the core values and decision-making processes of the organization, not treated as a side initiative or marketing tool. In conclusion, businesses today face a defining choice: continue business-as-usual and contribute to an increasingly unstable climate—or rise to the challenge, adopt sustainable strategies, and become part of the solution. Those who choose the latter are not only protecting the planet but also positioning themselves as resilient, responsible, and future-ready leaders in an evolving global economy. Combating global warming requires collective action, and the business sector has both the responsibility and the capability to lead the charge.

Question 1:

Why is it increasingly important for businesses to take the lead in addressing global warming?

B   GW

Answer:

As climate change accelerates and its consequences become more visible and disruptive, the role of businesses has become critical in addressing environmental challenges. While businesses were once seen mainly as contributors to pollution and environmental degradation, the current reality positions them as potential changemakers. Their decisions influence energy use, production methods, supply chains, and consumer behavior. Moreover, adopting sustainable practices is no longer just about ethics—it's a smart long-term strategy that enhances profitability, strengthens brand image, builds stakeholder confidence, and ensures compliance with evolving global regulations.

Question 2:

What benefits can companies gain by shifting to renewable sources of energy?

RS- C Benefit

Answer:

By adopting renewable energy sources like solar, wind, hydro, or geothermal power, companies significantly reduce their carbon emissions and environmental impact. This shift also shields them from future penalties tied to carbon emissions and volatile fossil fuel prices. Over time, renewables often prove more cost-effective, especially as technology improves. Additionally, embracing clean energy enhances a company's public image and appeals to a growing base of environmentally aware customers and investors. Leading companies like Apple, Microsoft, and Unilever are already pursuing aggressive climate goals, showcasing how such moves can align business success with environmental responsibility.

40-50 words

Question 3:

What are Scope 3 emissions, and how can businesses work toward minimizing them?

Scope 3 emi
↓
(Minimize)

Answer:

Scope 3 emissions refer to the indirect carbon emissions that occur across a company's value chain but outside its direct operations—such as those from suppliers, transportation, and product usage. These emissions often represent the majority of a company's total carbon footprint. To tackle them, companies need to collaborate with their suppliers and partners by encouraging sustainable sourcing, optimizing logistics to cut transport emissions, and improving efficiency in manufacturing and packaging. Tools like digital supply chain tracking and innovations in packaging can help reduce these emissions significantly while also increasing supply chain resilience.

Question 4:

How does innovation in product design contribute to environmental sustainability?

(PD) – Innovation

Answer:

Redesigning products with sustainability in mind is a key way for businesses to reduce environmental harm. A shift toward circular economy principles—where products are made to last longer, be reused, repaired, or recycled—means less waste ends up in landfills and fewer natural resources are consumed. This reduces the need for energy-intensive extraction of raw materials. Companies that invest in research and development can create products that use biodegradable materials, require less energy and water, and produce fewer pollutants. Aligning product offerings with eco-conscious consumer demands also helps businesses unlock new markets and strengthen their position in a growing green economy.

Question 5:

What actions can businesses take to ensure environmental accountability and gain public trust?

B - (A) — Trust

Answer:

To demonstrate true commitment to sustainability, businesses must be transparent and accountable. This involves setting measurable, science-based climate goals, regularly tracking progress, and openly sharing their performance data. Companies can join respected global initiatives like the UN Global Compact, the Carbon Disclosure Project, or the Science Based Targets initiative to reinforce their dedication and credibility. Transparent communication helps not only to satisfy regulatory bodies and investors but also to build stronger relationships with consumers and employees, many of whom increasingly prioritize sustainability when choosing where to buy, invest, or work.

Set-2

Directions (06-10): Read the passage given below and answer the following questions on the basis of the passage in your own words.

The rise of the gig economy and freelance work has reshaped the modern labor market, offering flexibility, autonomy, and new avenues for income generation. For many, these models represent freedom from the rigid 9-to-5 routine—an opportunity to work on their own terms, choose projects that align with their interests, and escape traditional corporate structures. However, beneath this promise of independence lies a less discussed reality: job insecurity, financial unpredictability, and a lack of structural protections that conventional employment typically provides. Gig workers and freelancers often face irregular incomes and the constant pressure to find the next assignment. Without fixed salaries, paid leave, or employer-sponsored benefits like health insurance, pensions, or job security, they operate in an environment of chronic uncertainty. The hustle becomes endless—not just to earn a living, but to stay visible, competitive, and relevant in a crowded digital marketplace. In many cases, they are at the mercy of algorithms, client reviews, and shifting market demands that they have little control over. This economic model also lacks the social safety nets that full-time employees can rely on.

