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20 One-Liners | CAIIB Retail Banking Study Material, Syllabus & PDF Notes 2026 (Free)

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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 CAIIB Retail Banking is a popular elective paper within the CAIIB course.**
Retail Banking is one of the elective subjects candidates can choose under the CAIIB qualification.
- 2 CAIIB is awarded by the Indian Institute of Banking and Finance (IIBF).**
IIBF is India's premier banking education body that conducts JAIIB and CAIIB examinations.
- 3 The CAIIB Retail Banking exam has 100 MCQ-type questions.**
The paper follows IIBF's standard online multiple-choice question format.
- 4 The CAIIB Retail Banking exam duration is 120 minutes.**
Candidates get two hours to attempt the full paper.
- 5 The CAIIB exam is conducted in online, computer-based mode.**
IIBF administers CAIIB papers as online tests rather than offline pen-and-paper exams.

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6 The CAIIB Retail Banking paper is bilingual, offered in Hindi and English.

Candidates choose their preferred medium while applying for the exam.

7 There is no negative marking in the CAIIB exam.

Wrong answers do not deduct marks, so candidates are encouraged to attempt every question.

8 Candidates must select their exam medium, Hindi or English, at the time of application.

The chosen medium generally cannot be changed later, so it should be decided carefully.

9 Candidates should complete JAIIB before attempting CAIIB.

JAIIB is the foundational IIBF qualification that precedes the CAIIB examination.

10 CAIIB candidates must be IIBF members with no membership dues in arrears.

Active, dues-cleared IIBF membership is a basic eligibility condition for appearing in CAIIB.

11 Digital Banking is now an integral part of the CAIIB Retail Banking elective syllabus.

IIBF added a dedicated Digital Banking component covering cards, ATMs and online channels.

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12 Retail banking mainly involves serving individual customers and small businesses.

It is distinct from corporate or wholesale banking, which serves large business clients.

13 Retail Banking syllabus Module A covers the history, scope and definition of retail banking.

Module A introduces retail banking concepts and how they differ from corporate banking.

14 Retail Banking syllabus Module B covers products like home loans, auto loans and cards.

Module B deals with retail asset products, credit scoring and the loan approval process.

15 Retail Banking syllabus Module C covers marketing, CRM, MIS and accounting entries.

Module C addresses delivery channels, customer relationship management and compliance.

16 Retail Banking syllabus Module D covers securitisation and recovery of retail loans.

Module D also includes new trends like reverse mortgage and cross-selling.

17 Recovery of retail loans under Module D references laws like SARFAESI and the DRT Act.

These laws govern how banks recover dues on defaulted retail loans.

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18 The Digital Banking module covers cards, EMV technology, ATMs and mobile and internet banking.

This module also includes POS terminals, branchless banking and payment systems.

19 With no negative marking, candidates are advised to attempt all questions in the CAIIB paper.

Since wrong answers carry no penalty, leaving a question blank only wastes a scoring chance.

20 Solving previous year questions and mock tests helps build CAIIB exam readiness.

Practice under timed conditions reveals actual preparedness better than reading alone.

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