20 One-Liners to Remember

Quick-fire facts for last-minute revision.

1. **CAIIB Rural Banking is an elective paper; candidates choose only one elective from the available list.**
   Only a single elective subject is selected alongside the compulsory papers.

2. **The CAIIB Rural Banking syllabus is organised into four modules, A, B, C and D.**
   Each module builds on the previous one, from rural India to future rural banking trends.

3. **Module A of CAIIB Rural Banking covers the demographic and economic features of rural India.**
   It sets the foundation by explaining the social and economic fabric of rural India.

4. **Module B, Financing Rural Development, covers institutions and products that finance rural India.**
   This module is considered the most scoring and central part of the paper.

5. **Module C covers Priority Sector Financing and government initiatives like poverty alleviation programs.**
   It focuses on policy and social-banking schemes with factual recall value.

6 **Module D covers problems and prospects in rural banking, including technology and financial inclusion.**
This final module looks at emerging trends and the future of inclusive banking.

7 **The CAIIB Rural Banking paper has 100 objective-type MCQ questions.**
This is the standard question format and count for the elective paper.

8 **NABARD's role, functions and refinance support is a high-weight topic in CAIIB Rural Banking.**
NABARD recurs across modules and mock tests as a key scoring area.

9 **The Kisan Credit Card (KCC) scheme is covered under financing agriculture and allied activities in Module B.**
KCC is a core rural credit product examined within this module.

10 **The SHG-Bank Linkage Program (SBLP) is a key microfinance delivery model covered in Module D.**
It appears under financing the poor as bankable opportunities.

11 **Priority Sector Lending guidelines, categories and targets are covered under Module C.**
PSL evolution and guidelines form a major part of this module.

12 **Regional Rural Banks and the Cooperative Credit System are part of the rural credit institutions covered in Module B.**

These institutions form the backbone of rural credit delivery discussed in this module.

13 **Pradhan Mantri Awas Yojana (Grameen) is covered under rural housing in Module C.**

It appears alongside rural housing and education loan topics.

14 **RBI's National Strategy for Financial Inclusion is discussed under Module C's financial inclusion initiatives.**

This strategy is part of RBI's broader financial inclusion and education framework.

15 **Business Facilitators and Business Correspondents are part of rural credit institutions covered in Module B.**

They extend banking services in areas without direct branch presence.

16 **SIDBI plays a role in SME finance and micro credit within the CAIIB Rural Banking syllabus.**

SIDBI's involvement spans both SME finance and microfinance topics.

17 **Lead Bank Scheme is discussed under regulation of rural financial services in Module B.**

It falls under the regulatory setup of rural financial institutions.

18 **Micro Finance Institutions (MFIs) are covered under both rural credit institutions and financing the poor as bankable opportunities.**

MFIs appear across multiple parts of the syllabus given their role in rural credit delivery.

19 **Rural Banking connects directly to daily banking topics like crop loans, KCC, SHGs and priority sector targets.**

This practical link makes the subject easier to remember and score in.

20 **The National Institute of Rural Development and Panchayati Raj (NIRD & PR) is covered under characteristics of rural society in Module A.**

It is listed among the local institutions studied in this foundational module.