In the absence of labor protections, freelancers and gig workers are often excluded from laws governing minimum wage, unemployment insurance, or workplace safety. This vulnerability becomes even more pronounced in times of crisis—be it economic downturns, health emergencies, or global disruptions like the COVID-19 pandemic—when independent workers are among the first to lose income and the last to receive institutional support. Moreover, the glamorization of freelance life on social media can distort perceptions, masking the burnout, isolation, and emotional strain that often accompany self-employment. The pressure to constantly self-promote, negotiate fair rates, and juggle multiple roles—creator, marketer, accountant, and negotiator—adds layers of complexity that can erode mental well-being. Unlike traditional workers who have teams, managers, and HR departments to support them, freelancers often work alone and shoulder all the risks themselves. That said, the gig economy is not inherently flawed—it offers vital flexibility for students, caregivers, digital nomads, and those pursuing creative or entrepreneurial passions.

But the lack of formal recognition and protection for this growing workforce points to a systemic gap that needs urgent attention. Governments and platforms must collaborate to build frameworks that provide portable benefits, fair compensation, and legal safeguards tailored to non-traditional workers. Until such reforms are in place, the freedom of the gig economy will continue to come at the cost of stability, making job insecurity a persistent shadow in the lives of countless freelance workers around the world.

Question 6:

What are the main attractions of gig and freelance work for modern workers?

Answer:

The primary appeal of gig and freelance work lies in the flexibility and autonomy it offers. Workers can choose their own hours, select projects that interest them, and avoid the rigid structure of traditional 9-to-5 jobs. This model gives people greater control over their work-life balance and allows for more personal freedom, making it especially attractive to those seeking independence or pursuing creative and entrepreneurial endeavours.

Question 7:

What challenges do gig workers face that traditional employees typically don't?

Answer:

Gig workers often deal with financial instability and a lack of structural support. Unlike traditional employees, they don't have access to benefits like health insurance, paid leave, or retirement plans. Their income is unpredictable, and they must continuously seek new work to stay afloat. Additionally, they face pressure to stay relevant in a highly competitive market, where success often depends on algorithm rankings and client ratings—factors largely outside their control.

Question 8:

How does the lack of legal and institutional support affect freelancers during times of crisis?

Answer:

In times of widespread disruptions—such as economic recessions or health emergencies like the COVID-19 pandemic—freelancers are particularly vulnerable. They're usually the first to lose income since their work is project-based and easily halted. Without access to unemployment benefits, sick leave, or minimum wage protections, they have little to fall back on, which can leave them financially and emotionally strained during difficult periods.

Question 9:

Why can the portrayal of freelance life on social media be misleading?

Answer:

Social media often showcases an idealised version of freelance life, highlighting its flexibility and perceived freedom. However, this glamorised image can conceal the more difficult realities, such as burnout, loneliness, and the overwhelming pressure of managing multiple roles independently. Without colleagues, managers, or formal support systems, freelancers frequently navigate work challenges alone, which can negatively impact their mental health.

Question 10:

What steps does the passage suggest should be taken to improve conditions for gig workers?

Answer:

The passage argues that governments and digital platforms should work together to create fairer systems for gig workers. This includes offering portable benefits (benefits that travel with the worker from job to job), ensuring fair wages, and developing legal frameworks that recognise and protect non-traditional employment. Such reforms would help bridge the gap between freedom and security in the gig economy and provide greater stability to this expanding segment of the workforce.

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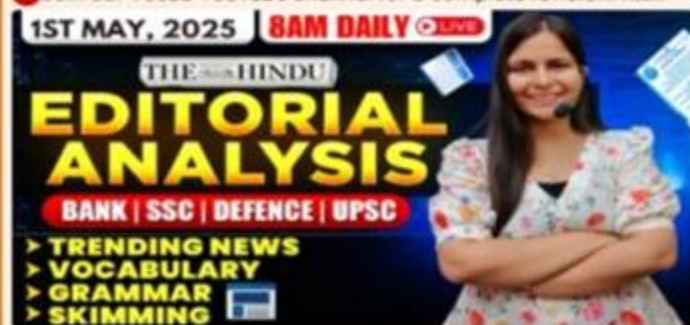### @NimishaMam

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