

JAIB PPB Previous Year Paper

JAIB PPB, May 2025 Shift 1

1. ANBC Calculation
2. Working Capital Limit Calculation
3. Ethics
4. Tondon Committee- 2nd Method
5. Forex Remittance
6. MMID
7. LAN
8. Garnishee Order
9. Loan Appraisal
10. NPA Provision
11. Minimum Member in Public Limited Company
12. Small Account
13. Stages In Money Laundering
14. Debtor-Creditor Relationship
15. Fund Based Services
16. Topology Definition
17. Time Deposit
18. Bankers' Cheque
19. Information System Audit
20. Ethics Value
21. Nayak Committee
22. Minor Account
23. Cheque Dishonour
24. Weaker Section
25. White Lable ATM
26. BSBDA Account

JAIB PPB, May 2025 Shift 2

1. ANBC Adjusted Net Bank Credit For Scheduled Commercial Bank
2. Sub-Standard Provision
3. Turnover Method
4. Topology
5. Company, Partnership Firm, Trusty
6. Data Mining
7. Working Capital
8. SWIFT
9. Section 10 Payment in Due Course of NI Act
10. NWC Net Working Capital
11. FCNR
12. Locker Based Case Study

13. Cheque Payment Case Study
14. Working Capital- Turn Over
15. Lease Financing Case Study
16. Priority Sector Lending
17. What is Cheque?
18. Order Cheque, Bearer Cheque
19. Case Study on Cheque
20. Minor becomes Major On Attaining age of 18 Years, it is defined under which act?
21. LAN
22. Bill of Lading
23. Bank Guarantee Case Study
24. Letter of Credit
25. MCLR
26. Beneficial Owner
27. White Label ATM
28. Bailor-Bailee
29. Token Used In Which Topology
30. Company Account- Joint Operation
31. Credit Card-Third Party
32. Cardinal Principal of Lending
33. Operating Cycles
34. NROAIC
35. Customer Acceptance Policy
36. Work Ethics Helps To

JAIB PPB, May 2025 Shift 3

1. DBMS Process
2. Local Area Bank
3. SFM Bulk Deposit
4. Higher Level of Credit Provisions
5. Business Process Reengineering
6. ANBC
7. Small and Marginal Farmer
8. Working Capital
9. VBO Officer on deputation gets interest rate on deposits
10. NULM Education Qualification
11. Can an account be closed by either account holder if the MOP is either or survivor or both have to sign the closure?
12. DMAT Shares
13. NPA Provisions

JAIIB PPB Previous Year Paper, June 2024, Shift 1

1. RTGS-ISO Number
2. Negative Lien
3. Green Deposits
4. Cheque Truncation System(CTS)
5. Maximum Amount of Small PPI
6. MICR
7. FEMA
8. Satyam Computer
9. Difference Between Router and Hub
10. KIOSK Banking
11. MMID Digit
12. IMPS
13. LLP
14. CRI LC
15. Prevention of Money Laundering Act(PMLA)
16. Case Study Question on Ethics
17. NRI Avail 5 Lakhs Against NRETD
18. HUF Mode of Operation
19. PIO
20. Partnership Firm
21. CERSAI
22. CRR, SLR Section
23. Working Capital
24. LC
25. UCPDC 600
26. Tandon Committee
27. Smishing
28. Education Loan
29. LEI
30. Demand Draft
31. Banker Customer Relationship
32. FDR Nomination Case Study
33. Warehouse Committee
34. Contract Guarantee
35. Bailment
36. CDD
37. Consumer Protection Act
38. E-Rupee
39. Garnishee Order
40. Merchant Bank
41. CHAPS
42. Cardinal Principles
43. USSD Payment Service Regulated By

44. Definition of Lien
45. Ethical Business
46. Types of Risk
47. Which Technology Is Used In Smart Watches?
48. Remittance For Cultural Program Abroad
49. Demand Draft-Relationship
50. Right of Appropriation
51. Loan On Other Banks Deposit
52. Factoring Limit
53. Microwave System
54. Terminal Value

