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20 One-Liners | JAIIB CAIIB Passing Criteria 2026: Am I Pass or Fail? (IIBF Rule + Exa

IIBF - Revision - JAIIB CAIIB Passing Criteria 2026: Am I Pass or Fail? (IIBF Rule + Exa

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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 On a single/first attempt, JAIIB and CAIIB are cleared with 45 marks in each paper plus a 50% aggregate (150/300).**

Both the per-paper floor and the aggregate must be met together on a first attempt.

- 2 On later attempts, the per-paper minimum for each pending paper rises to 50 marks.**

The friendlier 45-mark floor from the first attempt no longer applies once a candidate carries papers forward.

- 3 A standalone score of 50 or more in a paper passes that paper outright, regardless of attempt number.**

Fifty marks clears a subject on its own, independent of the aggregate condition.

- 4 Papers scored 50 or above are treated as passed and can be carried forward as credit.**

This credit rollover means a candidate does not need to reattempt an already-cleared paper.

- 5 Candidates get a 2-year window with up to four attempts to complete JAIIB or CAIIB, counted from registration.**

This gives aspirants a defined but limited runway to finish the exam.

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- 6 The 2-year time limit starts from the first registration date, whether or not the candidate sits for an attempt.**

The clock runs regardless of whether every available attempt is actually used.

- 7 Failing to complete the exam within the time limit means re-enrolling and losing credit for previously passed papers.**

Credits earned in earlier attempts do not survive beyond the registration deadline.

- 8 Both the per-paper minimum and the aggregate minimum must be satisfied together to pass.**

Meeting only one of the two conditions still results in an overall fail.

- 9 A strong score in one paper cannot compensate for failing the per-paper minimum in another paper.**

The per-paper floor is a separate, non-negotiable condition from the aggregate total.

- 10 JAIIB and CAIIB papers each carry a maximum of 100 marks.**

With three papers per exam, this gives a combined maximum of 300 marks.

- 11 CAIIB combines compulsory papers with an elective chosen by the candidate.**

The elective lets candidates specialise while still covering common compulsory subjects.

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12 JAIIB and CAIIB papers together carry a combined total of 300 marks.

The aggregate passing requirement is calculated against this 300-mark total.

13 Scoring 45 in every paper but reaching only an aggregate of 147 out of 300 still results in a fail.

Even with every per-paper floor cleared, an aggregate below 150 fails the attempt.

14 Scoring exactly 45 marks in a pending paper is not sufficient once the per-paper bar rises to 50 in a later attempt.

The stricter 50-mark floor applies to papers still pending after a first attempt.

15 A candidate can bank one strong paper as credit while still needing to clear the remaining pending papers.

Credit rollover lets candidates focus subsequent attempts only on unfinished subjects.

16 Results for JAIIB and CAIIB are declared on the official IIBF website.

Candidates should rely on the official portal to view scorecards and download certificates.

17 Passed papers remain valid as credit only until the candidate's registration time limit expires.

Once the time limit lapses, previously earned credits are lost and re-enrollment is required.

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18 The aggregate minimum required to pass JAIIB or CAIIB is 150 out of 300 marks.

This 50% aggregate threshold applies alongside the per-paper minimum requirement.

19 Missing the per-paper minimum in even one paper results in an overall fail, even with a healthy total score.

The per-paper condition and the aggregate condition must both be cleared simultaneously.

20 Candidates should always confirm the exact current marks and paper structure on the latest official IIBF notification.

IIBF periodically revises exam structure, so official notifications remain the authoritative source.

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