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JAIIB · PAPER 4

RETAIL BANKING & WEALTH MANAGEMENT

J P4

Module-wise chapters, weightage & key topics

4	42	100	5
MODULES	CHAPTERS	MARKS	UPDATED TOPICS

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Exam snapshot

Paper pattern

- ✓ **100 questions** · 1 mark each · **100 marks**
- ✓ Duration **2 hours**, conducted **online**
- ✓ **No negative marking**
- ✓ Pass: **50%** aggregate (with module minimums)
- ✓ Mix of conceptual, applied & numerical questions

How to read this deck

- ✓ Each module shows its **indicative weightage**
- ✓ Every chapter lists **key topics** + chapter weightage
- ✓ UPDATED = topic with a recent regulatory change — revise latest figures
- ✓ Weightage is **indicative** (content volume + past-paper trend), not officially published by IIBF

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Latest IIBF pattern

Crash course
Fast-track revision

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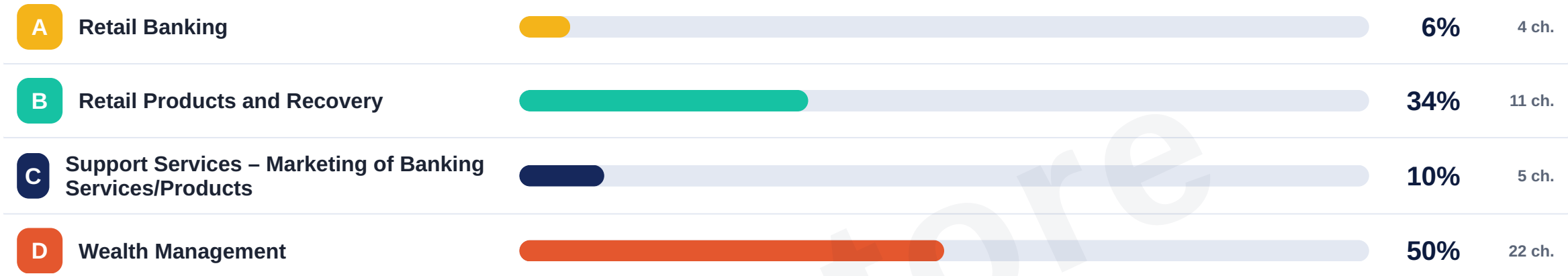
Module-wise weightage

WHERE THE MARKS SIT



Indicative distribution of 100 marks across the modules. Prioritise **Module D — Wealth Management**, the single largest scorer.

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Chapters & key topics

A Module A — Retail Banking

6%
MODULE WEIGHT

1 Retail Banking: Introduction

Characteristics of Retail Banking, Advantages of Retail Banking, Constraints in Retail Banking, Evolution of Retail Banking, Prerequisite for Success of Retail Banking, Challenges for Retail, Banking Future of Retail Banking, Retail Banking: Role within the Bank Operations

1 MARKS

2 Business Models

Applicability of Retail Banking Concepts and Distinction between Retail and

1 MARKS

3 Corporate/Wholesale Banking

Applicability of Retail Banking Concepts, Distinction between Retail and Corporate/ Wholesale, Banking

1 MARKS

4 Branch Profitability

Banking System: An Introduction, Banking in India, What is Profitability? What is Profit? Gross, Profit, Operating Profit and Net Profit, Profit and Profitability in the context of Banking, Traditional Measures of Profitability, The ROA (Return on Asset), Return on Equity (ROE) for, Banks, Branch Operating Efficiency, Strategies for Improving Efficiencies of Banking, Operations, Factors Affecting Profitability of Banks in India, Profitability Analysis of Bank, Branches, Steps to Improve Branch Profitability, Essential Factors to Make Continuous, Improvement in Profitability

4 MARKS

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Chapters & key topics

B Module B — Retail Products and Recovery · 1/3

34%
MODULE WEIGHT

5 Product Development Process

Product Development Process, Product Life Cycle, Product Lines of a Banker, Deposit, Products or Liability Products, Credit Products or Asset Products, Other Products and, Services, Other Fee Based Services – Distribution of third party products, New Product, Development, Stages in New Product Development, Constraints in New Product, Product Management, Product Policy

3 MARKS

6 Credit Scoring

What is a Credit Score?, Evolution of Credit Scoring, What is a Good Credit Score?, Credit, Scoring Model, Managing the Credit Score, Positive Side of Credit Score, Warning Signs in, Credit Score, Credit Information Companies in India, Issues in Credit Scoring, Mistakes in, Credit Scoring, Troubleshooting Credit Score

