

JAIIIB · Paper 3

Accounting & Financial Management for Bankers

SYLLABUS & PRIORITY GUIDE

Based on the latest IIBF syllabus · May 2026

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Exam Snapshot

Papers	4 compulsory (IE&IFS, PPB, AFM, RBWM)
Questions	100 MCQs per paper
Marks	100 per paper
Duration	2 hours per paper
Pass mark	50% aggregate / 45% per paper (min)
Negative marking	None
Medium	English & Hindi
Mode	Online (twice a year — May & November)

How to Use This Guide

This guide maps the complete official IIBF syllabus for **Accounting & Financial Management for Bankers**, 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.

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Module-wise Syllabus

Module A Accounting Principles & Processes

HIGH NUMERICAL

Key focus: Book-keeping, BRS, depreciation, rectification

1. Definition, Scope & Accounting Standards (Ind AS overview)
2. Basic Accountancy Procedures
3. Maintenance of Cash/Subsidiary Books & Ledger
4. Bank Reconciliation Statement
5. Trial Balance, Rectification of Errors & Adjusting Entries
6. Depreciation & its Accounting
7. Capital & Revenue Expenditure
8. Bills of Exchange
9. Operational Aspects of Accounting Entries

Module B Financial Statements & Core Banking Systems

MEDIUM NUMERICAL

Key focus: Final accounts, company accounts, CBS accounting

1. Balance Sheet Equation
2. Preparation of Final Accounts
3. Company Accounts (I & II)
4. Accounting in a Computerised Environment / CBS

Module C Financial Management

HIGH

NUMERICAL

Key focus: Time value, ratios, capital budgeting, WACC, working capital

1. An Overview of Financial Management
2. Ratio Analysis
3. Financial Mathematics — Time Value of Money, Annuities, YTM
4. Capital Structure & Cost of Capital (WACC)
5. Capital Investment / Budgeting Decisions (NPV, IRR)
6. Working Capital Management
7. Derivatives (Futures, Options, Swaps)
8. Equipment Leasing & Hire Purchase

Module D Taxation & Fundamentals of Costing

MEDIUM

NUMERICAL

Key focus: Income tax, GST, TDS, costing basics

1. Taxation — Income Tax / TDS / Advance Tax basics
2. Goods & Services Tax (GST)
3. Fundamentals of Cost Accounting
4. Marginal Costing & Break-Even Analysis
5. Standard Costing & Budgetary Control

Priority Matrix

Module	Priority	Numerical?	Key focus
Module A — Accounting Principles & Processes	HIGH	Yes	Book-keeping, BRS, depreciation, rectification
Module B — Financial Statements & Core Banking Systems	MEDIUM	Yes	Final accounts, company accounts, CBS accounting
Module C — Financial Management	HIGH	Yes	Time value, ratios, capital budgeting, WACC, working capital
Module D — Taxation & Fundamentals of Costing	MEDIUM	Yes	Income tax, GST, TDS, costing basics

⚙ Numerical Topics Hotlist

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

Module A — Accounting Principles & Processes

Book-keeping, BRS, depreciation, rectification

Module B — Financial Statements & Core Banking Systems

Final accounts, company accounts, CBS accounting

Module C — Financial Management

Time value, ratios, capital budgeting, WACC, working capital

Module D — Taxation & Fundamentals of Costing

Income tax, GST, TDS, costing basics

10 Top 10 Most Important Topics

1 Time Value of Money & Annuities

MODULE C · Financial Management

Most-tested numerical area — PV/FV/YTM appear every cycle.

2 Ratio Analysis

MODULE C · Financial Management

Liquidity/leverage/profitability ratios — heavy MCQ + numerical load.

3 Capital Budgeting (NPV, IRR)

MODULE C · Financial Management

Investment-decision numericals are high-yield.

4 Cost of Capital & WACC

MODULE C · Financial Management

Direct numerical questions appear consistently.

5 Depreciation Accounting

MODULE A · Accounting Principles & Processes

SLM vs WDV calculations are exam staples.

6 Bank Reconciliation Statement

MODULE A · Accounting Principles & Processes

Reliable scoring numerical, asked nearly every cycle.

7 Final Accounts Preparation

MODULE B · Financial Statements & Core Banking Systems

Adjustments and final accounts are tested in depth.

8 Working Capital Management

MODULE C · Financial Management

Operating cycle and WC computation recur.

9 GST Fundamentals

MODULE D · Taxation & Fundamentals of Costing

Newer high-relevance area, increasingly weighted.

10 Trial Balance & Rectification of Errors

MODULE A · Accounting Principles & Processes

Error-correction questions are common.

Insights & Strategy

- **Start here:** Module A (Accounting Principles & Processes), Module C (Financial Management) carry the highest weight — secure these first.
- **Numerical edge:** Module A, Module B, Module C, Module D 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.

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