



Adda
247

A GUIDE TO DESCRIPTIVE WRITING...

LETTER | ESSAY | PRECIS

PRACTICE BOOK

IN ASSOCIATION WITH

E-LEARNING KIT

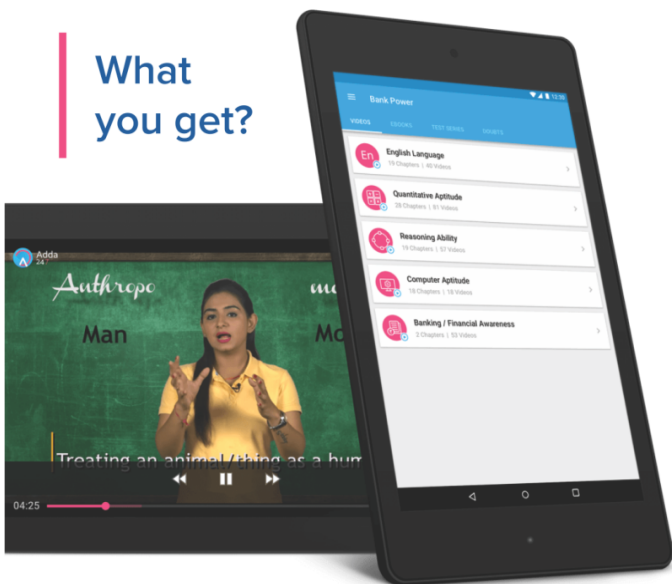
for Government Exams



From the oldest and most trusted name in Exam Preparation which gave us Career Power, Bankersadda, Sscadda, here is the latest offering an E-learning kit that is tailor-made for the Govt. Job aspirants of digital India. Various banking and SSC exams are conducted online with regular changes to exam pattern and level of questions. We understand the changing needs of the students and have devised a unique solution, making preparation easy, cost-effective and efficient.

The E-learning Kits for banking and SSC consist of complete study material for exams that is pre-loaded on an SD card. We offer Bank Power / SSC Power E-learning Kit in two variants: [Android Tab + SD-Card] or [SD Card only]. The SD Card can be run on your personal android device as well. The E-learning Kit will run on the Adda247 mobile app, the number one App for Bank and SSC exam preparation.

What you get?



Video Lectures covering all concepts



Comprehensive Online Mock Tests



Topic-wise E-books with assignments



Analysis and All India Ranking



Course Plan to track progress



Doubt Clearing by expert faculty

Available Courses

BANK POWER

E-learning Kit for All Bank Exams

SSC POWER

E-learning Kit for All SSC Exams

E-Learning Kit is available in:



32 GB Micro SD Card



Android Tablet (SD Card included)

To Purchase visit : elearning.adda247.com

For any query : Call us at +91-87508 44441 • Email us at elearning@adda247.com

INDEX

Contents

| | |
|--|----------|
| INDEX..... | 3 |
| PREFACE..... | 6 |
| CHAPTER - 1 LETTER WRITING..... | 8 |
| What is a Formal Letter?..... | 9 |
| What is an informal letter? | 20 |
| Formal Letter Writing | 27 |
| Letter to Editor..... | 27 |
| Complaint Letter..... | 31 |
| Grievance Redressal Letter..... | 32 |
| Formal Invitation | 34 |
| Letter to Manager for Account Transfer | 37 |
| Enquiry Letter | 39 |
| Formal Request Letter | 41 |
| Informal Letter Writing | 44 |
| Personal Letter/ Expression of Concern | 44 |
| Condolence Letter..... | 47 |
| Informal Invitation | 48 |
| Letter of Congratulations..... | 49 |
| Thank You Letter/ Gratitude Expression | 50 |
| Informal Request | 51 |

| | |
|---|-----------|
| Practice Exercise..... | 52 |
| CHAPTER - 2 ESSAY WRITING | 54 |
| USEFUL WRITING AIDS..... | 57 |
| Finishing Touches..... | 57 |
| Essay Writing Examples | 59 |
| GIFT CITY | 59 |
| WannaCry Ransomware Attack | 61 |
| Naxalism in India | 63 |
| Farmers' Suicide in India..... | 65 |
| Sexual Harassment | 67 |
| Demonetisation..... | 69 |
| Caste Based Reservation in India | 71 |
| Corruption in India | 73 |
| Global Warming | 75 |
| Globalisation | 77 |
| Terrorism | 79 |
| Climate Catastrophe..... | 81 |
| ISRO Attained New Heights..... | 83 |
| Electronic Voting Machines..... | 85 |
| Social Media | 87 |
| Impact of Technology in Banking Sector..... | 89 |
| Paid News..... | 91 |

| | |
|--|------------|
| Baahubali brings uprising of Tollywood..... | 93 |
| Intolerance | 95 |
| Indo-Pak Relations | 97 |
| The Rise and Fall of AAP..... | 99 |
| Important Points on some Expected Essay Writing Topics | 101 |
| Employee Retention | 101 |
| FDI in India | 103 |
| Merger of Banks in India | 105 |
| Insurance Penetration | 108 |
| Financial Inclusion in India..... | 110 |
| Expected Essay Writing Topics Based on Current Affairs | 114 |
| CHAPTER -3 PRECIS WRITING | 116 |
| WRITING PROCESS | 117 |
| Précis Writing Examples..... | 119 |
| Passage on schism | 123 |
| Passage on rivers | 125 |
| Passage on Black Money..... | 127 |

PREFACE

Banking examinations have evolved a lot from 2016, with changes in pattern now bank recruitment exams are dynamic in lieu of their conventional hold. During this year we have evolved the study material for all bank examinations weather it is SBI PO, SBI Clerk, IBPS PO, IBPS Clerk, IBPS RRB, SSC CGL, NIACL, NICTE RBI Officer and Assistant and now we provide you the new edition which caters to the need for ever-progressing demands and pattern of all Banking and SSC recruitment examinations.

The aim of this book is equip students with the art to tackle descriptive paper which will help them to maximise their scores in the competitive examination. Overall the book is designed and categorised into proper sections dealing with **Essay Writing, Letter Writing and Précis Writing** with practice exercise structured to reinforce the concepts in student's mind with type of questions that are being asked in the current scenario of bank, insurance, SSC and other competitive exams. This book was made possible with expertise of Adda247 team and combined efforts of Gopal Anand, Prashant Pandey, Swati Gupta and Sakshi Singh.

In this edition there are tips, format and writing aids that will help students to understand descriptive writing. Students get solved examples of all popular type of Letters, Essay and Précis asked in competitive exams. The objective is to provide students with the latest topics with solved examples and practice exercise set for descriptive writing and encourage them to be prepared to face toughest questions with a proper strategy. The topics in this book are included keeping in mind to equip candidates with basic knowledge of what to expect in Descriptive test of upcoming examinations. Our ultimate aim was to help students develop de rigueur skills for success with proper approach.

Some features associated with this book are:

- Format and useful writing tips for Letter, Essay and Précis writing.
- Incorporates all popular and expected topics for Essay writing.
- Solved examples of different types of formal and informal letters asked in competitive exams.
- Practice Exercise of Letter and Essay Writing.
- Expected Essay Writing Topics Based on Current Affairs.

We hope that our readers will appreciate our efforts and this book. Any comments or suggestion for further improvements are welcome wholeheartedly.

Team Adda247

CHAPTER - 1 LETTER WRITING

The right letter can make all the difference. This is a craft that everyone has practiced in their old school days. Letter Writing questions are a part of Descriptive Paper of various Govt. Job recruitment exams like Banking, Insurance, SSC and other exams. While writing a letter one should keep in mind to write letters that get your message across without the reader calling you for clarification. Letters shouldn't be verbose and usually in competitive exams there is a prescribed word limit. To begin with letter writing, first you must understand its types:

Two types of letters are generally asked in descriptive paper of competitive exams.

1. Formal letters: Letters written to bank manager, a company, government officials, editor of a newspaper, member of a political party, business partner, employee, etc.

2. Informal letters: Letters written to a relative, parents, brother or sister, a friend, a teacher/mentor (thanksgiving).

What is a Formal Letter?

Any kind of communication that is official can be carried out by sending a formal letter. There are many types of letters that are written for formal purposes. Some of them are as follows:

Recommendation letter,
Apology letter,
Job application letter,
Invitation letter,
Enquiry letter,
Complaint letter,
Letter to editor, etc.

Steps involved in writing a formal letter

1. Sender's address: It is to be written on the top left hand side of the page. It will include a street address, city, state, PIN code and if you are representing a company, write the company's address.

Sudha Sharma,
HNo: 7-8-60,
Surya Nagar,
Andhra Pradesh 300376

2. Date: It should be written one line beneath the sender's address. The date is important because, if you want to continue with the further communication then adding date will make it easier to keep a tab on your letters.

Sudha Sharma,
HNo: 7-8-60,
Surya Nagar,
Andhra Pradesh 300376

12 July 2017

3. Recipient's address: It should be written one line underneath the date. Include his or her title: for example Dr., Ms., Miss, Mrs., Mr., etc. Write the recipient's job title under his/her name. Below the name, write the name of the company (if provided). One line below that, write the recipient's street address followed by his/her city, state, and pin code.

Sudha Sharma,
HNo: 7-8-60,
Surya Nagar,
Andhra Pradesh 300376

12 July 2017

Mr. Ajay Gupta
801, Hingiri Apartments Naini,
Hyderabad 500 016

4. Subject: Normally bold and summarises the intention of the word.

Sudha Sharma,
HNo: 7-8-60,
Surya Nagar,
Andhra Pradesh 300376

12 July 2017

Mr. Ajay Gupta
801, Hingiri Apartments Naini,
Hyderabad 500 016

Sub: Request for infrastructure improvement.

5. Salutation: Salutation is an important part of the letter. Don't be friendly, while adding the salutation. Dear Sir or Madam will do.

Sudha Sharma,
HNo: 7-8-60,
Surya Nagar,
Andhra Pradesh 300376

12 July 2017

Mr. Ajay Gupta
801, Hingiri Apartments Naini,
Hyderabad 500 016

Sub: Request for infrastructure improvement.

Dear Sir,

6. Body of the letter: The body of the letter need not be more than three paragraphs.

The introductory paragraph

An introductory paragraph should always be short and to the point. It is important to put into words the key purpose of writing a letter in the introductory paragraph.

Sudha Sharma,
HNo: 7-8-60,
Surya Nagar,
Andhra Pradesh 300376

12 July 2017

Mr. Ajay Gupta
801, Himgiri Apartments Naini,
Hyderabad 500 016

Sub: Request for infrastructure improvement.

Dear Sir,

I would like to bring to your notice that..._____

The main body

Give answer to the question asked in the main body of the letter. Do not exaggerate or write things that are unnecessary and go out of context. Write the points that best explain the purpose of the letter being written. Present your best self, write in a clear, conversational style, be concise, and be consistent.

Sudha Sharma,
HNo: 7-8-60,
Surya Nagar,
Andhra Pradesh 300376

12 July 2017

Mr. Ajay Gupta
801, Hingiri Apartments Naini,
Hyderabad 500 016

Sub: Request for infrastructure improvement.

Dear Sir,

I would like to bring to your notice that _____
_____ (Introductory Para) _____

(Main body Para) _____

The concluding paragraph

The finishing paragraph of your formal letter should always present a call of action. It can be related to sending you some information or refund or any such thing. Wind up your letter in a way that leaves a good impression on the mind of the examiner.

Sudha Sharma,
HNo: 7-8-60,
Surya Nagar,
Andhra Pradesh 300376

12 July 2017

Mr. Ajay Gupta
801, Hingiri Apartments Naini,
Hyderabad 500 016

Sub: Request for infrastructure improvement.

Dear Sir,

I would like to bring to your notice that _____

(Main body-complete explanation of the problem/issue) _____

Please take necessary steps _____
I would look forward to hearing from you _____

7. Signing off: Sign off your letter with the appropriate salutation followed by your name. "Yours sincerely," "Sincerely," and "Best", "Yours obediently", "Yours faithfully" will all do. Write your title under your name if applicable.

