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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 The revised JAIIB structure expanded the exam from three papers to four papers.**
The new syllabus leans harder into the Indian economy, digital banking, retail products and wealth management.
- 2 JAIIB Paper I is Indian Economy and Indian Financial System (IE&IFS).**
It covers economics basics and the financial system that shapes how Indian banks operate.
- 3 IE&IFS covers the role of the priority sector and MSMEs in the Indian economy.**
This topic explains how priority-sector lending and MSME support fit into national economic planning.
- 4 IE&IFS covers economic planning in India and the role of NITI Aayog.**
NITI Aayog is India's policy think tank relevant to understanding economic planning topics in this paper.
- 5 JAIIB Paper II is Principles and Practices of Banking (PPB).**
PPB covers financial intermediary services, the regulatory framework and lending functions of banks.

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6 **PPB covers statutory reserve requirements and capital adequacy, including Basel III norms.**

These regulatory concepts are core to understanding how banks manage capital and liquidity.

7 **PPB includes AML-KYC guidelines and the operational aspects of KYC.**

These topics cover customer identification and anti-money-laundering compliance at the branch level.

8 **JAIIB Paper III is Accounting and Financial Management of Banking (AFM).**

AFM builds a banker's grip on accounting practices, financial statements and financial management.

9 **AFM covers the Bank Reconciliation Statement as a core topic.**

This topic teaches how to reconcile a bank's own books with its bank statement.

10 **AFM covers Trial Balance, rectification of errors, and adjusting and closing entries.**

These are foundational accounting procedures tested in the AFM paper.

11 **AFM covers depreciation as part of basic accountancy procedures.**

Depreciation is a standard accounting concept included in the AFM syllabus.

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12 JAIIB Paper IV is Retail Banking and Wealth Management (RBWM).

RBWM covers products and services banks provide to retail customers, including a strong digital focus.

13 RBWM covers branch profitability as part of its retail banking module.

Understanding branch profitability connects retail operations to a bank's overall financial performance.

14 RBWM covers customer requirement and product development process in its syllabus.

These topics help bankers understand how retail products are designed around customer needs.

15 JAIIB is conducted by the Indian Institute of Banking & Finance (IIBF).

IIBF designs and administers the JAIIB certification for working bank employees in India.

16 The JAIIB exam is conducted in an online, computer-based test mode.

Candidates attempt objective MCQs, including case-study based questions, on a computer.

17 JAIIB is available in English and Hindi as exam mediums.

Candidates can choose the language they are most comfortable answering in.

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18 JAIIB full form is Junior Associate of the Indian Institute of Bankers.

This is the official expansion of the JAIIB certification name.

19 Studying from current JAIIB study material is important because pre-revision notes miss new-syllabus topics.

Outdated notes can leave gaps in the expanded four-paper JAIIB structure.

20 JAIIB marks, sectional rules, negative marking and pass percentage should be confirmed on the latest official IIBF notification.

These exam parameters can be revised between cycles, so candidates must verify current details.

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