

SBI PO Descriptive Questions Asked in Last Few Years

LETTER WRITING

1. To write a letter to the HR Manager applying for the post of HR Executive. (SBI PO 2020)

Simran Sharma
New Ashok Nagar
Delhi, New Delhi, 110018
simransharma12@efg.com
4 June 2023

Akshita Gupta
XYZ Company
Kirti Nagar
New Delhi, Delhi- 249161

Dear Rita,

I am writing to apply for the position of HR Executive at XYZ Company. With 2 years of experience in human resources, I am confident that my skills and knowledge would make a significant contribution to the growth and success of your organization.

My expertise lies in recruitment, talent management, employee relations, and compensation and benefits administration. I have a proven track record of delivering effective solutions to complex HR issues, and I have successfully implemented several initiatives that have led to improved employee engagement and retention in my current role at ABC Company.

As a proactive and results-driven professional, I have a strong track record of collaborating with cross-functional teams and building relationships with internal and external stakeholders. I am excited about the opportunity to join your team at XYZ Company and contribute to your mission and vision.

Please find my resume attached for your review. Thank you for considering my application. I look forward to discussing my qualifications further.

Sincerely,
Simran Sharma



2. To write a letter to the editor of a newspaper stating that a famous actor passed away (SBI PO 2020)

Tina Yadav
Sector-18
Noida, Uttar Pradesh- 201301
10 October, 20203

Akash Verma
XYZ Newspaper
Vaishali
Ghaziabad, Ghaziabad- 201010

Dear Editor,

I am writing to express my condolences and pay tribute to the late Irrfan Khan, who recently passed away. Irrfan Khan was a remarkable talent who brought joy and inspiration to countless people throughout his/her career.

Irrfan Khan was widely known for his roles in Life of Pi, Slumdog Millionaire and more. His ability to bring characters to life on screen was unparalleled, and he was a beloved figure in the entertainment industry.

His death is a significant loss for the film industry and for all those who were touched by his work. However, his legacy will continue to live on through his timeless performances and the memories he has left behind.

On behalf of all of Irrfan Khan's fans, I extend my deepest sympathies to his family and loved ones. May he rest in peace.

Sincerely,
Tina Yadav

3. To write a letter to the manager for employee training

Devesh Gaur
Pragati Maidan
New Delhi, Delhi-110001
14 September 2023

Amit Singh
ABC Position
XYZ Company
Sector-18
Noida, Uttar Pradesh- 201301

Dear Amit Singh,

I am writing to request employee training for our team at ABC Company. As a member of the Content Department, I believe that the success of our company is dependent on the skills and knowledge of our employees. Therefore, to maintain our competitive edge, we need to continuously upgrade our skills and stay current with industry trends.

After careful consideration, our team has identified several areas where we could benefit from training, including sales techniques, customer service, and project management. By investing in employee training, we can improve our performance and deliver better results to our clients.

We are requesting that the company provide training programs that will be beneficial to our team's skills development. The training can be conducted in-house or through external training providers. We understand that there may be associated costs with this, but we believe that the benefits to the company will outweigh these costs.

We are confident that with proper training, we can increase our productivity and efficiency, which will benefit the company as a whole. Thank you for considering our request.

Sincerely,
Devesh Gaur

4. To write a letter to the editor to encourage the youths to join the armed forces (SBI PO 2019)

Preet Kumar
Vaishali
Ghaziabad, Ghaziabad- 201010
5 September, 2023

Rishika Yadav
ABC Newspaper
Connaught Place
Delhi, New Delhi- 110001

Dear Editor,

I am writing to express my strong belief that young people should consider joining the armed forces. Our military plays a vital role in safeguarding our nation and protecting our freedoms, and the brave men and women who serve in our armed forces deserve our utmost respect and admiration.

There are many reasons why joining the military can be a wise decision for young people. First and foremost, it is an opportunity to serve your country and make a real difference in the world. The military also offers excellent training and educational benefits, as well as opportunities for personal growth and leadership development.

