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Preface

The SBI PO exam is among the most challenging of all banking examinations conducted across the country every year. However, this is only reasonable, because SBI PO is one of the most lucrative employment options for freshers and graduates, and so it may be reasonable to say that a job that pays as well as SBI PO will have a challenging selection process. To increase their chances of clearing the selection process, candidates have to be thorough in their preparation. This means that no part of the examination can be left out or ignored no matter how insignificant it might seem. Hence, to aid our students have a well-rounded preparation strategy, we at Testbook have come up with a capsule titled, “Descriptive Writing Capsule-Letter & Essay”. The aim of this Capsule is equipping students with the art to tackle descriptive paper which will help them to maximise their scores in competitive exams.

In the SBI PO Mains, the descriptive paper appears for 50 marks wherein 2 questions (1 essay and 1 letter writing task) must be answered within 30 minutes total. Though with this description the descriptive paper seems less important compared to the other sections which as much more marks allotted to them, it should not be taken lightly. After all, to do well in the SBI PO Mains exams, aspirants need to score well in both the objective as well as descriptive parts of the exam.

Should you follow those steps, your preparation for the SBI PO Descriptive Paper is bound to be much better and it may even help you clear the SBI Mains and make it to the final round, which is the interview. So, make sure you incorporate those steps into your preparation if you haven't already!

We hope that our Readers will use and utilise this Capsule effectively and efficiently and ace their exams. We wish you all best of luck!

Team Testbook



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Letter Writing

A single letter can make a huge difference in your life. It is important to know the art of Letter Writing as a life skill. Most of us have learned about Letter Writing in our schools. This topic is a part of the Descriptive Paper of many Government, Competitive or Banking Exams. The main objective of Letter Writing is to communicate your message clearly. The Letter should answer all the questions that may cross the reader's mind. Here is all you need to know about Letter Writing.

There are usually two types of letters asked in the descriptive paper:

Formal Letter – All Letters written for a formal purpose are Formal Letters. These may include business letters, letter to the editor, letters written to a bank manager, a company, government officials, employee etc.

Informal Letters – Letters written to a friend family member, sister, brother, relative, mentor etc are categorized as Informal Letters.

What is a Formal Letter?

A formal letter will encompass many things and is related to the business letter. To put this into perspective, all business letters are formal letters but not all formal letters are business letters. The term formal letter can be used to entail any written letter for a formal purpose, whether that be a recommendation letter, an invitation letter, a complaint letter and so on.

Any communication that is official enough to be explicitly written or typed in a letter can be called a formal letter. However, in everyday use of the phrase we tend to be referring to something along the lines of what is a business letter. they will share many of the same characteristics, if not all.

All official communications can be carried out by formal letters. These letters should be to the point and should have the use of a formal yet polite language. There are many types of Formal Letters like Recommendation Letter, Reference Letter, Apology Letter, Complaint Letter, Invitation Letter, Enquiry Letter etc.



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Following is the format of a formal letter:

Sender's Address

Date

Receiver's Address

Subject: -----

Salutation,

Introductory Paragraph-----

Main Body -----

Concluding Paragraph-----

Signing off,

Name



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1. Sender's Address

The sender's address is written at the top left-hand side of the page. It starts with the street address, city, state, PIN code and the company's name if you are writing the letter on behalf of a company.

2. The Date

The date should be written one line below the sender's address. It is important as it will help in keeping track of the letter. It should be written in this format – 1st January 2018.

3. The Receiver's Address

The receiver's address should be written one line below the date. Include their title for example – Mr., Ms., Mrs., Dr. etc. Then write the address of the receiver, city and pincode.

4. Subject

The subject line is usually written in bold. It summarizes or conveys the gist of the letter or the message you want to convey in one line.

5. Salutation

This is an important part of the letter. The salutation should be formal, not friendly. Avoid the use of anything other than Dear Sir or Ma'am.

6. Introductory Paragraph

The introductory paragraph should be short and crisp. Its objective of writing the letter should be conveyed in this paragraph.

7. Main Body

The main body of the letter gives the explanation as to why this letter is being written. Do not exaggerate or write things that are unnecessary and go out of context.



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8. 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.

9. Signing Off

Sign off your letter with the appropriate salutation followed by your name. 'Yours sincerely', 'Yours obediently', 'Yours faithfully' are usually used. Write your title under your name if applicable.