JAIIB PPB Previous Year Paper, June 2024, Shift 2 & 3

1. Full duplex
2. LC
3. Enron Case Study
4. Education Loan & Hostel IBA Scheme
5. FCNRB
6. Demand Drafts
7. ATMs
8. CERSAI
9. GARNISHEE Order-Order NISI
10. MMID
11. KYC
12. e- KYC
13. Caution Deposit IBA
14. Internet Protocol
15. Leasing
16. Currency Notes
17. PMLA
18. Partnership
19. Net NPA
20. MCLR
21. Terrorist Financing
22. Working Capital Finance-4 Numericals
23. Smart Watch Technology
24. Gross Sales and Working Cycle Period given,
Calculate WC
25. Green Currency
26. Work Ethics
27. Tandon Committee
28. Guarantee and DD if issued by the bank then what
is the relationship between the bank and party?
29. CTS Settlement

30. RTGS message format ISO27001?
31. Bankruptcy and Solvency
32. Cyber Crime related and technology-related
33. Number of Cases Solved In District Commission
34. Fire Insurance
35. Contract of Agency
36. Financing , Seasonal Industries which method is related to?
37. Calculate Working Capital
38. Bulk Deposit Limit For RRBs
39. EDI
40. In C-KYCR-How many days?
41. NEC
42. Central Bank Digital Currency
43. Lawrence Kohlberg
44. B.N Sri Krishna Committee
45. Topology
46. Garnishee Order
47. e-Rupee
48. Brown Label ATM
49. Opening Account For Cooperative Society
50. Duties of RO
51. Ring Topology
52. NFS-Services
53. MoA and AoA
54. Charge Card
55. Co-Branded Credit Card

JAIB PPB Previous Year Paper, October 2024, Shift 1

1. National Rural Livelihood Mission(NRLM)
2. Special Feature Of UPI
3. CBS
4. Patent Period
5. NRE Account
6. Network Used For ATM
7. White Label ATM
8. Diamond Dollar Account
9. Chatbot
10. MMID
11. FIU-IND
12. Who Can Issue Credit Card?
13. FEMA
14. Uday Kotak Committee
15. Bankers Cheque

16. Section 31 Of NI Act
17. UTR Number
18. Nomination For Pensioner
19. MESH Topology
20. Hardware For Network
21. Radio Waves
22. UPI Per Day Limit
23. Limited Liability Partnership(LLP) Digit
24. Difference Between BSBDA and Small Account
25. Limit Of IMPS
26. Beneficial Owner
27. BSBDA-Customer Liability
28. SHG Limit
29. EEFC(Exchange Earning Foreign Currency Current Account)
30. PSL Target MSME
31. ETL
32. Bank Ethics Committee
33. Condition For Partnership
34. What Is Business Value?
35. CTS
36. Private Limited Company
37. Trust Beneficiary
38. Ethics
39. Non Performing Assets OD
40. NBFC
41. Prudential Norms
42. HUB Switch

JAIB PPB Previous Year Paper, October 2024, Shift 2 & 3

1. Primary Security and Collateral Security
2. Brown Label ATM
3. Smart Cards
4. White Label ATM
5. SHG Finance
6. NPA
7. SHG-Minimum Revolving Fund
8. Situation That Comes Under NPA
9. Cheque Truncation System(CTS)
10. NACH
11. Bank Guarantee
12. Cheque Is Held With?
13. Redressal Committee
14. UPI 2.0

15. Ethics
16. Topology
17. OD Against Deposit
18. Relation Between Agent and Principal
19. Cash Credit
20. UPS
21. Mesh Topology
22. Indemnity
23. Star Topology
24. IMPS
25. Bus Topology
26. Least Tolerant Topology
27. In how many days does OVD have to be submitted when the address is not provided at the time of account opening?
28. RFC Related
29. NRO Account Based Case Study
30. PMFBY
31. Core Banking
32. DSCR
33. FRBM
34. Cash Flow Statement
35. Biometric Features
36. HUF is created under?
37. Rupay Card
38. Digital Locker
39. Priority Sector Lending Target
40. Bulk Deposit
41. Locker Issue
42. Digital and Cryptocurrency
43. Resident Indian opening foreign currency account for
44. NRI NRO
45. NPA Provision