Furthermore, the military provides a sense of camaraderie and purpose that is hard to find in other careers. By joining the armed forces, young people can become part of a community that shares their values and goals, and work together towards a common mission.

I urge all young people to consider the many benefits of joining the military and to explore the opportunities available to them. By doing so, they can make a meaningful contribution to our nation and build a brighter future for themselves and their families.

Sincerely,
Preet Kumar

5. To write a letter to the Manager being a Bank customer to close the bank account. (SBI PO 2019)

To
The Branch Manager
ABC Bank
Delhi, New Delhi, 110001

Date: 25 July, 2023

Subject: Request for Closure of Bank Account – 98XXXXX6

Dear Sir/Madam,

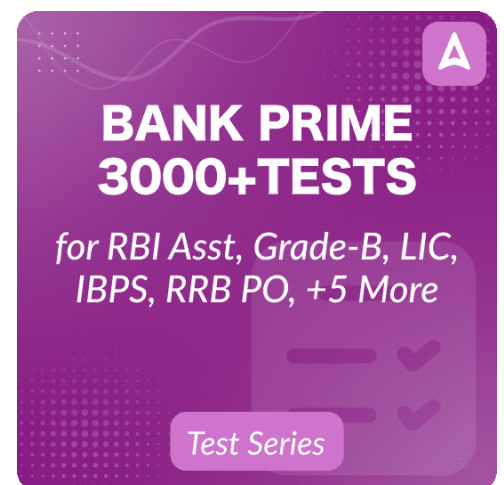
I am writing this letter to request the closure of my bank account with your esteemed bank. I have been a customer of your bank for the past two years and have always received excellent service from your staff. However, due to personal reasons, I am now forced to close my account.

I would like to request you to kindly assist me with the necessary formalities required to close the account. I have already cleared all the outstanding dues and there are no pending transactions on the account. I have also returned the unused chequebook, debit card, and other relevant documents to the bank.

I kindly request you to confirm the closure of my account in writing and provide me with a statement of account showing a zero balance. Also, please let me know if there are any further formalities that need to be completed from my end.

I would like to thank you for the excellent service that I have received from your bank over the years and wish you all the best for your future endeavours.

Yours sincerely,
Gauri Khan



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ESSAY WRITING

Q1. Write an essay on Advantages of bank privatization (SBI PO 2021)

The privatization of banks refers to the transfer of ownership of state-owned banks to private entities or investors. This approach has been gaining popularity among policymakers globally, as they seek to reduce their budget deficits and improve the efficiency of their banking systems. Bank privatization has numerous benefits that make it an attractive option for policymakers.

One significant advantage of bank privatization is increased competition in the banking sector. Private banks are typically better managed and more efficient than state-owned banks, which can lead to lower costs and better customer service. The increased competition can also result in lower interest rates and fees for customers, especially for low-income households.

Another benefit is an improvement in the quality of banking services. Private banks are more responsive to market demand and can develop new products and services to meet customers' needs. Furthermore, private banks are more innovative and entrepreneurial than state-owned banks, which can boost economic growth and development. Bank privatization can also enhance the overall health of the banking sector. Privatized banks are often financially sounder than state-owned banks, reducing the risk of financial crises and bank failures. Additionally, privatization can lead to greater transparency and accountability, reducing fraud and corruption.

Finally, privatization can generate revenue for governments. The sale of state-owned banks can provide a one-time infusion of funds, which can be used to reduce public debt or fund other programs. Moreover, privatized banks can generate ongoing revenue through taxes and dividends.

In conclusion, bank privatization offers numerous advantages, such as increased competition, improved quality of services, enhanced health of the banking sector, and revenue generation. While there may be drawbacks, such as job losses and reduced access to banking services in remote areas, the benefits of bank privatization outweigh the costs. Policymakers should consider bank privatization as a way to improve the efficiency and effectiveness of their banking systems.

Q2. Write an essay on Gender stereotyping (SBI PO 2021)

Gender stereotyping is the act of attributing specific roles, characteristics, and behaviours to individuals based on their gender. It is a prevalent issue that affects both men and women in various ways, and it can have a significant impact on individuals' personal and professional lives.