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Here is an example of a formal letter, it will help you to understand the topic better.

Sector – B,
Municipal Cooperative Colony,
Chembur East, Mumbai, 400071

17th April 2018

Mr. K. Bhaskar
The Brihanmumbai Municipal Corporation,
19B/20A, Chembur East,
Mumbai, 400071

Sub: Bad condition of roads in our locality

Dear Sir,

I would like to bring your attention to the terrible condition of the roads in this area. I have been living in Chembur for the past 6 years and every year during the rains, the roads are in terrible condition. I have complained about this every year and my efforts have always gone waste.

The main road in our society is in deplorable condition. The potholes are filled with water and have already caused many accidents. The water has also become a breeding ground for mosquitos and is starting to affect the health of the people. The roads need to be repaired urgently.

I request you to take immediate action on this matter so as to make the life of the people living here much more convenient.

Yours Faithfully,
Anirudh Kumar



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What is an Informal Letter?

An informal letter is a letter that is written in a personal manner. You can write them to relatives or friends, but also to anyone with whom you have a non-professional relationship, although this doesn't exclude business partners or workers with whom you're friendly. 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.

Following is the format of a formal letter:

Address----- ----- -----
Date
Salutation,
Body----- ----- ----- -----
Signing Off, Name

1. Address

Your personal address should be written at the top left corner of the page. Write the street name, city and PIN code.

2. Date



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The date is written below your address.

3. Salutation

“Hi <name>” or “Dear <name>” are usually used as salutations in informal letters.

4. Body of the letter

The content of your letter should be in a casual and friendly tone. 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?”

5. Signing Off

Usually “Lots of Love” or “Yours truly” are used to sign off but you can chose to sign off using other phrases too. The sign off is followed by your name.

Here is an example of an informal letter.

3244- Sarita Colony

Mumbai -32

18th Dec, 2014

Dear Sanjeev,

Just a quick letter to know how you are getting on in your new set-up. You left for Chennai only a month ago but I feel ages since we met. I miss you a lot especially during the study hours when we used to sit together and discuss our doubts. Memories are still fresh - going for a walk in the morning, playing chess on Sundays. I really miss all those sweet moments with you.

Why don't you drop in here during your vacations? We shall visit all the places we used have lots of fun. We shall meet our old friends and plan for a picnic. I am sure you will visit my place and won't disappoint me. Do write to me when you are coming. I shall pick you up you at the railway station.

Convey my loving regards to your dad and mom. Nothing more to pen now.

With Best Wishes,

Pavan



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Types of Formal Letter Writing

- Letter to the editor

1. Write a letter to the Editor of a newspaper against the use of unfair means by students in exams.

17, Model Town,
CBD Belapur, Mumbai,
400614
25th July 2018
The Editor
Times of India
Mumbai

Sub: The use of unfair means by students in examinations

Dear Sir,

I seek to express my views on the use of unfair means by students in examinations. I shall feel highly obliged if you publish my views on the subject in your esteemed Daily.

The use of unfair means by students has become very common. But the menace has assumed dangerous proportions now. Copying in examinations goes on unchecked. No wonder, here and there, some invigilators are found helping the examiners in the use of unfair means. The evil has become deep-rooted. The system of examination needs, complete overhauling.

In fact, examinations have become a farce. They have lost their meaning. Among the reform in the examination system, introduction of internal assessment, setting of objective type questions and delisting of degrees can be suggested. The purpose of holding examination is to test the ability of the students. Any system of examinations that does not serve this end is purposeless. The sooner it is abolished the better it will be. I hope these views of mine will go a long way in making examinations meaningful.

Yours faithfully,
Pankaj Walia.



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2. Write a letter to the editor of a newspaper describing the urgent need for a library in town.

G Block, Kasturi Nagar,

Mysore – 37

12th February 2017

The Editor

The Times of India

Bangalore

Sub: The need for setting up a library in Mysore

Sir,

Through the columns of your esteemed newspaper, I am willing to bring attention of the Municipal Corporation towards the vital need for setting up a library in our town. The residents of this area feel quite handicapped and disturbed due to the geographical location of our town.

