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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 JAIIB stands for Junior Associate of the Indian Institute of Bankers.**
JAIIB is a career-progression certification conducted by IIBF for banking professionals.
- 2 JAIIB is conducted by the Indian Institute of Banking and Finance (IIBF).**
IIBF is the flagship body that designs and administers the JAIIB exam.
- 3 JAIIB has four papers: IE&IFS, PPB, AFM and RBWM.**
Candidates must clear all four papers to complete JAIIB certification.
- 4 Paper 1 of JAIIB is Indian Economy & Indian Financial System (IE&IFS).**
IE&IFS covers economic architecture, banking-related economic concepts and financial products.
- 5 Paper 2 of JAIIB is Principles & Practices of Banking (PPB).**
PPB covers general banking operations, lending, banking technology and ethics.

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6 Paper 3 of JAIIB is Accounting & Financial Management for Bankers (AFM).

AFM covers accounting principles, financial statements, financial management and taxation.

7 Paper 4 of JAIIB is Retail Banking & Wealth Management (RBWM).

RBWM covers retail products, recovery, marketing of banking services and wealth management basics.

8 JAIIB is typically conducted twice a year by IIBF.

Exact dates, fees and eligibility should always be confirmed on the latest official IIBF notification.

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

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

10 JAIIB questions are largely objective/MCQ, including scenario-based case studies.

The exam increasingly tests application of concepts rather than pure rote memory.

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

Candidates can choose the language they are most comfortable solving problems in.

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12 PPB covers general banking operations, lending operations, banking technology and ethics.

These four modules make PPB closely mirror a banker's day-to-day branch work.

13 AFM is widely regarded as the paper JAIIB aspirants fear most due to numericals.

AFM mixes accounting, financial management and calculation-heavy questions that need hands-on practice.

14 RBWM is considered application-driven and highly scoreable with systematic practice.

It rewards familiarity with retail products, recovery processes and wealth management scenarios.

15 A 90-day study plan is a commonly suggested timeline for JAIIB preparation.

A structured plan of foundation, practice and revision phases suits most working bankers.

16 Clearing JAIIB is often linked to salary increments and internal promotions for bankers.

Many banks treat JAIIB as a baseline competency certification for career progression.

17 Candidates must clear all four JAIIB papers, not just their strongest one.

Over-investing in one comfort subject while ignoring others is a common cause of failure.

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18

Mock tests help JAIIB candidates build speed, accuracy and exam temperament.

Timed practice under exam-like conditions exposes weak spots before the actual exam.

19

IE&IFS rewards awareness of the economy, financial markets and key institutions.

This fact-and-concept-heavy paper benefits from daily small-dose reading and frequent revision.

20

JAIIB syllabus modules and weightage can be revised between exam cycles.

Candidates should always match preparation to the syllabus version applicable to their specific attempt.

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