

## Previous Year Asked Essays in IBPS PO Mains Exam

### PREVIOUS YEARS' ESSAY TOPICS

#### **IBPS PO mains 2024**

##### **1. Doctor Consultation Online**

The advancement of digital technology has revolutionized many sectors, and healthcare is no exception. Online doctor consultations, also known as telemedicine, have become increasingly popular in recent years, especially during and after the COVID-19 pandemic. This innovation has transformed the way medical services are delivered, offering timely and convenient access to healthcare for millions.

One of the key benefits of online consultation is accessibility. People in remote or underserved areas, where medical facilities and specialists are scarce, can now consult doctors without having to travel long distances. This is particularly helpful for elderly patients, individuals with mobility issues, and those needing frequent follow-ups. The use of mobile apps and video conferencing tools allows patients to receive prescriptions, lab recommendations, and even psychological counselling from the comfort of their homes.

Online consultation is also cost-effective. It reduces overhead expenses for clinics and hospitals, and patients save on travel and waiting time. Moreover, telemedicine platforms often integrate digital health records, making it easier for doctors to track patients' medical history, test results, and medication compliance.

However, there are limitations. Physical examinations are not possible during virtual visits, which can affect diagnosis accuracy in certain cases. Poor internet connectivity, especially in rural areas, and the lack of digital literacy among older populations are other barriers. Additionally, concerns about data privacy and medical accountability must be addressed through strict regulation and secure platforms.

In conclusion, online doctor consultation is a game-changing solution in India's evolving healthcare system. While it cannot replace in-person visits entirely, it complements traditional services and makes healthcare more inclusive, accessible, and efficient.

##### **2. Gig Workers**

The rise of the gig economy has redefined the traditional concept of employment. Gig workers are individuals who take up short-term, flexible jobs or freelance tasks, often facilitated through digital platforms such as ride-hailing apps, food delivery services, content creation platforms, and freelance marketplaces. This workforce is becoming a vital part of India's labor market.

The gig economy offers several advantages. It provides autonomy and flexibility, allowing workers to choose their assignments and working hours. For many, gig work serves as an additional source of income or a stepping stone into the job market. It also helps companies scale efficiently without long-term hiring commitments, making operations more agile and cost-effective.

In India, gig work has expanded rapidly due to widespread smartphone usage, internet penetration, and the growing demand for convenience-based services. Startups and tech platforms have created job opportunities in sectors like transportation, delivery, graphic design, content writing, and tech support.

However, gig workers face several challenges. Unlike full-time employees, they lack job security, fixed wages, health benefits, and social protection. They are often paid per task, which can be inconsistent and heavily dependent on platform algorithms and customer ratings. During times of crisis, such as the COVID-19 pandemic, many gig workers faced financial instability due to job cancellations and lack of support.

To ensure sustainable growth of the gig economy, policy reforms are needed. Government and platforms should work together to provide social security, health insurance, and skill development opportunities. Recently, India's Code on Social Security has recognized gig and platform workers, which is a positive step.

In conclusion, gig workers represent the future of work in an increasingly digital economy. With the right support and safeguards, the gig economy can offer a fair, flexible, and inclusive employment model.

### 3. Sustainable Fashion

Sustainable fashion is an emerging movement aimed at reducing the environmental and social impact of clothing production and consumption. It emphasizes eco-friendly materials, ethical labor practices, and conscious consumer behavior, making it one of the most significant developments in the global fashion industry today.

Traditional fast fashion relies on mass production of inexpensive clothes, often using synthetic fabrics and harmful dyes. This model encourages overconsumption and waste, contributing significantly to environmental degradation. The textile industry is one of the largest polluters, consuming vast amounts of water and generating tons of non-biodegradable waste. Moreover, labor exploitation in developing countries is a persistent concern in fast fashion supply chains.

Sustainable fashion addresses these issues through various practices—using organic or recycled materials, promoting slow fashion, encouraging clothing repair and reuse, and supporting fair wages and safe working conditions for workers. Brands are now exploring innovative solutions like plant-based dyes, biodegradable fabrics, and zero-waste manufacturing processes.

