20 True or False

Decide, then check the answer and reason below each statement.

Question 1

The revised JAIIB structure expanded the exam from three papers to four papers.

TRUE

The syllabus revision added a fourth paper covering retail banking and wealth management.

Question 2

JAIIB Paper I is Indian Economy and Indian Financial System (IE&IFS).

TRUE

IE&IFS covers economics basics and the Indian financial system relevant to banking.

Question 3

IE&IFS has no coverage of the priority sector or MSMEs.

FALSE

IE&IFS specifically covers the role of the priority sector and MSMEs in the Indian economy.

Question 4

NITI Aayog is referenced in the IE&IFS syllabus in connection with economic planning.

TRUE

Economic planning in India and the role of NITI Aayog is a listed topic in IE&IFS.

Question 5

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

FALSE

Paper II is Principles and Practices of Banking (PPB); RBWM is Paper IV.

Question 6

PPB covers capital adequacy and Basel III norms.

TRUE

These regulatory topics fall under the Principles and Practices of Banking paper.

Question 7

PPB includes AML-KYC guidelines as part of its syllabus.

TRUE

AML-KYC and operational aspects of KYC are covered topics within PPB.

Question 8

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

TRUE

AFM builds a banker's understanding of accounting practices and financial statements.

Question 9

AFM does not cover the Bank Reconciliation Statement.

FALSE

The Bank Reconciliation Statement is a core topic explicitly covered in AFM.

Question 10

AFM covers Trial Balance and rectification of errors.

TRUE

These are foundational accounting procedures included in the AFM paper.

Question 11

Depreciation is a topic covered under the AFM syllabus.

TRUE

Depreciation is included among the basic accountancy procedures tested in AFM.

Question 12

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

TRUE

RBWM covers retail products and services banks provide to customers.

Question 13

RBWM has no coverage of branch profitability.

FALSE

Branch profitability is a listed topic within the RBWM retail banking module.

Question 14

RBWM covers customer requirement and product development process.

TRUE

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

Question 15

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

TRUE

IIBF is the flagship body that designs and administers the JAIIB certification.

Question 16

The JAIIB exam is a purely offline, paper-based test.

FALSE

JAIIB is conducted online as a computer-based test with objective MCQs.

Question 17

JAIIB is available in both English and Hindi mediums.

TRUE

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

Question 18

JAIIB stands for Junior Associate of the Indian Institute of Bankers.

TRUE

This is the official expansion of the JAIIB certification name.

Question 19

Studying from outdated JAIIB material is recommended since the syllabus never changes.

FALSE

The syllabus was revised to four papers, so outdated notes can miss important new-syllabus topics.

Question 20

JAIIB marks, sectional rules and pass percentage should be verified on the latest official IIBF notification.

TRUE

These parameters can be revised between cycles, so candidates should confirm current details officially.