The major impact of this handicap is on the education and academic growth of our children. The city lacks a well-defined market from where; books and journals related to academic curricula could be purchased. There are some bookstores in the main market but they depend upon the supply of books and other educational material from other places, which are far away from this place. The books being brought from other parts of the country (and the world) are quite costly due to the transportation charges being paid for their transfer to the bookshops of our area. The economic profile of our city does not allow students to buy costly books.

I would request the concerned authority to look into the matter and take a decision at the earliest. The academic scenario of the town could change with the setting up of a library.

Yours Sincerely,

Reema



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- **Complaint Letter**

1. 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

Sub: Violation of Traffic rules

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 accident. 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



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2. Write a Complaint Letter to the CMHO, Jaipur Hospital, in respect to the uncleanliness prevailing in the Hospital.

112 Gurunanakpura

Adarsh Nagar

Jaipur

30th July 2017

The CMHO

General Hospital

Jaipur (Rajasthan)

Sub: Uncleanliness in the hospital

Sir,

I want to lodge a simple but very important complaint to draw your attention towards the uncleanliness prevailing in the hospital and staff is also not performing well.

The nurses hardly attend their duties and are generally busy in gossip. Even the low priced tablets and medicines remain out of stock in the hospital.

The toilets are never found clean, and always emit a very foul smell. Yesterday, an attendant took her ill father to toilet but the nauseating smell made her nervous and she fainted. A complaint was lodged with the staff nurse on duty, but she took no serious notice of the complaint.

The electric wiring is lying uncovered and tube's and don't emit proper light. The sweepers leave all the rubbish in corners, everywhere, a bad smell, uncleanliness, dust and negligence prevails. I don't know how the staff is so indifferent and working in such unhygienic conditions.

I hope you will take steps to improve the conditions and proper arrangements to keep the hospital clean, immediately.

Yours faithfully,

Ramesh Kumar



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- **Grievance Redressal Letter**

1. 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

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.

Yours Sincerely,

Ashish Garg



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- **Formal Invitation Letter**

1. 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



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2. 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



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- Letter to The Manager for Account Transfer

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.

Yours faithfully,
Vaishali Pant



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- Enquiry Letter

1. 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



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2. You are interested in taking online classes/tuition from www.studyonline.com, a reputed provider of online classes in New York. Having found the site's information inadequate, write letter enquiring various details regarding the functioning of the classes that you intend to avail from.

House no-121/32,

Bliss Gardens

Andheri, Mumbai

12 March 2011

Manager

Study Online

6/7, Yellow Street

New York- 333333

Subject: Inquiry about online classes

Sir/Ma'am,

I am pursuing a regular course in Business Management from Mumbai University but due to personal reasons I missed a large portion of the course. I have been cheered to hear that your education establishment is providing online classes for this course and that there are thousands of satisfied students who are availing your service around the globe.

First of all, I would like to know the exact way how classes are provided. As I am a part time worker, I would like to attend the classes only after four in the evening. If that is fine, next I would like to know what kind of a computer I should have. At present I have a COMPAQ laptop with camera and headphones, all working. Apart from this, I have all the notes and other materials for the entire course.

Kindly tell me the course fee and the modes of payment acceptable to you. Can I avail any provisions for crash courses? Do you also have faculty who can take my classes after Midnight, Indian time? I am looking forward to an early reply.

Yours sincerely,

Tanushka Joshi



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- **Formal Request Letter**

1. 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.

Yours obediently,

Kunal Rai,

3rd Year Electrical Engineering.



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Types of Informal Letter Writing

- Personal Letter/Expression of Concern

1. Write a letter to your father expressing concern about your mother's health.

A – 404/ Shyamala Gardens,

Arcot Road,

Chennai

10th December 2015

Dear Father,

How are you? I hope you are receiving this letter in good health. I have come to know from Anya's letter that mother is suffering from high fever. I am very worried about her. I am certain that you are taking very good care of her health. I pray to god for her healthy recovery and hope that this does not turn out to be something serious as the climate these days is very bad. Please keep me updated about her health, I am very anxious.

Yours Truly,

Parvi



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2. 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 are 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



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- **Condolence Letter**

1. Write a letter of condolence to a friend on the death of his brother.

F-1/5, Satyam Apartments,

Thane, Mumbai

17th March 2015

My Dear Kiran,

Your tragic news has completely stunned me. If there are time when silence is golden it is surely now. Yet, I must write and tell you, that my heart just aches for you in this terrible sorrow. I know how deeply you loved Rajesh and how kind a brother he has been to you. The shock is unbearable, no doubt but what cannot be cured must be endured.

