

Learning Sessions

20 One-Liners | JAIIB Exam 2026: Syllabus, Pattern, Papers & Study Plan

IIBF - Revision - JAIIB Exam 2026: Syllabus, Pattern, Papers & Study Plan

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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 JAIIB stands for Junior Associate of the Indian Institute of Banking and Finance.**
JAIIB is IIBF's flagship entry-level certification for bank employees and IIBF members.
- 2 The Indian Institute of Banking and Finance (IIBF) conducts the JAIIB exam.**
IIBF is the professional body that certifies and trains banking and finance professionals in India.
- 3 JAIIB currently has four papers: IE & IFS, PPB, AFM, and RBWM.**
Each paper tests a distinct area of banking knowledge required for junior bank officers.
- 4 JAIIB is a biannual exam, typically conducted twice a year.**
IIBF announces exact exam windows and dates in each cycle's official notification.
- 5 The JAIIB exam is conducted online in an MCQ (multiple-choice) format.**
Candidates answer objective questions rather than descriptive ones.

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6 JAIIB can be taken in English or Hindi.

IIBF offers a Hindi medium option alongside English for candidates.

7 Paper 1 of JAIIB is IE & IFS, covering Indian Economy and Indian Financial System.

It builds the macro-level foundation on economic structure and financial markets.

8 Paper 2 of JAIIB is PPB, or Principles and Practices of Banking.

PPB covers customer relationships, KYC/AML, lending, and banking technology.

9 Paper 3 of JAIIB is AFM, or Accounting and Financial Management.

AFM is largely numerical, covering accounting principles and financial statements.

10 Paper 4 of JAIIB is RBWM, or Retail Banking and Wealth Management.

RBWM covers retail products, marketing, and wealth management services.

11 The IE & IFS syllabus includes the RBI Act 1934 and the Banking Regulation Act 1949.

These are core banking laws studied under the Financial Architecture module.

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12 The PPB syllabus covers KYC, AML, and CFT norms for bank customers.

These norms are central to banker-customer relationships and account opening.

13 PPB syllabus includes recovery laws such as DRT, Lok Adalats, and SARFAESI.

These are legal mechanisms banks use to recover non-performing assets.

14 The AFM syllabus includes Ind AS, the Indian Accounting Standards.

Ind AS govern how banking companies prepare financial statements.

15 The RBWM paper covers retail asset, liability, and payment products.

It connects classroom theory to products bankers sell to retail customers.

16 Each JAIIB paper is divided into four modules, labelled Module A to D.

This modular structure organizes the syllabus into manageable study units.

17 JAIIB candidates should verify exam dates, fees, and pass marks on the official IIBF notification.

IIBF updates these details for every exam cycle, so figures can change.

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- 18 A structured study plan combining video lectures, notes, and mock tests helps JAIIB aspirants prepare efficiently.**

Consistent daily practice with previous-year questions improves exam readiness.

- 19 The RBI Ombudsman scheme is part of the JAIIB PPB syllabus under grievance redressal.**

It is covered alongside the Consumer Protection Act and RTI Act in Module A.

- 20 AFM is often considered numerically challenging but becomes scoring with regular problem-solving practice.**

Many candidates fear AFM initially but improve quickly with worked examples.

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