Consumer awareness is also growing. Eco-conscious customers are beginning to prioritize quality over quantity and are willing to invest in ethically produced garments. Social media campaigns and global movements such as “Who Made My Clothes?” have further driven awareness about fashion’s environmental footprint.

In India, sustainable fashion is gaining momentum, with designers and startups adopting traditional handloom fabrics, natural dyes, and artisanal methods. Initiatives to revive indigenous crafts not only promote sustainability but also support rural livelihoods.

Despite its promise, sustainable fashion faces challenges like higher production costs, limited scalability, and lack of affordability for the average consumer. Education and government incentives are necessary to make sustainable fashion mainstream.

In conclusion, sustainable fashion is not just a trend but a necessary shift toward responsible living. By making mindful choices, both producers and consumers can contribute to a greener, fairer, and more sustainable future.

#### IBPS PO MAINS 2023

### 1. Digital Banking

Digital banking refers to the digitization of traditional banking services, enabling customers to perform financial transactions through online platforms, mobile applications, ATMs, and other electronic channels without physically visiting bank branches. In India, digital banking has become a transformative force, reshaping how individuals and businesses access financial services.

One of the major benefits of digital banking is convenience. Customers can access their accounts 24/7, transfer money, pay bills, apply for loans, and even invest in mutual funds from their mobile devices or computers. Services like the Unified Payments Interface (UPI), internet banking, and mobile wallets have simplified the banking process and made it faster and safer.

Digital banking has also played a crucial role in financial inclusion. Rural and semi-urban populations that once faced difficulty accessing banking services now benefit from mobile-based solutions and Aadhaar-linked accounts. Government schemes like Jan Dhan Yojana, combined with digital banking tools, have brought millions into the formal financial system.



Furthermore, digital banking improves operational efficiency. It reduces paperwork, lowers transaction costs, and helps banks serve more customers without expanding physical infrastructure. The integration of Artificial Intelligence (AI), chatbots, and data analytics enhances customer service and enables banks to offer personalized financial solutions.

However, digital banking also presents challenges. Cybersecurity threats such as phishing, hacking, and identity theft pose risks to users. Not all segments of society are digitally literate, especially senior citizens and people in remote areas. Internet connectivity and smartphone availability remain barriers to universal adoption.

To address these issues, banks must invest in robust cybersecurity measures, offer multilingual and user-friendly platforms, and conduct awareness campaigns on safe digital practices. Regulatory support from institutions like the Reserve Bank of India has been essential in guiding the digital transformation of the banking sector.

In conclusion, digital banking represents the future of finance. It offers speed, accessibility, and efficiency, making banking more inclusive and customer-centric. With the right infrastructure, education, and security, digital banking can play a pivotal role in India's journey toward becoming a digitally empowered economy.

## 2. Gender Equality

Gender equality refers to the state in which individuals of all genders have equal rights, responsibilities, and opportunities in every sphere of life—be it education, employment, leadership, or decision-making. It ensures that a person's potential is not limited by their gender identity and that all individuals are treated fairly and with dignity.

In India and across the world, progress toward gender equality has been significant, yet challenges persist. Women have made remarkable strides in education, politics, entrepreneurship, and the workforce. However, gender-based discrimination, wage gaps, underrepresentation in leadership roles, and unequal access to opportunities continue to hinder true equality.

Education plays a key role in advancing gender equality. When girls receive equal access to quality education, they are more likely to contribute meaningfully to society and break cycles of poverty. Initiatives like *Beti Bachao, Beti Padhao* have encouraged female education and challenged cultural norms that favor sons over daughters.

In the workplace, gender equality means ensuring equal pay for equal work, preventing sexual harassment, and supporting work-life balance through policies such as maternity leave and flexible hours. Companies that promote diversity and inclusion often experience better performance, creativity, and decision-making.

However, gender equality is not just about empowering women—it also involves engaging men and breaking harmful stereotypes that affect all genders. Traditional roles imposed on men, such as suppressing emotions or being sole providers, can be equally limiting. A gender-equal society benefits everyone by promoting fairness, mental well-being, and shared responsibilities.