I cannot bring myself to write more to you now, neither do I believe you would wish it.

Yours sincerely

Apurva



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2. Write a letter of condolence to your friend who was involved in an accident.

A-9, Jangpura Extension,

New Delhi-110014.

July 15, 1990

My dear Uttam,

Behari called today in the evening to tell me that you were involved in an accident while driving home on your scooter. I was wondering why you have not been coming to the college for the last three days. Really, believe me, the college is just not the same charming place without you.

I am told that the accident is not very serious, but I still feel very much distressed because your left arm has been slightly fractured and is now in plaster. It will take at least a month before your plaster is removed. Thank God, your elder brother is a doctor and he is in the same hospital where you were taken immediately after the accident by a young man. It is a matter of great relief that you escaped with a minor fracture.

I wonder if there is anything I can do at this juncture, however, I shall come next week to see you. With best wishes for speedy and complete recovery.

Yours ever sincerely,

Brijesh Patel



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- **Informal Invitation Letter**

1. 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



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- Letter of Congratulations

1. Write a letter congratulating your friend on his success in the exams.

24, Bangalore Road,

Mysore.

12th January 2018

Dear Sourav,

I hope, this finds you in nice health. How pleased I am to hear the happy news of your brilliant success in the Senior Secondary Examination with distinction in Physics, Chemistry and Mathematics. Please accept my heartily congratulation. My parents are also pleased to hear the news. Please convey our congratulations to your parents.

Your success is indeed very creditable but it is not unexpected. Your regular, hard and methodical work has received its reward and you have brought credit to your school and family. I am sure you will get a scholarship.

Congratulating you again.

Yours sincerely,

Suresh



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2. Write a letter of congratulations to your friend for their promotion.

1, Ansari Road,
Darya Ganj,
New Delhi-110002.
8th September, 1990

Dear Roshan,

So now your company has finally realised your real worth by promoting you to the post of Sales Manager. It was really an unalloyed joy to know about your promotion which you rightly deserved. It is a piece of very happy news which I like to receive. I feel as if I myself have been promoted and not you. I am really proud of you as might be your other friends and relatives.

Let me send my heartiest congratulations on the happy occasion. I feel confident that you are going to be a big gun in the field of sales promotion and management of your company. It also means greater responsibilities and increased burden. Keep up the hard work but take care of your health.

I know you like challenging jobs and this promotion provides you with the thrill of challenges you so relish. Please write to me as how you feel on this advancement in your career.

With best wishes for more such promotions and successes.

Yours sincerely,

Dinesh Arya



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- **Thank You Letter/ Gratitude Expression**

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

F-243, Anantapur,

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



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- Informal Request

1. 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 bedroom leak profusely in the rainy season. The house has not been whitewashed 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



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Essay Writing

Writing an impressive essay is not the only requirement when it comes to competitive exams, you also have to take care of the presentation. Your essay should be framed in a proper format. The framework should be logical and well defined.

Essay Writing becomes one of the easiest things to tackle in a descriptive paper once you understand the format of it. Here, we will make you aware of the standard format for all kinds of essays, take down the format and start practicing accordingly so that sail through Essay Writing easily.

1. An Introductory Section -

The role of the introduction is to present the examined subject to the examiner. To interest the examiner, you need to highlight some of its catchy points.

The introductory section should describe the aspects of the chosen topic. It should be written clearly so that readers fully understand what your work is focused on.

Try to make your introductory paragraph engaging.

2. The Main Body -

It is both the most fundamental and the biggest section of your paper. Its aim is to back up the introductory paragraph.

In body provide more detailed evidence of the validity the introduction. You have to impart the facts that are relevant to your subject. Moreover, you should keep in mind that the expressed ideas must be supported by strong evidence. In order to add weight to your work, you should make references to credible sources.

Remember to organize citations appropriately!

When writing the main body, you should strive to make it reasonable. Remember that your viewpoint on the discussed issue matters. Still, it is just a point of view. Therefore, present accurate data about the subject to make your essay valid.



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3. A Concluding Part –

This is the last para of your essay which should give a critical insight about the subject. This part should summarize the points which you have discussed in your work.

The key purpose of a concluding section is to convince the examiner that your topic is worth being covered.

