

JAIIB Nov 2025

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Memory Based Question

IE&IFS



Must for 2026 Cycle

JAIIB Paper 1 IE and IFS

Module A and Module B

1. Which of the following correctly describe the economic impact of British colonialism on India?

1. Unilateral transfer of capital and raw materials to Britain
2. Neglect of social sector leading to low productivity
3. India remained a high-quality labour market under British rule
4. Less than one-sixth of Indians were literate

- A. 1 2 and 3
- B. 2 3 and 4
- C. 1 2 and 4
- D. All of the above

Answer: C

2. Which of the following statements about the Organised vs Unorganised Sector are correct?

1. Organised sector jobs have fixed and regular terms, with government registration
2. Hospitals and schools registered with the government fall under organised sector
3. Construction workers and domestic workers fall under unorganised sector
4. Street vendors and tiny workshops unaffiliated with government are part of organised sector

- A. 1 2 and 3
- B. 2 3 and 4
- C. 1 2 and 4
- D. All of the above

Answer: A

3. Which of the following sectors is also known as the knowledge sector?

- A. Primary Sector
- B. Secondary Sector
- C. Quaternary Sector
- D. Quinary Sector

Answer: C

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4. Which of the following are correct features of the Second Five-Year Plan (1956–61)?

1. Strategy devised by Professor Mahalanobis
2. Emphasis on heavy industries and capital goods
3. Assumption of a closed economy leading to shortages
4. Agriculture was the primary focus

- A. 1 2 and 3
- B. 2 3 and 4
- C. 1 2 and 4
- D. All of the above

Answer: A

5. Which of the following sectors showed resilience or recovery during the pandemic?

1. Agriculture and allied activities
2. Manufacturing (post first wave, during second wave)
3. Mining and quarrying
4. Electricity, gas, and water supply

- A. 1 2 and 3
- B. 2 3 and 4
- C. 1 and 2
- D. All of the above

Answer: C

6. Under the new MSME definition, investment in plant & machinery/equipment for a micro enterprise must not exceed:

- A. ₹50 lakh
- B. ₹1 crore
- C. ₹5 crore
- D. ₹10 crore

Answer: B

7. Which of the following correctly distinguishes between hard and soft infrastructure?

- A. Hard infrastructure includes healthcare and education; soft infrastructure includes ports and pipelines
- B. Hard infrastructure includes roads and airports; soft infrastructure includes law enforcement and financial institutions
- C. Hard infrastructure includes wildlife sanctuaries; soft infrastructure includes highways
- D. Hard infrastructure includes green belts; soft infrastructure includes irrigation canals

Answer: B

8. Consider the following statements about Green Infrastructure:

1. It emphasizes the value of natural ecosystems.
2. Examples include tiger reserves, bird sanctuaries, and conservation of Western Ghats.
3. It is synonymous with hard infrastructure like roads and bridges.
4. It provides life-support services through natural networks.

Which of the above statements are correct?

- A. 1, 2, and 4 only
- B. 1 and 3 only
- C. 2 and 3 only
- D. 1, 2, 3, and 4

ANSWER: A

9. Which of the following statements about India's energy infrastructure is incorrect?

- A. India ranks 4th globally in renewable energy power capacity
- B. India ranks 5th globally in solar power capacity
- C. India ranks 3rd globally in wind power capacity
- D. Energy infrastructure includes coal handling, petroleum pipelines, and renewable energy facilities

ANSWER: C

10. Which of the following is NOT a protectionist measure?

- A. Tariffs
- B. Import quotas
- C. Non-tariff barriers
- D. Capital account convertibility

ANSWER: D

11. Consider the following statements about Supervisory Reforms in Banking:

1. Board for Financial Supervision was established as apex authority.
2. CAMELS rating system was introduced.
3. Risk-based supervision was adopted.
4. Lok Adalats were created under supervisory reforms.

Which are correct?

- A. 1, 2, and 3 only

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- B. 2 and 4 only
- C. 1 and 3 only
- D. 1, 2, 3, and 4

ANSWER: A

12. Consider the following statements about FIIs:

- 1. FIIs are companies based outside India offering investment proposals.
- 2. FII refers to short-term capital invested in stocks or hedge funds.
- 3. FII inflows are generally stable and predictable.
- 4. Capital flight is possible during economic slump or political turmoil.

Which of the above are correct?

- A. 2 and 3 only
- B. 1 and 3 only
- C. 1, 2 and 4 only
- D. 1, 2, 3 and 4

ANSWER: C

13. Which of the following statements is correct regarding FDI from Pakistan?

- A. Allowed only through automatic route
- B. Allowed only through government route
- C. Prohibited entirely
- D. Allowed only in agriculture

ANSWER: B

14. Which of the following is TRUE regarding India's membership in the IMF?

- A. India joined IMF in 1947 and is not a founding member
- B. India joined IMF in 1950 and Finance Secretary is ex-officio Governor
- C. India joined IMF in 1945 but is not a founding member
- D. India joined IMF in 1945 and is a founding member

ANSWER: D

15. Which of the following statements is/are correct?

- 1. The World Bank Group consists of five institutions including IBRD, IDA, IFC, MIGA, and ICSID.
- 2. India is a member of all five institutions of the World Bank Group.
- 3. Voting rights in WBG are proportionate to shareholding, with basic votes common to all nations.