The media, education, and society as a whole perpetuate gender stereotyping. For instance, men are often portrayed as aggressive, strong, and dominant, while women are depicted as submissive, emotional, and nurturing. This stereotype can lead to men being encouraged to pursue high-status jobs, while women are expected to focus on domestic and caretaking roles.

Gender stereotyping can have adverse effects on individuals' mental and physical health. It can lead to low self-esteem, depression, anxiety, and even physical illness. Additionally, it can limit individuals' career prospects and prevent them from reaching their full potential.

Children are particularly vulnerable to gender stereotyping. From a young age, they are exposed to gendered toys, clothing, and activities that reinforce traditional gender roles. This early exposure can limit their interests, hobbies, and career aspirations, leading to a narrower range of opportunities as they grow up.

Breaking down gender stereotypes is crucial for achieving gender equality. This can be done through education, awareness-raising campaigns, and challenging stereotypes in the media. Encouraging individuals to pursue their interests regardless of gender can help break down these barriers and promote a more inclusive society.

In conclusion, gender stereotyping is a prevalent issue that can have detrimental effects on individuals' lives. It is vital to challenge and break down these stereotypes to promote gender equality and provide individuals with the opportunity to reach their full potential.

Q3. Write an essay on Importance of Education for Economy (SBI PO 2021)

Education plays a critical role in shaping the economy of a country. The level of education of its population can significantly impact a country's economic growth and development. There are several ways in which education can contribute to a country's economy.

Firstly, education equips individuals with the skills and knowledge necessary to participate in the labour market. By investing in education, individuals can acquire specialized skills that enable them to access high-paying jobs. This, in turn, boosts their income and spending power, which drives economic growth.

Secondly, education promotes innovation and technological advancement. A well-educated workforce can develop and implement new ideas, processes, and technologies that can increase productivity, reduce costs, and improve the quality of products and services. This, in turn, enhances a country's competitiveness in the global marketplace, attracting foreign investment and boosting exports.

Thirdly, education helps to reduce poverty and income inequality. Education can provide individuals from low-income families with the skills and knowledge necessary to secure better-paying jobs, thereby reducing poverty and narrowing the income gap. This, in turn, stimulates economic growth by increasing aggregate demand.

In conclusion, education is crucial to the development and growth of any economy. By equipping individuals with the skills and knowledge necessary to participate in the labor market, promoting innovation and technological advancement, and reducing poverty and income inequality, education can contribute significantly to a country's economic prosperity. Therefore, policymakers must invest in education to ensure that their country's workforce is adequately equipped to compete in the global economy.

Q4. Write an essay on Efficient use of Natural Resources (SBI PO 2020)

Natural resources are essential for human life, and their efficient use is crucial for the sustainability of our planet. Efficient use of natural resources means that we use them in a way that meets our needs without depleting or damaging them.

Firstly, efficient use of natural resources is vital for environmental sustainability. Our planet's natural resources, such as water, air, forests, and minerals, are finite, and their overuse can lead to depletion and damage to the environment. For instance, the overuse of water resources can lead to water scarcity, while the overuse of forests can lead to deforestation, which has severe consequences on biodiversity, climate, and soil quality.

Secondly, efficient use of natural resources is also critical for economic sustainability. Natural resources are often a source of income and employment for people, and their efficient use can create more job opportunities and boost economic growth. For instance, sustainable forestry practices can create jobs and generate income, while reducing the impact of deforestation on the environment.

To achieve efficient use of natural resources, we must adopt sustainable practices that balance the economic, social, and environmental aspects. This can be done by reducing waste and pollution, promoting recycling, and using renewable energy sources. Governments, businesses, and individuals can all play a role in achieving efficient use of natural resources.

In conclusion, the efficient use of natural resources is crucial for environmental and economic sustainability. We must adopt sustainable practices to ensure that our natural resources are used in a way that meets our needs without depleting or damaging them. By doing so, we can secure a sustainable future for ourselves and generations to come.