Nail the last sentence. If your title and first paragraph make the examiner want to read your essay, then your last sentence makes the reader remember you.

10 Essays for SBI PO Descriptive Paper

1. Effective Leadership

Leadership is a quality that gives you an edge over others. Leaders inspire people on various things. A great leader possesses a number of qualities that make him/her popular. Leadership is one quality that is possessed by a selected few. While it is inherent in some, others acquire it with little efforts over a period.

Leadership is a unique quality that not everyone can possess. If you already have it in you then consider yourself lucky. It is suggested to hone it further in order to take your career in the right direction and also to be an inspiration for those around you. Few leadership qualities you should possess in order to be successful in your venture are to listen attentively and talk less. Effective action is the key to successful leadership skills. A leader should always be Rational and Reasonable in their work. A Leader should always own up their work and not pin point at others. A Leader should be passionate about his work and be dedicated toward sit always. A Leader should identify his strength and eliminate his weaknesses to keep his task ongoing. A Leader should sharpen and be wise with his decision-making skills. Discipline is the key to a successful and organised achievement of the specified task which a Leader should possess by nature. A leader should not have ego clashes with its subordinates and should know how to forgive and lead the team by being approached in nature and an eminent problem solver.

If you have these qualities in you then what are you waiting for? Take up the role of a leader in the field of your choice to embark your journey of success.

2. Advantages and Disadvantages of Hostel Life



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Hostel life is considered the best part of a student's life. Those who have experienced it swear by it and those who haven't wish they could. Hostel life is full of friends, fun and independence. It gives numerous memories to the students to cherish forever. A student who has experienced hostel life is better off at taking decisions and forming viewpoint about various things. However, hostel life also has certain set of disadvantages.

Ask a hostel student if life in hostel is good or bad and he/she will narrate all the pros and cons of the hostel life. However, if you ask an adult who has had an experience of living in a hostel, he/she is likely to narrate his memories fondly and tell you that it was the best phase of his life. This is because there are certain difficulties of living in the hostel however the benefits it offers surpass and with time it is only the good that they remember. However, everyone can have a different experience.

It takes a few days for new students to adjust to the environment of the hostel. However, they soon get accustomed to the same and begin a journey which is cherished for a long time.

From ironing clothes to shopping the things of necessity, we learn to do everything on our own. While some may find it a little difficult at times, it is also quite exciting to have found this feeling of independence. They learn to tackle different situations and take decisions on various matters on their own. They learn about the beauty and power of friendship. Friendships made during the hostel life last for a lifetime.

To conclude, I would say, I am grateful to my parents for letting me experience the wonderful hostel life. This has made me grow mature and take care of most of my needs on my own.

3. Importance of Nationalism in India

India is a land of cultural, religious and linguistic diversity. Nationalism is the only thread which binds the people together in the thread of oneness, despite their belonging to different cultural-ethnic backgrounds. It plays an important role in uniting all Indians from Kashmir to Kanyakumari.

Nationalism means the spirit of devotion to the nation, which must permeate the hearts and minds of every citizen of the country. This is the reason why national anthem is played in educational institutions, and now even in cinema halls before the start of the movies, and the curriculum is enriched with the life stories about the nation's great sons, heroes and the freedom fighters.

Indians have a deep sense of nationalism and this is the reason why they always stand united when it comes to respecting and honouring their national flag, national anthem and national symbols, which all leads towards preservation of the unity and integrity of the country.

Our country does not practice any sense of discrimination to any citizen as they enjoy all rights and privileges. It is the duty of all of us to foster the unity and integrity of India by a sense of nationalism that transcends all barriers of region, religion and language.

Nationalism is the feeling which gives courage and strength to the soldiers to guard the borders of their country. If the citizens stand united despite being the followers of different religions, speaking different languages, and practicing diverse cultures of their regions, no internal or external threat can harm their country. India is a prominent example of this all-pervasive sense of nationalism that has always served the nation well.



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4. Swachh Bharat Abhiyan - A Mission

India that is Bharat is an ancient civilization. It is considered to be a pious nation; its people are very religious. India is consisting of people of various faiths; Hindus, Muslims, Christians, Shikhs, Parsis, Jains etc, and they follow their faiths very devotedly. But it is a sad reality of our country that all the cleanliness and piousness is only confined to religious activities or kitchen. We Indians are not concerned about the filth all around us everywhere; anywhere one looks large mounds of dirt will be found.

