



Kamyabi humara haq hai. Hum kamyab hokar rahenge!  
— Anil Nagar, Founder & CEO, Adda Education

**Adda247**  
PUBLICATIONS

# DESCRIPTIVE

---

# Writing Book

**FOR SBI, IBPS, RBI GRADE-B,  
NABARD GRADE-A & OTHER EXAMS**

## Latest Edition Includes

- 💡 E-mail Writing
- 💡 Report Writing
- 💡 Situational Analysis
- 💡 Letter Writing
- 💡 Essay Writing

# CONTENTS

## CHAPTER-1

### **E-Mail Writing.....10-18**

1. Net Banking Login Issues Reported by Customers ..... 10
2. Discrepancies in Annual Bonus Calculations ..... 11
3. Delayed Shipment of Office Equipment-Immediate Update .....  
Required ..... 12
4. Client Facing Issues with International Transaction ..... 12
5. Software License Renewal Required for Business  
Operations ..... 13
6. Missing Attachment in Client Email ..... 14
7. Quick Update on Your Loan Application ..... 15
8. Salary Slip Clarification ..... 16
9. Huge Thanks - Amazing Work on the Project! ..... 16
10. Reminder of Campaign Proposal Deadline Approaching ..... 17

## CHAPTER-2

### **Report Writing.....19-28**

1. Industrial Visit to XYZ Manufacturing Plant ..... 19
2. Flood-Affected Region and Relief Efforts ..... 21
3. Mental Health Awareness Seminar ..... 22
4. Digital Transformation Workshop ..... 23
5. Water Conservation Project in XYZ Village ..... 24
6. Visit to Government Hospital ..... 25
7. Science Exhibition Visit ..... 26
8. Visit to Waste Management Plant ..... 27
9. Visit to Hope Orphanage ..... 27
10. Visit to Traffic Control Center ..... 28

## CHAPTER-3

### **Situational Analysis.....29-31**

1. Situation - 1 ..... 29
2. Situation - 2 ..... 30

3. Situation - 3 .....	32
4. Situation - 4 .....	33
5. Situation - 5 .....	34
6. Situation - 6 .....	35
7. Situation - 7 .....	37
8. Situation - 8 .....	38
9. Situation - 9 .....	39
10. Situation - 10 .....	40

## CHAPTER-4

### PRÉCIS WRITING

#### Writing Process.....43-44

1. Paragraph - 1 .....	44
2. Paragraph - 2 .....	46
3. Paragraph - 3 .....	47
4. Paragraph - 4 .....	49
5. Paragraph - 5 .....	50
6. Paragraph - 6 .....	51
7. Paragraph - 7 .....	52
8. Paragraph - 8 .....	53
9. Paragraph - 9 .....	55
10. Paragraph - 10 .....	56
11. Paragraph - 11 .....	57
12. Paragraph - 12 .....	60
13. Paragraph - 13 .....	64
14. Paragraph - 14 .....	67
15. Paragraph - 15 .....	71
16. Paragraph - 16 .....	74
17. Paragraph - 17 .....	76
18. Paragraph - 18 .....	78
19. Paragraph - 19 .....	81
20. Paragraph - 20 .....	83
21. Paragraph - 21 .....	85
22. Paragraph - 22 .....	87
23. Paragraph - 23 .....	89

## CHAPTER-5

### LETTER WRITING

What is a Formal Letter? .....	93
Useful Formal Letter Writing Aids .....	99
What is an Informal Letter? .....	101
Informal Letter Writing Tips .....	102
Useful Informal Letter Writing Aids .....	104
<b>Formal Letter Writing .....</b>	<b>106-124</b>
Letter to Editor .....	106
Complaint Letter .....	111
Grievance Redressal Letter .....	116
Formal Invitation .....	118
Letter to Manager .....	120
Enquiry Letter .....	122
Formal Request Letter .....	123
<b>In-formal Letter Writing .....</b>	<b>125-169</b>
Personal Letter/ Expression of Concern .....	125
Condolence Letter .....	132
Informal Invitation .....	132
Letter of Congratulations .....	134
Thank You Letter/ Gratitude Expression .....	135
Informal Request .....	136

## CHAPTER-6

### ESSAY WRITING

<b>Exercise.....</b>	<b>174-269</b>
1. The Menace of Fake News .....	174
2. Banking Risk and Management .....	175
3. Benefits of Mutual fund investments .....	176
4. Role of Small & Payment Banks in Financial Inclusion .....	178

