PREVIOUS YEAR QUESTION PAPERS (PYQ) · C4S COURSES

SIDBI PHASE II Mains English Descriptive Question and Answer 2025

9 February 2025 · 6 items

Section	Marks	Word Limit	Question
Essay	30 Marks	600-620 words	How is single-use plastic hampering the environment?
Precis	20 Marks	160-180 words	Passage on the significance of agriculture modernization to fulfill growing demands
Letter	25 Marks	450 words	Write a letter to the Municipality informing about the increasing expenses due to alternate water sources in your locality.

Model Answer, word limit, pattern and Previous Year cutoff for SIDBI Phase II English descriptive question

01. Pattern of Exam

Exam	Mode	Paper	Type of Paper	No. of Questions	Duration
Paper 1	Online (typed using keyboard)	General English (37.5%)	Descriptive	3	75 minutes

02. Word Limit for SIDBI Grade A English descriptive online paper phase 2

Section	Word Limit
Essay	600-620 words
Letter	450 words
Precis	160-180 words

03. Model Answers

The length of model answers are more with more number of points which will help you to have better idea for the topic and write accordingly as per your need

SIDBI PHASE II Mains English Descriptive Question and Answer 2025

Essay topic

How is single-use plastic hampering environment

Introduction

Single-Use Plastics are items used once and then thrown away or recycled, like plastic bags, straws, bottles, and food packaging. About half of all plastics used are single-use. Every year, around 380 million tons of plastic are produced, and half of it is disposable. Major single-use plastic applications include food and beverages (31%), bottle and container caps (16%), plastic bags (11%), and straws, stirrers, beverage bottles, and containers (7%).

Sixth United Nations Environmental Assembly (UNEA-6) focused on the theme, 'Effective, inclusive and

sustainable multilateral actions to tackle climate change, biodiversity loss and pollution.
As per report "Plastic Waste Makers Index 2019", India was the **13th largest investor in single use plastic polymer production globally.**
India ranked 3rd globally, contributing 5.5 million tonnes of single use plastic waste and ranked 94th with per capita single use plastic waste of 4 kg per year, indicating that India addresses roughly 11% of the single use plastic waste.
The United Nations Environment Programme's country-wise plastic data revealed that India mismanages 85% of its plastic waste.

1. **Waste Generation**
   Most single-use plastics are not biodegradable and can take hundreds of years to decompose, leading to long-term environmental pollution.
   Over 300 million tons of plastic are produced globally each year, with 50% being single-use plastic items like straws, bags, and packaging.
2. **Land Pollution**
   Plastic waste in landfills leaches toxic chemicals into soil and groundwater, affecting agriculture and drinking water.
   Around 8.3 billion tons of plastic have been produced since the 1950s, with 79% ending up in landfills or the natural environment.
3. **Marine Pollution**
   Plastic accounts for 80% of all marine debris. It harms marine life, as animals mistake it for food. For example, over 1 million seabirds and 100,000 marine mammals die annually from plastic ingestion or entanglement.
   At least 14 million tons of plastic end up in the ocean every year.
4. **Microplastic Pollution**
   These particles, formed by the breakdown of larger plastics, threaten ecosystems and human health as they accumulate in organisms.
   Microplastics (plastic particles <5 mm) are now found in 77% of the world's tap water and even in the food chain.
5. **Greenhouse Gas Emissions**
   Plastic production relies on fossil fuels, exacerbating climate change by increasing carbon emissions. The production and incineration of plastic generated 850 million tons of greenhouse gases in 2019. By 2050, this could rise to 2.8 billion tons annually.
6. **Economic Impact**
   This diverts resources that could otherwise be used for sustainable development. Single-use plastic pollution costs the global economy approximately $13 billion annually due to damage to marine ecosystems and clean-up efforts.
7. **Impact on Tourism:**
   Pollution from SUPs can damage tourist destinations and reduce tourism revenue, affecting local economies.

India's Efforts Related to Single-Use Plastics:
Regulatory Measures: In 2022, India implemented the Plastic Waste Management Amendment Rules (2021) that banned 19 categories of 'single-use plastics'.
These include items such as plastic cups, spoons, earbuds, decorative thermocol, wrapping or packaging film used to cover sweet boxes and cigarette packets, and plastic cutlery.
However, it does not include plastic bottles – even those less than 200ml— and multi-layered packaging boxes (like in milk cartons).
Despite the ban, enforcement has been inconsistent, with several outlets continuing to retail these goods.
The current ban only addresses about 11% of single-use plastic in India.