Sudha Sharma,
HNo: 7-8-60,
Surya Nagar,
Andhra Pradesh 300376

12 July 2017

Mr. Ajay Gupta
801, Hingiri Apartments Naini,
Hyderabad 500 016

Sub: Request for infrastructure improvement.

Dear Sir,

I would like to bring to your notice that_____

(main body-complete explanation of the problem/issue)

Please take necessary steps_____

I would look forward to hearing from you_____

Yours sincerely,
Sudha Sharma

Useful Letter Writing Aids

Complaint Letter

Letter of complaint is commonly written in a formal way. Letter should start with an appropriate salutation: Dear Sir, Dear Madam, etc. The language that you use while writing your letter depends on severity of the problem you are complaining about. Always remember not to be abusive at any point of time when complaining. The complaint that you are making should be supported with a justification.

Examples of Phrases that can be used in a complaint letter:

I would like to express my extreme dissatisfaction...

I regret to say that I was not completely satisfied...

I would like to receive a full refund...

Application

A letter of application is written when you are applying for a permanent or a temporary job. It can also be written while applying for an educational course. The first paragraph includes the name of the job or the course you are applying for and where you saw its advertisement. The main body paragraph includes what you are currently doing and the work experience that you have, your academic qualifications, certifications and your own special qualities that make you eligible for the job or course. The final paragraph summarizes the points discussed in the main body. Thank the person for considering your application and ask the person to consider you for the job or course. Mention the possibility of further communication.

Examples of Phrases that can be used in a job application:

I had applied against notification...

I would like to apply for...

Invitation Letter

Letters of invitation can be formal or informal depending on the situation and the person we are writing to. They include description of the events such as a party, wedding, etc. or a place like a hotel, house, etc. and/or directions to the place.

Examples of Phrases that can be used in an invitation letter:

Could you please let me know if you can attend...

Could you please let me know if you are available for...

We are happy to let you know...

Extras

This letter is to inform you about...

This letter is in reference to your...

We would like to bring to your notice/attention...

-Letter in reply to an enquiry

This is in reference to your enquiry...

-Apology letter

We would like to apologize for...

Please accept our apologies for...

Please let us know how we can compensate you...

Complementary close

- Yours faithfully,
- With gratitude,
- Respectfully yours,
- Yours sincerely,
- Yours obediently,
- Thanking you,

What is an informal letter?

An informal letter is a letter that is written to a friend, family members, a close relative or to any individual who is extremely close to you or well acquainted with you. This letter is written in a personal manner. An informal letter is perhaps the most common of all letters.

We may write an informal letter for a special occasion and many other situations such as a letter to express sympathy when somebody has died, a letter to congratulate someone on his/her marriage, a letter to someone to congratulate someone on his/her success in life, a thanksgiving letter to a teacher/friends/parents, etc. Such letters are called personal or informal letters. These letters may be short or long depending on the matter that is being discussed or the bond that you share with the person you are writing to. This immensely depends on how well you know the person so wisely consider your relationship with him/her. These letters are mostly chatty and casual.



Informal Letter Writing Tips

- Informal letters always contain questions asking about the person's well-being, as well as that of those around him (his/her family and friends).
- The content of a letter should always be concise, conversational, tidy, logical, reasoned, clear-headed and grammatically correct.
- The language of informal letters is very friendly and casual unlike that of informal letters that are official and excessively polite.

Address

Your personal address should be located at the top right corner of the page. A number of people will insert the city where the letter is being written from. The English, however, do no such thing.

45, Bhavesh Nagar
Kanpur

Date

The date is usually located below your own address. The month, day and year are the normal things to mention. Sometimes only the month and day will be sufficient.

45, Bhavesh Nagar
Kanpur

20th December 2017

Salutation

The most common salutation in an informal letter is “Dear <name of the person you are writing to>” or “Hi <name of the person you are writing to>”. Do not forget to put a comma after it.

45, Bhavesh Nagar
Kanpur

20th December 2017

Dear Jai,

Body

The contents of your letter should be written in a personal and friendly tone. You can use a different language for every different person you write to. Your adjustment depends on the kind of relationship you share with the other person (if he/she is your friend/a relative/a family member or he/she is elder/younger to you). A good way of assessing how you should write is to think about how you would interact with each other in real life. *You can ask a few polite questions like "How have you been?" or "How was your trip?"*

The first paragraph consists of an introduction that will give the recipient an idea of what you are writing to him/her with a brief description of the main purpose of your letter. You can start the paragraph with "I hope you are doing fine..." and continue to write as told. The second paragraph of the letter consists of a detailed description of what you want to convey to the other person. You can thank the recipient for their time, wish him/her a good luck or ask any questions in your concluding paragraph.

45, Bhavesh Nagar
Kanpur

20th December 2017

Dear Jai,

I hope you are in a good health_____

Give my regards to your mom and dad_____

Signature

In terms of signing off, the choice is yours and you have a lot of freedom here. You can end your letter with “Love”, “Lots of love”, “Yours”, “Yours forever”, etc. Note that it is always followed by a comma.

45, Bhavesh Nagar
Kanpur

20th December 2017

Dear Jai,

I hope you are in a good health_____

Give my regards to your mom and dad_____

Yours truly,
Vilas

USEFUL LETTER WRITING AIDS

Salutation

There are a few things that you should know about in terms of addressing someone properly in an informal letter.

-Men are addressed as “Mr.”

-Women are addressed as “Mrs.” if they are married and with “Ms.” when they are not.

Opening Phrases

- How are you?
- I hope you are in a good health.
- How have you been?
- I came to know about...
- How is life treating you?
- I was happy to hear about...
- How are the kids?
- I hope you are doing great
- I hope you, Mom, and Meera are having a great time.

Conclusion

- I am looking forward to seeing you.
- I dedicate my success to you.
- I can't wait to see you soon.
- Send me a detailed reply.
- I can't wait to hear from you.
- I am looking forward to hearing from you.
- See you soon.
- Revert as soon as possible.
- Send my love to...
- I hope you are doing well.
- Good luck...
- Give my regards to...

Complementary close

- best wishes,
- Yours sincerely,

-Yours obediently, (can be used for Thanksgiving letter to teachers/mentors)

-Kindly,

-Yours truly,

-Thanking you,

-Kind regards,

-Best regards,

-Lots of love,

-Love,

1. Write a letter to the editor of a newspaper regarding noise pollution in festive season.

572 Sector G,
Ashiyana, Lucknow,
U.P

23rd May 2017

The Editor,
The Times of India,
Milap Bhawan, Delhi

Sub: Noise Pollution posing a threat to health of people.

Sir,

I would like to draw the kind attention of the concerned authorities towards increasing problem of noise pollution. Increasing noise pollution is a big threat to the health the people; if it is allowed to go unchecked it may rob the people of their hearing capacity. Creasing number of vehicles on the roads, rising growth of factories, loudspeakers etc. are various factors responsible for causing noise pollution.

It is the time that the authorities should strictly enforce the noise control laws. The noise producing factories located in the residential areas should be shifted to far-off places without any delay. The use of loudspeaker should be stopped after specific time.

I hope that you'll voice my concerns through your esteemed newspaper and then the concerned authorities will take necessary action against those responsible for noise pollution to relieve the people from the harmful effects of it.

Yours faithfully,
Supriya Pathak

2. Write a letter to the editor expressing your concern as many stray animals are on the road during busy hours of day causing traffic jams as well as accidents. You've already written to the concerned authorities but no action was taken so far.

21-B, Aishbagh,
Lucknow, U.P - 226004

23rd May 2017

The Editor,
The Hindu,
Hazratganj, Lucknow

Sub: Noise Pollution posing a threat to health of people.

Sir,

Through the columns of your esteemed Daily, I would like to draw the attention of the civic authorities towards the increasing cattle menace on the roads of Aishbagh area of the city. The stray animals wandering on the busy road are causing frequent traffic jams, as well as accidents.

They have, hence become a traffic bottleneck causing untold misery to the road users. I have written many times to the

concerned authorities but unfortunately no steps have been taken so far.

I urge that the civic authorities catch the stray cattle and send them for proper rehabilitation. I hope the authorities will take appropriate measures to find a solution to help us get the city roads rid of this menace.

Thanking you,

Yours faithfully,
Dheeraj

Complaint Letter

3. Write a letter to the SHO of your area complaining against the violation of traffic rules by the people.

17-B, Sadar,
Nagpur

13th February 2017

The SHO,
Sadar, Nagpur,
Maharashtra

Sir,

I wish to draw your kind attention towards the increasing incidents of road accidents in our area. The major cause of such incidents is the violation of traffic rules and absence of traffic police on signals. People are in a habit of breaking laws. Everybody on the road seems to be in a hurry.

It is very common that many people talk over mobile while drive and also jump red lights. Over speeding is another cause of road accidents. All these have contributed to the increase in the road accidents. Pedestrians do not feel safe while moving on the road.

It is, requested to take immediate necessary action to check the incidence of road accidents. Traffic police may be deployed on every street to punish those who dare to break the traffic rules.

Yours faithfully,
Imraan Malik

Grievance Redressal Letter

4. You have ordered a digital camera online from a reputed company, but when the article was delivered you found that the article was not the same as you had ordered. Write a grievance redressal letter to the concerned company.

21, Rajendra Marg
Delhi
ashish.garg@gmail.com

30th May 2017

The Manager,
Zapbuy.Inc,
ITO, Delhi

Sub: Regarding faulty product delivery. Order ID: 1435B004

Sir,

I would like to bring to your notice that on 17th May'17, I placed an order of Cannon 350 Camera through your esteemed website (Order ID: 1435B004) and I was delivered a product on 20th May'17.

Unfortunately, the product that I found upon opening the package was not the same as the one I've placed an order

for. I am extremely disappointed that even after reporting this issue with your customer care representative, I've not yet received any revert or e-mail regarding replacement of the product.

To resolve the issue, I look forward to your reply and a resolution to my problem at the earliest. Please contact me at the above address or e-mail ID and initiate the process for replacement of the product.

Sincerely,
Ashish Garg

Formal Invitation

5. You are the Principal of Vidya Mandir School. Write a letter to the District Magistrate of your locality requesting him to preside over the annual function of your school and distribute prizes to the meritorious students.

The Hon'ble District Magistrate,
Allahabad

20th February 2017

Sir,

You are requested to kindly preside over the annual function which will be held on the 11th March 2017 in the school premises. The Chief Guest on the occasion will be Shri Anand Mittal, the standing M.L.A. of our locality. Prizes will also be distributed by you on the said occasion to the meritorious students for their successful performance in the school.

We propose to start the function at 5:00 PM. Apart from the prize distribution function; the programme will include a few culture items and musical concert.

We hope that your gracious presence will surely encourage the students. On receiving a note of confirmation from your end, your name will be printed on the Invitation Cards to be sent to the guardians of the students. An early consent is earnestly requested.

Yours faithfully,
Meghna Shukla,
Principal,
Vidya Mandir School

6. You are the Chairperson of Shikha Mitra NGO for children and you were invited to a formal dinner on occasion of 21st anniversary of Delhi Institute for Social Sciences. However, due to your prior commitment you are unable to attend the event. Write a letter to the Principal stating your reason to turn down the invitation.

The Principal,
Delhi Institute for Social Sciences

24th May 2017

Dear Mrs. Mehta,

I am honoured by the invitation to your institute's 21st - anniversary dinner on June 12th, 2017. Please accept my heartiest congratulations on your institute's upcoming celebration. I must apologise for the slight delay in replying to your letter. I have just returned from Pune after a seminar. However, allow me to decline this invitation for I have a prior meeting schedule which requires my presence to present a seminar on awareness on child abuse and child labour on the occasion of world day against child labour. Hence, it is a highly crucial meeting that I cannot avoid.

Please accept my sincere apologies. If circumstances have been otherwise, it would be my honour to be present at your institute's prestigious event.

Thank you for your kind understanding.

Yours sincerely,
Shiksha Aggarwal,
Chairperson,
Shikha Mitra NGO

Letter to Manager for Account Transfer

7. Write a letter to your branch requesting them to transfer your savings account from Hari Nagar, Delhi branch to Gomti Nagar, Lucknow branch because of your transfer.

