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IBPS PO DESCRIPTIVE WRITING GUIDE

ESSAY & COMPREHENSION

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IBPS PO Descriptive Test Guide 2025

The descriptive test in the IBPS PO Mains Exam 2025 is one of the most crucial sections for candidates aspiring to become probationary officers in public sector banks. While the objective tests evaluate reasoning, quantitative aptitude, and subject knowledge, the descriptive test measures something equally important: communication skills, clarity of thought, and the ability to write in a formal and professional manner.

The IBPS PO Descriptive Test 2025 has undergone changes compared to previous years, making preparation even more important. This guide will walk you through the new pattern, important tips, sample essays, practice topics, and comprehension passages to help you succeed.

New Pattern of IBPS PO Descriptive Test 2025

The descriptive test has been revised in 2025. Earlier, it consisted of one essay and one letter, but this year, the letter has been replaced by a comprehension passage.

- **Essay:** 1 essay for 15 marks, word limit 250–300 words
- **Comprehension:** 1 passage with 5 questions (2 marks each) for 10 marks
- **Total Time:** 30 minutes for both tasks
- **Mode:** Computer-based typing

Section / Paper	No. of Questions	Marks	Medium	Time Duration
Descriptive Paper (Essay & Comprehension)	2 (1 Essay + 1 Comprehension)	25	English	30 minutes

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Why This Guide is Useful?

This guide is designed to give you step-by-step preparation support. If followed carefully, it can significantly improve your writing ability and confidence for the exam. It will:

- Explain how the new descriptive pattern works
- Provide a clear structure for writing essays and comprehensions
- Share 20 updated essay topics based on economy, banking, technology, and current affairs of 2024–25
- Include a sample essay and three comprehension samples with answers for practice
- Offer tips to avoid common mistakes that cost marks

Essay Writing for IBPS PO

An essay is a short piece of writing on a particular topic. What sets an essay apart is not just being error-free in grammar and spelling, but also the structure and flow of ideas. A basic but ideal structure to follow is:

1) Introduction

- Briefly introduce the topic and its background
- Mention your view on the topic before elaborating in the body paragraphs

2) Body Paragraphs

- Present your points of view in detail, 2–3 paragraphs only
- List examples supporting your view
- Put forth your strongest argument first, followed by the next
- Each paragraph should contain one idea with supporting sentences

3) Conclusion

- Restate your main argument/view by showing connections between points
- Do not introduce new ideas; summarize using strongest evidence

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How to Write a Good Essay? (Step-by-Step)

Although it may seem like a waste of time, it is important to spend a few minutes planning before writing. If you have 15 minutes for one essay, spending about 5 minutes planning can save time while typing. Steps to write a good essay:

- **Understand the Topic:** Read carefully, decide your stance (for/against/balanced), identify keywords like “impact,” “role,” “challenges”
- **Plan Before You Type:** Spend 2–3 minutes outlining introduction, 2–3 arguments/examples, and conclusion
- **Introduction (40–50 words):** Define the topic, provide context, use relevant facts or quotes, clearly state approach
- **Body Paragraphs (150–180 words):** Write 2–3 paragraphs, each discussing one point supported with examples, arrange arguments logically
- **Balanced Approach:** Avoid personal pronouns, use formal language, cover pros and cons if applicable, avoid bias unless required
- **Conclusion (40–50 words):** Summarize main ideas, end with solution-oriented or forward-looking statement, do not introduce new points

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Practice Essay Topics for IBPS PO 2025

Check [IBPS PO Essay Topics](#) below for practice

- Digital Rupee and the Future of Indian Banking
- RBI's Role in Controlling Inflation during Global Instability
- Growth of Fintech Startups: Boon or Challenge for Traditional Banks
- Green Financing: Banking for a Sustainable Future
- Public vs. Private Sector Banks: A Comparative Analysis
- Artificial Intelligence and Jobs: Opportunity or Threat
- Digital Literacy in Rural India – Progress and Challenges
- Cybersecurity in Digital Banking: The Way Forward
- India's 5G Rollout and Its Economic Impact
- Work-from-Home Culture and Its Long-term Impact on Productivity
- India's G20 Presidency: Strengthening Global Leadership
- Union Budget 2025: Key Banking and Economic Reforms
- Women Entrepreneurs and Financial Inclusion in India

- Climate Change: India's Commitment to Sustainable Development
- Skill India Mission: Is It Addressing the Employment Crisis
- Role of Ethics in the Banking Industry
- Financial Literacy as a Key Driver of Inclusive Growth
- The Power of Youth in Transforming India
- Social Media: Awareness Platform or Source of Misinformation
- Balancing Economic Growth with Environmental Protection

A Good (Sample) Essay with Analysis

Technology has highly evolved over time. In fact, nowadays almost everybody has some sort of machine at hand, be it computers, cars, or even washing machines. But although machinery was devised to benefit mankind, it has also brought along many flaws to match.

Firstly, when it comes to technological equipment such as computers, disruption most often arises between the person using the computer and the household he or she is surrounded by. For example, many old family traditions such as eating meals with relatives seldom take place now that one family member might be too busy working on a laptop. Thus, family values and morals have changed to adapt to this technological age.