International Commitments: India is a party to the United Nations Environment Assembly (UNEA).
In all, 124 nations are part of the UNEA, and India has signed a resolution to draw up an agreement in the future that will make it legally binding for signatories to address the full life cycle of plastics, from production to disposal.
Public Awareness and Participation: The Swachh Bharat Mission (SBM) to manage 100% of solid waste scientifically. It is being implemented with resolve, and progress is monitored, measured and results placed in the public domain.
SBM 2.0 also emphasises the need for plastic management – working towards minimising single-use plastic and operationalising recycling and reuse through processing.
Extended Producer Responsibility (EPR): EPR policies, which hold producers responsible for the disposal of their products, are often part of regulatory approaches.
These policies can incentivize producers to design products that are easier to recycle or dispose of.

India's Comprehensive Approach to Tackling Plastic Pollution
A part of Legal Binding Treaty: In 2022, 124 countries, parties to the United Nations Environment Assembly, including India, signed a resolution to draw up an agreement which will in the future make it legally binding for the signatories to address the full life of plastics from production to disposal, to end plastic pollution.
International Convention for the Prevention of Pollution from Ships (MARPOL): India is a member of MARPOL.

It is the main international convention covering prevention of pollution of the marine environment by ships from operational or accidental causes.
The MARPOL Convention was adopted on 2 November 1973 at IMO.

India Plastics Pact: It was launched in September 2021. It aims to create a circular economy for plastics in India by holding its signatories to four ambitious and time-bound targets.
Project REPLAN: It stands for Reducing Plastic in Nature. It aims to make carry bags by mixing processed and treated plastic waste with cotton fibre rags in the ratio of 20:80.
Un-Plastic Collective: It is co-founded by the Confederation of Indian Industry, United Nations Environment Programme and WWF-India, a movement to minimize single use plastic.
GloLitter Partnerships Project: It is launched by the International Maritime Organization and the Food and Agriculture Organization of the United Nations to prevent and reduce marine plastic litter from shipping and fisheries.
India, a Lead Partner Country (LPC) under the GloLitter Partnerships Project has now published its **National Action Plan (NAP) for management and prevention of sea-based marine plastic litter.**
Example of Localized Damage:

In countries like India, over 25,000 tons of plastic waste is generated daily, with 40% remaining uncollected, leading to clogged drainage systems, flooding, and health risks.

Efforts like banning single-use plastics, promoting alternatives like biodegradable materials, and enforcing recycling programs are crucial to mitigate these environmental challenges.

Precis Topics

Questions asked in SIDBI PHASE -2 English descriptive online exam

Paragraph on Significance of agriculture modernisation to fulfil growing demands

Model answer
To be updated soon

Letter question asked in SIDBI PHASE -2 English descriptive online exam 2025

NOTE: Was asked to mention in 450 words this year which was altogether different word limit as compared to another exams

Write a letter to the Municipality informing about the increasing expenses due to alternate water sources in your locality.

Model Answer
[Your Name]
Your Address,
City,
State- ZIP Code

[Date]

The Municipal Officer
Name of Municipality/Department,
Address of Municipality,
City,
State- ZIP Code

Subject: Concern Regarding Increasing Expenses Due to Water Sources

Dear Sir/Madam,

I am writing to bring to your attention to a pressing issue that has been affecting the residents of our locality about the rising expenses related to water sources and supply. **The lack of consistent and adequate municipal water supply has forced residents to seek alternate arrangements, which has led to significantly increased expenses.**

Over the past few months, we have noticed a **significant increase in the cost of accessing clean and safe water.** Many households are now compelled to rely on private suppliers due to irregular municipal water supply or inadequate quality. This additional burden has become financially challenging for numerous families in our area.