B-90, Gomti Nagar,
Lucknow, UP -226012

4th January 2017

The Manager,
SBI, Hari Nagar,
Delhi - 110064

Sub: Regarding transfer of savings account.

Dear Sir,

I am having a savings account bearing number - 1410001201 with your branch at Hari Nagar, New Delhi. I have recently been relocated to Lucknow due to transfer of my job.

I would be obliged if you can please transfer my account with your bank to your bank's branch at Gomti Nagar, Lucknow, Uttar Pradesh. This would ease of the maintaining of the account at my end. Appropriate charges may kindly

be debited to my account in this regard for transfer of my account.

I am enclosing herewith a copy of the Address Proof of my current residence for your information and records.

Kindly do the needful.

Thanking you.

Yours faithfully,
Vaishali Pant

Enquiry Letter

8. You are the manager of Resonance Publishing House and you had a telephonic conversation with the manager of Ashoka Enterprise regarding some equipment needed by your firm. Write a letter to the manager of Ashoka Enterprise enquiring about the same and requesting a catalogue of that equipment.

Resonance Publishing House,
Laxmi Nagar, Delhi

12th April 2017

The Manager,
Ashoka Enterprises,
98, Model Town,
Ghaziabad

Sub: Request for the catalogue of equipment.

Dear Sir,

This is with reference to our telephonic conversation last week. We had discussed on various equipment which your company manufactures. Now we are writing to you to know if your company can send a catalogue with details of latest equipment. We want to see which ones will suit the requirement of our organisation. Could you provide us with more details about their range, quality, prices etc.

In case we find suitable products, we look forward to place an order with you. We would also like to know whether you can offer discount on the replacement our out-dated equipment.

We shall discuss all the matters after you send your catalogue. We are eagerly waiting for an early response from you.

Yours sincerely,
Mohit Vishwas,
Manager

Formal Request Letter

9. Write a letter to the principal of your college requesting him for fee concession stating the reason of bad financial situation of your family.

The Principal,
Jaipur Engineering College

10th July 2016

Sub: Requesting for concession in college of fee.

Respected Sir,

With due regards, I beg to say that I am a student of electrical engineering 3rd year with an outstanding academic record. I would like to inform you that my family's financial condition is not stable as my father is now retired from his job and he gets a monthly pension of mere 10,000 Rupees, which are not sufficient for us to meet the household expenses. Thus, I cannot afford to pay the college fee.

Hence, I request you to waiver my fee on humanitarian grounds to enable me to pursue my studies further. I shall remain highly obliged to you for this.

Kindly consider my case with a positive outlook and help me to study further, I shall not disappoint you.

Thanking You,

Yours obediently,

Kunal Rai,

3rd Year Electrical Engineering



Practice Exercise

- You are the principal of Mira Public School and you are concerned about increasing usage of mobile phone by students in school premises. Write a letter to parents expressing your concern as this may pose a distraction which may affect students' academic performance.
- Write a letter to the District Magistrate of your locality regarding increasing incidents of Cyber Crime.
- Write a letter to your branch manager requesting him to transfer your endowment policy from Mysore branch to Pune branch because of your transfer.
- You are the manager of a firm dealing in automobile parts. Earlier you've placed a bulk order for some automobile parts with a manufacturer and it was delivered to you recently. However in you've found that a box had damaged parts in it and you wish to seek replacement or refund from the manufacturer. Writing a letter to the manufacturer for the

same.

- Letter to insurance company for assessment of loss in your warehouse due to explosion in the neighbouring factory.
- Write a letter to the manager of a bank complaining about the rude behaviour of an employee.
- Write a letter to the editor of a newspaper expressing your concern regarding paid news issue and the responsibility of media.

Personal Letter/ Expression of Concern

1. Write a letter to your younger brother expressing your concern regarding the recent outbreak of WannaCry Ransomware and telling him to be wary of his online presence and the precautions he can take to stay protected.

51, Rajauri Garden,
Delhi

14th May 2017

Dear Mayank,

Hello! How are you? I hope you are doing fine.

The recent outbreak of WannaCry ransomware has caused a frenzy in this world and I hope that you are aware of this situation. I am concerned for you as I am aware that you are an avid online user and you indulge frequently in e-commerce.

Ransomware attacks as a computer worm that takes advantage of open security vulnerabilities by blocking the access to the computer, holding the owner to ransom till the demanded sum of money is paid. In such an outbreak, all of us must be very vigilant of our online presence.

I suggest you to install updates of your PC's operating system and ensure strict antivirus security. Be wary of suspicious emails and pop-ups and do create a backup of your important data in an external hard drive.

Yours truly,
Prashant

2. Write a letter to your sister persuading her to study hard and to appear for SBI PO examination.

51, Aashiyana,
Lucknow

10th April 2016

Dear Ankita,

I hope you find this letter in good health. I came to know from mom that you are very confused regarding your career path and you are considering skipping SBI PO recruitment examination. I am concerned for you and let me tell you that your decision to skip the examination goes against your calibre and the hard work you have been doing.

You've had a brilliant academic record and you've been pursuing this dream of becoming a Probationary Officer and getting a government job for more than a year. You may be underestimating your calibre as you have some misconception about your preparation.

I sincerely advise you to appear in the forth-coming SBI PO Examinations. I am sure you will come off with flying colours.

Wishing you all the best and give my regards to mom and dad.

Yours truly,
Anuj

Condolence Letter

3. Write a letter to of condolence to your friend who has lost his father.

51, Vikas Marg,
Delhi - 110092

1st May 2016

Dear Varun,

No words can express the deep shock and grief I felt, when I heard about the sad and untimely demise of your dear father. The news was like a bolt from the blue.

Your father was a very kind man and was always helpful to others. He possessed great qualities of head and heart. He was, undoubtedly, a man of great courage, rare virtues and an endearing personality. His absence would always be felt.

Be bold and look after your mother and your younger brother. Time will surely heal your wounds in due course. My sympathies are with you.

May God rest his soul in peace!

Yours sincerely,

Vaibhav

Informal Invitation

4. Write a letter to your friend inviting him to your brother's marriage.

51, Hauz Khas,
Delhi

23rd April 2017

Dear Ankush,

I hope this letter of mine will find you in the best of your health and spirits. I am dropping you a line with happy news. You will be glad to know that my brother's marriage is taking place on 12th May'17.

It will give me great pleasure if you and your family come to attend this wedding ceremony at Aura Club and Lawns, on 12th May at 7:00 PM. The reception will be held at our residence at 6 P.M. the next day.

I hope you will grace the occasion with your presence. Please convey my best regards to your parents and love to Youngers.

Yours sincerely,
Sarthak

Letter of Congratulations

5. Considering yourself Kartik/Meenakshi write a letter to your sister Asha congratulating her on her success in graduation examination.

1-B, Sector-21,
Noida

23rd April 2017

Dear Asha,

Congratulations! It gives me great pleasure that you have topped the list of successful candidates in B.Tech final year examination by securing 92% marks in graduation. It is all the more delightful to learn that you have secured distinction in all the subjects and that you've completed your graduation with honours and as a gold medallist.

It is indeed very splendid success of you. I know you worked very hard day and night, and therefore you deserved it. You have been very consistent all along your studies. You never ignored your studies. It has paid well now.

Again my heartiest congratulations on the happy occasion I am confident you will make a brilliant career and you will get good job offers.

We will meet soon to have a treat. With lots of good wishes for your bright future.

Yours sincerely,
Meenakshi

Thank You Letter/ Gratitude Expression

6. Write a letter to your teacher thanking her for her efforts in helping you to prepare for upcoming Board examinations.

F-243, Anantpur,
Kanpur

29th January 2017

Dear Mam,

I would sincerely like to express my gratitude towards you for taking out extra hours from school and clearing my doubts. As you are aware, board exams are coming closer and I was really worried if I'd be able to cover the syllabus due to my ill health. But all thanks to you that you have helped me in clearing my doubts with patience and understanding.

This year of school had been tough for me and luckily, you were there to understand my situation and help me in my hour of need. I never thought I would be able to appear for board exams with confidence.

Your tips your effort, everything will surely enable me to do well. I assure you, that I will be clearing the exams on merit basis and make you feel proud of me.

Yours sincerely,
Kunal Singh

Informal Request

7. You are Mohit and you living in a rented flat in Pune for past 3 years. Your flat requires some urgent repairs and painting. Write a letter to your landlord drawing his attention towards the issue and requesting for his timely action.

1-B, Sector-21,
Noida

19th September 2016

Dear Mr. Sharma,

I am writing to remind you of some urgent repairs that need to be carried out in the flat I am currently residing. I wrote a letter to you a few days back drawing your attention towards the necessary repairs needed in the house, I am occupying but I have not received any response from your side so far.

The roofs of the kitchen and bed room leak profusely in the rainy season. The house has not been white washed for the last three years. The doors and windows are to be painted.

Kindly look into the matter as soon as possible to make my stay comfortable. I'd be grateful if you could contact me as soon as possible to arrange a time for the repair work to be carried out.

Looking forward for your quick response.

Yours sincerely,
Mohit

Practice Exercise



Practice Exercise

- Write a letter to your parents telling them the challenges you are facing due to tough competition in banking recruitment exams and how you plan to overcome them.
- Considering yourself Kirti/Ankush, Write a letter to your brother Suresh explaining the present advantages of mobile banking and its ease of use.
- Write a letter to your friend inviting him for a seminar on climate change to be held in your college.
- Write a letter to your brother explaining him the benefits of life insurance.
- Write a letter to your daughter who is living in Delhi, expressing your concern for her safety due to increase in crime rate in the city.
- Write a letter to your pen friend expressing your views on net neutrality.

Some features associated with this book are:

- Format and useful writing tips for Letter, Essay and Précis writing.
- Incorporates all popular and expected topics for Essay writing.
- Solved examples of different types of formal and informal letters asked in competitive exams.
- Practice Exercise of Letter and Essay Writing.
- Expected Essay Writing Topics Based on Current Affairs.

We hope that our readers will appreciate our efforts and this book. Any comments or suggestion for further improvements are welcome wholeheartedly.

Team Adda247

CHAPTER - 2 ESSAY WRITING

Essay is any literary piece of work which is mainly based on facts that deals with its theme from a limited and often personal point of view. It is a systematic, methodical, and an analytical composition that is usually much shorter and less formal than a dissertation or thesis.

An essay is an essential part of Descriptive Paper of any competitive exam, be it an SSC, Bank, Insurance exam or a UPSC level exam. It is a long composition that can be asked on any topic, especially on the topics related to current issues, or the issues that are drawing everybody's attention. You can go through the current affair topics important for competitive exams on currentaffairs.adda247.com . You should also be prepared for the topics that are generally uncommon from the point of view of competitive examinations, as one of topics asked in SBI PO Mains 2016 was Pokemon Go game.

READ THE QUESTION CAREFULLY

You must examine the question meticulously to make sure you answer what is asked. Generally the essay questions have some direction words that give a hint about what is wanted in the essay, such as compare, describe, explain, argue, discuss, critique, etc. These words are actually the task words that help you identify the task that needs to be done. Highlight the key words and identify the topic words that indicate what the whole essay is going to be about.

TEMPLATE

Introduction Paragraph:

Give a brief punchy statement which intends to grab the examiner's attention and make him/her want to continue to read your essay. Support your statement by a few arguments that leave no doubt in the examiner's mind about which side you are on from the beginning of your essay.

Give examples to support your arguments

Make sure that your introduction gives the examiner a clear understanding of what your essay is about and tells him/her what to expect in the paragraphs to come.

- Give the reader the best first impression possible.
- Avoid personal pronouns like I, My, or Me.
- You can use a suitable idiom/proverb/quote to start your essay.

Body:

The main purpose of a body paragraph is to explain in detail the examples that support your thesis. Begin each paragraph with a theme sentence that connects the paragraph to the rest of the essay. Start with the first subtopic and continue with supporting details. Give examples and explain how this example proves your argument.

You can draw up comparisons to make the examiner understand what you are trying to say.

Continue with second/third subtopics (if necessary) and proceed in a similar way.