3 MARKS

7 Important Retail Liability Products

Demand Deposits : An Introduction, Current Deposit: An Introduction, Main features of Current, Deposit Account, Advantage of Current Deposit Account, Documents required for opening, various types of Current Accounts, Opening of Current Account, Operational Instructions in, Current Account, Transfer of Accounts, Inoperative Accounts, Closure of Current Account, Savings Bank Account: An Introduction, Advantages and Importance of Savings Bank, Deposits to Customers, Who Can Open a Savings Bank Account?, Deregulation of interest in, Savings Deposit Account, Maintenance of Balance in Savings Bank Account and Interest, Payment, Restrictions on Transactions in SB Account, Services offered in Savings Bank, Accounts, Time Deposit – An Introduction, Periodicity of Time Deposit, Operational, instructions, Interest on Fixed Deposit, Term Deposit accounts of minors, Premature Payment, of FD, Operational Issues of FD, Advances Against Bank's own Time Deposit Receipts, Renewal of FD, Recent Rule of RBI on overdue FD, Form 15 G/ 15 H, Deposit of TDS to, Income Tax Department by Banks, 2 in 1 Account, Recurring Deposit (RD)

9 MARKS

8 Important Retail Asset Products

Home Loans, Housing Loan under Prime Minister's Awas Yojana (PMAY), Home Improvement, Loans, Home Decor Loans, Auto/Vehicle Loans, Personal Loans, Educational Loans, Other, Retail Loans, Processing of Retail Loans

2 MARKS

9 Credit and Debit Cards

Credit Cards, Charge Cards, Pre-paid Cards, Debit Cards, Co-branded Cards, Contactless, Cards

1 MARKS

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Chapters & key topics

B Module B — Retail Products and Recovery · 2/3

34%
MODULE WEIGHT

10 Remittance Products UPDATED

Electronic Payment Systems, National Electronic Funds Transfer (NEFT), Real Time Gross, Settlement (RTGS), Electronic Clearing Services (ECS), National Automated Clearing House, (NACH) System, Aadhaar enabled Payment System (AePS), Bharat Bill Payment System, (BBPS), Benchmarking India's Payment System

2 MARKS

11 Digitisation of Retail Banking Products UPDATED

Technology in Retail Banking, Technology Processes in Retail Banking, Some Important User, Friendly Features, Customer Analytics, Institute for Development and Research on Banking, Technologies (IDRBT), Indian Financial Network (INFINET), Structured Financial Messaging, System (SFMS), National Financial Switch (NFS), Indian Banking Community Cloud (IBCC), Wealth Management Solutions, Digital Lending

3 MARKS

12 Role of AI and Technology in Retail Banking UPDATED

Dimensions of Banking Technology, Banking Today, Relationship between Banking and, Technology, Evolution of Banking Technology, A New Era in Banking, Evolution of Banking, Technology in India, Challenges towards adoption of Technology by Indian Banks, in Retail Banking, Benefits of Technology in Retail Banking, Artificial Intelligence (AI), Difference between Artificial Intelligence (AI) and Automation, Evolution of Artificial, Intelligence, Artificial Intelligence Industry in India, Artificial Intelligence in Indian Banking, Industry, Indian Banks and the Technology, Why AI in Banking Industry?, Benefits of Artificial, Intelligence Technology in Banking and Finance, Artificial Intelligence in Retail Banking, Artificial Intelligence in Retail Banking in India, The Challenges Facing India's AI, Development, Benefits of AI in Retail Banking

6 MARKS

13 Recovery of Retail Loans UPDATED

Repayment in Retail Loans, Default and Re-scheduling in Retail Loans, Monitoring of Loan, Accounts, Classification of Irregular Loan Accounts, Recovery Policy of Banks, Securitization, and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (SARFAESI Act), Debt Recovery Tribunal (DRT), Recovery through Lok Adalat, Engaging, Direct Recovery Agents

3 MARKS

14 Management Information Systems

The main elements of MIS, Role of Management Information Systems, Role of MIS in, Improving decision making, Role of MIS in Banking Industry, Designing MIS for a Bank, Issues, Related to Management Information System (MIS), Suggestions for Solution to MIS related