Options:

- A. 1 and 2 only

- B. 1 and 3 only
- C. 2 and 3 only
- D. 1, 2, and 3

ANSWER: B

16. Which of the following statements correctly describes SDG 13?
- A. It is about affordable and clean energy
 - B. It is about clean water and sanitation
 - C. It is about sustainable cities and communities
 - D. It is about climate action

ANSWER: D

17. Consider the following statements:
1. India's SDG score increased from 60 in 2019 to 66 in 2021.
 2. The improvement was mainly due to progress in clean water, sanitation, and affordable clean energy.
 3. Kerala, Himachal Pradesh, and Tamil Nadu were the top three states in the SDG Index 2021.
 4. India pledged to achieve net-zero emissions by 2050.

Which of the above statements are correct?

- A. 1, 2, and 3 only
- B. 2 and 4 only
- C. 1, 3, and 4 only
- D. 1, 2, 3, and 4

ANSWER: A

18. Who defined Economics as “the science which studies human behaviour as a relationship between ends and scarce means which have alternative uses”?
- A. Adam Smith
 - B. Alfred Marshall
 - C. Lionel Robbins
 - D. J.M. Keynes

ANSWER: C

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19. Which of the following examples correctly illustrates the concept of alternative uses of resources?

- A. Rotten eggs being discarded due to lack of demand
- B. A piece of land used for either paddy or sugarcane cultivation
- C. Unlimited wants such as food, clothing, and shelter
- D. Coal stocks being abundant but still scarce due to high demand

ANSWER: B

20. Consider the following statements:

- 1. Microeconomics studies individual entities such as firms and households.
- 2. Macroeconomics studies the performance of the economy as a whole.
- 3. Robbins' definition of Economics is also known as the scarcity definition.
- 4. Scarcity exists only when supply is less than demand.

Which of the above are correct?

- A. 1, 2, and 3 only
- B. 2 and 4 only
- C. 1, 3, and 4 only
- D. 1, 2, 3, and 4

ANSWER: A

21. Consider the following statements:

- 1. A demand shift occurs when factors other than a good's own price change.
- 2. A supply shift occurs when factors other than a good's own price change.
- 3. Market equilibrium is found at the intersection of demand and supply curves.
- 4. At equilibrium, shortages and surpluses exist.

Which of the above are correct?

- A. 1, 2, and 3 only
- B. 2 and 4 only
- C. 1, 3, and 4 only
- D. 1, 2, 3, and 4

ANSWER: A

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22. Which of the following examples correctly illustrate exceptions to the law of demand?

1. Designer bags becoming more desirable as their price rises.
2. Potatoes during the Irish famine being consumed more despite rising prices.
3. Salt being purchased even when its price increases.
4. A household buying more goods after an increase in income, despite higher prices.

Select the correct answer:

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1, 2, 3, and 4
- D. 3 and 4 only

ANSWER: C

23. Thorstein Veblen is associated with:

- A. Law of diminishing returns
- B. Conspicuous consumption
- C. Marginal utility theory
- D. Scarcity definition of economics

Answer: B

24. Money supply data in India are published by the Reserve Bank of India on:

- A. Weekly basis
- B. Fortnightly basis
- C. Monthly basis
- D. Quarterly basis

Answer: B

25. Which of the following is Broad Money (M3) in India?

- A. M1 + Time deposits with the banking system
- B. M1 + Savings deposits of post office savings banks
- C. M3 + All deposits with post office savings banks
- D. Currency in circulation + Bankers' deposits with RBI

Answer: A

26. Velocity of money is defined as:

1. Frequency with which one unit of currency is used for domestic goods and services.
2. Ratio between nominal GDP and broad money (M3).
3. Link between broad money (M3) and reserve money (M0).
4. Number of times money stock rolls over to finance nominal GDP.

Which of the above are correct?

- A. 1 and 2 only
- B. 2 and 3 only

- C. 1, 2, and 4 only
- D. 1, 2, 3, and 4

Answer: C

27. Which of the following statements correctly distinguishes Money Multiplier from Velocity of Money?

- A. Money multiplier links M3 and GDP, while velocity links M0 and M3.
- B. Money multiplier links M3 and M0, while velocity links M3 and nominal GDP.
- C. Money multiplier links M1 and M2, while velocity links M2 and GDP.
- D. Money multiplier links M0 and GDP, while velocity links M1 and M3.

Answer: B

28. Consider the following statements:

1. CPI measures prices at the retail level, while WPI measures prices at the wholesale level.
2. CPI base year is 2012 = 100, while WPI base year is 2011–12.
3. RBI adopted CPI (Combined) as the key measure of inflation since April 2014.
4. GDP deflator is released monthly along with CPI and WPI.

Which of the above are correct?

- A. 1, 2, and 3 only
- B. 2 and 4 only
- C. 1, 3, and 4 only
- D. 1, 2, 3, and 4

Answer: A

29. Consider the following about WPI:

1. It includes three major groups: Primary Articles, Fuel & Power, and Manufactured Products.
2. Food Index is also published along with WPI numbers.
3. RBI currently uses WPI as the key measure of inflation.
4. Government is migrating to a new WPI series with base 2017–18.

Which of the above are correct?

- A. 1 and 2 only
- B. 1, 2, and 4 only
- C. 2 and 3 only
- D. 1, 2, 3, and 4

Answer: B

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30. Consider the following statements:

1. Transaction motive includes both income motive (individuals) and business motive (firms).
2. Precautionary motive refers to holding cash for emergencies and unforeseen contingencies.
3. Speculative motive arises from expected changes in bond prices and interest rates.
4. Higher interest rates increase speculative demand for money.

Which of the above are correct?

