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20 True or False

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

Question 1

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

TRUE

JAIB is a career-progression exam administered by IIBF for banking professionals.

Question 2

JAIB is conducted by the Reserve Bank of India.

FALSE

JAIB is conducted by the Indian Institute of Banking and Finance (IIBF), not the RBI.

Question 3

JAIB has four compulsory papers that candidates must clear.

TRUE

The four papers are IE&IFS, PPB, AFM and RBWM, and all must be cleared.

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Question 4

The JAIIB papers are IE&IFS, PPB, AFM and RBWM.

TRUE

These four papers together form the complete JAIIB syllabus structure.

Question 5

JAIIB's four papers are IE&IFS, PPB, LRAB and RBWM.

FALSE

The correct fourth-area set is AFM, not LRAB; JAIIB papers are IE&IFS, PPB, AFM and RBWM.

Question 6

Principles & Practices of Banking (PPB) covers general banking operations and lending.

TRUE

PPB also includes banking technology and ethics in banks and financial institutions.

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Question 7

Accounting & Financial Management for Bankers (AFM) involves numerical and accounting problems.

TRUE

AFM mixes accounting principles, financial statements, financial management and taxation topics.

Question 8

Retail Banking & Wealth Management (RBWM) has nothing to do with retail products.

FALSE

RBWM specifically covers retail products, recovery and wealth management basics.

Question 9

JAIIB is typically conducted only once every three years.

FALSE

JAIIB is typically conducted twice a year, subject to the latest official IIBF notification.

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Question 10

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

TRUE

Candidates attempt objective-type questions, including case studies, on a computer.

Question 11

JAIIB is offered only in English, with no Hindi option.

FALSE

JAIIB is generally available in both English and Hindi mediums.

Question 12

JAIIB questions are purely objective/MCQ and never scenario-based.

FALSE

Many JAIIB questions are case-study or scenario-based, testing applied understanding.

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Question 13

Clearing JAIIB can be linked to salary increments and promotions for bank staff.

TRUE

Many banks treat a JAIIB pass as a baseline competency tied to career progression.

Question 14

A commonly suggested JAIIB preparation timeline is around 90 days.

TRUE

A structured 90-day plan covering foundation, practice and revision suits most working bankers.

Question 15

Candidates are advised to focus only on their strongest JAIIB paper.

FALSE

Since all four papers must be cleared, ignoring weaker papers is a common cause of failure.

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Question 16

Mock tests are considered unnecessary for JAIIB preparation.

FALSE

Mock tests build speed, accuracy and exam temperament, and are widely recommended.

Question 17

AFM is often described as the paper many JAIIB aspirants find toughest.

TRUE

Its mix of accounting, financial management and numericals makes AFM particularly challenging.

Question 18

RBWM is generally considered a high-scoring paper if approached systematically.

TRUE

RBWM is application-driven and rewards practice with case-style retail banking questions.

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Question 19

JAIIB syllabus modules and weightage never change between exam cycles.

FALSE

Syllabus modules and weightage can be revised, so candidates must verify the current version officially.

Question 20

IE&IFS covers topics related to the Indian economy and financial system.

TRUE

IE&IFS includes Indian economic architecture, financial architecture and financial products and services.

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