- Ensure that every different point is given a new paragraph.
- Do not stick to a single subtopic and write too much about it because you won't be left with much of words to explain other necessary points.
- The first sentences of your body paragraphs need to be very effective.

Conclusion:

Conclusion is a crux of all that has been discussed earlier. You can start by summarizing your main ideas by drawing together each component of you previously made arguments in a logical and significant way.

- Give your own opinion or a suggestion in the end (if required).
- Try to conclude with a quotation that amplifies your main point. A quotation can add texture and specificity to your discussion.
- Do not forget to address the task given to you in the question.
- Avoid Introducing a new idea or subtopic in your conclusion.
- Make sure your conclusion agrees with your introduction.

Finishing Touches

- Check the order of your paragraphs.
- Make sure that the order of your paragraphs makes sense.
- Make sure that flow of sentences is smooth.
- Add phrases to connect thoughts or ideas.
- Check your essay for grammar and spelling mistakes.

Transition

-Addition

and, also, besides, further, furthermore, too, moreover, in addition, then, of equal importance, equally important, another

-Comparison

in the same way, by the same token, similarly, in like manner, likewise, in similar fashion

-Purpose

in order that, so that, to that end, to this end, for this purpose

-Contrast

but, in contrast, conversely, however, still, nevertheless, nonetheless, yet, and yet, on the other hand, of course, on the contrary, or, in spite of this, actually, a year ago, now, notwithstanding, for all that, strangely enough, ironically

-Cause/ Effect

Because, since, on account of, for that reason, therefore, consequently, accordingly, thus, hence, as a result

-Conclusion

in conclusion, lastly , to sum up, to summarize, in sum, in brief, in short, in summary



Tips for Essay Writing

- Don't be abusive while mentioning negative aspects of something.
- Avoid using slang or text language.
- Your tone should always be confident and formal while writing essays.
- Try using simple vocabulary.
- Always write in paragraphs.
- Do not address the reader.
- Read editorials daily and rewrite its summary in 250-300 words.
- Try writing essay on topics/issues currently in news.

GIFT CITY

GIFT i.e. Gujarat International Finance Tec-City is a planned financial Central Business District between Ahmedabad and Gandhinagar as a greenfield development. GIFT aspires to provide to India's large monetary services potential by presenting to global organisations a top-notch infrastructure and amenities. It aims to create a center of attention for the top talent in the country by providing the premium lifestyle. It is probable that GIFT would provide 500,000 direct and an equal number of indirect jobs which would require 5.76 million square meter of real estate office and residential area.

The vision for GIFT is to develop a new set-up for globally benchmarked Integrated City, propose a road map for fast track progress and accomplishment, make the city scalable in each and every aspect for a distant future, derive the city format from fast changing lifestyles and new technologies, and achieve an image of Global city, that keeps pace with modern technologies. GIFT offers well-developed areas of infrastructure with built up space, power, water supply, transport, housing etc. including physical and social infrastructure facilities.

GIFT city will provide safe and clean environment; satisfy food, shelter, and educational needs; and employment opportunities for youth. It will also provide a viable advantage in terms of tax structure and supportive regulatory framework. It will also provide benefits in security transaction tax, commodity transaction tax, dividend distribution tax and long term capital gain tax waivers

and no income tax. GIFT City can also become a price setter in several financial instruments.



Questions

- Write an essay on GIFT City.
- GIFT is an under-construction central business district between Ahmedabad and Gandhinagar. Write an essay elaborating the vision behind GIFT city.
- Write an essay discussing the proposed benefits of GIFT city.
- Write an essay on smart cities mission by govt. of India.

WannaCry Ransomware Attack

Ransomware is a malicious software, designed to block the access to any computer system, holding the owner to ransom till the demanded sum of money is paid. Ransomware often infiltrates a PC as a computer worm or Trojan horse that takes advantage of open security vulnerabilities. A crypto-ransomware, called WannaCry or WannaCrypt affected more than 150 countries, including India. It has already affected major businesses and organisations, including FedEx, Renault and Britain's National Health Service.

A Japanese electronics maker Hitachi, a prominent Korean theatre chain and Chinese government reported that their systems had been affected. Chinese state media reported that 40,000 businesses and institutions have been hit. And that's mere a measure of the electronic consequences of WannaCry. Health care providers in Britain, were forced to turn ambulances away and cancel or delay cancer treatments for patients over the weekend.

Ransomware encrypts most of the user files on a Windows PC with virtually unbreakable encryption. A message is posted on the computer's screen informing the user that he must pay a ransom in the online cryptocurrency Bitcoin. Two countdown clocks on the screen tell the user how much time remains before the ransom is doubled.

Keeping Windows or our PC up-to-date with the latest security enhancements, antivirus software can prevent malware from infecting our computer. We should avoid clicking links inside dubious emails and download anything from a not so trusted

source. And whenever something unlikely happens our data backup can save us, so store your data somewhere else too, it can be stored in any secondary media storage like a physical hard drive. The banks should update the Microsoft patch as this would help India's banking system to insulate against potential threats.



Questions

- Write an essay on Ransomware attack.
- May 12th 2017 saw the biggest ever cyber-attack in Internet history. A ransomware named WannaCry stormed through the web. Write an essay on ransomware cyber attack and the measures one can take to protect himself.
- Write an essay elaborating the threats of our online presence and impact of social media on youngsters.
- Increasing cases of cybercrime are a clear warning that one should be vigilant of his online presence and cyber laws are needed to be strengthened. Write an essay about cybercrime in India.

Naxalism in India

Naxalite is a term used to refer to activist who is a member of the Communist Party of India. They operate in various parts of India, mostly in West Bengal and less developed areas of rural southern and eastern India. The Naxalite–Maoist insurgency is an ongoing tiff between Naxalites and the Indian government. The term Naxal has its roots in the village Naxalbari in West Bengal, where the violent moment was organized by a section of the Communist Party of India.

Over three thousand people had been killed in Naxalite-Government conflicts between 2002 - 2005. The conflict has displaced 350,000 members of tribal groups from their ancestral lands with hundreds of people being killed annually in clashes between the CPI-Maoists and the government every year since 2005. The naxalites also mounted an attack on a BSF patrol team near Kurenar. The incident came a few weeks after the Naxals ambushed a team of Central Reserve Police Force (CRPF) in Sukma, Chhattisgarh, killing 25 of its policemen providing security for road construction in the area.

Government of India launched a new security operation policy to deal with Naxalites called 'SAMADHAN' - Smart leadership, Aggressive strategy, Motivation and Training, Actionable intelligence, Dashboard-based key performance indicators and key

result areas, Harnessing technology, Action plan for each threat, No access to funding. This problem can't be resolved through bullets or any shortcuts, but through short-term, medium-term and long term solutions. With the new strategies and full force, we will be successful against them.



Questions

- Write an essay on naxalism in India. (Word limit-250 words)
- Write an essay on is naxalism: an ideology or the biggest threat in India.

Farmers' Suicide in India

India is an agrarian country with around two third of its population making living from the land. Around 66 per cent of rural laborers are dependent on agricultural activities for their income. It is estimated that more than 250,000 Indian farmers killed themselves in past sixteen years. The year 2004 recorded the highest number of farmer suicide which was 18,241. Percentage of farmer suicide is around 11.2% off all suicides in India.

Why farmers are killing themselves? Studies found a number of conflicting reasons for farmer suicides, such as monsoon failure, high debt burdens, government policies, mental health, personal issues and family problems. Farmers receive minimal financial support from the government, forcing them to turn to moneylenders, who charge up to 20-50% interest on a four-month loan. Many farmers took their own lives by drinking the very pesticides that no longer work on their crops.

The government of India took a number of steps to provide debt relief to farmers, improve supply of institutional credit, improve irrigation facilities, and introduce subsidiary income opportunities through horticulture, livestock, dairy and fisheries. Experts and social service personnel were employed to look into the causes of farmers' suicide and farm related distress, and to provide farming support services.

But these government relief packages have been ineffective, misdirected and flawed. The money lenders continue to offer loans at high interest rates, while income generating potential of the land the farmer works on has remained low and subject to weather

conditions. The government should understand that a more lasting relief to farmer distress can only come from reliable income sources, higher crop yields per hectare, irrigation and other infrastructure security. A more pro-active role in creating and maintaining reliable irrigation and other agriculture infrastructure is necessary to deal with farmer distress in India.



Questions

- Write an essay on Farmer suicide- how can we prevent it?
- Write an essay on the Farmers suicide-impact on economic and social structure of our country. (Word Limit: 300 words)
- Farmers' suicide is a serious issue and govt. has made many provisions to ease their burden. Write an essay on govt. schemes for farmer's benefit and how effective they've proven to be.
- Writing an essay stating the causes of increasing number of farmers' suicide in India.

Sexual Harassment

Sexual harassment can be defined as unwanted sexual advances, requests for sexual favours, and verbal or physical conduct of a sexual nature. The legal definition of sexual harassment includes requests for sexual favours, sexual advances or other sexual conduct when 1. submission is either explicitly or implicitly a condition affecting academic or employment decisions; 2. the behaviour is sufficiently severe or pervasive as to create an intimidating, hostile or repugnant environment; or 3. the behaviour persists despite objection by the person to whom the conduct is directed.

There are two types of sexual harassment, 'quid pro quo' and 'hostile environment'. Quid pro quo means 'this for that'. It occurs when it is stated or implied that an educational or employment decision about a scholar or worker depends upon whether the scholar or worker submits to conduct of a sexual nature. Later takes place when unwanted conduct of a sexual nature creates an frightening, bullying or abusive working or environment or is so harsh, persistent or invasive that it affects a person's ability to participate in any activity.

The Criminal Law Amendment Act, 2013 introduced changes to the Indian Penal Code, making sexual harassment an expressed offence under Section 354 A, which is punishable up to three years of imprisonment and or with fine. Sexual assault can also be prevented by secondary school, college, and workplace education and training programmes about sexual harassment. Not only government, but everyone should make equal efforts to create a harassment free environment for all.



Questions

- What is sexual harassment? Write an essay on it in 250 words.
- Increasing incidents of sexual harassment are a major cause of concern against women safety. Write an essay on the evil of sexual harassment and the measures govt. has taken to ensure women safety.
- Write an essay on child abuse and child maltreatment.
- The onset of older age is usually considered to coincide with the age of retirement, at 60 or 65 years of age. Old age is often regarded as that time of life when people are physically declined and are mistreated and abused. Write an essay on mistreatment of elderly people and concern over their exploitation and abuse.

Demonetisation

Demonetisation is the act of stripping a currency unit of its status as legal tender. On November 8, 2016 the government announced a historic measure to demonetize the two largest denomination notes Rs. 500 and Rs. 1000, which constitute 86% of the total cash in circulation.

The aim of the action was fourfold: to curb corruption: counterfeiting, the use of high denomination notes for terrorist activities; and especially the accumulation of “black money”, generated by income that has not been declared to the tax authorities.

To fulfill the vision, the government announced that notes of Rs. 500 and Rs. 1000 were to be deposited in the banks by December 30, 2016, while restrictions were placed on cash withdrawals.

Some of the benefits of this reform are tax on black money, crowding out counterfeit notes, higher tax compliance due to formal economy etc. In addition to these immediate benefits, these are some long term benefits like making Indian economy a less-cash or cash-lite economy. Notwithstanding its long term potential, Demonetisation had some short term costs too, for example aggregate demand shock aggregate supply shock liquidity shock etc.

Moving forward, the emphasis must be on maximising Demonetisation is benefits while minimizing its costs. First step to be taken immediately is to replenish the cash shortage. In medium term, the impetus provided to digitization must continue. For

higher tax compliance taxation regime must be simple and predictable like GST.

Hence, if we compare the merits with demerits, it will be safe to conclude that former outweighs the latter.



Questions

- What is demonetisation? Can you explain it by writing an essay on it? (Word Limit- 250 words)
- Write an essay on the economic and social impact of demonetisation- positive and negative.
- Write an essay on Inflation: the problem of rising prices in India.

