

JAIIIB · Paper 4

Retail Banking & Wealth Management

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 **Retail Banking & Wealth Management**, 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 Retail Banking

HIGH

THEORY

Key focus: Retail model, products, distribution, CRM

1. Retail Banking — Introduction & Characteristics
2. Distinction between Retail & Corporate/Wholesale Banking
3. Retail Banking Models & Approaches
4. Branch Profitability
5. Customer Relationship Management in Retail Banking
6. Technology & Retail Banking

Module B Retail Products & Recovery

HIGH

NUMERICAL

Key focus: Home/auto/education loans, credit cards, recovery, SARFAESI

1. Customer Requirements & Product Development Process
2. Credit Scoring
3. Important Retail Asset Products — Home Loans
4. Auto / Vehicle Loans
5. Personal Loans, Education Loans & Other Retail Products
6. Credit / Debit Cards
7. Mortgage Advice & Valuation of Real Property

8. Recovery of Retail Loans & SARFAESI Act
9. Securitisation

Module C Support Services & Marketing of Banking Services

MEDIUM

THEORY

Key focus: Marketing, bancassurance, DSA/DMA, channels

1. Marketing — An Introduction & Concepts
2. Marketing Mix & Product Life Cycle
3. Distribution & Channel Management
4. Direct Selling Agents (DSA/DMA)
5. Tie-ups with Institutions/OEMs/Dealers
6. Bancassurance & Cross-Selling

Module D Wealth Management

MEDIUM

NUMERICAL

Key focus: Investment products, portfolio, tax planning, risk

1. Wealth Management — Introduction & Investor Profiling
2. Risk & Investment Products
3. Equity, Debt & Hybrid Investment Products
4. Portfolio Management Basics
5. Tax Planning & Estate Planning
6. Financial Planning & Life-Cycle Approach
7. Other Wealth Products (Real Estate, Gold, Alternates)

Priority Matrix

Module	Priority	Numerical?	Key focus
Module A — Retail Banking	HIGH	No	Retail model, products, distribution, CRM
Module B — Retail Products & Recovery	HIGH	Yes	Home/auto/education loans, credit cards, recovery, SARFAESI
Module C — Support Services & Marketing of Banking Services	MEDIUM	No	Marketing, bancassurance, DSA/DMA, channels
Module D — Wealth Management	MEDIUM	Yes	Investment products, portfolio, tax planning, risk

Numerical Topics Hotlist

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

Module B — Retail Products & Recovery

Home/auto/education loans, credit cards, recovery, SARFAESI

Module D — Wealth Management

Investment products, portfolio, tax planning, risk

10 Top 10 Most Important Topics

1 Home Loans

MODULE B · Retail Products & Recovery

Most-tested retail product — eligibility, LTV, EMI recur.

2 Distinction: Retail vs Wholesale Banking

MODULE A · Retail Banking

Conceptual favourite asked nearly every cycle.

3 Credit / Debit Cards

MODULE B · Retail Products & Recovery

Card features, types and billing are popular MCQs.

4 Recovery & SARFAESI Act

MODULE B · Retail Products & Recovery

Recovery mechanism and law frequently tested.

5 Mortgage Advice & Valuation of Property

MODULE B · Retail Products & Recovery

Valuation numericals are high-yield.

6 Credit Scoring & Product Development

MODULE B · Retail Products & Recovery

Process-based questions appear consistently.

7 Wealth Management & Investor Profiling

MODULE D · Wealth Management

Risk-profiling concepts asked directly.

8 Bancassurance & Cross-Selling

MODULE C · Support Services & Marketing of Banking Services

Reliable scoring conceptual area.

9 Education & Auto Loans

MODULE B · Retail Products & Recovery

Scheme features and margins are tested.

10 Portfolio Management & Tax Planning

MODULE D · Wealth Management

Present/future value and tax questions recur.

Insights & Strategy

- **Start here:** Module A (Retail Banking), Module B (Retail Products & Recovery) carry the highest weight — secure these first.
- **Numerical edge:** Module B, 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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