JAIIB PPB Previous Year Paper, May 2023, Shift 1

1. Which of the following is not Official Valid Document (Aadhar Card, PAN Card, Voter Card, Driving License)
2. Cheque Truncation System (CTS)
3. National Automated Clearing House (NACH)
4. INFINET
5. Unified Payments Interface Settlement Cycle
6. Maximum Members Of Self Help Groups (SHG)

7. Pos Machine Limit
8. NRE,NRO
9. Pradhan Mantri Fasal Bima Yojana
10. Debts Recovery Tribunal (DRT)
11. IMPS (3-4 Questions)
12. Difference Between Router & Hub
13. White Label ATM
14. Digital Currency
15. Not A Part Of CBS
16. Bill Of Exchange Interest
17. Ethics (4-5 Questions)
18. Section 131 Of NI Act
19. Attachment Order
20. Numerical on Working Capital and Fixed Capital
21. Principal and Agent Relation Section
22. Non Banking Financial Company-MFI
23. Insider Trading
24. NPA Provisions
25. Capital Conservation Buffer
26. RTGS UTR
27. PSL Target
28. Loans To Commercial Bank
29. Local Area Network(LAN)
30. Duplicate Demand Draft
31. Star Topology
32. WAN
33. Partnerships
34. Companies
35. Network Used By Bank
36. RBI has advised that duplicate is to be issued within a fortnight. For the delay beyond this stipulated period, banks have to pay interest at the rate applicable for fixed deposit of corresponding maturity in order to compensate the customer for such delay, where the request has been made by the purchaser/ beneficiary.
37. NEFT UTR

JAIIB PPB Previous Year Paper, May 2023, Shift 2 & 3

1. Contact of indemnity
2. UPI
3. IMPS
4. UTR Number
5. LLP

6. PMFBY
7. Micro and small Enterprises
8. NBFC
9. Forex Account
10. HUF
11. Wire house
12. Topology
13. Working capital
14. KCC Limit
15. Partners Liability
16. Partner account
17. NI Act
18. NPA
19. SHG
20. Credit card
21. Plastic card
22. Ethics value
23. Dilima
24. Business Ethics
25. Security system
26. Certificate of deposit
27. Conditional Mortgage
28. Net Working Capital and Working Capital Gap
29. Bharat Bill Payment System
30. Crypto
31. Letter Of Credit
32. UCIC
33. Numerical on Agriculture Loan
34. Co-lending
35. NSRR
36. Priority Sector Lending
37. SHG (Number Of People)
38. Data Wire House
39. HUF-Karta
40. Co- Branded Credit Card
41. 1st year limit of KCC
42. NPA
43. LAN Character
44. Blockchain
45. Artificial Intelligence
46. DRT
47. NRI Loan Conditions
48. Rupay Card
49. Bharat QR
50. RTI

51. NRI Cannot Make Investment In
52. Real Estate
53. Company Share
54. Bench mark lending rates of banks
55. Numerical on Turnover
56. Social Engineering

JAIIB PPB Previous Year Paper, October 2023, Shift 1

1. FCRA
2. COPRA
3. RTI
4. Ethics
5. LC And BG
6. Case study on Locker
7. Partnership
8. Match the following Sight Bill
9. Acceptance Bill
10. Foreign Bill
11. Inland Bill
12. Term Loan and Working Capital Features
13. KCC Limit
14. Numerical On Agri and Working Capital
15. IT Security
16. Postsanction and Predisbursement Requirements
17. Nomination Facility
18. Indemnity and Guarantee
19. Demand Draft Negoitable Or not
20. INFINET
21. UPI 2.0
22. Ethics Internal and External
23. Satyam Company Crisis
24. NRE & NRO
25. PMFBY
26. DRT
27. Difference Between Router & Hub
28. White Label ATM
29. Digital Currency
30. Not A Part Of CBS
31. Bill Of Exchange Interest
32. Section 131 Of NI Act
33. Attachment Order
34. Numerical on Working Capital and Fixed Capital
35. Principal and Agent Relation Section