It's not in our behaviour to keep our surrounding clean and sanitized. At the most we keep our own houses clean and it is of no concern of ours to be careful about streets, lanes, parks or other public places. Even after years of Independence, it is shameful that Indians are famous for their unhygienic behaviour.

Recently, a new Government came into power and one of its main priorities are to make India clean. And for the same objective, the Government has launched a scheme in the name of "Swachh Bharat Abhiyan". The Government has associated the Abhiyan with Father of the Nation, Mahatma Gandhi as he was a great champion of cleanliness. He was very much concerned about the dirty roads, streets, temples and specially, harizan bastis of the country.

However, it has been clearly declared that the campaign is not only the duty of the Government but each and every citizen of the country is equally responsible to keep the nation clean or *swachh*. Prime Minister, Narendra Modi, had nominated the name of nine famous personalities from business industries, sports and Bollywood to drive the clean India campaign. He also had requested from all nine personalities to invite another nine personalities individually and requested to continue the chain in any corner all around the country.

We can say Swachh Bharat Abhiyan, a nice welcome step to the clean and green India till 2019. As we all heard about the most famous proverb that "Cleanliness is Next to Godliness", we can say surely that clean India campaign will really bring godliness all over the country in few years if it is followed by the people of India in effective manner.

5. Causes of Global Warming

Global warming is the gradual warming of the earth's surface because of the continuous increasing in the temperature of the atmosphere due to some natural and human made causes. The main cause of the global warming is the collection of greenhouse gases in the earth atmosphere which work as a blanket and trap lots of heat causing rise in temperature of the atmosphere. CO₂ (also called carbon dioxide) gas is not good for the atmosphere, if it remains longer in the atmosphere, it would trap heat extremely which ultimately increase global temperature.

High level of CO₂ emissions in the atmosphere are caused by the burning of fossil fuels, cars, vehicles, coal-burning power plants, etc.



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Population growth is another main cause of the global warming. Increasing human population on the earth increases the need of living land and destruction of the forests. Increasing demands of the number of vehicles by the human beings cause fossil fuels to burn more which ultimately increases in the level of atmospheric carbon dioxide.

The main causes of the global warming are the human made causes which are deforestation, increasing human population, increasing demand of the vehicles, burning fossil fuels, burning of coal, oil, gas, etc which increases the atmospheric greenhouse effect and ultimately enhance the temperature of the atmosphere.

6. Newspaper and Its Uses

Newspaper has been one of the first mediums of mass media. Its popularity grew over the time and even as we have plunged into the world of internet, newspaper continues to be preferred by the masses. Newspaper is a powerhouse of information. It contains news from the world of politics, business, showbiz and more. It makes the public aware about what's going on around the world.

Newspaper has been a part of our daily life for last several decades and even today in modern bustling lives it is a necessity despite the dominance of internet & other more advanced mass media forms, newspapers have been succeeded on having an impact on majority of the population. It maybe because people still like it the old way and thus it is still one of the most preferred way for mass sharing of information. It is usually divided into various sections, mainly politics, economy, sports and arts, so that the reader can choose his or her desired section. Newspaper has proved as an important tool for public awareness. It also serves as voice of the people for catering their needs & complaints to government authorities contributing to better governance.

In this age of television, newspaper is still one of the most important parts of the media. We can conclude by saying that newspaper broadens our outlook & is an enormous source of information. Cultivating a habit reading a newspaper can be beneficial in many ways.

7. Social Media – A Bane or Boon!

Social media plays a big role in our lives today. We have the access to any kind of information at just a button push away. Anything that is so vastly expanded has both positives and negatives related to it. The power of social media is very high and has its effects on each individual. It is difficult to imagine our lives with social media today and we do pay a price for excessive use. There is a lot of debate about the effects of social media on the society as a whole. Some feel that it's a boon whereas other feels that it is a curse.



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Social media allows the social growth of the society and helps many businesses. It provides tools like social media marketing that can reach a million of potential clients. We can easily access information and get news through social media. Social media is a great tool for creating awareness about any social cause. Employers can reach out to potential job seekers. It can help many an individual to have social growth and interaction with the world without having any hitch. Many people use social media to make themselves heard to the higher authorities. It can also help you meet like-minded people.

