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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 Official IIBF courseware books for JAIIB, CAIIB and certificate exams are paid, commercially published titles.**

IIBF's Rules and Syllabus documents list official courseware, much of it published through Macmillan, and none of it is free.

- 2 Free full-book PDFs of IIBF courseware found online are pirated copies, not legitimate downloads.**

IIBF does not release its prescribed textbooks as free PDFs, so any site offering the full book free is distributing pirated content.

- 3 JAIIB has four papers: IE&IFS, PPB, AFM and RBWM.**

The four JAIIB papers cover Indian Economy and Financial System, Principles and Practices of Banking, Accounting and Financial Management, and Retail Banking and Wealth Management.

- 4 CAIIB has four compulsory papers plus one elective.**

The compulsory CAIIB papers are Advanced Bank Management, Bank Financial Management, Advanced Business and Financial Management, and Banking Regulations and Business Laws.

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5 Most plain IIBF certificate exams run 120 objective MCQs in a 2-hour duration for 100 marks.

This is the common exam pattern for plain certificate exams such as IT Security and FEFI, with no negative marking.

6 Plain IIBF certificate exams generally have no negative marking.

The 120-MCQ, 100-mark pattern used for most plain certificate exams does not deduct marks for wrong answers.

7 Most plain IIBF certificate exams require a minimum of 50 out of 100 marks to pass.

This passing threshold is verified for exams such as IT Security and FEFI, though passing marks vary by exam.

8 The Prevention of Cyber Crimes and Fraud Management exam needs a higher pass mark than most plain certificate exams.

Its current Rules and Syllabus sets the passing mark at 60 out of 100, higher than the usual 50 required for most plain certificate exams.

9 Blended IIBF certification courses like CTP and CAAP require a mandatory multi-day training besides the exam.

These blended courses pair a 100-question exam with a mandatory 3-day classroom or virtual training carrying its own internal assessment.

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- 10 Blended certification courses cost more than plain certificate exams because they include mandatory training.**

Courses like CTP and CAAP add a priced multi-day training component on top of the exam fee, unlike single-exam plain certificate courses.

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- 11 The certificate exams covered by the referenced Rules and Syllabus documents are conducted in English only.**

Candidates for these certificate exams must prepare and appear in English, even though study notes may be available in Hindi elsewhere.

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- 12 Chapter-wise notes, one-liner sets and mock tests for JAIIB and CAIIB are available free on iibf.store.**

These free resources are organised exam-wise and mapped to the current syllabus rather than an old edition.

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- 13 A candidate should read the official Rules and Syllabus PDF for an exam before starting preparation.**

Checking the modules, exam pattern and passing marks first prevents weeks of misdirected study.

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- 14 Free mock tests on iibf.store follow the current objective-MCQ pattern of each exam.**

Question banks are updated as IIBF revises its syllabi, keeping the mock tests aligned with the real exam format.

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15 AML and KYC is an IIBF certificate exam with free syllabus-mapped study notes available online.

Free notes and question-answer material for AML and KYC exist alongside notes for other certificate exams such as FEFI and IT Security.

16 Bank promotion exams are internal exams for which free preparation material can also be found online.

These are separate from public certificate and diploma exams but are covered by similarly structured free study material.

17 IE&IFS is generally seen as a fact-heavy, score-friendly paper within the JAIIB syllabus.

Its chapters on economic planning and financial institutions lend themselves well to quick-recall one-liner revision.

18 AFM, the accounting paper in JAIIB, is one where practicing mock tests matters most for numerical problems.

Accounting and financial management problems require repeated drilling rather than passive reading alone.

19 BFM in CAIIB includes numerical topics such as exchange rates, risk measures and capital ratios.

These numerical areas are why candidates are advised to keep a dedicated formula notebook while studying BFM.

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A 30-day plan on free material is often suggested for certificate exams, stretched to 60-90 days for JAIIB or CAIIB.

The shorter certificate-exam syllabi allow a tighter free-material study plan than the broader JAIIB and CAIIB syllabi.

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