Furthermore, the **expenses associated with maintaining borewells and purchasing water storage solutions have also increased**. Additionally, the quality of water from these sources is often questionable, necessitating further expenses on purification systems or bottled drinking water. This situation has created a disparity, as those who cannot afford private water sources are left to manage with limited and often unhygienic municipal water.
We kindly request the municipality to take immediate steps to address this issue.
Possible actions could include:

1. **Improving the Municipal Water Supply:** Ensuring a consistent and reliable supply of clean water to meet the needs of all residents.
2. **Reducing Water Tariffs:** Reviewing and revising current water tariffs to make them more affordable.
3. **Strengthening Infrastructure:** Repairing or upgrading pipelines, pumps, and other infrastructure to prevent water loss and improve efficiency.
4. **Implementing Water Conservation Measures and Campaigns:** Promoting awareness campaigns and initiatives to encourage water-saving practices among the community.

We sincerely urge you to prioritize this matter and take the necessary steps to alleviate the difficulties faced by the residents of [Your Locality/Area Name]. We believe that with your intervention and support, the current challenges can be alleviated, ensuring equitable access to water for all residents in the locality.
Thank you for your attention to this matter. We trust that the municipality will take the necessary steps to

resolve this issue promptly.

Yours Sincerely,
[Your Full Name]
[Signature]

Potential Topics for Essay for SIDBI

1. Cryptocurrency: Pros, Cons & future in India
2. Gender Disparity
3. Are banks able to implement financial inclusion successful
4. Poverty hinders Economic Growth
5. How to arrest migration from rural to urban
6. Is GST calculation which is done and implemented all over India is that good
7. Rural Financial Inclusion
8. Population and environmental explosion today
9. How you will stop rural to urban population transfer?
10. Is economics today interconnected
11. Hunger and the society

Potential letter topics for SIDBI

Mostly the ask letter to Editor, Bank Manager, Municipal Corporation, Secretary of housing society, Police Commissioner. The topics typically focus on banking, finance, economic issues and social and environmental challenges.

1. Write a letter to a bank manager requesting a loan for a start-up business.
2. Write a letter to the editor of a newspaper highlighting the importance of MSMEs (Micro, Small, and Medium Enterprises) in India's economy.
3. Write a letter to the municipal corporation about poor infrastructure affecting small businesses in your area.
4. Write a letter to a customer informing them about a new scheme or policy introduced by SIDBI to support MSMEs.
5. Write a letter to a subordinate guiding them about professional ethics in the workplace.
6. Write a letter to the Ministry of Finance suggesting measures to promote financial literacy among entrepreneurs.
7. Write a letter to a fellow entrepreneur encouraging them to adopt environmentally sustainable business practices.
8. Write a letter to the director of SIDBI suggesting improvements in digital lending processes.
9. Write a letter to a rural entrepreneur providing information on government schemes and SIDBI programs for small businesses.
10. Write a letter to a bank requesting an extension of the loan repayment period due to financial hardships.

Informal Letter Topics

1. Write a letter to a friend explaining how SIDBI helps promote small businesses.
2. Write a letter to a colleague sharing insights about the challenges MSMEs face in India.

3. Write a letter to a family member describing the benefits of starting a small business and seeking support.

Tips for Writing letter

- Stick to the prescribed word limit (usually 150–200 words).
- Use a clear structure: introduction, body, and conclusion.
- Be formal and professional, especially in formal letters.
- Proofread for grammar and spelling errors.

C4S SIDBI Grade A & B 2026

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- SIDBI 2025 notification (76 vacancies)
- SIDBI result 2024
- **Phase II English descriptive questions and answers** (you are here)
- SIDBI previous year questions (PYQ) 2022–2025
- SIDBI cut off (official): Phase I, II and final

SIDBI current affairs

- SIDBI: role and structure
- Three new SIDBI initiatives
- Antariksh Venture Capital Fund
- SIDBI Outlook Survey on MSMEs
- MSME capacity utilisation survey
- Record net profit in FY25
- PhonePe-SIDBI Udyam partnership
- Challenges faced by MSMEs: SIDBI report
- Green Climate Fund climate-tech fund

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Eight of the top 10 ranks in NABARD Grade A 2025 went to students who prepared with us — **32 final selections** from the 2025 batch alone, 12 more at the interview stage. The same mentors write this material every day, and teach the courses below.

8/10	32	12	Daily
of the top 10 ranks	final selections, one batch	reached the interview	current affairs, free

NABARD Grade A 2026	The complete course — c4scourses.in/join/nabard/
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