Many psychiatrists believe that social media is a single most factor causing depression and anxiety in people. It is also a cause of poor mental growth in children. Increased use of social media can lead to poor sleeping patterns. There are many other negative effects like cyber bullying, body image issues etc. as well. There is an increased 'Fear of Missing out' (FOMO) at an all-time high in youth because of social media.

One must carefully weigh the positives and the negatives before engaging excessively in social media. If used in the correct way social media can be a boon for mankind.

8. Importance of Friends in our Life

Friends are extremely important for everyone. Whether for a toddler, a teenager, a middle-aged person or an old person – everyone needs good friends around to live life to the fullest. Friends form an essential part of our lives. Life becomes more enjoyable and bearable when we have good friends around. Even one real friend can bring about a positive change in our life. Friends are an essential part of our lives. They add vibrancy to our lives. Without friend's life can be quite dull and boring.

During childhood, friendship helps in making us understand and develop the habit of sharing and caring. Small kids develop friendship faster and enjoy the company of their friends. They play and learn together. Friends are important for their proper growth and development. As teenagers, friends become all the more important for us. We go through numerous emotional, physical and mental changes during our teenage. Many of the problems faced during this age cannot be discussed with our parents and other family members. However, we are quite comfortable sharing these with our friends. Having good friends who can listen to our issues and provide us support and guidance are indeed a blessing during this age.

We have all heard about mid-life crisis. More and more people these days are suffering from this problem. Their family, job, kids and almost everyone and everything around begins to appear as a burden to them at this age. Having good friends around at this time can help in bringing about positivity amid this emotional upheaval. Friends are equally important during old age. With the growing nuclear family system couples are left alone during their old age. If they have friends around, their life remains joyful and interesting instead of becoming dull.

9. Importance of Sports



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Sports and games are very beneficial to us as they teach us punctuality, patient, discipline, teamwork and dedication. Playing sports help us in building and improving confidence level. If we practice sports on regular basis, we can be more active and healthy. Being involved in the sports activities help us in getting protected with numerous diseases such as arthritis, obesity, obese, heart problems, diabetes, etc. It makes us more disciplined, patient, punctual, and courteous in life. It teaches us to go ahead in life by removing all the weaknesses. It makes us bold and gives the feeling of happiness by reducing the occurrence of anxiety and angry. It makes us physically fit and mentally comfort using which we can easily deal with all the problems.

If we have a look on the history, we see that sports are given much importance from the ancient time. In the modern time, growing popularity of other entertainment things like video games, television, etc are decreasing the demand of sports and games in the life. However, it is also true that sports and games are treated by the many countries as cultural activities, so we can say that the trend of games and sports can never finish in the future.

Sports activities have been made compulsory in the schools and colleges for the student's good physical health, mental health and professional career. Sports have nice career in future for anyone who involved dedicatedly. It is very beneficial especially for the students as it supports physical as well as mental development. People who are much interested and good in the sports can live more active and healthy life. They can develop better discipline and leadership qualities at the workplace as well.

10. Importance of Time Management

Time management is the art of consciously deciding and controlling the amount of time spent on different activities. It is used as a key to increase productivity and stay organized. Here is why time management is essential for people from all walks of life and how it can help you attain your goals.

It is said that, "If you can't manage your time, you won't be able to manage any other part of your life". So, the first step towards success is to manage your time efficiently. If you master the art of managing your time well you would be able to handle your tasks better.

Time Management is essential for people belonging to different walks of life. Be it a student, homemaker, working professional, freelancer or a business professional – everyone must manage his/ her time well in order to manage their tasks well.

Homemakers toil the entire day. Their list of tasks is endless and if not managed properly it can be quite taxing. Since they require doing different varieties of tasks each day, they should begin by preparing a to-do list in the morning. Prioritize the tasks and keep checking as you finish them one after the other. This would not only help you manage your time efficiently but also give you a sense of satisfaction. Some quick tips for efficient time management is to prepare a to-do list, Concentrate solely on the task at hand, Finish important task first, Learn to say 'no' and lastly to Keep your phone aside as you begin your work

It might appear simple but managing time efficiently call for great qualities in an individual. There is a lot that goes into it. You must stay disciplined and constantly remind yourself as to why it is important for you to accomplish your tasks in a timely manner.



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