Caste Based Reservation in India

Reservation is defined as the act of reserving, withholding or keeping back, or an arrangement by which arrangements are secured in advance. The system of caste based reservation in India encompasses a series of measures taken in order to reserve access to seats in the various governing bodies, and educational institutions. It intendeds to favour historically underprivileged tribes and castes, listed as Scheduled Castes, Scheduled Tribes and Other Backward Classes by the Government of India.

The reservation was undertaken to tackle the historic oppression, inequality and discrimination faced by members of these communities. But now-a-days, economically sound people from lower castes make use of most of the reserved seats, thus counteracting the spirit of reservations. Those who really need to be benefited of this system don't even know about their rights and how to claim for it. The benefits of reservation have been denied to people who deserve it the most just because they belong to a caste that comes under unreserved category. Instead, youth from these communities who belong to well-to-do families are found to exploit this reservation system.

Reservation must be given to the needy people. Rich people belonging to SC/ST/OBC community must not enjoy the fruits of reservation just because they belong to a lower caste. Steps must be taken by the Indian Government to amend it, revise or change it. Reservation must be given to financially poor people, physically handicapped or widows with no source of income.



Questions

- Write an essay in 250 words expressing your views about caste based reservation in India.
- In today's scenario is reservation crippling the youth of our country or is it a means for upliftment and betterment for the needy? Write an essay expressing your viewpoints.
- Competition has increased a lot in today's world, making it a tough challenge for a student to get into a good college. Write an essay on Student stress and is the competition in education a race to nowhere.
- Write an essay on the present education system in India.

Corruption in India

Corruption is defined as a dishonest or unethical conduct by a person assigned with a position of authority, often to acquire personal benefit, which may include many activities including bribery and embezzlement. Corruption in India is a hidden phenomenon and a study shows that more than 60% of Indian population had firsthand experience of paying bribes to get jobs done in public offices.

The largest contributors to the corruption are entitlement programs and social spending schemes ratified by the Indian government. Corruption caused problems in government funded projects, tendering processes and awarding contracts, hospitals and health care, land and property, income tax department, and even science and technology. Corruption may lead to bureaucratic delay and inefficiency, and loss of our country's credibility and its economic growth.

A variety of organisations have been formed in India to vigorously fight against corrupt Indian government and other corrupt business practices. Some of the organisations are, Bharat Swabhiman Trust; Jaago Re! One Billion Votes; Association for Social Transparency, Rights and Action (ASTRA). A committee headed by the Chairman of Central Board of Direct Taxes (CBDT) has been constituted to examine methods to strengthen laws to restrain generation of black

money in India, and to put to an end the illegal transfer of money outside India. Some of the States of India have their own anti-corruption agencies and courts. If corruption levels in India were reduced to levels in developed countries, India's GDP growth rate could rise at a higher rate yearly.



Questions

- Write an essay on corruption in India and the measures the government has taken to keep a check on it. (Word Limit: 250 words)
- Write an essay on Corruption: The corrosive element towards India's development.

Global Warming

Global warming is defined as a sustained increase in the average temperature of earth's atmosphere which is sufficient to cause climatic changes. Over the past 100 years, the average temperature of the Earth has risen between 0.4 and 0.8 °C and scientists believe that that average global temperatures could increase between 1.4 and 5.8 °C by the year 2100.

The term global warming is associated with green house effect, and an increase in the amount of green house gases in the earth's atmosphere. The greenhouse effect is the phenomenon by which a planet is warmed by its lower atmosphere and surface due to absorption and emission of infrared radiations by gases in its atmosphere. Solid and liquid particles known as aerosols, produced by volcanoes and manmade pollutants, too are thought to be one of the main causes of global warming.

Global Warming has contributed to some of the observed changes, including sea level rise due to long-term melting of ice sheets, changes in the number of warm and cold days, declines in Arctic sea ice extent, glacier retreat, ocean acidity caused by increased atmospheric concentrations of carbon dioxide.

Indian government employed many policies and committees to counteract the effects of global warming. Their tasks include the preparation of seasonal calendars to predict the climatic disasters, mapping the risks faced by the community and taking actions to prevent them. Global warming continues to increase, despite the steps taken by the Indian government. To cope up with the effects of global warming, meticulous steps to prevent the disasters caused by global warming are required. The country needs to have a better

technical understanding, capacity building, networking and expansive consultation processes covering every section of the society. And this requires the active participation of the government, and people as well.



Questions

- Write an essay addressing the issue of global warming in 300 words.
- Write an essay of causes, effects and solution to global warming.
- Write an essay measuring the Health Effects of Global Warming on the Earth's Population.
- Write an essay on global warming and its effects on Air Quality in Urban Communities.

Globalisation

Globalisation describes a process or an action of international integration of countries arising from the exchange of world views, commodities, ideas, and other aspects of culture by which national and regional economies, societies, and cultures have become integrated through the global network of trade, communication, immigration and transportation.

The phenomenon has intensified competition and interdependence between economies in the global market leading to an overall rate of growth of India's economy in the global arena. Globalization has resulted in financial consolidation, growth in foreign exchange reserve, increased foreign investment and to a considerable extent, control of inflation. It has also created employment opportunities as multinational companies are now making big investments in India.

On the other hand, globalization has also contributed to the suffering of low-income groups resulting in poor health, deplorable working conditions and bondage. Humans have turned into machines because of the need to amplify returns and be competitive in the global market. Agricultural sector is also facing the negative impacts of globalisation as the plight of farmers has been worsened by globalization owing to the need to increase production to meet the growing demand from the global markets.

Globalisation has led to the spread of western-style democratic system that has been accompanied by an increase in inter-ethnic tension and brutality as free market economic strategies combine with democratic processes of worldwide suffrage as well as an

increase in militarization to impose democratic principles and as a means to clash resolution, creating both winners and losers.



Questions

- Write an essay on globalisation. (250 words)
- Write an essay on globalisation explaining its positive and negative impacts on India.
- Write an essay on how technology has contributed or impacted globalisation?
- Describe the social as well as cultural indicators/manifestations of globalisation.
- Write an essay explaining the impact of globalisation on employment.

Terrorism

Terrorism is defined as a deliberate commission of an act of violence to create an emotional response through the sufferings of the victims in the furtherance of a political or social agenda. Terrorism in India poses a significant threat to the people of India and can be subdivided in four major groups including nationalist terrorism, religious terrorism, Marxist terrorism, and narco terrorism i.e. drug violence.

India faced a tenth of total terror incidents worldwide in 2013. Such incidents have a significant and long-lasting negative impact on the economy that weakens the economic activities of our country.

Terrorist attacks cause loss of life. It also causes suspicion and tension among different ethnic and religious groups, people resort to protest against government or turn to crime and looting in order to survive. It also results in fall of community tourist levels as destinations experience a strongly negative impact on their image and attractiveness.

To combat terrorism and internal security threats, Government of India has established the National Intelligence Grid with a purpose to link databases for collecting actionable intelligence. Amendments to the Unlawful Activities (Prevention) Act, 1967 in 2008 and 2012 have been done to build up the punitive measures to combat terrorism. The government has also ordered effective border management through round the clock surveillance and patrolling on the border areas. We need to recognize that terroristic groups are absolutely an ideology. In order to deal with terrorist threats, government should undertake hard coercive measures along with a soft political strategy.



Questions

- Write an essay on Terrorism in India.
- Write an essay explaining the impact in terrorism in India and what are the steps taken to deal with the same.
- Write an essay on how is Drug Trafficking related to Terrorism- are these acts of extremism financed by the sale of drugs?
- Write an essay on Homegrown Extremism- how this differs on so many levels from foreign radicalism.
- Write an essay on do the media encourage violence?
- Write an essay on what communities can do to help fight substance abuse.

Climate Catastrophe

The scientists refer to climate catastrophe as sudden temperature increase, unexpected global climate change, irreparable climate change impacts, and large scale singularities. It includes shutdown of the thermohaline, irreversible destabilization of the Greenland ice sheet that would lead to sea level rise, collapse of West Antarctic peninsula, and increase in the rate of extinction of species. It is estimated that nine years from now, warming above the Arctic Circle could be so extreme that a extremely disrupted and weakened jet stream could lead to global temperature rises so severe that a massive extinction event, including humans, could result.

Man is accelerating the rate of climate change far past what the influence of the sun or any natural forcer could achieve. Expelling chemicals and foreign substances into the air affects and increases the amount of greenhouse gases, which then absorb more energy from the sun. This results in global warming and climate catastrophe. Greenhouse gas emission is said to be the largest man-made climate forcer as it is so prevalent and large-scale. Vast swatches of primary forests are being wiped out for urbanisation that leads to increased level of carbon dioxide in the atmosphere, so, deforestation affects climate in a big way. As urban areas grow, so will the number of heat islands, which will drive up the overall atmospheric temperature.

Transportation causes about 25 per cent of greenhouse gas emissions, so walk, cycle or take transit whenever you can. Adaptation strategies that communities should implement include, diversifying crops and using drip irrigation for agriculture, training

public health professionals for increased health impacts and emerging diseases, developing wildlife conservation plans and new migration corridors to protect endangered species, designing buildings to conserve and even generate energy, and demonstrating strategies and lifestyles for increased sustainability and resilience.



Questions

- Climate catastrophe is due to man's wild construction. Write an essay on it.
- Write an essay on Climate change, Irregular Weather Patterns and the Food Chain.
- Ocean Acidification and its Effects on the World's Habitat.
- Write an essay on natural disasters, varying rainfall patterns and health of people due to climate change.
- Write an essay on how climate change in making world a dangerous place.
- Write an essay on landslide as a consequence of human actions.
- Write an essay elaborating ways to protect people and property from the impact of catastrophes.

ISRO Attained New Heights

Most of the achievements in space science are made by USSR's Soviet Space Program and America's National Aeronautics and Space Administration (NASA), but after undertaking a number of landmark missions, India's Indian Space Research Organisation (ISRO) has emerged as a leading space agency which not only registers India's presence in space science but also leads the world in a range of space missions.

India became the first country to successfully complete mission to Mars in its very first attempt becoming the fourth country to successfully undertake a mission to Mars. ISRO successfully tested the crew module aboard the GSLV MK3, which will put India in the special group of space cruising nations capable of taking humans to space. The Chandrayaan-1 mission made the stunning discovery of water on Moon. This February, ISRO created history with the launch of PSLV-C37/Cartosat-2 series satellite. The highest number of satellites launched in a single mission was 37, a record that Russia had achieved in 2014. The US space agency NASA launched 29 from a single rocket, but ISRO's 104 is the biggest number.

ISRO has also contributed to science and science education in India. ISRO's own Lunar and interplanetary missions along with other scientific projects encourage and promote science education. ISRO endeavours to optimise and enhance its technologies as the needs and ambitions of the country arrive, and is moving forward with the development of heavy lift launchers, human spaceflight projects, reusable launch vehicles, semi-cryogenic engines, single

and two stage to orbit vehicles, development and use of composite materials for space applications etc.



Questions

- ISRO takes India's space programme to new heights. Write an essay on it.
- ISRO becomes one of the six largest space agencies in the world. Write an essay on the achievements on ISRO.
- Write an essay explaining the benefits associated with having an individual space program which is not reliant upon another country.
- Write an essay reviewing the benefits of data sent through satellites for telecommunications in India.

Electronic Voting Machines

Electronic Voting Machines ("EVM") manufactured in 1989-90, are being used in Indian General and State Elections to implement electronic voting, and can record a maximum of 3840 votes. EVMs were first used on experimental basis in 16 Assembly Constituencies in the States of Madhya Pradesh, Rajasthan and NCT of Delhi at the General Elections to the respective Legislative Assemblies held in November, 1998.

The cost per EVM saves costs and time of production and printing of ballot papers. EVMs are easier to transport compared to ballot boxes, vote counting is faster, illiterate and physically handicapped people find EVMs easier than ballot paper system, and false voting is greatly reduced. EVMs run on an ordinary 6 volt alkaline battery therefore, EVMs can be used in areas with no power connections. The Indian EVMs are purposely designed as stand-alone units to avert any intrusion during electronic transmission of results.

Apart from all the benefits of EVMs, there are a few numbers of limitations too. As we all know that EVM is ultimately a machine and the trouble with technology is that no matter how much data it records but a single virus can destroy the entire data storage. Although a simple and unconditionally secure protocol for electronically transmitting the results exists, the control units do not transmit their results back to the Election Commission.