Secondly, having many kinds of machinery at hand is not only destroying family traditions, but is also very harmful to our environment. Many people are careless about allowing car engines to run unnecessarily or leaving laptops on for long periods, unaware that energy consumption affects the local environment and contributes to global warming.

As mentioned, technological equipment was never intended to damage nature but to help people worldwide. Nuclear families may not be as closely intact as before, but technology, through applications like Skype or WhatsApp, helps maintain connections. Machinery has greatly benefited our lives, and we should be grateful for access to cars, phones, and computers when others in poorer countries may not have them.

However, with all the advantages machinery has brought, possessing too many devices or consuming excessive energy is getting out of hand and needs control.

Comprehension for IBPS PO

Reading Comprehension is a key part of the IBPS PO descriptive section. It tests your ability to read, understand, and interpret passages, and answer questions. Success depends on speed, accuracy, vocabulary, and understanding of the main idea, tone, and context.

How to Tackle Comprehension (Step-by-Step)

- **Preview the Passage:** Glance at the first and last sentences of each paragraph to get the gist. Identify topic, purpose, and tone.

- **Read Actively:** Underline key points, note relationships between ideas: contrast, cause-effect, sequence, or comparison.
- **Understand the Question Type:**
 - Direct/Fact-Based: Answer is explicitly stated
 - Inference-Based: Answer is implied
 - Summary/Theme: Identify central idea
 - Vocabulary in Context: Understand meaning from surrounding sentences
- **Eliminate Wrong Options:** Remove irrelevant or distorted options, focus on subtle wording differences
- **Answer Clearly and Concisely:** Avoid adding opinions unless asked; justify answers with passage evidence

Sample Comprehension Question 1

Digital banking has transformed the way individuals and businesses manage their finances. Features like instant transfers, mobile apps, and online bill payments have made banking faster and more convenient. Customers no longer need to visit physical branches frequently, saving time and effort. With 24/7 access to accounts, banking has become more flexible, enabling people to manage money efficiently from anywhere.

However, this shift to digital banking also brings challenges. Cybersecurity threats, such as phishing, hacking, and data breaches, are increasing. Banks must invest heavily in security infrastructure and educate customers about safe online practices. While innovation drives efficiency, maintaining trust and protecting sensitive information remain critical for sustaining growth in the digital era.

Questions:

1. What is the central idea of the passage?
 - a) Banks should focus solely on cybersecurity
 - b) Digital banking has both advantages and challenges
 - c) Physical bank branches are becoming obsolete
 - d) Customers prefer mobile banking**Answer: b**
2. Which of the following is an advantage of digital banking mentioned in the passage?
 - a) Reducing cybersecurity threat
 - b) Faster transactions and 24/7 account access
 - c) Decreased use of mobile apps
 - d) Higher branch visits**Answer: b**
3. What is the author's concern regarding digital banking?
 - a) Customers dislike digital banking
 - b) Cybersecurity threats and data protection
 - c) Banks are closing physical branches
 - d) Technology is too expensive**Answer: b**
4. The word "innovation" in the passage most nearly means:
 - a) New development or improvement

- b) Risk
- c) Tradition
- d) Customer service

Answer: a

5. According to the passage, why is maintaining trust important for digital banking?

- a) To encourage more branch visits
- b) To ensure customers continue using digital services safely
- c) To reduce the cost of technology
- d) To replace physical banking entirely

Answer: b

Check Comprehension Topics for IBPS PO Descriptive Test

Sample Comprehension Question 2

Financial literacy has become increasingly important in today's world. With a wide range of financial products available, from savings accounts and insurance policies to investment options like mutual funds and stocks, individuals need to understand basic financial principles to make informed decisions. Proper financial knowledge helps people manage their money efficiently, avoid debt traps, and plan for long-term goals such as retirement or children's education.

Despite its importance, financial literacy remains low in many parts of India, especially in rural areas. Lack of awareness, limited access to educational resources, and cultural factors often prevent people from making informed financial choices. Governments and banks are now introducing various programs to promote financial education, aiming to empower citizens to take control of their personal finances.

Questions:

1. What is the main idea of the passage?
 - a) Financial products are too complicated
 - b) Financial literacy is important for informed decision-making
 - c) Banks should provide more savings accounts
 - d) Rural areas should avoid financial investments**Answer: b**
2. Which of the following is a benefit of financial literacy mentioned in the passage?
 - a) Access to government jobs
 - b) Efficient money management and planning for long-term goals
 - c) Higher income immediately
 - d) Avoiding bank visits**Answer: b**
3. According to the passage, why is financial literacy low in many parts of India?
 - a) People do not want to save money
 - b) Banks refuse to educate customers
 - c) Lack of awareness, limited resources, and cultural factors
 - d) Financial products are too expensive**Answer: c**

4. What is the purpose of government and bank programs mentioned in the passage?
- a) To promote more loans
 - b) To educate people and empower them to manage finances
 - c) To increase bank profits
 - d) To encourage urban migration

Answer: b

5. The word “empower” in the passage most nearly means:
- a) Give confidence or authority
 - b) Oppress
 - c) Enable or equip
 - d) Challenge

Answer: c

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