36. Non-Banking Financial Company-MFI

37. Insider Trading

38. NPA Provisions

39. Capital Conservation Buffer

40. RTGS UTR

41. PSL Target

42. Loans To Commercial Bank

43. Local Area Network (LAN)

44. Duplicate Demand Draft

45. Star Topology

46. WAN (Wide Area Network)

47. Companies

48. Network Used By Bank

49. RBI's advice on duplicate issuance within a fortnight and the applicable interest rate for delays.

50. NEFT UTR

51. Which of the following is not Official Valid Document (Aadhar Card, PAN Card, Voter Card, Driving License)

52. Cheque Truncation System (CTS)

53. National Automated Clearing House (NACH)

54. Unified Payments Interface Settlement Cycle

55. Maximum Members Of Self Help Groups (SHG)

56. POS Machine Limit

57. IMPS (3-4 Questions)

58. Difference Between Router & Hub

59. Personal Ethics

60. Working Capital Formula

61. Yellow Level ATM

62. UPI Settlement

63. Principal & Agent Relation

64. Software Used In Bank

65. RFC(D) Account

66. MMID

67. Bharat QR

68. RTGS Feature

69. Small PPIs

70. Brown Level ATM

71. Tandon

72. Not Party Bill Of Exchange

73. CTS Process

74. Consumer Protection Act

JAIIB PPB Previous Year Paper, October 2023, Shift 2 & 3

1. KCC Composite Limit

2. Vishing

3. Devices Used To Connect In LAN

4. Age Limit Of DRT Officer

5. Letter Of Credit

6. FOREX

7. NRE/NRO Account

8. Saving Account Opening With Various Conditions

9. Charges For Transaction in POS Merchant

10. Bill Of Exchange

11. Smart Watch Technology

12. Charges For Withdrawal Of ATM

13. IMPS

14. Section 31 of Negotiable Instrument Act 1881

15. SNRR Account

16. FCNR Account

17. No Electromagnetic Effect on which cable

18. IMPS Transfer

19. Chatboat Technology

20. Satyam Company Ethics Question

21. Data Warehouse

22. Exporter Earner Case Study

23. CC Limits

24. Interest Rate Stipulated on NRE Deposit is in line with RBI Regulations

25. Data Leak

26. Numerical On Lower Normal Higher Credit Flow

27. Robotics Technology In Banking Sector

28. Digital Currency Examples

29. Which Of The Following Is Not CBDC Currency?

30. EEFC Account

31. E-Rupi

32. CTS KE Member

33. DL Category

34. Honeytrap In Cyber Security

35. Currency Declarations Form

36. Electromagnetic Effect on Different Cable

37. Information Security Ethics

38. RTGS

39. NEFT

40. Hypothecation

41. Bitcoin

42. Advance Against Warehouse Receipt
43. Advance Against LIC Aspects To Be Considered
44. ANBC Calculation
45. In Agriculture Infrastructure Maximum Loan in PSL
46. Counterfeit Note
47. NRE Account Interest Rates For FD
48. Cash Budget Method
49. Phishing
50. Smishing
51. NPA Provisioning
52. Provisioning In Real Estate

JAIIB PPB Previous Year Paper, May 2022, Shift 1

1. Accounting Standard AS18 - Related Party Disclosures
2. Transfer of goods comes under which act - The Sale of Goods Act, 1930
3. In MMID how many digit number are there- 7 Digits
4. Hypothecation defined in which act - Section 2(n) of SARFAESI ACT, 2002
5. REER FULL FORM - Real Effective Exchange Rate
6. Members of monetary policy committee - 6 members
7. Money market transfer of funds between banks &
8. LC calculation
9. Turnover method calculator
10. Credit period letter of credit
11. Priority sector lending
12. ANBC- Adjusted Net Bank Credit
13. Ethics
14. Marketing channels
15. Money markets
16. Agri provisions based question
17. Joint Account operations
18. Cash Credit technical quotation
19. Crossing of Cheque
20. Questions from Pledge, lien, assignment diff
21. Provision for standard asset
22. Either/survivor question

