

Learning Sessions

20 One-Liners | JAIIB Study Material 2026

JAIIB - Study Material - JAIIB Study Material 2026

Study more at iibf.store • YouTube: Learning Sessions • WhatsApp your course name to 8360944207 for daily updates

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 the full-form expansion tested directly in exam-awareness questions.
- 2 JAIIB is conducted by IIBF, the apex body for banking education and certification in India.**
IIBF designs, administers, and revises the JAIIB syllabus and exam rules.
- 3 JAIIB has 4 papers: IE&IFS, PPB, AFM and RBWM.**
Candidates must clear all four subjects to earn the JAIIB qualification.
- 4 Paper 1 of JAIIB is Indian Economy & Indian Financial System (IE&IFS).**
This paper covers the structure of the Indian financial system, regulators, and economic developments.
- 5 Paper 2 of JAIIB is Principles & Practices of Banking (PPB).**
PPB covers banking law, operations, and customer dealings, often through scenario-based questions.

Learning Sessions

20 One-Liners | JAIIB Study Material 2026

JAIIB - Study Material - JAIIB Study Material 2026

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

AFM is the most numerical JAIIB paper and rewards daily calculation practice.

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

RBWM is the most application-based paper, focused on retail products and customer service.

8 Each JAIIB paper consists of 100 MCQs carrying 100 marks.

The question count and total marks are identical across all four papers.

9 Each JAIIB paper has a duration of 2 hours.

Time management across 100 questions in 2 hours is a key exam-day skill.

10 JAIIB exams are conducted online in computer-based mode.

Candidates attempt the test at designated exam centres on a computer.

11 There is no negative marking in the JAIIB exam.

Since wrong answers are not penalised, candidates should attempt every question.

12 JAIIB exams are offered in English and Hindi medium.

Candidates can choose their preferred language when appearing for the exam.

Learning Sessions

20 One-Liners | JAIIB Study Material 2026

JAIIB - Study Material - JAIIB Study Material 2026

-
- 13 JAIIB eligibility requires the candidate to be an employee of a bank or financial institution that is an IIBF member.**

JAIIB is designed for working bankers rather than the general public.

- 14 The minimum qualification for JAIIB eligibility is 10th pass or equivalent.**

This low entry bar makes JAIIB accessible to a wide range of bank staff.

- 15 A candidate clears JAIIB by scoring at least 50 marks out of 100 in each of the four subjects.**

This is the first of two recognised routes to a pass.

- 16 A candidate also clears JAIIB by scoring 45 marks in each paper with a 50% aggregate in a single attempt.**

This alternative route allows a slightly lower per-paper score if the overall average holds up.

- 17 AFM is generally considered the toughest JAIIB paper because of its numerical, calculation-based content.**

Most candidates find formula-heavy AFM harder than the concept-based papers.

- 18 IE&IFS and PPB are largely concept-heavy, theory-driven JAIIB papers.**

These papers reward daily reading of short notes and current banking awareness.

Learning Sessions

20 One-Liners | JAIIB Study Material 2026

JAIIB - Study Material - JAIIB Study Material 2026

19

Solving previous year and memory-recalled questions helps candidates recognise repeated JAIIB exam patterns.

IIBF tends to repeat concepts across cycles, so past questions build familiarity.

20

JAIIB marks, fees, and attempt-limit rules should always be verified on the latest official IIBF notification.

IIBF periodically revises these rules, so candidates should not rely on older figures.

Keep Learning with Learning Sessions

iibf.store

Mock tests, video classes, one-liners & PDFs — all in one portal.

YouTube: Learning Sessions

Subscribe for free daily video classes.

WhatsApp

8360944207

Send your course name for daily updates.