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Spardhaguru Current affairs



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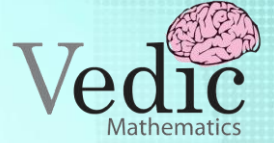
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Bank PO (Probationary Officer) exams typically include a descriptive writing section, which often features essay writing.

The **topics** for these essays usually revolve around **current affairs, socio-economic issues, banking and finance, and technology.**

Here's a breakdown of common themes and specific topics that have been asked or are likely to be asked in Bank PO exams:

I. Current Affairs & Socio-Economic Issues

Indian Economy:

- The economic condition of India.
- Challenges before the Indian economy (e.g., inflation, unemployment).
- Role of startups in strengthening the Indian economy.
- Impact of specific government policies (e.g., GST reforms, demonetization).
- Contribution of the unorganized sector to the Indian economy.
- India as a rising global power.

Social Issues:

- Women empowerment (reality or rhetoric, challenges, path forward).
- Women's safety.
- Gender equality.
- Growing mental health concerns among youth.
- Child marriage and child labor as social evils.
- The unemployment problem in India.
- Poverty in India.

Environment & Climate Change:

- Climate change and its impact (on agriculture, economy).
- Delhi NCR pollution: an unsolved problem.
- Sustainable development goals.
- Renewable energy vs. fossil fuels.

Governance & Policy:

- One Nation, One Election: Pros and Cons.
- New Education Policy.
- Government versus RBI autonomy.
- E-governance: Transforming public service delivery.

II. Banking, Finance & Technology

Digitalization & Technology:

- Influence of social media (on public opinion, daily life).
- Digital India: boon or bane?
- Cashless economy: advantages and disadvantages.
- Cybersecurity and banking.
- Impact of digital banking on financial inclusion.
- Role of Artificial Intelligence in modern banking.
- Cryptocurrencies and blockchain.
- Digital payments: issues and opportunities.
- Role of technology in the banking sector.
- Pros and cons of online study/education.

Banking Sector Specific:

- Ethical banking.
- Challenges before nationalized banks.
- Bank mergers: benefits and dangers.
- NPAs (Non-Performing Assets) in the banking sector.





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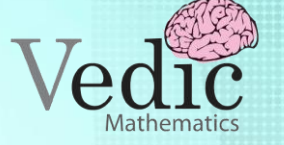
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- Role of microfinance in poverty alleviation.
- Small and payment banks in financial inclusion.
- Future of the banking industry.

III. General & Abstract Topics

- The gig economy: opportunities and challenges.
- The importance of financial literacy.
- Work from home amid COVID-19 (or post-pandemic work trends).
- Importance of investment.
- The role of newspapers in influencing society.
- The impact of artificial intelligence on employment.