23. Universal banking
24. Regarding CoD
25. Primary monetary control tools- reserve requirement, open market operations, discount rate, interest on excess reserves.
26. LCR definition
27. Question regarding pawnor and pawnee
28. Restrictive endorsement like pay Harish only
29. Proximate clause like insurance done for flood but loss happened due to pipe leakage
30. Bailment of goods
31. Match the following of appropriation pledge
32. MAC FULL FORM
33. White label ATM- ATMs which are set up, owned and operated by non banking entities.
34. RRB Opened for the purpose of
35. Mandate
36. POA
37. Integrated Banking Ombudsman Scheme
38. Negotiable instruments
39. Call rate
40. Case studies on joint accounts
41. Capital ratio
42. Marketing mix
43. MKIS- Marketing Information System
44. Business ethics and values
45. Personal ethics

JAIIB PPB Previous Year Paper, May 2022, Shift 2 & 3

1. Special Mention Account(SMA)
2. Factoring and Forfeiting
3. Personal Ethics
4. Business Ethics and Values
5. MKIS(Marketing Information System)
6. Capital Ratio
7. Marketing Mix
8. Joint Accounts-Case Study
9. Bailment
10. Call Rate
11. Negotiable Instrument- Section 18
12. Power of Attorney
13. Brown Label ATM

14. Mandate
15. Ombudsman
16. REER
17. TREDIS(2 Questions)
18. Artificial Intelligence
19. Cash Management System
20. Tier-1 Capital
21. Smart Card
22. MMID
23. NPA Provisioning
24. CGTMSE
25. SHG
26. Priority Sector Lending

JAIIB PPB Previous Year Paper, November 2022, Shift 1

1. Cash Credit(CC)
2. NPA Provision-3 Questions
3. Minor: 2-3 Questions
4. Ethics in Banking
5. Joint Account
6. SHG, APL, BPL
7. Atal Pension Yojana
8. Working Capital
9. LC Days Calculation
10. SLR & CRR Penalty
11. Former and Survivor
12. Act: Pledge, Hypothecation, Mortgage
13. Wholesale Banking
14. Accounting Standard 18
15. MKIS Sub System
16. Core Banking
17. DEAF
18. FCSOIS
19. Bill of Exchange
20. Moral Judgement Theory
21. Under which ministry RSETI comes?
22. Housing Loan Interest Rate
23. Definition of cheque
24. Promising Note
25. Counterfeit Note
26. Definition of Bank
27. Insurance is regulated by?

28. Business Facilitator
29. Who appoints Ombudsman?
30. RBI Digital App
31. FEMA under which ministry?
32. Documents title to Goods
33. What is Hashd?
34. KVIC
35. Difference between Bank Guarantee and LC
36. Business Ethics
37. Clayton's Rule

JAIIB PPB Previous Year Paper, November 2022, Shift 2 & 3

1. LC Calculations
2. NPA Provisions
3. Working Capital
4. Negotiable Instruments
5. CGTMSE
6. Cheque
7. Bill of Exchange
8. Ethics at Work Place
9. Code of Conduct
10. Banking Ombudsman
11. Offshore Banking
12. Minor
13. CRR and SLR
14. PSL
15. SMA
16. HUF
17. Fire Insurance
18. MKIS
19. Empty Nest
20. ADR
21. Digital Signature
22. Private Keys
23. CKYC
24. Duplex
25. Full Nest
26. CRR-RBI
27. RRB Gold Loan Maximum Amount
28. Interest on Housing Loan
29. SHG
30. Export Packing

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| 31. Golden rules Of Ethics | 39. AS 18 |
| 32. Pricing | 40. FRBM |
| 33. Types of LC | 41. Cash Management Service |
| 34. Push and Pull Strategy in Marketing | 42. Bill Discounting |
| 35. Difference between PoA and Mandate | 43. Mode of Operation in Joint Account |
| 36. Empty Nest | 44. Death of partner what happen to partnership form |
| 37. Drawee Bank | |
| 38. DEAF | |