- A. 1, 2, and 3 only
- B. 2 and 4 only
- C. 1, 3, and 4 only
- D. 1, 2, 3, and 4

Answer: A

31. Suppose the equilibrium interest rate is 10%. If the actual interest rate rises to 12%:

1. Supply of money exceeds demand for money.
2. People reduce cash holdings and buy bonds.
3. Bond prices rise, leading to a fall in interest rates.
4. Money supply decreases automatically.

Which of the above are correct?

- A. 1 and 2 only
- B. 1, 2, and 3 only
- C. 2 and 4 only
- D. 1, 3, and 4 only

Answer: B

32. In Keynes' liquidity preference framework, an increase in money supply (*ceteris paribus*) leads to:

- A. Rise in interest rate
- B. Fall in interest rate
- C. No change in interest rate
- D. Rise in money demand

Answer: B

33. When money supply increases from ON to ON1, the new equilibrium interest rate falls because:

- A. People reduce bond holdings
- B. People buy bonds, raising bond prices and lowering interest rates
- C. Nominal income decreases
- D. Money demand curve shifts upward

Answer: B

34. With reference to Keynes' liquidity preference theory:

1. At equilibrium, money demand = money supply.
2. Excess money supply leads to bond purchases, lowering interest rates.
3. Excess money demand leads to bond selling, raising interest rates.
4. Money supply is determined by the central bank and is fixed at a point in time.

Which of the above are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1, 2, 3, and 4
- D. 3 and 4 only

Answer: C

35. Suppose money supply remains fixed at ON. If the liquidity preference curve shifts upward from LP1 to LP2:

1. The amount of money held increases.
2. The equilibrium interest rate rises.
3. The speculative demand for money increases.
4. The money supply curve shifts rightward.

Which of the above are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1, 3, and 4 only
- D. 2, 3, and 4 only

Answer: B

36. With reference to expansionary fiscal policy, consider the following:

1. Government spending increases aggregate demand.
2. Tax cuts increase disposable income and consumer demand.
3. Both measures shift the IS curve leftward.
4. Both measures result in higher interest rates and higher income.

Which of the above are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1, 2, and 4 only
- D. 1, 2, 3, and 4

Answer: C

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37. The horizontal distance between two IS curves after fiscal expansion is equal to:

- A. Increase in government expenditure \div multiplier
- B. Increase in government expenditure \times multiplier
- C. Tax rate \times multiplier
- D. Disposable income \div multiplier

Answer: B

38. Which of the following correctly describes the effect of contractionary monetary policy?

- A. Interest rates fall, investment rises, income rises
- B. Interest rates rise, investment falls, income falls
- C. Interest rates remain unchanged, income rises
- D. Interest rates rise, income rises

Answer: B

39. With reference to recession, consider the following:

- 1. General decline in demand.
- 2. Inflation remains low or falls further.
- 3. Employment rises rapidly.
- 4. Industries resort to price cuts.

Which of the above are correct?

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1, 2, and 4 only
- D. 1, 3, and 4 only

Answer: C

40. Which of the following statements about business cycles is correct?

- A. They are symmetrical in upward and downward movements.
- B. They are confined to a few industries.
- C. They are pervasive, recurring, and wave-like.
- D. They can result in eternal boom.

Answer: C

41. Which of the following is true about MSF (Marginal Standing Facility)?

- A. It allows banks to borrow long-term funds without collateral
- B. It allows banks to borrow overnight funds by dipping into SLR portfolio
- C. It is always below the repo rate
- D. It is used to manage credit supply in the long run

Answer: B

42. The Cash Reserve Ratio (CRR) refers to:

- A. Fraction of deposits banks must keep with RBI in liquid cash
- B. Fraction of deposits banks must lend to priority sectors
- C. Fraction of deposits banks must keep as government securities

D. Fraction of deposits banks must keep as reserves with themselves

Answer: A

43. The Repo Rate refers to:

- A. Rate at which RBI lends short-term money to banks
- B. Rate at which RBI rediscounts bills of exchange
- C. Rate at which banks lend to RBI
- D. Rate at which banks lend to customers

Answer: A

44. GDP at market price = ₹1200 crore

- 1. Indirect taxes = ₹150 crore
- 2. Subsidies = ₹50 crore
- 3. GDP at factor cost = ?
 - A. ₹1100 crore
 - B. ₹1000 crore
 - C. ₹1300 crore
 - D. ₹1200 crore

Answer: A

45. Nominal GDP = ₹5000 crore

- 1. Real GDP = ₹4000 crore
- 2. GDP Deflator = ?
 - A. 125
 - B. 80
 - C. 100
 - D. 120

Answer: A

46. The bank has Net Demand and Time Liabilities (NDTL) of ₹2,00,000 crore.

- A. CRR = 4.5%
- B. Cash reserves required with RBI = ?
 - a. ₹9,000 crore
 - b. ₹45,000 crore
 - c. ₹90,000 crore
 - d. ₹4,500 crore

Answer: B

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47. Reserve Money (M₀) = ₹1000 crore
1. Broad Money (M₃) = ₹5000 crore
 2. Money Multiplier = ?
- A. 5
 - B. 4
 - C. 6
 - D. 3

Answer: A

48. GDP_{mp} = ₹2000 crore
1. Depreciation = ₹200 crore
 2. NFIA = ₹100 crore
 3. Indirect Taxes = ₹150 crore
 4. Subsidies = ₹50 crore
 5. National Income = ?
- A. ₹1700 crore
 - B. ₹1800 crore
 - C. ₹1900 crore
 - D. ₹2000 crore

