

Learning Sessions

20 True / False | JAIIB Study Material 2026

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20 True or False

Decide, then check the answer and reason below each statement.

Question 1

JAIIB is conducted by IIBF.

TRUE

IIBF, the Indian Institute of Banking and Finance, is the conducting body for JAIIB.

Question 2

JAIIB has only 3 papers.

FALSE

JAIIB actually has 4 papers: IE&IFS, PPB, AFM and RBWM.

Question 3

Each JAIIB paper consists of 100 MCQs worth 100 marks.

TRUE

All four JAIIB papers follow the same 100-question, 100-mark format.

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Question 4

The duration of each JAIIB paper is 3 hours.

FALSE

Each JAIIB paper actually runs for 2 hours.

Question 5

There is no negative marking in the JAIIB exam.

TRUE

Wrong answers are not penalised, so candidates should attempt every question.

Question 6

JAIIB exams are conducted only in offline pen-and-paper mode.

FALSE

JAIIB is conducted online in computer-based mode, not pen-and-paper.

Question 7

JAIIB exams are held in both English and Hindi medium.

TRUE

Candidates can choose to attempt the exam in either English or Hindi.

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Question 8

PPB stands for Practical Principles of Bank Management.

FALSE

PPB actually stands for Principles & Practices of Banking.

Question 9

AFM stands for Accounting & Financial Management for Bankers.

TRUE

AFM is the numerical, calculation-heavy JAIIB paper on accounting and financial management.

Question 10

RBWM stands for Rural Banking & Welfare Management.

FALSE

RBWM actually stands for Retail Banking & Wealth Management.

Question 11

A candidate can clear JAIIB by scoring at least 50 marks out of 100 in each subject.

TRUE

This is one of the two recognised passing routes for JAIIB.

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Question 12

Scoring 45 marks in each paper with a 50% aggregate in a single attempt can also clear JAIIB.

TRUE

This is the alternative passing criterion alongside the flat 50-per-paper route.

Question 13

JAIIB deducts 0.25 marks for every wrong answer.

FALSE

JAIIB has no negative marking at all, so wrong answers cost nothing.

Question 14

AFM is generally regarded as the most numerical and calculation-heavy JAIIB paper.

TRUE

AFM demands daily practice with formulas and calculation problems.

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Question 15

JAIIB eligibility requires a postgraduate degree.

FALSE

The minimum qualification for JAIIB is only 10th pass or equivalent, plus bank employment tied to IIBF membership.

Question 16

JAIIB candidates must be employees of a bank or financial institution that is an IIBF member.

TRUE

JAIIB eligibility is tied to employment at an IIBF member institution.

Question 17

IE&IFS mainly covers retail banking products and wealth management.

FALSE

Retail products and wealth management are covered under RBWM, not IE&IFS.

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Question 18

Reviewing wrong answers after mock tests is a recommended JAIIB preparation habit.

TRUE

Analysing mistakes after timed practice helps close knowledge gaps before the real exam.

Question 19

JAIIB fee and attempt-limit rules never change and never need to be reverified.

FALSE

IIBF periodically revises fees and attempt rules, so candidates should always check the latest official notification.

Question 20

Combining short notes, previous year questions, and timed mock tests is an effective JAIIB study approach.

TRUE

Using all three resource types together builds concept clarity, pattern recognition, and exam speed.

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