

CAIIB • Elective

Rural Banking (Elective)

SYLLABUS & PRIORITY GUIDE

Based on the latest IIBF revised syllabus · June 2026

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Exam Snapshot

Paper type	Elective (choose ONE of five)
Questions	100 MCQs
Marks	100
Duration	2 hours
Pass mark	50/100, or 45 + 50% aggregate with compulsory papers
Negative marking	None
Medium	English & Hindi
Mode	Online (twice a year — June & December)

How to Use This Guide

This guide maps the complete official IIBF syllabus for **Rural Banking (Elective)**, module by module and chapter by chapter. Each module carries a **priority badge** — **HIGH** (score-driving, study first), **MEDIUM** (steady weight) or **LOW** (read once) — plus a **NUMERICAL / THEORY** tag so you know where calculation practice is needed. Use the Priority Matrix and the Top 10 list for fast revision.

Prefer guided prep? Live bilingual classes for this paper are on iibf.store

Module-wise Syllabus

Module A Rural India

MEDIUM

THEORY

Key focus: Rural demographics, economy, infrastructure, development

1. Rural India — Demographics & Characteristics
2. Agriculture & Rural Economy
3. Rural Social Structure & Development
4. Rural Infrastructure
5. Economic & Financial Issues in Rural Areas
6. Emerging Trends in Rural Development

Module B Financing Rural Development

HIGH

NUMERICAL

Key focus: Agri finance, rural credit institutions, SHG, micro finance

1. Rural Credit & Institutional Framework
2. Agricultural Finance & Investment Credit
3. Financing Agriculture & Allied Activities
4. Role of NABARD & RRBs
5. Co-operative Banks in Rural Credit
6. Self-Help Groups & Micro Finance

Module C Priority Sector Financing & Government Initiatives

HIGH

NUMERICAL

Key focus: PSL norms, government schemes, subsidies

1. Priority Sector Lending Norms & Targets
2. Government-Sponsored Schemes
3. Kisan Credit Card & Crop Loans
4. MSME & Rural Enterprise Financing
5. Subsidies & Refinance Mechanisms
6. Insurance & Risk Mitigation in Rural Lending

Module D Problems & Prospects in Rural Banking

MEDIUM

THEORY

Key focus: Recovery, NPA, technology, future of rural banking

1. Recovery Management & Rural NPAs
2. Technology in Rural Banking
3. Business Correspondent & BC/BF Model
4. Challenges in Rural Banking
5. Future & Prospects of Rural Banking

Priority Matrix

Module	Priority	Numerical?	Key focus
Module A — Rural India	MEDIUM	No	Rural demographics, economy, infrastructure, development
Module B — Financing Rural Development	HIGH	Yes	Agri finance, rural credit institutions, SHG, micro finance
Module C — Priority Sector Financing & Government Initiatives	HIGH	Yes	PSL norms, government schemes, subsidies
Module D — Problems & Prospects in Rural Banking	MEDIUM	No	Recovery, NPA, technology, future of rural banking

Numerical Topics Hotlist

Modules below carry calculation-based questions — practise these with a timer.

Module B — Financing Rural Development

Agri finance, rural credit institutions, SHG, micro finance

Module C — Priority Sector Financing & Government Initiatives

PSL norms, government schemes, subsidies

Learning

10 Top 10 Most Important Topics

1 Priority Sector Lending Norms & Targets
MODULE C · Priority Sector Financing & Government Initiatives
Targets and sub-targets asked every cycle.

2 Role of NABARD & RRBs
MODULE B · Financing Rural Development
Institutional roles are reliable scoring questions.

3 Agricultural Finance & Investment Credit
MODULE B · Financing Rural Development
Crop loan and scale-of-finance numericals recur.

4 Kisan Credit Card & Crop Loans
MODULE C · Priority Sector Financing & Government Initiatives
Scheme features frequently tested.

5 Self-Help Groups & Micro Finance
MODULE B · Financing Rural Development
SHG-bank linkage is a perennial favourite.

6 Government-Sponsored Schemes
MODULE C · Priority Sector Financing & Government Initiatives
Direct scheme-based MCQs appear consistently.

7 Financial Inclusion in Rural Areas
MODULE B · Financing Rural Development
High-relevance conceptual area.

8 Co-operative Banks in Rural Credit
MODULE B · Financing Rural Development
Structure and roles asked regularly.

9 Recovery Management & Rural NPAs
MODULE D · Problems & Prospects in Rural Banking
Recovery mechanism questions repeat.

10 Business Correspondent / BC-BF Model
MODULE D · Problems & Prospects in Rural Banking
Newer high-yield delivery-channel topic.

Insights & Strategy

- **Start here:** Module B (Financing Rural Development), Module C (Priority Sector Financing & Government Initiatives) carry the highest weight — secure these first.
- **Numerical edge:** Module B, Module C reward timed practice; a few guaranteed marks come from formulas.
- **Revision loop:** use the Top 10 list as your final-week checklist — those topics alone cover a large share of marks.

- **PYQ habit:** attempt past-year MCQs after every module; pattern recognition beats rote learning in JAIIB.

Live classes • Chapter PYQs • Mock tests • ePDFs — all on iibf.store

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