Answer: B

49. Revenue Receipts = ₹8,000 crore
1. Revenue Expenditure = ₹9,200 crore
 2. Revenue Deficit = ?
- A. ₹1,200 crore
 - B. ₹800 crore
 - C. ₹200 crore
 - D. ₹1,000 crore

Answer: A

$$\text{Revenue Deficit} = \text{Revenue Expenditure} - \text{Revenue Receipts} = 9200 - 8000 = 1200$$

50. Recoveries of Loans & Advances = ₹500 crore
1. Disinvestment Receipts = ₹300 crore
 2. Market Borrowings = ₹2,000 crore
 3. External Debt = ₹700 crore
 4. Capital Receipts = ?
- A. ₹2,800 crore
 - B. ₹3,500 crore
 - C. ₹3,000 crore
 - D. ₹3,200 crore

Answer: B

$$\text{Capital Receipts} = \text{Non-debt Receipts} + \text{Debt Receipts} = (500 + 300) + (2000 + 700) = 3500$$

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Module C and Module D

51. Which of the following statements regarding derivatives is/are correct?

1. A derivative derives its value from an underlying asset.
2. Futures contracts are standardized and traded on exchanges.
3. Options create an obligation on both buyer and seller.

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Answer: (a)

Explanation:

Statement 1 is correct – derivative value depends on underlying.

Statement 2 is correct – futures are exchange traded and standardized.

Statement 3 is wrong – obligation is only on seller, not on buyer (buyer has right, not obligation).

52. An Investment Trust mainly pools funds to invest in:

- (a) Fixed deposits only
- (b) Government securities only
- (c) A diversified portfolio of securities
- (d) Real estate only

Ans: C

53. Net Asset Value (NAV) of a mutual fund represents:

- a) Market value of one unit
- (b) Face value of one unit
- (c) Issue price of one unit
- (d) Book value of AMC

Ans: A

54. OSOWOG means:

- (a) One Student One World One Goal
- (b) One Sun One World One Grid
- (c) One Sector One World One Growth
- (d) One State One World One Grid

Ans: B

55. With reference to India's commitments at COP26 and its updated Nationally Determined Contributions (NDCs), consider the following statements:

1. The 'One Sun, One World, One Grid' (OSOWOG) initiative aims at creating a globally interconnected solar power grid for optimal utilization of renewable energy.
2. The 'Plastic Hackathon 2021' campaign was launched to promote recycling of plastic waste without imposing any restriction on single-use plastics.
3. The concept of 'LIFE – Lifestyle for Environment' emphasizes sustainable living based on conservation and moderation to combat climate change.
4. The enhanced NDCs indicate India's intention to delink economic growth from the growth of greenhouse gas emissions.

Which of the above statements is/are correct?

- (a) 1, 3 and 4 only
- (b) 1 and 2 only
- (c) 2 and 3 only
- (d) 1, 2, 3 and 4

Ans: A

Explanation:

Statement 1 is correct – OSOWOG focuses on a global solar grid.

Statement 2 is incorrect – Plastic Hackathon 2021 aims at eliminating single-use plastic, not merely recycling.

Statement 3 is correct – LIFE promotes sustainable lifestyle based on conservation and moderation.

Statement 4 is correct – Enhanced NDCs aim to decouple economic growth from greenhouse gas emissions.

56. With reference to the National Bank for Financing Infrastructure and Development (NaBFID), consider the following statements:

1. NaBFID can accept demand deposits from the public as it is regulated by RBI as an All India Financial Institution.
2. The primary objective of NaBFID is to provide long-term, non-recourse financing for infrastructure and to develop bond and derivatives markets for infrastructure financing.
3. Under the NaBFID Act, the Central Government's shareholding may be reduced below 26% once the institution becomes financially self-sustaining.
4. NaBFID is the fifth institution to be classified as an All India Financial Institution (AIFI) after EXIM Bank, NABARD, NHB and SIDBI.

Which of the above statements is/are correct?

- (a) 2 and 4 only
- (b) 1 and 2 only
- (c) 2, 3 and 4 only
- (d) 1, 2, 3 and 4

Correct Answer: (a)

Explanation (Trap Logic):

Statement 1 is incorrect – Being an AIFI does not permit acceptance of demand deposits; DFIs do not take public deposits.

Statement 2 is correct – Long-term non-recourse infrastructure finance and market development is the core mandate.

Statement 3 is incorrect – The Act mandates that Central Government shall hold at least 26% at all times; it cannot go below this level.

Statement 4 is correct – NaBFID is the fifth AIFI after EXIM Bank, NABARD, NHB and SIDBI.

57. With reference to the differences between Factoring and Forfaiting, consider the following statements:

1. Factoring is generally suitable for on-going open account sales, whereas forfaiting is suitable for one-off transactions backed by letters of credit or accepted bills of exchange.
2. Factoring is normally a medium to long-term financing arrangement, while forfaiting is essentially short-term in nature.
3. Factoring may be with or without recourse, whereas forfaiting is generally without recourse.
4. In factoring, all sales of the client are usually routed through the factor, while in forfaiting, transactions are concluded on a deal-to-deal basis without any continuous arrangement.

Which of the above statements is/are incorrect?

- (a) 1, 3 and 4 only
- (b) 1 and 2 only
- (c) 2 and 3 only
- (d) 2 only

Ans: D

Statement 1 is correct – Factoring is for ongoing open-account sales; forfaiting is for one-off, LC/accepted bill backed transactions.

Statement 2 is incorrect – Factoring is short-term, while forfaiting is medium to long term (1–5 years).

