20 One-Liners to Remember

Quick-fire facts for last-minute revision.

1. **PPB stands for Principles and Practices of Banking, Paper 2 of the revised JAIIB examination.**
   PPB tests how well a candidate understands the day-to-day working of a bank.

2. **The Indian Institute of Banking and Finance (IIBF) conducts the JAIIB examination.**
   IIBF sets the syllabus, exam pattern and official notifications for JAIIB papers.

3. **The JAIIB PPB syllabus is divided into five modules, Module A through Module E.**
   Each module covers a distinct area of banking knowledge tested in the paper.

4. **Module A of PPB covers the Indian Financial System, including RBI, banks, NBFCs and markets.**
   It builds the conceptual base on regulators, institutions and financial markets.

5. **Module B, Functions of Banks, is the largest and most application-heavy module in PPB.**
   It carries the most exam weightage, so aspirants are advised to prioritise it.

6 **Module C of PPB covers Banking Technology, including core banking and payment systems.**
It explains the digital infrastructure that runs modern banking operations.

7 **Module D of PPB covers Support Services and Marketing of Banking Services and Products.**
It teaches marketing concepts bankers use to grow business and serve customers.

8 **Module E of PPB covers Ethics in Banks and Financial Institutions.**
It focuses on integrity, values and ethical conduct expected of bankers.

9 **The PPB paper is an objective, multiple-choice paper delivered online in English and Hindi.**
Candidates can attempt the exam in either of the two listed languages.

10 **KYC, AML and CFT norms are studied as part of Module B in the JAIIB PPB syllabus.**
These norms govern how banks verify customers and prevent money laundering.

11 **The Prevention of Money-Laundering Act, 2002 underpins KYC and AML norms taught in PPB.**
This Act is a key legal framework behind customer due-diligence requirements.

12 **Module B covers banker special relationships such as mandate, lien and right of set-off.**
These legal relationships define a banker's rights and duties toward customers.

13 **The Negotiable Instruments Act governs cheques and the duties of paying and collecting banks.**
It is a core legal topic within the account-operations unit of Module B.

14 **NPA classification covers income recognition, asset classification and provisioning norms.**
This is one of the most exam-relevant topics within Module B of PPB.

15 **Priority Sector Advances and MSME lending are studied under Module B of the PPB syllabus.**
These topics deal with targeted lending to specified sectors of the economy.

16 **The MSMED Act, 2006 governs classification and support for micro, small and medium enterprises.**
It is referenced within the agricultural finance and MSME unit of Module B.

17 **The Basel Accords, framed by the Basel Committee on Banking Supervision, are introduced in Module A.**
Basel I, II and III set global standards for bank risk management and capital.

18 **The Cash Reserve Ratio and Statutory Liquidity Ratio are monetary tools studied in Module A.**
Both ratios are used by RBI to regulate liquidity in the banking system.

19 **The Foreign Exchange Management Act, 1999 governs forex transactions covered in Module A.**
FEMA regulates cross-border foreign exchange dealings by authorised entities.

20 **The Banking Ombudsman Scheme provides customer grievance redressal and is part of Module B.**
It gives bank customers a formal channel to escalate unresolved complaints.