

Learning Sessions

20 One-Liners | IIBF Certificate Courses 2026: Full List, Eligibility & Fees Guide

IIBF - Revision - IIBF Certificate Courses 2026: Full List, Eligibility & Fees Guide

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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 IIBF stands for Indian Institute of Banking and Finance, serving the banking sector since 1928.**
IIBF is the professional body that designs and conducts India's core banking certification exams.
- 2 JAIB stands for Junior Associate of the Indian Institute of Bankers.**
JAIB is IIBF's flagship entry-level banking certification exam.
- 3 CAIB stands for Certified Associate of the Indian Institute of Bankers.**
CAIB is IIBF's advanced-level certification that builds on JAIB.
- 4 CAIB eligibility requires a candidate to have already passed JAIB.**
IIBF only allows JAIB-qualified candidates to register for CAIB.
- 5 CAIB candidates get two years from their registration date to pass the exam.**
IIBF sets a fixed time window within which CAIB must be cleared after registration.

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- 6 JAIIB's first-attempt fee is Rs. 2,700, with later attempts charged Rs. 1,300 each.**

IIBF charges a higher fee for a first JAIIB attempt than for repeat attempts.

- 7 CAIIB's fee structure mirrors JAIIB: Rs. 2,700 for the first attempt, Rs. 1,300 for later ones.**

Both flagship IIBF exams follow the same attempt-wise fee pattern.

- 8 Most IIBF exams, including JAIIB and CAIIB, are conducted twice a year online.**

IIBF typically holds these flagship exams in two annual cycles.

- 9 The MSME certificate course requires a minimum score of 60 out of 100 to pass.**

MSME has a higher passing bar than most other IIBF certificate courses.

- 10 The Digital Banking certificate course requires a minimum score of 50 out of 100 to pass.**

This matches the standard passing mark used across most IIBF certificate courses.

- 11 Passing the MSME exam also qualifies a candidate as a Certified Credit Counsellor.**

The MSME certification doubles as the credential needed for the CCC designation.

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- 12 MSME candidates recommended by SIDBI receive a joint certificate from IIBF and SIDBI.**

SIDBI-endorsed candidates get co-branded certification alongside the regular IIBF certificate.

- 13 DBF, the Diploma in Banking and Finance, covers wholesale and international banking operations.**

DBF builds conceptual depth in global banking, ALM and risk management topics.

- 14 DTIRM, the Diploma in Treasury, Investment and Risk Management, requires the applicant to be a graduate.**

DTIRM has a stricter eligibility bar than most IIBF certificate courses.

- 15 IIBF diploma passing rule allows 45 marks per subject if the aggregate reaches 50 on the first attempt.**

This alternate passing condition gives some flexibility to diploma candidates.

- 16 Registering during extended IIBF windows adds a late fee of Rs. 200 plus taxes.**

Missing the regular registration period for an IIBF exam costs candidates extra.

- 17 IIBF examination fees are non-refundable and cannot be adjusted once paid.**

Candidates lose the fee entirely if they cannot appear for a paid IIBF exam.

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18 The AML-KYC certificate course covers Anti-Money Laundering and Know Your Customer compliance standards.

This course trains bank and NBFC staff on regulatory compliance requirements.

19 Non-members can take courses like MSME, AML-KYC and Digital Banking but pay a higher fee than members.

IIBF opens several certificate courses to outsiders at a premium fee over member rates.

20 CAIIB consists of two compulsory papers and one optional paper.

This paper structure lets CAIIB candidates specialise while covering core banking topics.

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