Statement 3 is correct – Factoring can be with or without recourse; forfaiting is generally without recourse.

Statement 4 is correct – Factoring involves a continuous arrangement; forfaiting is transaction-wise.

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FACTORING	FORFAITING
Suitable for on-going open account sales, not backed by LCs or accepted bills of exchange.	Suitable for one-off transactions backed by LCs or accepted (avalised) bills of exchange.
Short term in nature.	Medium to long term in nature (1 to 5 years).
Factoring can be 'with recourse' or 'without recourse'.	Forfaiting is generally 'without recourse'.
Requires continuous arrangement between factor and client, whereby all sales are routed through the factor.	Seller need not route other business through the forfaiter. Deals are concluded transaction-wise.
Factor assumes responsibility for collection and helps client reduce overheads for the same.	Forfaiter's responsibility extends to collection of forfeited debt only.
Charges include those for financing, collection, administration, credit protection and MIS.	Charges include discount and commitment charges.
Factoring is commonly for domestic and international transactions.	Forfaiting is commonly for international transactions only.

58. The Digital Rupee, as proposed by the RBI, is:

- (a) A cryptocurrency issued by private banks
- (b) A digital token representing the nation's legal tender
- (c) A digital wallet service like UPI
- (d) A foreign exchange settlement mechanism

Ans: B

59. With reference to Shadow Banking as defined by the Financial Stability Board (FSB), consider the following statements:

1. Shadow banking involves credit intermediation carried out by entities and activities partly or wholly outside the regular banking system.
2. Only NBFCs performing maturity transformation are included under shadow banking, while mutual funds and securitisation activities are excluded.

Which of the above statements is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Correct Answer: (a)

Explanation:

Statement 1 is correct – This is the exact FSB definition.

Statement 2 is incorrect – Shadow banking also includes mutual funds and activities like securitisation and repo.

60. Large cap companies are those with:

- (a) High debt
- (b) High market capitalization and stable earnings
- (c) New startups
- (d) Government ownership only

Ans: B

61. Choose the correct statement/s.

1. Real Estate mutual funds offer wider diversification than the REITs, based on the investment' Strategy and have the benefit of experts and professionals managing their portfolio, unlike the REITs.
2. REITs distribute a lower amount of dividend' every year to shareholders or investors than the real estate mutual funds.

- A. 1 only
- B. 2 only
- C. Both 1 & 2
- D. Neither 1 nor 2

Ans: A

Real Estate mutual funds offer wider diversification than the REITs, based on the investment' Strategy and have the benefit of experts and professionals managing their portfolio, unlike the REITs.

REITs distribute a higher amount of dividend' every year to shareholders or investors than the real estate mutual funds.

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62. Choose the correct statement/s.

1. A Credit Information Company (CIC) collects and maintains records of an individual's payments and dues pertaining to loans and credit cards. These records are submitted by the respective banks and other credit institutions to the CIC.
2. CICs in India are licensed by the SEBI and governed by the various other rules and regulations prescribed for them.

A. Only 1

- B. Only 2
- C. Both 1 & 2
- D. Neither 1 nor 2

Ans: A

63. The maximum limit up to which the Insurance Ombudsman can award compensation (including relevant expenses, if any) is:

- (a) ₹10 lakh
- (b) ₹20 lakh
- (c) ₹30 lakh
- (d) ₹50 lakh

Ans: C

64. The minimum and maximum tenor of a Bank Receivable Discounting System (BRDS) transaction is:

- (a) 7 days to 180 days
- (b) 15 days to 90 days
- (c) 30 days to 120 days
- (d) 1 day to 14 days

Ans: B

65. What is the maximum percentage of equity contribution that a bank acting as sponsor of IDF-NBFC can contribute?

- (a) 10%
- (b) 25%
- (c) 49%
- (d) 51%

Ans: C

66. Which of the following statements about Insurance Repositories (IRs) is/are correct?

- ① Insurance Repositories can issue new insurance policies electronically and also maintain paper policies in digital form.
- ② E-insurance accounts currently allow only life insurance and pension plans to be held electronically, while other types of insurance are planned for the future.
- ③ IRs act as a single point of service for all e-policies of a policyholder, provide services free of charge, and are regulated by IRDA.

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4 Insurance Repositories are authorised to sell insurance products on behalf of insurers and charge a nominal service fee.

- A. 1 and 2 only
 - B. 2 and 3 only
 - C. 3 and 4 only
 - D. 1, 2, 3 and 4
- Ans: B

1 - IRs cannot issue new policies and do not maintain paper policies; they maintain only electronic policies.

4 - IRs cannot sell insurance products; they only maintain policies electronically.

67. Choose the correct statement/s

1. IDRCL has been set up by banks to aggregate and consolidate stressed assets for their subsequent resolution, NARCL is a service company/operational entity which will manage the asset and engage market professionals and turnaround experts.
2. For NARCL, public sector banks will hold 51% of the equity capital, in the case of IDRCL, public sector banks will hold 49% of the capital, the rest will be with private sector lenders

- A. Only 1
- B. Only 2
- C. Both 1 & 2
- D. Neither 1 nor 2

Ans: B

National Asset Reconstruction Company (NARCL) coupled with a debt resolution company (India Debt Resolution Co. Ltd - IDRCL).

