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20 One-Liners | JAIIB AFB Exam Strategy 2026: How to Pass Accounting & Finance for Ban

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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 JAIIB AFB stands for Accounting & Finance for Bankers, Paper 2 of the JAIIB certification.**
AFB is widely regarded as the toughest of the JAIIB papers because it mixes numerical work with conceptual accounting.
- 2 The JAIIB AFB syllabus is organised into four modules: A, B, C and D.**
Each module covers a distinct area, from business mathematics to final accounts and banking operations.
- 3 The recommended AFB study order is Module A, then B, then D, then C, not alphabetical order.**
This priority sequence is built around marks-per-hour so the strongest study hours go to the highest-yield modules first.
- 4 Modules A and B together can account for roughly 60-70% of the AFB weightage.**
Prioritising these two modules first secures the bulk of the scoring potential in AFB.
- 5 Module A of JAIIB AFB is Business Mathematics & Finance.**
It is mostly numerical and is recommended as the first module to study.

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6 Module A can realistically yield around 20-40 marks in the JAIIB AFB exam.

Because it is calculation-based, clear concepts and repeated practice make it the highest-scoring module.

7 High-priority units within Module A include Interest and Annuities, Capital Budgeting, and Depreciation.

These units are described as reliable repeat-scorers across JAIIB AFB exam cycles.

8 Module B of JAIIB AFB is Principles of Bookkeeping & Accountancy.

It blends short theory with light numerical work and lays the foundation needed for Module C.

9 Bank Reconciliation Statement, or BRS, is a key unit within Module B.

Candidates are advised to practise the BRS format thoroughly as part of Module B preparation.

10 Capital and Revenue Expenditure in Module B mainly requires knowing definitions and correct classification.

The guidance is not to over-invest time here since marginal returns are lower than for BRS or basic accountancy procedures.

11 Module D of JAIIB AFB is Banking Operations, centred on Banking Operations and KYC.

It is entirely theory-based and can deliver 15-24 marks when prepared well.

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12 **Module D is often the easiest AFB module for a serving banker to score in.**

Its content on KYC, account operations and customer-service rules overlaps with a working banker's daily branch tasks.

13 **Module C of JAIIB AFB is Final Accounts, recommended as the last module to study.**

It is a practical module built around understanding balance sheets and financial statement structure.

14 **Ratio Analysis is described as the most important concept to prioritise within Module C.**

For Final Accounts of Banking Companies, the guidance is to focus on theory rather than elaborate practical formats.

15 **A 7-day study plan can map the JAIIB AFB priority sequence onto a one-week sprint before the exam.**

The plan devotes the early days to Module A and B, then moves to Module D and C before a final mock-test day.

16 **The final day of a 7-day JAIIB AFB plan is reserved for a full-length mock test and weak-area revision.**

Mock tests reveal where marks are lost and help convert passive reading into exam-ready recall.

17 **Studying JAIIB AFB modules strictly in alphabetical order A, B, C, D is flagged as a common mistake.**

It wastes the strongest, freshest study hours on lower-yield content instead of the highest-scoring modules first.

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18 **Skipping numerical practice in Module A is described as self-sabotage for JAIIB AFB candidates.**

Module A is the biggest scoring module, so weak numerical practice directly limits achievable marks.

19 **Learning Sessions offers online JAIIB courses covering the full AFB syllabus in Hinglish or English.**

Course packages include video lessons, previous-year questions, topic-wise practice mocks and full-length mega mocks.

20 **Exact JAIIB AFB pass marks, negative marking and weightage should be confirmed on the latest official IIBF notification.**

These figures can change between exam cycles, so candidates should not rely on outdated numbers.

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