EVMs need to constantly evolve in order to remain secure and workable under any condition while at the same time keeping its operations simple just as any other machine. We should seek to improve the use of EVMs and to secure them better instead of

calling them faulty machines which are being deliberately manipulated by a pliant system, as they are being used for the past two decades and improvements are being made to them by the ECI.



Questions

- Write an essay on EVMs discussing its benefits and limitations.
- Write an essay on Electronic Voting Machines for Electorates in India.
- Write an essay on importance of election and voting in a democracy.
- Write an essay on importance of press freedom in democracy.

Social Media

Social media now-a-days has become a soundbite not only among teenagers but everyone including old generations. It can be defined as computer-mediated technologies that facilitate the creation and sharing of information, facts, career interests and other forms of expression by means of virtual communities and networks through user-generated content, such as text posts or comments, digital photos or videos, etc.

Social media are used to document memories, learn about and explore things, advertise oneself and build up friendships. LinkedIn, a social media platform has become a major resource of employment. Social media is extremely beneficial for social media marketing as it brings down the overall cost of marketing. Social media have also been used to assist in searches for missing persons. Social media can also have negative social effects on users. Angry or emotional conversations can lead to real-world interactions outside of the Internet, which can get users into dangerous situations. Ambivalence, emotional exhaustion, and depersonalization are usually the main symptoms if a user experiences social media exhaustion. Social media has opened up the possibility of identity theft, data theft, cyber fraud, hacking and virus attacks.

Hence it is essential to be aware of social media and ways to use it. Although social media can be beneficial, it can have negative consequences too. Limit your time on social media like Facebook,

Twitter, YouTube etc. Share limited information about yourself so as your information isn't misused by the bad elements of the society.



Questions

- Write an essay on positive and negative impact of social media in India.
- Write an essay on social media and digital marketing.
- Write an essay expressing your views on social networking the reason behind an alienated society and increasing intolerance.
- Write an essay on cyber-bullying through social media.

Impact of Technology in Banking Sector

Technology has revolutionised every aspect of human activity. One of these is the introduction of information technology in the banking sector. At present, technology and banking cannot be separated in any ways. Banking in India had fairly nonchalant approach before the emergence of the reform period during the mid 1990s. The introduction of technology was essential to make banking more penetrative, efficient, and competent.

Virtual banking enables customers of a bank or other financial institution to conduct a range of financial transactions through their website. Mobile banking is another service that allows customers to conduct financial transactions using a mobile device, and even without internet by dialling *99#. It provides customers with permanent access to banks, lower transaction costs, transfer of money immediately without waste of time and account security. ATMs enable the customers of a financial institution to make cash withdrawal, without the need for a human cashier. Using e-banking or mobile banking you can monitor term deposits, access loan and card statements, manage your insurance policy, transfer funds between the customer's linked accounts and many more things from your mobile phones or laptops.

With the advent of ATMs and increasing use of smartphone based devices, the use of technology in banking sector would facilitate customer to connect across entire customer life cycle much systematically than before. With this scenario, current mobile

banking objectives of building relations, reducing cost, achieving new revenue stream will renovate to enable new objectives aiming at higher level goals such as building brand of the banking organization. Emerging technology and functionalities would assist to create new ways of lead generation, prospecting as well as developing deep customer relationship.



Questions

- Write an essay describing impact of technology in Banking sector.
- Write an essay expressing your view on online and mobile banking.
- Write an essay expressing your views on what are the long-term effects of living in a technological world?

Paid news is a phenomenon that refers to the systematic engagement of newspapers, magazines or the electronic media in publishing favourable articles in exchange for payment. Politicians, businessmen, or celebrities sponsor this type of news that is much like an advertisement, in order to improve their public image or accomplish political goals.

It is a serious malpractice since it deceives the citizens, not letting them know that the news is, in fact, an advertisement. More seriously, it has raised electoral concerns because the media has a direct influence on voters. The Election Commission of India has detected hundreds of cases where politicians paid newspapers or TV channels to carry favourable reports. The payment modes violate tax laws and election spending laws.

The increasing incidences of manipulated news reporting aimed at influencing electoral results alarmed the Press Council of India too. The Press Council of India then recommended guidelines which say that news should be clearly demarcated from advertisements. As far as news is concerned, it must always carry a credit line and should be

set in a fashion that would distinguish it from advertisements.

News is meant to be objective, fair and unbiased. This is the only difference between news and opinions. Political parties and media groups had approached the Commission requesting for stringent steps against paid news. Paid news should be made an electoral offence under RP Act, 1951 and existing mechanisms of expenditure ceiling should be used to curb the menace.



Questions

- Write an essay on Paid news and its influence on elections.
- Write an essay on Paid news: A cancer in Indian media.

Baahubali brings uprising of Tollywood

Nobody knew that a lesser known cinema industry Tollywood would rise to fame as soon as the second franchise Baahubali-The conclusion of Baahubali series would hit the box office. Baahubali has become a name that is synonymous to success in the film industry. Baahubali-The Beginning was released on 10th July 2015. At that time it made quite a buzz & raked in a lot of moolahs. The box office collection of Baahubali-1 made it quite evident that the next franchise would make records in the film circuit of India.

Before Baahubali, actors of this industry were quite known in the north, thanks to the dubbed movies doing rounds on all channels 24×7. But still the success at the box office was not guaranteed as never before has any movie made so huge profits from Tollywood in the Hindi dominated north India. The queues in front of theatres at the time of Baahubali's release were enough to prove that the audience is now ready to accept anything that has new aroma & also the actors who are not counted in the super-star club. The huge applause given by the audience shows that now the success of films depends on the hardwork of the director & his entire team's efforts. Baahubali-2 has shattered the myths that dubbed movies of south India can't give Hindi films a run for their money.

The success of Baahubali opens the gates to entry of good films of other regional cinemas in the mainstream market along with helping the Indian Cinema to rise at the global front by being the hot topic of discussion in the western media. This certainly proves

that Indian cinema when backed by proper technique & marvelous actors, has got the potential to end the dominance of Hollywood in the global award functions.



Questions

- Write an essay on Baahubali brings uprising of Tollywood and Indian Cinema.
- Write an essay on the impact of Indian cinema on youth of the country.

"The highest result of education is tolerance." These words by Helen Keller show us that there is a direct relation between a civilised tolerant society & education. Tolerance to inhuman practices is an age old phenomenon in this society. Human beings who have to be rational must be intolerant to irrational practices and events, but not to the extent where they become violent & harm other people.

We can understand more about this sensitive issue by recalling the Salman Rushdie's incident. He was not allowed to attend the Jaipur Literature Festival. Even foreign litterateurs who read certain quotes from Satanic Verses were asked to leave the fest & country immediately. Next in the row was the incident of Taslima Nasreen's boycott that showed the ugly face of rising intolerance to one's thought in our masses. This bane is not confined in the periphery of a certain religion or caste or sect but is widespread to every religion caste & creed. The recent case of lynching of people by cow vigilantes is also an incident that has drawn the attention of world media over the rising intolerance in India. This rise of intolerance has maligned the image of our nation all across the globe.

To curb these incidents of intolerance there must be stricter laws so that the culprits could be punished. But it would be very difficult for the lawmakers of the country to define the ambit of crimes of this type. The rise in intolerance has not been a sudden shift but was already prevalent in our society. So, it's wrong to say that the

government could ignite the spirits of intolerance in a society. We could head towards a better future by being more tolerant society.



Questions

- Write an essay on the issue of increasing intolerance.
- Write an essay on the uprising against intolerance in India.
- Write an essay expressing your views on religious intolerance in India.

South Asia consists of two nations which are neighbours not by choice but by geography. These are India and Pakistan. Since their independence in 1947, both of these nations have a history of multiple wars. India and Pakistan were birthed out of a bloody partition that encouraged each to define itself in opposition to the other. The geo-political rivalry of India and Pak has roots in the communal partition of both the nations. In the middle, lies the real problem, which is Kashmir.

For India, Kashmir is an integral part, while for Pak, it is a land which has Islamic majority and hence, it belongs to Pak. The World Community got involved in this matter when Kashmir Issue was referred to the UN Security Council by India as a complaint against Pakistan. Pakistan filed a counter-complaint in the UN. UN Security Council ordered cease-fire and passed resolution for holding a plebiscite in Kashmir to decide the fate of Kashmir. Till date plebiscite could not take place in Kashmir.

Then comes a phase of 90s decade when terrorism was at it's peak and it was preceded by the exodus of Kashmiri Pandits. Both the countries became nuclear powers in late nineties and soon after that the Kargil war broke out which enlarged the rift between the two. With terrorist attacks in New Delhi and Mumbai, relationship between the two countries got further worsened.

In the wake of recent military tensions between Pakistan-India over cross-border firings and beheadings and Kulbhushan Jadhav's unfair sentencing, it is of utmost importance to defuse tensions by bringing both sides together to discuss the impasse, leading to a resumption of a peace dialogue which is quite impossible task due to Pak's negligence in accepting it's failure in curbing cross-border terrorism.



Questions

- Write an essay expressing your views on Indo-Pak Relations.
- Write an essay on the Kashmir issue.
- The Kashmir crisis is rooted in Islamic conquests of neighboring territories going back centuries. Write an essay drawing parallels between Kashmir and the caliphate declared by ISIS in modern day Iraq and Syria.

The Rise and Fall of AAP

Aam Aadmi Party, currently the ruling party of the National Capital Territory of Delhi, has constantly been making headlines since it came into existence. Formed on 26 November 2012 as a result of differences between Kejriwal and Anti-corruption activist Anna Hazare regarding whether or not to politicise the popular India Against Corruption movement that had been demanding a Jan Lokpal Bill since 2011. Anna believed that their movement must not be politicised while Kejriwal felt the failure of the agitation route necessitated a direct political involvement.

AAP emerged as the second-largest party in the 2013 Delhi Legislative Assembly election winning 28 of the 70 seats. The party resigned after 49 days because Jan Lokpal bill was not introduced in the National Capital Territory of Delhi. AAP won 67 of the 70 seats in the assembly in 2015 elections.

After AAP's landslide victory, some of the senior leaders were expelled in charge of anti-party activities. AAP has suspended several other MLAs and leaders over the past two years. Some others quit the party because, according to them, there was a lack of inner party democracy. This was a major split in AAP and weakened the party from within. Eight out of the 67 active MLAs in the first year of the 2015 Delhi government have been arrested for cases pertaining to forgery, extortion, rioting, criminal intimidation, assault on public servants, attempted murder, corruption etc. Arvind Kejriwal has also been involved in a wide range of controversies.

Not only is AAP facing external blows, but severe party in-fighting, rising differences and controversies by party members could potentially harm its prospects in state elections next year. Clearly, the party isn't ready to contest Lok Sabha elections as a national party.



Questions

- Write an essay on the rise and fall of Aam Admi Party.
- Write an essay on role of media in politics.

Employee Retention

Need and importance of employee retention in the corporate world. What measures can be taken to reduce attrition increase in retention?

Employee Retention is the means and ways which are being used by the management to help its employees stay in the organization for a longer period of time. The strategies used by the management motivates the employees, as a result they stay in the organisation for the maximum time & work with full efficiency. To achieve this, the management should take sincere efforts which should result in growth and learning of the employees.

Increase in competition in the industry has reduced the Employee retention capability of an organisation. For Lucrative salary, comfortable timings, better ambience, growth prospects, the employees are changing their jobs. But who is responsible for all this?

It is the responsibility of the management & the HR to involve in all these cases immediately and find out the exact reasons of this.

Why is Employee Retention is very important?

1. Hiring is not an easy process.
2. Organization has invested time and money in grooming an individual. If it is not retaining its employees, then it can't have a experienced team.