While NARCL has been set up by banks to aggregate and consolidate stressed assets for their subsequent resolution, IDRCL is a service company/operational entity which will manage the asset and engage market professionals and turnaround experts.

for NARCL, public sector banks will hold 51% of the equity capital, in the case of IDRCL, public sector banks will hold 49% of the capital, the rest will be with private sector lenders

68. Which of the following statements is incorrect regarding various financial institutions and instruments in India?

- (A) NBF-MFI stands for Non-Banking Financial Micro Finance Institution and they are not allowed to accept public deposits.
- (B) Mortgage Guarantee is an instrument where the guarantee is provided for a loan against residential property.
- (C) IFC, or International Finance Corporation, is a subsidiary of the Reserve Bank of India (RBI).

(D) NBFCs (Non-Banking Financial Companies) primarily engage in lending and investment activities, but cannot accept demand deposits.

Ans: C

Non Banking Financial-Micro Finance Institution- They are specialized NBFCs that provide microfinance services but are not allowed to accept public deposits.

69. Consider the following statements regarding reinsurance in India:

- ① Mandatory cessions under Section 101A of the Insurance Act, 1938, require insurers to transfer a specified percentage of each policy to Indian reinsurers.
- ② The General Insurance Corporation (GIC) continues to hold a monopoly on reinsurance in India.
- ③ Post-liberalisation, private and foreign reinsurers, including Foreign Reinsurers' Branches (FRBs) and Lloyd's India, are allowed to operate in the Indian reinsurance market.

Which of the above statements is/are correct?

- A. 1 and 3 only
- B. 2 and 3 only
- C. 1 and 2 only
- D. All 1, 2 and 3

Ans: A

GIC no longer has monopoly; market now includes private and foreign reinsurers.

70. Which of the following statements is/are correct?

1. Call Money refers to overnight borrowing/lending, while Notice Money covers transactions from 2 to 14 days, both being uncollateralised.
2. Borrowing in the Call/Notice Money Market is subject to a limit of 100% of capital funds on a daily average in a reporting fortnight and 125% on any single day, as per RBI norms.
3. Term Money refers to funds borrowed or lent for over 14 days and up to 1 year, and borrowing under this segment is subject to a pre-approved limit sanctioned by the RBI.
4. The interest rate in the Call/Notice/Term Money Market is largely market-driven, influenced by the liquidity surplus/deficit among participating institutions such as banks and Primary Dealers.

- A) Only statements 1, 2, and 4
- B) Only statements 1 and 3
- C) Only statements 2 and 3

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D) All four statements

Ans: A

Borrowing limits are:

100% of capital funds on a daily average in a reporting fortnight

125% of capital funds on any single day

This applies to SCBs and SFBs.

Statement 3 – Incorrect:

Term money transactions are not subject to RBI-sanctioned caps. Instead, borrowing is governed by an internal board-approved limit within prudential inter-bank liability norms.

71. A Multi Cap Fund is categorized under which type of mutual fund?

A. Debt Fund

B. Equity Fund

C. Hybrid Fund

D. Index Fund

Ans: B

72. With reference to the conditions for commencing business as a Non-Banking Financial Company (NBFC) under Section 45-IA of the RBI Act, consider the following statements:

1. An NBFC can commence business without obtaining a Certificate of Registration (CoR) from RBI if it has sufficient capital.
2. An NBFC is required to have a minimum Net Owned Fund of ₹5 crore to be eligible for registration.

Which of the above statements is/are correct?

(a) 1 only

(b) 2 only

(c) Both 1 and 2

(d) Neither 1 nor 2

Ans: D

Statement 1 is wrong – Obtaining CoR from RBI is compulsory.

Statement 2 is wrong – Minimum Net Owned Fund required is ₹2 crore, not ₹5 crore.

73. ABC Ltd. plans to set up a Trade Receivables Discounting System (TReDS) platform. The company proposes the following structure:

- Paid-up equity capital of ₹20 crore
- A foreign investor holding 15% equity
- One non-promoter institutional investor holding 12% equity
- Promoters having strong financials and track record
- The platform will not assume any credit risk

Based on RBI guidelines for setting up TReDS, which of the following is the most appropriate conclusion?

- (a) The proposal is acceptable as foreign shareholding is allowed and promoters are financially sound.
- (b) The proposal is not acceptable because paid-up capital is below the prescribed minimum and non-promoter shareholding exceeds the permitted limit.
- (c) The proposal is not acceptable because foreign investment is not allowed in TReDS.
- (d) The proposal is acceptable as long as the platform does not assume any credit risk.

Ans: (b)

Explanation:

As per RBI guidelines:

- Minimum paid-up equity capital must be ₹25 crore (here only ₹20 crore – violation).
- Non-promoter shareholding cannot exceed 10% (here 12% – violation).
- Foreign shareholding is allowed as per FDI policy.
- Promoter financial strength is an assessment criterion, but capital and shareholding norms must be complied with.

74. The EASE (Enhanced Access and Service Excellence) agenda was launched for calibrating the performance and fostering competition among which category of banks?

- (a) Private Sector Banks
- (b) Regional Rural Banks
- (c) Public Sector Banks
- (d) Co-operative Banks

Ans: C

75. What does the principle of “Uberrimae Fidei” mean in the context of an insurance product ?

- (a) Principle of subrogation
- (b) Principle of consideration
- (c) Principle of utmost good faith
- (d) Principle of proximate cause

Ans: C

76. With reference to the Prime Minister Jeevan Jyoti Bima Yojana (PMJJBY), consider the following statements:

1. The scheme provides a life cover of ₹2 lakh for a one-year period from 1st June to 31st May and is renewable annually for persons in the age group of 18 to 50 years.
2. The life cover under PMJJBY continues up to the age of 60 years, provided the premium is regularly paid and the bank account remains operative.

Which of the above statements is/are correct?

