

Learning Sessions

20 One-Liners | JAIIB PPB Syllabus 2026: Full Module Breakdown, Study Material & Smart

IIBF - Revision - JAIIB PPB Syllabus 2026: Full Module Breakdown, Study Material & Smart

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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 PPB (Principles and Practices of Banking) is Paper 1 of the JAIIB examination.**
JAIIB's first paper builds a banker's foundation in day-to-day banking operations.
- 2 JAIIB stands for Junior Associate of the Indian Institute of Bankers.**
JAIIB is a certification exam for bank employees offered by IIBF.
- 3 JAIIB is conducted by IIBF, the Indian Institute of Banking and Finance.**
IIBF is the professional body that designs and conducts JAIIB, CAIIB and other banking exams.
- 4 The revised JAIIB PPB syllabus is organised into four modules: A, B, C and D.**
Grouping units into four modules helps candidates plan their PPB study order.
- 5 Module A of the PPB syllabus covers General Banking Operations.**
Module A deals with day-to-day branch banking such as accounts and deposits.

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6 Module B of the PPB syllabus covers Functions of Banks and Lending Operations.

Module B explains how banks lend money and manage credit risk.

7 Module C of the PPB syllabus covers Banking Technology.

Module C covers the digital systems banks use, including Core Banking and EFT.

8 Module D of the PPB syllabus covers Ethics in Banks and Financial Institutions.

Module D focuses on professional values, integrity and conduct in banking.

9 Module A topics include banker-customer relationship, deposits and KYC norms.

These fundamentals recur across later PPB modules, so mastering them early helps.

10 Module B topics include principles of lending and priority sector lending.

Understanding lending principles matters more than memorising rules for Module B.

11 Module C topics include Core Banking Solutions and electronic funds transfer.

Banking technology forms the digital backbone examined in Module C.

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12 **Module C also references the IT Act and Gopalakrishna Committee recommendations.**

These relate to IT governance and security standards in Indian banking.

13 **Module D topics include business ethics, conflict of interest and whistleblowing.**

Ethical conduct rules for bank employees are tested in Module D.

14 **DB&F (Diploma in Banking and Finance) is aimed at candidates outside the banking sector.**

DB&F lets non-bankers prepare using the same syllabus as JAIIB.

15 **DB&F shares the same syllabus and exam pattern as JAIIB.**

PPB preparation for DB&F candidates works equally well for the JAIIB route.

16 **A DB&F pass can be converted into JAIIB after the candidate joins a bank.**

Conversion terms should be confirmed with the employer and the official IIBF notification.

17 **Passing JAIIB is a prerequisite before a candidate can attempt CAIIB.**

JAIIB clearance opens the path to CAIIB, IIBF's advanced-level certification.

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18 Candidates should verify PPB units and marks on the latest official IIBF notification.

Syllabus details can be revised, so the official notification remains the final source.

19 Module D (Ethics) is widely considered one of the more scoring modules in PPB.

Its concepts are intuitive, so candidates can score well with relatively less effort.

20 Module B (Lending) is widely considered one of the more challenging modules in PPB.

It rewards conceptual understanding over rote memorisation of lending rules.

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