2 MARKS

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Chapters & key topics

B Module B — Retail Products and Recovery · 3/3

34%
MODULE WEIGHT

15	**Securitization** Securitization of Assets	1 MARKS

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Chapters & key topics

C Module C — Support Services – Marketing of Banking Services/ Products

10%
MODULE WEIGHT

16	**Delivery Channels in Retail Banking** Channel Experience, Physical/Direct Channels – Branch, Automated Teller Machines, Point, of Sale Terminal, Mobile Banking, Internet Banking, Customer's Liability on Unauthorized, Electronic Transactions	2 MARKS
17	**Delivery Models** Delivery Models, Internal Customers – Staff at the Branch Level, Dedicated Marketing, Managers, Direct Selling Agents (DSAs), Tie-up with Institutions/OEMs/Dealers, etc	1 MARKS
18	**Customer Relationship Management in Retail Banking** Customer Relationship Management in Retail Banking, Why CRM?, Implementation Aspects, of CRM in Banks, Implementation Process of CRM in Banks, Implementation Stages in CRM, Benefits of CRM, Impact of CRM on Customer Satisfaction	2 MARKS
19	**Service Standards for Retail Banking** Members of BCSBI, Main Aims and Objects, Code of Banks' Commitment, Code of Banks, Commitment to Micro and Small Enterprises, Function of BCSBI, Code Compliance Rating, Customer Grievances Handling Mechanism, General Information	2 MARKS
20	**Marketing Information Systems- A Longitudinal Analysis** Functions of MKIS, Components of MKIS, The MKIS Model, Observations, Usage of, Computers in MKIS, Supports for Marketing Management, Supports for Marketing Mix, Decisions, Use of Decision Models, Performance of MKIS, Recommendations, Advantages of, MKIS	3 MARKS

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Chapters & key topics

D Module D — Wealth Management · 1/5

50%
MODULE WEIGHT

21 Investment Management

Element of Investment, Basics of Investment Management, Steps in Investment Management, Investment Banking, Services being offered by Full-service Investment Banks, Investment, Bank Organizational Structure, Investment Management Vs Investment Banking, Portfolio, Management, Objectives of Portfolio Management, Key Elements of Portfolio Management, Portfolio Management Vs Investment Banking, Role of Portfolio Manager, Management Service Vs Mutual Funds (MFs), Types of Portfolio Management Services, Steps, of the Portfolio Management Process, Advantages of Portfolio Management Services, Disadvantages of PMS, Recent developments in the Portfolio Management Services area in, India

5 MARKS

22 Tax Planning

Classification of Tax Structure in India, Financial Year, Assessment Year, Previous Year, Concept of Previous Year & Financial Year vis-a-vis Assessment Year, Residential Status for, Income Tax, A few important terms in Income Tax, Heads of Income for computation of the, total income, Income Tax Slab rate for FY 2021-22 (AY 2022-23), Conditions for opting New, Tax Regime, Example for Old Tax Regime Vs New Tax Regime & which is better, Slabs for non-individual entities, Investment Products for Tax Savings, Estate Planning-Tax, Planning through Wills/ Trusts, Capital Gains Tax

4 MARKS

23 Other Financial Services Provided by Banks

Distribution of Third Party Products in Retail Banking, Mutual Fund Business, Insurance, Business, Some Social Security Insurance Schemes, Cross Selling, Depository Services by, Banks, Portfolio Management Services, Factoring, Other Agency Business by Banks

2 MARKS

24 Additional Reading Material on Home Loans Lender’s Appraisal Procedure

Appraisal Procedures, Application Form, Documents to be Submitted for Availing a Home, Loan, Application Received through Agent, Appraisal of Loan Request, Other Relevant Issues, at Pre-sanction Stage, Documentation, Mortgage, Registration of Documents, Detection of, Forged and Fabricated Title Deeds, Other Securities, Registration of Charges with CERSAI, on Security Internet, Monitoring, Closure of Account, Home Loan Frauds

4 MARKS

25 Housing Finance and Tax Planning

Tax Benefits in Respect of Housing Finance

1 MARKS

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Chapters & key topics

D Module D — Wealth Management · 2/5

50%
MODULE WEIGHT

26	**Mortgage Advice** Development of “Home Information Packs”, Time Value of Money-interest and Annuities, Capital Gains, Loan Calculator and Loan Amortization Schedule	1 MARKS
27	**Valuation of Real Property** Who does Valuation?, Land with Building, Life of Structures, Sinking Fund, Reverse Mortgage	1 MARKS
28	**b. Candidates are required to take utmost care and precaution in selecting Centre, as there is no provision to change the Centre in the system after successful application. Hence no request for change of centre, will be entertained for any reason.** No Admit letter will be issued at the time of registration. Admit Letters with details of, Venue and time slots will be available for download 10-15 days prior to the date of, examination, Admit letter will be hosted on Institute's website www.iibf.org.in under the menu, 'Examination/Courses>Admit Letter", For downloading and printing of admit letter from the above mentioned website, candidates will have to enter the following	2 MARKS
29	**ii. Edit profile password.** If candidates do not remember their Edit profile password, they have to click on, the 'Forgot password/ Get Password' button after entering the Membership or, Registration number. On clicking fresh edit profile password will be sent to their, registered email id, Candidates are required to produce printed copy of admit letter along with	1 MARKS
30	**Membership identity card or any other valid photo ID card in original (Aadhaar** card/ e-Aadhaar/ Employer's card/ PAN Card/ Driving License/ Election voter's card/, Passport etc.) at the examination venue, In the absence of printed copy of Admit Letter and Original Photo Identity Card, candidates will be denied permission to write Examination, Admit letter is valid only for the examination, date/s and centre/venue mentioned in, the admit letter	2 MARKS

