Probationary Officers Recruitment Examination

Pre-Examination Training

Descriptive Paper (Communication Skills)

Set-1

1. **Write an email to a long-term customer who has complained about a technical error that caused their EMI to be debited twice in a single month. Apologize and explain the resolution process.**

2. **A local festival has resulted in a 300% increase in branch footfall. Older customers are complaining about the long wait times and lack of seating. Analyze the situation and propose immediate management steps.**

3. **Write a report to the Head Office analyzing the growth of UPI and Net Banking usage among rural customers in your district over the last six months.**

4. **Write a suitable title and summarize the following passage in one-third of the total words.**

Artificial Intelligence (AI) has emerged as one of the most transformative technologies in the banking sector. With the increasing adoption of digital banking, banks are using AI to enhance operational efficiency, improve customer experience, strengthen security, and make better business decisions. AI enables machines to analyse large volumes of data, identify patterns, and perform tasks that traditionally required human intelligence.

One of the most visible applications of AI in banking is customer service. AI-powered chatbots and virtual assistants provide quick responses to customer queries related to account balances, transactions, loan applications, and banking services. These tools are available round the clock, reducing waiting time and improving customer satisfaction. AI also helps banks offer personalised services by analysing customer behaviour and recommending suitable financial products.

AI plays a crucial role in preventing financial fraud and enhancing cybersecurity. By continuously monitoring transactions, AI systems can detect unusual patterns and identify potentially fraudulent activities in real time. This helps banks prevent unauthorised transactions and protect customers from cyber threats such as phishing and identity theft.

Another important application of AI is in lending and credit assessment. Traditional loan approval processes often involve lengthy documentation and manual verification. AI-based systems can analyse credit history, income patterns, and other relevant data to assess creditworthiness faster and more accurately. This enables banks to make informed lending decisions while reducing risks.

AI is also improving internal banking operations. Automated systems help in document verification, compliance monitoring, data analysis, and processing routine tasks. This allows bank employees to focus more on complex activities requiring human judgement and relationship management.

However, the adoption of AI also brings certain challenges. Issues related to data privacy, cybersecurity risks, algorithmic bias, and the need for employee training must be carefully addressed. Banks must ensure that AI is used responsibly while maintaining transparency and customer trust.