- (a) 1 only
- (b) 2 only

- (c) Both 1 and 2
(d) Neither 1 nor 2

Correct Answer: (a)

Explanation:

Statement 1 is correct – PMJJBY offers ₹2 lakh life cover, renewable yearly, for persons aged 18–50 years.

Statement 2 is incorrect – The cover terminates on attaining 55 years of age (with entry allowed only up to 50 years), not 60 years.

77. Appointment of a Monitoring Agency is mandatory for a public issue if the issue size is:

- (a) More than ₹100 crore
(b) More than ₹250 crore
(c) More than ₹350 crore
(d) More than ₹500 crore

Ans: D

78. Under which sections of the respective Acts are the Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) governed?

- A. CRR - Section 42 of RBI Act; SLR - Section 24 of Banking Regulation (BR) Act
B. CRR - Section 24 of BR Act; SLR - Section 42 of RBI Act
C. CRR - Section 42 of RBI Act; SLR - Section 18 of RBI Act
D. CRR - Section 24 of RBI Act; SLR - Section 42 of BR Act

Ans: A

Cash Reserve Ratio (CRR) is governed by Section 42 of the RBI Act, 1934.

Statutory Liquidity Ratio (SLR) is governed by Section 24 of the Banking Regulation (BR) Act, 1949.

79. Narrow Banking in the context of NBFCs refers to:

- A. Providing only agricultural loans
B. Investing funds primarily in safe and liquid assets
C. Offering only long-term loans to industries
D. Focusing on foreign exchange transactions

Ans: B



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80. Consider the following statements regarding a Command Economy:

1. In a command economy, the government owns most of the means of production such as land and capital.
2. The private sector has significant control over production and distribution decisions.
3. In a command economy, the government plays a major role in deciding how goods and services are distributed.

Which of the following statements is/are incorrect?

- A. Only 1 and 2
- B. Only 1 and 3
- C. Only 2 and 3
- D. 2 only

Ans: D

Explanation:

- Statement 1 is correct: In a command economy, the government or a central authority owns most of the means of production, such as land, capital, and other resources.
- Statement 2 is incorrect: The private sector has very limited or almost no control over production and distribution decisions in a command economy, as these decisions are taken by central planners of the government.
- Statement 3 is correct: The government plays a dominant role in deciding what goods and services are produced, how they are produced, and how they are distributed.

81. Which committee is credited with recommending the creation of venture capital in India?

- A. Narasimham Committee (1991)
- B. Padmanabhan Committee (1996)
- C. Bhatt Committee (1972)
- D. Verma Committee (1998)

Ans: C

The Bhatt Committee (Committee on Development of Small and Medium Entrepreneurs) in 1972 recommended the establishment of venture capital in India to support entrepreneurial development and business growth.

82. With reference to the National Bank for Financing Infrastructure and Development (NaBFID), consider the following statements:

1. NaBFID has been established as a Development Financial Institution to provide long-term financing for infrastructure projects and has both developmental and financial objectives.
2. NaBFID, like commercial banks, is permitted to accept deposits from the general public, and the Government's shareholding in the institution cannot be reduced below 51%.

Which of the above statements is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Ans: Correct Answer: (a)

Explanation:

Statement 1 is correct – NaBFID is a DFI with both developmental and financial objectives and focuses on long-term infrastructure financing.

Statement 2 is incorrect – DFIs do not accept public deposits, and the Government's shareholding may be reduced to 26%, not 51%.

83. One of the expected benefits of introducing the Digital Rupee (CBDC) in India is:

- (a) Increase in physical currency printing
- (b) Reduction in settlement risk and transaction cost
- (c) Replacement of commercial banks
- (d) Elimination of UPI system

Ans: B

84. Which of the following statements correctly identifies the model under which Self Help Groups are promoted by NGOs but are directly financed by banks, without NGOs acting as financial intermediaries?

- (a) Model II – NABARD–Bank–SHG (NGO as facilitating agency)
- (b) Model I – NABARD–Bank–SHG
- (c) Model III – NABARD–Bank–NGO–SHG (NGO as financial intermediary)
- (d) Both Model I and Model III

Ans: A

In Model II, NGOs only act as facilitators/promoters of SHGs, but the financing is directly done by banks. Model III involves NGOs as financial intermediaries, while Model I has no NGO involvement.

85. The ASPIRE Fund primarily aims to provide financial support to:

- (a) Large public sector enterprises
- (b) Established multinational companies
- (c) Start-ups in manufacturing and services sectors
- (d) Agricultural cooperatives only

Ans: C

86. With reference to Insurance Repositories in India, consider the following statements:
1. Insurance repositories are authorised to sell insurance policies and also to maintain them in electronic form on behalf of insurers.
 2. At present, only life insurance policies and pension plans are permitted to be held in e-insurance accounts.
 3. Insurance repositories act as a single point of service for policyholders and all services provided by them are free of charge.

Which of the above statements is/are correct?

- (a) 2 and 3 only
- (b) 1 and 2 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Correct Answer: (a)

Explanation:

Statement 1 is incorrect – Insurance repositories cannot sell insurance policies; they only maintain them in electronic form.

Statement 2 is correct – Currently, only life insurance and pension policies can be held in e-insurance accounts.

Statement 3 is correct – They act as a single point of service and all services are free of cost.