5.	Women's Safety - It is Our Responsibility .....	179
6.	Role of newspapers in influencing society or youth .....	180
7.	Future of Banking Industry .....	181
8.	Right to Freedom of Expression .....	183
9.	Cultural Diversity in India .....	184
10.	Start Up India .....	185
11.	Causes of violence in the world .....	187
12.	Safety of Women .....	188
13.	Naxalism in India .....	189
14.	Corruption in India .....	190
15.	Digital India .....	192
16.	Godmen- A Threat to Indian Society .....	193
17.	Disaster Management in India .....	194
18.	Urbanization and Smart Cities in India .....	195
19.	Space Programmes of India .....	197
20.	Role of Media in India .....	198
21.	Security threats in India-Terrorism .....	199
22.	Unemployment in India .....	201
23.	Caste Based Reservation in India .....	202
24.	Climate Catastrophe .....	203
25.	Demonetisation .....	204
26.	Electronic Voting Machines .....	205
27.	Farmers' Suicide in India .....	206
28.	GIFT CITY .....	207
29.	Global Warming .....	208
30.	Globalisation .....	209
31.	Indo-Pak Relations .....	210
32.	Intolerance .....	211
33.	Ransomware Attacks .....	212
34.	Sexual Harassment .....	214
35.	Bullet Trains .....	215
36.	Can India go Cashless .....	216
37.	Can Loan Waivers Benefit Farmers .....	216
38.	Challenges after Implementation of GST .....	217
39.	Cooperative and Competitive Federalism .....	218

40.	Corporal Punishment.....	219
41.	Cryptocurrency: Is it safe?.....	219
42.	Digital Banking's Adverse Effect on Banking Industry.....	220
43.	Doklam Issue.....	221
44.	Gender Equality and Sustainable Development.....	222
45.	NEET: Boon or Bane .....	222
46.	Prompt Corrective Action.....	223
47.	Right to Privacy.....	224
48.	Rohingyas.....	225
49.	Rural Urban Divide.....	225
50.	Triple Talaq.....	226
51.	World War III.....	227
52.	Smog in Delhi.....	228
53.	Swachh Bharat Abhiyan .....	229
54.	Female Foeticide : Root Causes, Practices and Prevention.....	230
55.	Benefit of Computer Based Test for Prestigious Exam .....	231
56.	Beti Bachao Beti Padhao.....	232
57.	Overpopulation : Causes, Impact and Prevention.....	234
58.	7th Pay Commission .....	235
59.	Should Government Consider Privatising Public Sector Banks ? .....	237
60.	Advantages of Bank Privatization .....	238
61.	Gender Stereotyping.....	239
62.	Importance of Education on Economy.....	241
63.	Efficient use of Natural Resources .....	242
64.	Pros and Cons of Online Education .....	243
65.	Digital Literacy .....	244
66.	E-commerce Impact on Traditional Business .....	245
67.	Precaution to be used while using online Banking.....	246
68.	Measures to be taken to avoid issues during monsoon .....	246
69.	Bitcoin.....	247
70.	Decreasing number of researches taken up by students.....	248
71.	Importance of knowing the country's history for a citizen .....	248
72.	The effect of hike in the salary of people on Indian Economy .....	249
73.	The effects of the popular game Pokémon GO.....	250

74.	Elaborating the positive and negative impacts of increasing use of technology in daily life.....	251
75.	The mental effects of social media platforms on the population of our country and the consequences of those effects.....	252
76.	Ethical Banking .....	252
77.	Social Media Influencer's Impact on us .....	253
78.	Contribution of Unorganized sector in Indian Economy .....	253
79.	Pros and Cons Of 4 Days Working in A Week .....	254
80.	FDI in Retail Sector .....	255
81.	Fake News .....	255
83.	Magazines and Journals have switched to digital media .....	256
83.	Does India need a universal health care system?.....	257
84.	Advantages of learning foreign languages .....	257
85.	One reform Indian education system that can be compared at par with the International Level.....	258
86.	The advantages and disadvantages of cashless economy.....	259
87.	The effects of extensive use of modern gadgets on the intellectual capacities of humans .....	259
88.	Benefits of Travel Insurance .....	260
89.	Financial Security.....	261
90.	Insurance or Mutual Fund.....	262
91.	Scope of 5G Technology in India .....	262
92.	Higher Education: Issues & Challenges .....	263
93.	Value of 'Vote' in Democracy .....	264
94.	My favourite book .....	265
95.	Importance of time management in professional life.....	266
96.	How development of a human's personality traits are affected by the environmental factors and the person's genes.....	266
97.	The effects of Paid News.....	267
98.	The need home and property insurance.....	268

**Important Points on Some Banking Related Topics.....270-278**

Employee Retention .....	270
FDI in India .....	272
Merger of Banks in India .....	273
Insurance Penetration .....	275
Financial Inclusion in India.....	276

**CHAPTER-7**

**ANNEXURE**

PHRASAL VERBS.....	279
VOCABULARY.....	299
HOW TO WRITE EFFECTIVELY?. .....	344