Legal frameworks like the Equal Remuneration Act and laws against domestic violence are essential, but social awareness and attitude shifts are equally important. Media, schools, and families must all play a role in shaping perceptions and encouraging respect for all genders.

In conclusion, gender equality is a fundamental human right and a prerequisite for a just and progressive society. True equality is achieved not just through policy but through consistent action, education, and cultural transformation. By empowering every individual regardless of gender, we can build a more balanced, inclusive, and prosperous world.

## IBPS PO MAINS 2022

### 1. Impact of Video Games on Youngsters

Video games have become a popular form of entertainment among youngsters across the world. With the advancement of technology, games have evolved from simple 2D formats to immersive, interactive, and highly realistic digital experiences. While video games offer certain cognitive and recreational benefits, they also raise concerns about physical, psychological, and social impacts on young individuals.

On the positive side, many video games improve hand-eye coordination, problem-solving abilities, and strategic thinking. Games that involve puzzles, simulations, or team play can enhance focus, multitasking, and collaboration. Educational games are increasingly used in classrooms to engage students in a creative and interactive way. Moreover, gaming has also opened career paths in game design, animation, and esports. However, excessive gaming can have serious downsides. One of the most significant concerns is **addiction**, which can lead to a decline in academic performance, poor social interaction, and disrupted sleep patterns. Many youngsters spend hours in front of screens, leading to sedentary lifestyles, obesity, and vision problems. Violent or aggressive content in some games may also desensitize children or encourage risky behavior.

Psychological effects include increased anxiety, reduced attention span, and withdrawal from real-world social situations. Parents and teachers often report behavioral changes in children who are exposed to prolonged gaming without supervision.

To manage the impact of video games, it is essential to strike a balance. Parents should monitor the type and duration of games played. Setting screen time limits, encouraging outdoor activities, and promoting age-appropriate content are crucial steps. Game developers also have a responsibility to include parental controls and ensure ethical content standards.

In conclusion, video games are not inherently harmful. When used in moderation and under supervision, they can offer entertainment and skill development. However, unchecked gaming can pose risks to a youngster's health and well-being. Therefore, awareness, regulation, and responsible usage are key to ensuring that video games contribute positively to youth development.

### 2. Role of Education in Economy

Education is one of the most powerful drivers of economic growth and development. A well-educated population contributes to higher productivity, innovation, income levels, and overall national progress. For a country like India, with its vast human resource base, education serves as both a foundation and a catalyst for economic transformation.

At the individual level, education enhances employability and earning potential. Skilled workers are more efficient, adaptable, and capable of meeting the demands of a modern, knowledge-based economy. Education not only improves literacy but also fosters critical thinking, communication, and digital skills, which are essential in today's competitive job market.

From a broader perspective, education fuels entrepreneurship, strengthens institutions, and reduces income inequality. An educated workforce attracts investments and enables technological adoption across industries. It also improves public health, civic participation, and social mobility—all of which are linked to stronger economic performance.

In rural areas, education helps people move beyond subsistence agriculture and into skilled labor, services, or small businesses. Government schemes like *Skill India*, *Samagra Shiksha*, and *Digital India* aim to integrate education with skill development, thus aligning learning outcomes with market needs.

However, challenges remain. Many educational institutions still face issues related to infrastructure, teacher quality, outdated curricula, and lack of industry linkages. There is also a mismatch between degrees and employable skills, leading to educated unemployment. Bridging this gap is essential to fully realize the economic benefits of education.

Investment in education, especially in STEM (Science, Technology, Engineering, Mathematics), vocational training, and digital literacy, can significantly boost GDP and national competitiveness. Public-private partnerships, research funding, and curriculum modernization are critical to transforming education into a tool for sustainable growth.

In conclusion, education is not just a social good—it is an economic imperative. A nation that invests in educating its people builds the intellectual capital required for innovation, productivity, and long-term prosperity. Education shapes not only minds but also markets and the future of economies.

