

Learning Sessions

20 One-Liners | JAIIB New Syllabus 2026: Complete Subject, Pattern & Study Guide

IIBF - Revision - JAIIB New Syllabus 2026: Complete Subject, Pattern & Study Guide

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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 JAIIB has four compulsory papers: IE & IFS, PPB, AFM, and RBWM.**
The new JAIIB syllabus does not allow candidates to skip or choose among these four papers; all are mandatory.
- 2 Each JAIIB paper is divided into four modules, Module A through Module D.**
This module structure lets IIBF balance theory and application within every paper.
- 3 Every JAIIB paper carries 100 objective MCQs for a total of 100 marks.**
The uniform MCQ format applies equally across all four compulsory papers.
- 4 The duration allotted for each JAIIB paper is 2 hours.**
Candidates must complete 100 questions within this fixed online exam window per paper.
- 5 JAIIB exams are conducted only in online mode.**
IIBF does not offer an offline or pen-and-paper option for the JAIIB exam.

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6 JAIIB applies negative marking of one-fourth of a mark for every wrong MCQ answer.

This penalty discourages blind guessing since incorrect answers reduce the total score.

7 Candidates choose Hindi or English as their JAIIB exam medium at registration.

The chosen language medium cannot be changed after registration, so candidates must decide carefully.

8 A JAIIB candidate needs a minimum of 50 out of 100 marks in each paper to pass.

This per-paper cutoff ensures balanced competence across every subject area.

9 A JAIIB paper score of 45 can still pass if the candidate's aggregate across all papers reaches 50%.

This alternate route rewards overall consistency alongside individual paper performance.

10 Credits for JAIIB papers already passed can be retained until the allowed time limit expires.

This credit system lets candidates focus only on remaining papers in later attempts.

11 JAIIB stands for Junior Associate of the Indian Institute of Bankers.

The exam is conducted by IIBF, the Indian Institute of Banking & Finance.

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12 IIBF usually conducts the JAIIB exam twice a year.

This regular cycle gives working bankers multiple attempts within a year to clear the exam.

13 JAIIB Paper 1 is Indian Economy & Indian Financial System (IE & IFS).

This paper links macroeconomic concepts with the structure of Indian financial regulators and markets.

14 JAIIB Paper 2 is Principles & Practices of Banking (PPB).

PPB covers day-to-day banking operations, lending, technology, and ethics.

15 JAIIB Paper 3 is Accounting & Financial Management for Bankers (AFM).

AFM is regarded as the most numerical of the four JAIIB papers.

16 JAIIB Paper 4 is Retail Banking & Wealth Management (RBWM).

RBWM focuses on customer-facing banking and investment advisory relevant to branch roles.

17 The PPB paper's Module D covers Ethics in Banks and Financial Institutions.

This module is often considered scoring and is sometimes underrated by aspirants.

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18 The AFM paper's Module D covers Taxation and Fundamentals of Costing.

This module rounds out AFM's blend of accounting, financial management, and tax basics.

19 The RBWM paper's Module D covers Wealth Management.

This module addresses investment advisory topics relevant to retail and relationship banking roles.

20 JAIIB MCQs can include case-study and caselet-based questions besides standard items.

This mix tests a candidate's ability to apply concepts, not just recall facts.

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