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D Module D — Wealth Management · 3/5

50%
MODULE WEIGHT

31	**2. MOBILE PHONES** Mobile phones and other electronic/ smart gadgets (except calculator as permissible), are not allowed in the examination hall. It is clarified that mere possession of mobile, phone and other electronic/ smart gadgets in the examination hall whether in switch, off mode or silent mode shall also be deemed to be resorting to adoption of unfair, means in the examination	1 MARKS
32	**3. USE OF CALCULATOR** Candidates will be allowed to use battery operated portable calculator in the, examination. The calculator can be of any type up to 8 functions i.e. (Addition, Subtraction, Multiplication, Division, Percentage, Sq.-root, Tax+ and Tax -), 12 digits, Attempt to use any other type of calculator not complying with the specifications, indicated above or having more features than mentioned above shall tantamount to, use of unfair means. Scientific calculator is not allowed	3 MARKS
33	**4. OTHER RULES/ INFORMATION** Candidates should ensure that they sign the Attendance Sheet	1 MARKS
34	**mentioned in the admit letter. No candidate/s will be permitted to enter the Examination Venue after the gate closing time mentioned in the admit letter. c. No candidate will be permitted to leave the examination venue in the first 60 minutes from the scheduled start time of the examination.** —	1 MARKS
35	**Candidates should occupy the seat allotted to them at the examination hall on the exam day.** Candidates would be able to login to the system only with the password mentioned, in their Admit Letter. This password should not be disclosed to others. Keep it safe to, avoid the possible misuse, If the examination could not commence on scheduled time or there is delay due to, Failure of power, Technical snag of whatsoever nature or for any such reason having, bearing upon the conduct of examination, candidates have to, Wait till resumption of power supply/ solving of technical snag, Take-up the examination at other venue arranged by the examination, conducting authority, Follow instructions given by the examination conducting authority, Candidates are required to strictly follow all the instructions given by the examination, conducting authority during the examination and adhere to Rules of the examination, Violation of any of the Rules/ Instructions, misuse of the Admit Letter will be, considered to be an act of serious misconduct and the Institute will take action as per, the Rules of the examination, which will also be reported to the employer of the, candidate	4 MARKS

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Chapters & key topics

D Module D — Wealth Management · 4/5

50%
MODULE WEIGHT

36 **5. RULES, PENALTIES FOR MISCONDUCT/ UNFAIR PRACTICES:**
Communication of any sort between candidates or with outsiders is not permitted and, complete silence should be maintained during the examination, Copying answers from other candidates/ other printed/ Electronic material or, permitting others to copy or consultation of any kind will attract the rules relating to, unfair practices in the examination, No candidate shall impersonate others or allow others to impersonate himself/ herself, at the examination, No candidate shall misbehave/ argue with the Examination Conducting Authorities at, the centre, Candidates have to compulsorily return any papers given including that given for, rough work to invigilator before leaving the examination hall, Candidates should not possess and/ or use books, notes, periodicals, etc. in the, examination hall at the time of examination/ or use mathematical tables, slide rules, stencils etc. during the examination, If any candidate violates any of the above rules, it will be considered to be an act of, misconduct and he/she will be liable for punishment
4 MARKS

37 **PLEASE REFER INSTITUTE'S WEBSITE UNDER THE MENU “EXAM RELATED” FOR DETAILS OF DEBARMENT PERIOD FOR UNFAIR PRACTICES ADOPTED BY CANDIDATES DURING CONDUCT OF INSTITUTE'S EXAMINATIONS.**
Candidates may kindly note that their entire activity during the examination will be, reviewed post examination. The Institute would review the audit trail reports of the, candidate using a scientific method to detect adoption of unfair means. Also, the CCTV, footage of centres would be reviewed. Candidates found to be adopting unfair means, using the scientific method of analysis of audit trail reports or review of CCTV footage or, through any other scientific method, will be booked and appropriate action shall be, initiated as per the Institute’s policy, Candidates are also requested to read the Rules and Policy regarding malpractice/unfair, means / misconduct / misbehaviour in Examinations from the below link
2 MARKS

38 **https://iibf.org.in/documents/brochure/2025/Unfair%20guidelines%20web%20notic e%20CBT.pdf. 6. RESULT ADVICE/ CONSOLIDATED MARKSHEET/ FINAL CERTIFICATE** UPDATED
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Chapters & key topics

D Module D — Wealth Management · 5/5

50%
MODULE WEIGHT

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