3. Also, it can led to complete wastage of time and money when an individual leaves an organization all of a sudden.
4. The organisation strategy can reach to its competitors.
5. Employees working for a longer period of time are more familiar with the company's policies, guidelines and thus they can understand the company's aim and vision easily and can work towards that.
6. Individuals sticking to an organization for a longer span are more loyal towards the management and the organization.
7. Potential Freshers today, future leaders tomorrow.
8. A business can't be expand without consistency.
9. Customers Notice When Names Change
10. Constantly Training New Employees Is a Waste of Resources

What the organisation can do?

1. How the management treat/ behave with the employees.
2. Empathize: Deal with the negative emotions with empathy.
3. Proper Communication
4. Make them understand the Organizational and Individual goals to make them realise how they can grow in the organisation.
5. Encourage initiative.
6. Recognize performance.
7. Regular Motivation Sessions.
8. Formal & Informal Discussions.

The companies who are most effective at retaining people are the ones which are realising that losing an employee is a loss for the organisation.

FDI is investment by an individual or a company from another country. A foreign direct investor can invest in a company by means of merger or acquisition, or by setting up a new venture. The economic liberalization in 1991 opened the Indian economy to foreign investments.

Advantages of Foreign Direct Investment (FDI)

- Capital inflows can create higher output and jobs.
- Recipient country will benefit from improved knowledge and expertise of foreign company.
- Investment from abroad could lead to increase in salaries and better working conditions
- Economic Development Stimulation.
- Can create a Resource Transfer.
- Can lead to Increased Productivity.
- Will result in Increase in government revenue.
- Quality of products and flow of technology.
- Improvement of agricultural sector.

Disadvantages of FDI

- It can hinder the Domestic Investment.
- Negative Influence on Exchange Rates.
- Destruction of small entrepreneurs.
- Shrinking of jobs in some sector.

- No real benefit to farmers.
- It can increase the Trade Deficit.
- Can lead to inflation.



Conclusion

The future of India lies in FDI & the government should proceed in that direction if it wants to make the Indian economy a developed economy.

Benefits of the Merger

- Enhance the productivity.
- Mitigate geographical risks.
- Increase operational efficiency & drive synergies across multiple dimensions.
- Ensure increased levels of customer delight.
- Rationalisation of Branches which will help the bank optimise its operations and improve profitability.
- Capital adequacy will improve requiring less capital infusion by government.
- When two or more Banks will merge, this will help them to work more efficiently not only in terms of the accounting Ratios but also in terms of banking operations. Both will be using the Best Possible Practices of each other.
- In the global market, the Indian banks will gain greater recognition and higher rating.
- The organizational entity will be able to take bold and quicker decisions, provided there is adequate clarity in communication coupled with decentralization and delegation of authority.
- The consolidated bank is expected to manage costs better – the cost-to-income ratio could be reduced.
- A combined treasury could perform better.
- Lower cost of deposits will boost margins.
- Large banks in a consolidated banking system enjoy scale benefits leading to better diversification of risks and stronger overall profitability contributing to higher credit ratings.
- In a merger bank expands & according to the economies of scale, if a business expands it will always gains & grow.



- Banks can consolidate their debt, which will help them to reduce the amount of interest they pay compared to the total debt two or more separate banks carry on their own.
- The volume of inter-bank transactions will come down, resulting in saving of considerable time in clearing and reconciliation of accounts.
- Bank mergers can result in filling or getting more products and can even lead to technological advancement with relatively lesser cost.
- Chances of relocating branches in under-served areas (Financial Inclusion)

Detriment of the Merger

- Failure to assess working culture
- Insufficient resources and lack of Commitment can lead to merger failure.
- Loss of customer because of the image/goodwill of another bank
- It will be difficult to precisely assess the impact of mergers in quantitative terms, at this juncture. We must know the terms of merger, before embarking on such exercise.
- Mergers can result in shifting/closure of many ATMs, Branches and controlling offices, as it is not prudent and economical to keep so many banks concentrated in several pockets, notably in urban and metropolitan centres.

- Mergers may result in **immediate job losses on account of large number of people** taking VRS on one side and slow down or stoppage of further recruitment on the other. This will worsen the unemployment situation further and may create law and order problems and social disturbances.
- The plight of people taking pre-mature retirement (through VRS route or otherwise) will turn more pitiable than being envisaged.
- Different banks have different goals, priorities and business strategies.
- The weaknesses of the small banks may get transferred to the bigger bank also.
- The immediate negative impact will be from pension liability provisions due to different employee-benefit structures and a harmonisation of accounting policies for NPA recognition.

What is Insurance?

It is facility which helps us to manage the unforeseen risks in life. Insuring anything other than life (non-accidental death) is general insurance while insuring life is termed as Life Insurance. *That's why we say, Life Insurance "assures" our tomorrow & General Insurance "secures" our today.*

It plays vital role in providing economic security & strengthening spirit of entrepreneurship. It is important for everyone's life but still this is not being used by the people of India because of low Penetration. Only the High-Class individuals are using it. To improve this, the companies need to have a better distribution strategy & product.

How the Penetration can be done?

- Promoting consumer awareness/information & product awareness.
- Diversifying Insurance activities in Tier 2 & 3 cities with the help of agents & other officials.
- Effective Agency structure by giving proper training to the agents & developing their skills.
- Bancassurance Tie-Ups can increase the Penetration.
- New Network channel should be identified by the Insurance companies.
- New Products for Insurance which focus on low income people should be introduced. An example of this is Micro Insurance.
- Agriculture Insurance should be introduced.

- Should come out with ways which could result in the Tax Benefits with the help of Insurance.
- To establish quicker grievance redressal systems to get the trust of the people.

"Financial Inclusion" means the easy delivery of financial services to large sections of the unprivileged society. It is an effective tool to reduce the dependency on the informal sector like the local money-lenders for availing finance.

Financial Inclusion is the road that India needs to travel toward becoming a global player. Financial access will attract global market players in India and that will result in increasing employment and business opportunities. Inclusive growth will act as a source of empowerment and allow people to participate more effectively in the economic and social process.

Why it is important?

The main reasons for financial exclusion in India, are lack of awareness, low income, poverty and illiteracy while from the supply side is distance from branch, branch timings, cumbersome documentation and procedures, unsuitable products, language, staff attitudes etc. It can contribute to the all-round development of the society.



- FI can result in equitable growth of the society.
- FI can create a platform for inculcating the habit to save money.
- Capital formation is also expected to boost once financial

inclusion measures materialise.

- It will help the people by providing formal credit avenues and can break the informal channels of credit like family, friends and moneylenders.
- FI can plug gaps and leaks in public subsidies and welfare programmes. The subsidies and other financial benefits can be transferred directly to the account of the Beneficiaries.

Important initiatives for Financial Inclusion

1. Lead banking scheme (LBS).
2. No frills account.
4. BSBDA
5. Business Correspondents (BC) system.
6. Swabhiman Campaign
7. PMJDY

Lead Bank Scheme

- The Lead Bank Scheme, introduced towards the end of 1969, envisages assignment of lead roles to individual banks (both in public sector & private sector) for the districts allotted to them.
- A bank having a relatively large network of branches in the rural areas of a given district & endowed with adequate financial & manpower resources has generally been entrusted with the lead responsibility for that district. Accordingly, all the districts in the country have been allotted to various banks.
- The lead bank acts as a leader for coordinating the efforts of all credit institutions in the allotted districts.

No Frill Account

- 'No Frills' account is a basic banking account. Such account requires either nil minimum balance or very low minimum balance. Charges applicable to such accounts are low.
- The RBI in 2005-06 called upon Indian banks to design a 'no frills account' - a no precondition, low 'minimum balance maintenance' account with simplified KYC (Know Your Customer) norms.
- But all the existing 'No-frills' accounts opened were converted into BSBDA in compliance with the guidelines issued by RBI in 2012.

BSBDA

In 2012, RBI introduced BSBDA. Some important points are:

- This account shall not have the requirement of any minimum balance.
- The services available in the account will include: deposit & withdrawal of cash at bank branch as well as ATMs; receipt/credit of money through electronic payment channels or by means of deposit/collection of cheques drawn by Central/State Government agencies & departments;
- While there will be no limit on the number of deposits that can be made in a month, account holders will be allowed a maximum of four withdrawals in a month, including ATM withdrawals.
- Facility of ATM card or ATM-cum-Debit Card.

Business Correspondent

- Business correspondents are bank representatives. They personally go to the area allotted to them & carry out banking. They help villagers to open bank accounts, in banking transactions etc.
- Business Correspondents get commission from bank for every new account opened, every transaction made via them, every loan-application processed etc.



Benefits of Financial Inclusion

- Access to insurance resulting in a cushion against unplanned expenses in the form of emergencies such as illness, death in the family or loss of employment.
- Receiving social security transfers in the form of old age pensions, widow pensions, monthly aid to handicapped persons and other benefits accruing from governments directly into their bank accounts.
- Access to loans, insurance, money transfer and overdraft facilities will be available easily and that to on subsidised rates.
- Possibility of making social security transfers such as old age pensions, widow pensions, etc. directly into the bank account of beneficiaries through electronic transfer. This will help in minimizing transaction costs;
- Chance to achieve faster growth in the country by way of including the as mainstream of the country.



Expected Essay Writing Topics Based on Current Affairs

- Write an essay on Cow vigilantism threatens the body and soul of India.
- Write an essay expressing your views on tripple talaq and uniform civil code.
- In May'17 India submitted an application against Pakistan for violating the 1963 Vienna Convention on Consular Relations and approached International Court of Justice. Write an essay on Vienna Convention on Consular Relations.
- Write an essay on Are Payment Banks a threat or allies to other public sector banks.
- Write an essay on China's One Belt One Road project and its impact on India.
- India and Bangladesh initiated a process to improve navigability of inland water transit protocol route between the two countries. Write an essay on Inland waterways transportation.
- Mass layoff by IT companies in India has threatened the youth to raise a question on job security. Write an essay of expressing your views on Indian IT firms' mass lay off and youths' inclination towards government jobs.
- Write an essay on the need for better public sanitation

facilities for women and children.

- Write an essay on Yoga: The essence of spiritual, mental and physical wellbeing.
- Technology has its fair share in all the sectors and even sports aren't untouched as eSports is going to be a medal event at 2022 Asian Games. Write an essay on mainstream recognition of competitive video gaming.

Précis writing is an important part of descriptive paper of any competitive exam. Like a fluid, writing is compressible and a compressed form of any long passage is termed as précis writing. This form of writing needs to be terse, brief, concise and to the point. The word itself means a concise, abridged statement or a summary. To make a précis of a given passage, one needs to have a clear understanding of the passage so that he/she is able to jot down its key points in a way that best expresses the given passage as clearly and as briefly as possible.

The key features of précis writing are:

- Clarity that is achieved by avoiding vagueness, fuzziness and ambiguity.
- Conciseness that refers to the minimal number of words need to convey the given information without sacrificing clarity.
- Always remember that number of words in the précis should always be one third of that of the given paragraph and it shouldn't be written down in more than one paragraph.

Reading

Read through the given passage carefully, taking notes (write in your own words, avoid copying) as you go along, ignoring the points that are not so important.

- Look up all unfamiliar words, phrases, and citations.
- Read the text keeping in mind that you do not miss out the key ideas that need to be mentioned in the précis.
- If you could not understand the meaning of the passage then re-read it until you are confident about your understanding of the text.
- Make sure that the points that you note down match your current understanding of the given passage.
- Pay attention to the tone and purpose of the text so as you are able to find out the most appropriate title for your piece of writing.
- Mark all the important facts containing the essential thoughts.

Writing

Identify the central theme of the given passage and rewrite it in your own words without putting in your own ideas (your own ideas can change the message that is being conveyed by the original passage).

Now prepare a draft explaining the main point of each section on your own.

- Provide an appropriate title to your précis.

- Trim down your draft into one detailed yet concise passage.
- Count the number of words. If the number is more than the required number (i.e. one third of the number of words in the given passage) then try to shorten the précis. If the number is lesser than required then try to find out if you are missing out some of the important points, if yes, put them in your précis.
- Read through your précis again if it conveys the original meaning of the given passage.
- Write down your final/correct copy of your précis.

Revising

- Check whether your précis follows the basic précis structure.
- It should also be grammatically correct, rational, and precise.
- Make sure it doesn't exceed word limit.



