

Learning Sessions

20 One-Liners | JAIIB Exam Date 2026: Schedule & How to Check

JAIIB - Revision - JAIIB Exam Date 2026: Schedule & How to Check

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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

1 JAIIB is the Junior Associate of the Indian Institute of Banking and Finance certification exam.

JAIIB stands for Junior Associate of the Indian Institute of Banking and Finance, a foundational banking certification.

2 IIBF conducts the JAIIB exam twice a year, in a May cycle and a November cycle.

The exam follows a twice-yearly cycle, roughly around May and November, though exact dates vary by year.

3 JAIIB has four compulsory papers: IE & IFS, PPB, AFM and RBWM.

After the syllabus revamp, JAIIB candidates must clear all four papers to complete the certification.

4 Paper 1 of JAIIB covers Indian Economy and Indian Financial System (IE & IFS).

IE & IFS tests candidates on macroeconomic concepts and the structure of India's financial system.

5 Paper 2 of JAIIB covers Principles and Practices of Banking (PPB).

PPB covers core banking principles, practices and regulatory frameworks bankers use daily.

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6 Paper 3 of JAIIB covers Accounting and Financial Management for Bankers (AFM).

AFM tests accounting concepts and financial management skills relevant to bank operations.

7 Paper 4 of JAIIB covers Retail Banking and Wealth Management (RBWM).

RBWM covers retail banking products, services and wealth management concepts.

8 Each JAIIB paper carries 100 marks with 100 multiple-choice questions.

Each paper is scored out of 100 marks based on 100 MCQs.

9 Candidates get 2 hours to attempt each JAIIB paper.

The 2-hour duration per paper is meant to test both speed and accuracy.

10 JAIIB has no negative marking for wrong answers.

Since there is no negative marking, attempting every question is encouraged.

11 The JAIIB exam is conducted fully online.

IIBF conducts JAIIB as a computer-based online exam rather than pen-and-paper.

12 JAIIB papers within a cycle are usually held on separate scheduled dates.

Staggering papers across dates gives candidates preparation gaps between subjects.

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- 13 The minimum passing score is generally 50 out of 100 in each JAIIB paper.**

Scoring at least 50 out of 100 in a paper is the standard way to clear it.

- 14 JAIIB also allows passing via 45-plus marks in each paper with a 50% aggregate in one attempt.**

This aggregate route rewards consistent performance across all four papers in one sitting.

- 15 Only IIBF members employed in banking or finance can generally appear for JAIIB.**

JAIIB eligibility is tied to IIBF membership and employment in the banking and financial sector.

- 16 New candidates must complete IIBF membership before registering for JAIIB.**

Membership is a precondition for registering, so new candidates should apply for it first.

- 17 JAIIB registration for the May cycle typically opens early in the year.**

This lets aspirants targeting the May exam plan their application timeline in advance.

- 18 JAIIB registration for the November cycle typically opens in the second half of the year.**

This lets aspirants targeting the November exam plan their application timeline in advance.

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19 Missing the normal registration window for JAIIB attracts a late fee.

Registering after the normal-fee window closes means paying an additional late fee.

20 The official source for JAIIB exam dates and fees is iibf.org.in.

Candidates should always verify exam dates, fees and registration windows directly on the IIBF website.

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