Q5. Write an essay on Pros and Cons of Online Education (SBI PO 2020)

The rise of online education has transformed the way people learn and acquire knowledge. Online education is now a popular option for students of all ages, from young children to adults seeking advanced degrees. While online education has many benefits, there are also some drawbacks to consider.

One of the main advantages of online education is its flexibility. Online courses can be accessed at any time, from anywhere in the world, as long as there is an internet connection. This makes it easier for students to balance their studies with work, family, and other commitments. Online education also allows students to learn at their own pace, which can be beneficial for those who need extra time to absorb new information.

Another advantage of online education is its affordability. Online courses are often cheaper than traditional courses, and students can save money on travel, accommodation, and other expenses associated with attending a physical campus. This makes online education a more accessible option for students who may not have the financial means to attend a traditional school.

However, there are also some disadvantages to online education. One of the main drawbacks is the lack of face-to-face interaction with teachers and classmates. This can make it more difficult for students to ask questions and receive immediate feedback on their work. It can also make it harder for students to develop important social and communication skills.

Another drawback of online education is the potential for distractions. With no physical classroom to attend, students may find it harder to stay focused and motivated. This can be especially challenging for those who struggle with self-discipline and time management.

In conclusion, online education has both pros and cons. Its flexibility and affordability make it a popular option for many students, but the lack of face-to-face interaction and potential for distractions are important factors to consider. Ultimately, the decision to pursue online education depends on individual needs and preferences.

Q6. Write an essay on Digital Literacy (SBI PO 2019)

In today's world, digital literacy has become an essential skill. As technology advances and becomes more integrated into our daily lives, the ability to access, evaluate, and utilize digital information effectively is crucial. Digital literacy encompasses a wide range of skills, including using digital devices, searching for information online, and analyzing the credibility of digital sources.

In the workplace, digital literacy skills are increasingly important for success. Employers seek candidates who can effectively use technology to improve productivity and efficiency. However, the lack of access to digital resources and education can create a digital divide, where some individuals have access to essential resources while others do not.

To bridge this gap, it is necessary to provide access to digital resources and education on digital literacy skills. Schools, libraries, and organizations can offer training and programs that support the development of digital skills. In addition, advocacy for policies that promote digital equity and ensure access to digital resources for all individuals is essential.

Promoting digital literacy is not only important for professional success, but it also affects personal success. Digital resources are vital for staying informed about current events, accessing important services, and connecting with others. Without these skills, individuals can become marginalized in our digital society.

In conclusion, digital literacy is a crucial skill in today's world. Providing access to digital resources and education on digital literacy skills is necessary to bridge the digital divide and promote digital equity. It is essential that everyone has the opportunity to develop digital literacy skills to succeed both professionally and personally.

Q7. Write an essay on E-commerce impact on traditional business (SBI PO 2019)

The rise of e-commerce has had a profound impact on traditional businesses. As consumers increasingly turn to online shopping, many traditional brick-and-mortar businesses have struggled to keep up with the competition.

One of the most significant impacts of e-commerce on traditional businesses is the shift in consumer behavior. Many consumers now prefer the convenience of online shopping, which allows them to shop from anywhere, at any time. This has resulted in a decline in foot traffic for traditional businesses and has made it difficult for them to remain profitable.

Another impact of e-commerce is the increase in competition. Online retailers have a broader reach than traditional businesses, as they can reach customers across the globe. This has made it difficult for traditional businesses to compete, as they are often limited to their local market.

E-commerce has also resulted in changes to supply chain management. Online retailers often have different distribution and inventory management strategies than traditional businesses, which can affect the speed and efficiency of their operations.

Despite these challenges, there are opportunities for traditional businesses to adapt and compete in the e-commerce era. Many traditional businesses have expanded their online presence, offering e-commerce options alongside their brick-and-mortar stores. This allows them to reach a wider audience and offer the convenience of online shopping while still maintaining a physical presence in their local market.

In conclusion, e-commerce has had a significant impact on traditional businesses. Changes in consumer behavior, increased competition, and changes to supply chain management have presented challenges for traditional businesses. However, by adapting and incorporating e-commerce into their business models, traditional businesses can remain competitive in today's market.

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