

# SBI PO Descriptive Paper Mains 2018 Sample Essays

The Descriptive Paper of English is the biggest fear of any Bank PO aspirant. In SBI exam, it counts for **50 marks** and counts towards the grand total. That being said, the 60 minute SBI PO descriptive paper is not as difficult as it looks. The **250 word** essay is in fact the toughest part of this test. A candidate needs to be aware about the current topics of these sectors and other financial terms so that he or she can easily sail through the essay writing part of the descriptive test.

In your SBI PO Mains 2018, you will be definitely asked about the ongoing events of national and international importance. Such events and issues can be asked in both the SBI PO Mains objective as well as **SBI PO Mains descriptive paper**.

In the Descriptive Paper of SBI PO Mains, you will need to write an essay and a letter. Cyber security being an important issue can be an important topic for your SBI PO Mains Essay. Similarly, there are other important topics and essays based on them for your help.

# Samples of Essay for SBI PO Descriptive Paper

## SBI PO Descriptive Paper Topic 1:

## Cyber Security & its Threats to Banking Industry

Cyber security or computer security is the way to protect the computer data from theft and threats that may damage the hardware, software and the information. Major areas covered in cyber security are application security, information security, disaster recovery and network security.

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In the world of technology everything has gone digital. From ordering food to booking flights, everything can be done with use of internet. As the banking sector is evolving and going digital, security is the key concern for it.

# Understanding E-Banking Industry

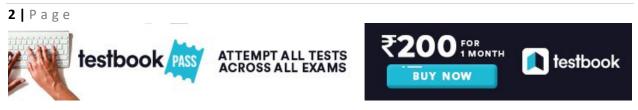
Recent government initiatives like 'Digital India', 'Demonetization', etc. have brought the boom in digital world. Large number of transactions and payments are made online, due to which more focus needs to be given to strengthening financial cyber security. Banking sector is extremely vulnerable to cyber frauds. This sector has seen various frauds and cyber attacks.

The recent outbreak of global cyber attack, done by a malware known as 'WannaCry ransomware' locks access to user files and, in an on-screen message, demands a hefty payment in the virtual currency 'Bitcoin' in order to decrypt the files. The malware is being said to have a potential to hack ATMs and encrypt user details during online transactions. Such malicious viruses if not countered on time, can cause unimaginable loss to economies and fail the consumer's trust in banking, especially online banking.

# Recent Steps by RBI to Curb Cyber Threats

To ensure the safety and security, RBI and government come up with some security measures. RBI notified the framework for cyber security in banks to minimize the cyber frauds. The framework will enable bank to disallow the unauthorized access to networks and database, protection of customer's data and cyber crisis management plan. In the digital world, attackers are finding their way to theft and damage the data. Government needs to adopt some measures to implement the strict security guidelines.

> "I dream of the digital india where cyber security becomes an integral part of our national security" – PM, Narendra Modi







#### SBI PO Descriptive Paper Topic 2:

## Women Entrepreneurs in India

The word 'entrepreneur' has mostly been synonymous with men. In the 21st century though, things are changing and many successful female entrepreneurs have emerged. These women are becoming role models and are flourishing in their respective fields. Their confidence and refusal to be dominated by men has inspired many more women across the country. These women have been acknowledged in their respective fields and have even received accolades for their work.

In layman's terms, entrepreneurship is basically running your own business. The person who has an idea, and who executes this idea and makes sure that it functions smoothly is called an entrepreneur. Entrepreneurs can also helm a business and make sure it runs smoothly. Some of the most famous women entrepreneurs in India are Chanda Kocchar, (MD and CEO, ICICI Bank), Simone Tata (Chairperson, Trent Limited), Neelam Dhawan (MD, HP-India), Naina Lal Kidwai (Country Head- HSBC Bank), and Kiran Mazumdar Shaw (Chairman and MD, Biocon).

The rapid strides that these women have taken over the past few decades have shown us the calibre that all women inherently possess. Indian women are coming out from the daily routine of their lives inside the doors of their houses. Multitasking women all over the country balance their work, home and family perfectly. Family members too are helping out and supporting women to achieve successful careers.

If all women decide to explore themselves and not limit their lives to certain jobs, then each one of them can become a successful entrepreneur, working by their own rules and contently living their own life. Indian women can achieve this dream and in the coming decades women will do brilliantly in so called 'male-domains' as well.

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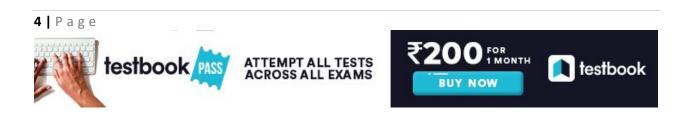
# SBI PO Descriptive Paper Topic 3: <u>Media and Public Opinion in Contemporary World</u>

Before I delve into the intricacies of the topic, let us go back to the time when there were no TVs, no advertisements and no newspapers. In those days, do you think you would know who, say for instance, Dr. Raghuram Rajan was? The answer would be a 'no', except for those who personally knew him. It is so because for most people the knowledge of even his existence, let alone the policies, comes from the media.

It is the sheer amount of media presence that makes it so important, so crucial. Take a look around and you'll realise that we are surrounded by it. A variety of TV channels, newspapers, magazines, offline advertisements, hoardings, and a countless number of websites on the Internet offer huge amounts of information which is accessible to anyone. Media in today's age has become a part and parcel of our lives and it wouldn't be wrong to say that about 90% of whatever we know comes from the media.

Media therefore is the most powerful tool for shaping public opinion in contemporary times, so much so that it can sway the minds and thoughts of the masses the way it wants. In this connection, some of the TV channels are performing a pivotal role in awakening the common man against corruption, social evils and outmoded rites destroying the society. On the other hand, just to make fast bucks, a few media channels showcase absurd content, without even considering the effect such visuals have on the society.

Thus, it is of utmost importance that the media realises its responsibility of moulding





the public opinion and does so in a positive and constructive manner so as to bring progressive changes in the society.

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# **Essay topics for SBI PO Descriptive Paper 2018** SBI PO Cut Offs 2018

## Samples of Letter Writing for SBI PO Descriptive Paper

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