Tips for Précis Writing

- Reduce wordy phrases to single words.
- Use your own words as far as possible.
- Replace complex words with simple ones.
- Reduce verb phrases to simple verbs.
- Avoid adding your personal opinion.
- Avoid repetition.
- Do not use any idioms/phrases on your own.
- Write a heading for each section.
- Use only simple figures of speech.
- Punctuate and spell correctly.
- Retain the logical order of the thoughts of the original passage.

Passage on capitalism

Capitalist policies are based on the precipice of allowing capital holders the freedom to proceed with production activities as they please. There are minimal restrictions governing land and labour allowing capitalists the upper hand when it comes to production decisions. While this might be a great incentive to boost production and subsequently, economic growth in the country, it is often cited as the biggest criticism of the capitalist system. It gives maximum leverage to the capital holders, who can determine the course of production completely without having to take into account ethical dilemmas like workers conditions, compensation, environmental safeguards etc. There is a clear advantage to owners of capital, be they self made or inheritors of wealth. Thus, the rich have ample opportunities to make profits while employing the poorer sections of society who labour away at low salaries. Because production activities are fuelled by the desire to make money, there is no guarantee of welfare in such a setup.

The point being stressed upon here is that capitalism does not focus on furthering equality among various income groups. The rich continue to make large sums of money due to the conducive environment in the economy while the lower income groups have to make do with fixed monthly wages. Hence, the gap between the rich and poor continues to broaden without any help from government regulations. Such inequality in distribution of wealth and power in the economy leads to societal imbalance which has immediate and often extreme reactions from the masses.

The socialist school of thought considers capitalism to be irrational owing to the great inconsistencies and inequalities

brought about by such a system. Revolutionary tendencies rise among the majority of the population which should be a great cause of concern for the government of such a nation. The most recent example of such a situation arising in the modern world is the 'Occupy Wall Street' movement in New York. It began in one city as a protest by the masses against the mass hoarding of wealth by the elite who compose only one per cent of the population. This gradually spread to other parts of the world which follow a capitalist system of economy. This is a serious matter with long lasting ramifications and constitutes one of the biggest disadvantages of capitalism.

A capitalist economic system allows enough freedom for property holders to establish their influence in the markets without much restriction on the extent of this spread. This leads to monopolisation of markets by one or a few major players. This permits a handful of firms to dominate the market and govern prime factors like prices, quantity supplied and quality of product without any opposition from other competitors. This also creates barriers to entry for other players in the market due to a high degree of control being exercised by the firms monopolising the markets.

Since a capitalist society is seen as the diametrically opposite end of a socialist society, it suffices to say that the former does not consider the social needs of the nation as its primary objective. Stimulus to economic growth is the prime purpose of such a market setup. This overlooking of the needs of the masses leads to problems like unemployment, poverty and exploitation of labour. Labour unions are squashed and the general needs of the workers could be overlooked in such a setup. This causes some degree of social unrest among the section of the population which does not have access to capital or property. As highlighted above, such a

situation could have greater and more serious ramifications for the government.

In summary, the main disadvantages of capitalism revolve around the high degree of inequality which stems directly and indirectly as a result of it. That being said, capitalism has proven itself to be a stable economic system which is being applied by numerous developed nations around the world. Hence, it might be premature to state that the disadvantages of capitalism are enough to make it fail as an effective economic system as predicted by Marx, the “father of socialism”. It is a strong system which allows the freedom to fulfill human desires and will continue to remain in the world for a long time to come.

Précis

Disadvantages of capitalism

Capitalism is an economic system that allows capital holders to have the freedom to control their production activities. As the production activities are controlled by the capitalists, the main purpose of these activities is profit making. In this capitalistic approach, economic growth is maximised but the working conditions and compensation of the low wage workers is compromised in order to gain more and more profit. Capitalism leads to higher inequalities in distribution of wealth and resources. In capitalistic economy, the poor is exploited by the rich and therefore social inequality and wealth gap increases. Monopoly is another evil which is introduced by this system. Large firms have a huge influence on the market and therefore it becomes inevitable to stop monopolisation of the market. Capitalist system is the

opposite of socialism. In a socialist society, the social needs of the people are of prime importance. Labour unions are powerless in capitalist economy. These unions are unable to protect labourers from exploitation. So the main drawback of capitalism is the inequality that it creates. Capitalism is adopted by many developed nations .Even after having so many disadvantages, this system is very stable and continues to remain the popular choice among the developed economies. Socialists view this system as a failure but it continues to thrive.

To understand the schism, we need to look in detail at the complexities of Tibet's history and theology as it will give us an insight on what actually transpired which resulted in the schism. Tibet adopted Buddhism during the earliest days of its recorded history in the seventh century. According to Buddhist belief, the legendary Indian yogi Padma Sambhava had converted Tibetan local spirits to be protectors of Buddhism, creating the transcendental foundation for the introduction of monasteries. This earliest form of Buddhism came to be known imprecisely but commonly as "Red Hat Buddhism." Following the example of Padma Sambhava, the adherents of the "Red Hat Buddhism" endorsed an intellectual approach that rejected linear thought process making as well as social rules and restraints in their search for enlightenment. As a way to break through this linear thinking process, the Red Hat Buddhists practiced esoteric rites that sometimes clashed with the ordinary notions of social conduct.

In response, the Gelukpa order came into existence in the 15th century as a reform movement that gave importance to monastic discipline and a scholastic understanding of the tenets of Buddhism. At its inception, it was nonsectarian (not involving or relating to different religious sects or political groups), adopting treatises from a wide array of Tibetan philosophical schools. However, its members though not in large number believed that some of the practices of the Red Hat Buddhists were less effective and potentially harmful for spiritual cultivation. Although it was a minor sect at first, it soon gained popularity and started becoming popular because of the philosophical vigorousness and the strict discipline of its monks. A lineage of reincarnated lamas, later to be

known as the Dalai Lamas, was a source of influential figures and learned clerics within the order.

In the 16th and early 17th century, Tibet suffered from political conflicts and sectarian fighting among its Buddhist orders, though doctrinal differences among the sects were not necessarily at the core of this unrest. The unrest continued for centuries as the Buddhist monasteries and local Tibetan nobles set up alliances for the pursuit of wealth and power, consequently clashing with others seeking the same. With the assistance of some noble clans and Mongolian military support, the Gelukpa were able to gain political power in 1642, with the Fifth Dalai Lama as its paramount leader.

Précis

The Historical Background for the Schism

Comprehending the schism lies in examining the intricacies of Tibet's history. Indian Yogi Padma Sambhava was believed to have converted Tibetan local spirits to be the protectors of Buddhism, thereby laying the metaphysical foundation for the earliest form of Buddhism, imprecisely called "Red Hat Buddhism". The Red Hat Buddhists rejected conventional thinking and practiced esoteric rites instead which clashed with mundane morality. The Gelukpa order then came in the 15th century and emphasized monastic discipline. However, few members doubted the order's effectiveness and it soon grew into popularity due to philosophical vigorousness and strict discipline. Dalai Lamas was a prominent figure within the order. Tibet suffered from political disunity and sectarian fighting around 17th century which continued for centuries and halted eventually in 1642 when the Gelukpa with Mongolian military support were able to assume political authority with the Fifth Dalai Lama as its paramount leader.

Even as the Uttarakhand high court recently declared Ganga and Yamuna rivers as living entities, bestowing on them legal rights of a person, an RTI query has revealed that the waters of the Ganga along Haridwar are not even fit for bathing. Tests were conducted at 11 locations in Uttarakhand over a distance of 294km along the river, taking into account four main indicators of river water quality - temperature, dissolved oxygen, biological oxygen demand and coliform (bacteria).

On most of these indicators the Ganga failed to meet acceptable standards, showing high levels of bio-pollutants and toxic materials. There's no denying that rivers in India are highly revered. Considered as sources of life in a largely agrarian country, rivers have cultural, spiritual and religious connotations. However, it is also a fact that physical protection of rivers in India is very poor. With greater industrialisation and urbanisation, rivers have increasingly become depositories of urban waste and industrial effluents.

The Ganga Action Plan (GAP) has seen more than Rs 1,800 crore spent over three decades on cleaning the Ganga with little improvement. The current government intends to spend around Rs 20,000 crore over five years on the NamamiGange Project. But apart from minor variations on GAP, the new project offers more of the old focus on sewage treatment plants. The problem with this top-down approach is that it fails to account for the lack of coordination among the various states through which rivers flow. In fact, coordination on this score is often mired in Centre-state and state-to-state politics. Given this scenario, it would be far better to push a bottom-up approach where people living along rivers become primary agents of change. This is best exemplified by the case of a

village panchayat in Kerala's Alappuzha district reviving the Kuttemperoor channel of the Pamba and Achankovil rivers. It's time to translate our reverence for rivers into actual conservation efforts.

Précis

Rivers- Time for bottom up approach.

Rivers in India inspite of being culturally, religiously and spiritually important are treated as urban and industrial waste depositories. River Ganga lagged behind on key indicators of river quality inspite of the Rs.1800 crores spent on Ganga Action Plan, a top -down approach for revival,for the last three decades due to lack of coordination among states and centre -state politics. A bottom-up approach,where the inhabitants are the key change maker, would be effective as seen in Kerala's I Allapuzha district where village panchayats have revived the rivers.

Passage on Black Money

There are many misconceptions about how flows of black money are generated. One prominent misconception is the apparent belief among policymakers that much of it is because of the existence of the “informal economy”, which relies heavily on cash-based transactions. By contrast, it is believed that the formal economy, in which payments are made through cheque or in the digital mode, is somehow much less amenable to corruption and tax evasion. Indeed, this is the chief justification provided for the aggressive pushing of cashless exchange that is now being touted as the main “achievement” of the drastic demonetisation exercise.

This simplistic equation between non-formal, cash-based activities and some sort of tax evasion or criminality is a complete misunderstanding of the nature of the informal economy in India. The formalisation of the economy is a desirable goal (although it cannot be achieved almost at gunpoint), but lack of it hardly indicates that all those who are not lucky enough to be employed in formal, registered economic activities are thereby engaged in some subterfuge or corrupt or criminal activities. In India, close to half of the national income is generated by informal activities, and more than 90 per cent of the workers in the economy are either self-employed or working on informal contracts. The close, symbiotic interdependence between the formal and the informal sectors also means that a strict dichotomy between the two cannot be made.

Further, most illegal or tax-evading strategies do not necessarily rely on “informal” economic arrangements – rather they are based on manipulation and misstatement of recorded activities, mostly within the formal sector. All the major scams that have occurred in India over the past decade provide justification for this.

Indeed, an anti-corruption approach defined by clamping down on cash transactions rather than dealing with the plethora of non-cash methods can hardly be justified even within the government. The fact that it persists at all speaks volumes about the poor institutional memory that characterises policy discussion in India today. After all, just five years ago, in 2012, a White Paper of the Ministry of Finance made it clear that one of the main ways in which black money in the form of tax evasion is generated is by hiding, or wrongly reporting, transactions and then seeking to hide the audit trail. This occurs through various methods such as underreporting revenues or receipts or production; inflating expenses; and not correctly reporting workers employed so as to avoid statutory obligations for their welfare. For companies involved in imports and exports, trade misinvoicing is a major source of financial wrongdoing. Note that none of these is dependent in any way on cash transactions – indeed, they can be easily and effectively carried out in cashless modes.

Précis

The Real Black Money

“Generation of Black money” often constitutes a number of misconceptions, one notable of them being - having belief that the flow of black money is due to the existence of informal economy which profoundly anticipates cash-based transactions. However, another belief that formal economy is much less susceptible to corruption and tax evasion is a vague justification as more than 90 per cent of the workers are engaged in non-formal activities and help in initiating almost half of the national income. In fact, both

these sectors are interdependent and hardly draw any line of distinction.

Moreover it is interesting to note that most of the major scams that got highlighted over the past one decade in the country vindicate the role of formal economy in illegal or tax-evading strategies through manipulation and misstatement of recorded activities and thus nullifying any such claims against informal economy.

Suppressing cash transactions rather than dealing with non-cash methods as an anti-corruption approach questions the potency of India's policy developing ability.