87. With reference to e-Insurance Account (e-IA), consider the following statements:

1. A policyholder can open more than one e-Insurance Account with different insurance repositories, provided each account is linked to a separate insurer.
2. An e-Insurance Account is provided free of cost and can be opened even by a person who does not presently hold any insurance policy.
3. An authorised representative appointed in an e-Insurance Account is entitled to receive policy benefits on the death of the account holder, even if not nominated.
4. Existing paper insurance policies can be converted into electronic form by making a request to the insurer or the insurance repository.

Which of the above statements is/are correct?

- (a) 2 and 4 only
- (b) 1 and 3 only
- (c) 1, 2 and 4 only
- (d) 2, 3 and 4 only

Ans: (a)

Explanation:

Statement 1 is incorrect – Only one e-Insurance Account per person is allowed by IRDA.

Statement 2 is correct – e-IA is free of cost and can be opened even without holding a policy.

Statement 3 is incorrect – An authorised representative only has access rights and cannot receive benefits unless also a nominee/assignee.

Statement 4 is correct – Paper policies can be dematerialised by applying to the insurer or repository.

88. With reference to the recommendations of the Malegam Committee on Microfinance, consider the following statements and choose the incorrect statement:

- A. The Committee recommended creation of a separate category of NBFCs to be designated as NBFC-MFIs and prescribed norms for qualifying assets and capital adequacy.
- B. The Committee opposed any ceiling on interest rates and margin caps, and permitted MFIs to determine lending rates freely based on market forces.
- C. The Committee emphasized transparency in interest charges, regulation of recovery practices, prevention of multiple lending and establishment of a grievance redressal mechanism.
- D. None of the above

Ans: B

Statement 1 is correct – Separate category of NBFC-MFI, qualifying assets and prudential norms were recommended.

Statement 2 is incorrect – The Committee prescribed margin cap and interest rate ceiling.

Statement 3 is correct – It stressed transparency, control over multiple lending, fair recovery and grievance redressal.

89. Choose the correct statement/s

- 1. The Export-Import Bank of India (Exim Bank) was established in terms of the Export-Import Bank Act, 1981, which was passed in September 1981 and it commenced its operations in March, 1982.
- 2. The Bank is wholly owned by the RBI and was set up for the purpose of financing, facilitating, and promoting foreign trade in India.
- 3. The Bank provide 360-degree support to export-oriented units, by catering to long-term loan requirements that help exporters finance new projects, expand, modernise or purchase new equipment or carry out R&D

- A. 1 only
- B. 2 only
- C. 1 & 3
- D. All of the above

Ans: C

The Bank is wholly owned by the Government of India and was set up for the purpose of financing, facilitating, and promoting foreign trade in India.

90. Choose the incorrect statement/s.

1. Life insurance protects the individual from the financial consequences of premature death and pension products address the risk of living too long so that one's resources are adequate to support one's standard of living during the old age.
2. Vesting stage : When one pays a specific amount regularly until the person's retirement.
3. Accumulation stage: Once the individual retires, he gets a steady flow of income for the rest of his life.

A. 1 & 2

C. 2 & 3

B. 1 & 3

D. Only 1

Ans: C

Accumulation stage: When one pays a specific amount regularly until the person's retirement.

Vesting stage: Once the individual retires, he gets a steady flow of income for the rest of his life.

91. Consider the following statements regarding Urban Cooperative Banks (UCBs):

1. UCBs are included in the Second Schedule of the RBI Act, 1934 if their NDTL is at least ₹500 crore.
2. RBI regulates both banking and managerial aspects of UCBs.
3. Multi-State UCBs operate in more than one state.

Which of the above statements is/are correct?

A. 1 and 2 only

B. 2 and 3 only

C. 1 and 3 only

D. 3 only

Ans: D

UCBs are included in the Second Schedule of the RBI Act, 1934 if their NDTL is at least ₹200 crore.

92. As per legal tender provisions, coins of any denomination not lower than one rupee are legal tender for transactions up to what amount?

A. ₹500

B. ₹100

C. ₹2000

D. ₹1000

Ans: D

Additional Quick Fact (for revision):

Coins of ₹1 and above → Legal tender up to ₹1000

50 paise coins → Legal tender up to ₹10

93. The Soft Loan Scheme introduced by IDBI in 1976 aimed to provide financial assistance for modernisation of which industries?

- A. Cement, cotton, textiles, jute, sugar, and certain engineering industries
- B. Information Technology, Pharmaceuticals, Automobiles, and Steel
- C. Banking, Insurance, Education, and Healthcare
- D. Oil & Gas, Power, Mining, and Real Estate

Ans: A

94. A retail investor is one who applies or bids for securities of or for a value not more than what amount?

- (a) Rs 50,000
- (b) Rs 100,000
- (c) Rs 200,000
- (d) Rs 500,000

Ans: C

95. Which of the following bond theorems is not correct?

- (a) The price of a bond is inversely related to the change in interest rate.
- (b) The increase in the price of a bond when the interest rate goes down by a certain percentage, is greater than the decrease in its price when the interest rate goes up by the same percentage.
- (c) Longer the term to maturity of a bond, lower will be its price sensitivity.
- (d) Between two bonds of same maturity but different coupons, the bond with the lower coupon will experience more price sensitivity than the one with higher coupon

Ans: C

96. How many countries are members of the Asian Clearing Union?

- (a) 7
- (b) 8
- (c) 9
- (d) 10

Ans: C

The members of the ACU are Bangladesh. Bhutan. India. Iran. Maldives, Myanmar, Nepal, Pakistan and Sri Lanka.

97. A high credit rating denotes which of the following?

- (a) High probability of default
- (b) Low probability of default
- (c) High probability of compliance breach
- (d) Low probability of compliance breach

Ans: B

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