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20 One-Liners | IIBF Membership & JAIIB Registration 2026: Complete Step-by-Step Guide

IIBF - Revision - IIBF Membership & JAIIB Registration 2026: Complete Step-by-Step Guide

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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

1 IIBF Ordinary Membership is mandatory before a candidate can register for the JAIIB exam.

JAIIB registration on the IIBF portal is only enabled for candidates who already hold an approved Ordinary Membership.

2 JAIIB now has four papers: PPB, AFM, RBWM and IE&IFS.

The JAIIB syllabus was restructured into these four papers, replacing the earlier three-paper pattern.

3 JAIIB exam registration is done fully online through the official IIBF portal, with no offline forms.

IIBF processes both membership and exam applications digitally to reduce errors and fraud.

4 IIBF stands for the Indian Institute of Banking and Finance, the apex body for banking education in India.

IIBF has trained banking professionals for over a century and its certifications are widely recognised by Indian banks.

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

It is IIBF's flagship entry-level qualification for working bankers.

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6 IIBF membership is a one-time step, while JAIIB exam registration is done for every exam cycle attempted.

Once approved, a Membership ID stays valid, but candidates must register separately each time they sit for JAIIB.

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

Eligibility for JAIIB is tied to active employment with an IIBF member institution.

8 The PPB paper in JAIIB covers Principles and Practices of Banking, including core operations and regulations.

PPB tests knowledge of everyday banking operations, regulatory requirements, and customer dealings.

9 The AFM paper in JAIIB covers Accounting and Financial Management for Bankers, including numericals.

AFM focuses on accounting basics and financial management concepts relevant to banking.

10 The RBWM paper in JAIIB covers Retail Banking and Wealth Management topics.

RBWM tests knowledge of retail banking products, loans, and wealth management services.

11 The IE&IFS paper in JAIIB covers the Indian Economy and Indian Financial System.

IE&IFS tests understanding of the economy, financial markets, and the broader financial system.

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12 Ordinary Membership is the IIBF membership category generally required for JAIB eligibility.

IIBF offers other membership categories for students and retirees, but JAIB candidates typically need Ordinary Membership.

13 The IIBF membership application asks for personal details and employment details such as employer and designation.

Applicants must fill in accurate personal and employment information to complete the membership form.

14 IIBF membership applicants typically upload an employee ID or employer letter and a passport-size photograph.

These documents help IIBF verify that the applicant is genuinely employed at a member institution.

15 The one-time IIBF membership fee can be paid online via net banking, debit or credit card, or UPI.

IIBF accepts multiple digital payment modes for the membership fee.

16 After verification and approval, IIBF emails the applicant a unique Membership ID.

This Membership ID is required for logging in and registering for future IIBF exams like JAIB.

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17 Candidates log in to the IIBF portal using their Membership ID and password to register for JAIIB.

The Membership ID acts as the login credential for the exam registration step.

18 JAIIB exam fees differ for a first attempt compared with subsequent attempts, plus applicable GST.

IIBF charges a different fee for repeat attempts than for a candidate's first JAIIB attempt, with GST added.

19 A common reason JAIIB applications get rejected is a name or date-of-birth mismatch with the candidate's official ID.

Such mismatches can cause verification failures and later certificate issues.

20 Clearing JAIIB often brings working bankers a salary increment and can support promotions.

Many banks link JAIIB completion to pay increments and eligibility for career advancement.

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