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Mock tests & real papers	Topic-wise questions	Solution for every question	Live Mocks with rank

✅ Real exam screen — timer, palette, negative marking
✅ Section-wise analysis & weak topics
✅ Works on phone & laptop

🧭 How to prepare with SelectionMitr

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2. **Topic test** — 15–20 min tests
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🏦 BANK (RRB PO · RRB Clerk · Scale II/III · SBI Clerk)

- 🔴 Live Test
- 📝 Mock Tests — RRB Clerk
- 📝 Mock Tests — RRB PO
- 📝 Mock Tests — Scale II/III
- 🎯 Topic-wise Practice
- 📄 PYQ & Topic PDFs
- 📚 Concept Ladder
- 📅 Daily Challenge (20 Q)
- 🔥 Weekly Challenge (50 Q)
- 🗓️ Study Plan
- 🏆 Leaderboard
- 🧑‍💼 AI Interview Mock (voice · Hindi/English)

📖 STUDY NOTES

- 🏦 Banking Awareness (36 ch.)
- 📗 FA Notes — Scale II/III
- ⚡ One-liner Cards
- 📘 Banking Dictionary
- 🧮 Quant Formula Sheet
- ⏱️ Speed Drill
- 📚 GK, Science, Maths, Computer…

📘 SSC

- 🎯 CGL Topic-wise PYQ (3,570 Q)
- 🗂️ CGL 2026 papers
- 🗂️ CGL 2025 papers
- 📝 Full Mocks
- 📅 Daily Quiz

🆕 NEW

- 📝 Mock & Topic Tests
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- 📰 Exam Updates
- 📋 Exam Info — syllabus, cut-off
- 📄 More PDFs

🧭 MORE PORTALS

- 🚆 Railway — NTPC · Group D · ALP
- 🏰 Rajasthan — RAS · CET · Patwari · Police
- 🎓 JAIIB & CAIIB — 8 papers + 5 electives

🚀 Start practising today

💬 Tell us which exam or topic to add next · 📌 Forward this PDF to your study group 🙌

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Founder: Aksha Kaushik · Content: Vaibhav Hada (10 years' experience) · Faculty support: Awam Classes, Kota

JAIIB & CAIIB — Syllabus & Exam Pattern 2026

CAIIB (IIBF), JAIIB (IIBF)

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CAIIB 2026 (IIBF) — Syllabus, Exam Pattern, Eligibility, Passing Rules & Increment

Indian Institute of Banking & Finance (IIBF)

Eligibility

Item	Details
Prerequisite Qualification	Must be an Ordinary Member of IIBF who has already passed JAIIB (or Part-I of the Associate Examination) and whose membership subscription is active without arrears
Age Limit	No age limit (governed by bank employment & IIBF membership)
Time Limit & Attempts Rule	5 attempts within a continuous period of 3 years (whichever is earlier) to pass all 5 papers; failing that requires fresh re-enrollment without prior credits
Elective Paper Selection	Candidates must choose 1 Elective Paper from: Rural Banking, Human Resources Management, Information Technology & Digital Banking, Risk Management, or Central Banking

Exam Pattern

Online Examination — 4 Compulsory Papers + 1 Elective Paper (No Negative Marking)

Paper	Questions	Marks	Duration
Compulsory 1: Advanced Bank Management (ABM)	100 MCQs	100	2 Hours
Compulsory 2: Bank Financial Management (BFM)	100 MCQs	100	2 Hours
Compulsory 3: Advanced Business & Financial Management (ABFM)	100 MCQs	100	2 Hours
Compulsory 4: Banking Regulations & Business Laws (BRBL)	100 MCQs	100	2 Hours
Elective 5: Any 1 of 5 Electives (Rural Banking / HRM / IT & Digital Banking / Risk Mgmt / Central Banking)	100 MCQs	100	2 Hours

NO negative marking. Passing criteria: minimum 50/100 in each paper individually, OR minimum 45/100 in each paper with 50% aggregate (250/500) in a single attempt. Available in English or Hindi medium.

Syllabus

Compulsory 1 & 2: ABM & BFM

- ABM: Statistics (Sampling, Correlation, Regression, Time Series, Linear Programming), Human Resource Management in Banks, Credit Management (Working Capital, Appraisal, Restructuring), Compliance & Corporate Governance
- BFM: International Banking (Forex, Documentary Credits/UCP 600, FEMA, Export Finance), Risk Management (Basel III, Credit/Market/Operational Risk), Treasury Management & Balance Sheet Management (ALM, Liquidity, Capital Adequacy)

Compulsory 3 & 4: ABFM & BRBL

- ABFM: Management Process (Planning, Organizing, Staffing, Directing, Controlling), Advanced Concepts of Financial Management (Capital Budgeting, Cost of Capital, Leverage), Valuation, Mergers & Acquisitions, Emerging Business Solutions (SPAC, FinTech, ESG, Green Finance)
- BRBL: Regulations & Compliance (RBI Act, BR Act, Cooperative Banks), Important Acts/Laws & Legal Aspects (NI Act, SARFAESI, DRT, IBC 2016, PMLA, FEMA, RTI), Commercial & Allied Laws (Contract Act, Sale of Goods, Partnership, Companies Act, Transfer of Property)

Elective Paper (Choose Any 1 of 5)

- 1. Rural Banking | 2. Human Resources Management | 3. Information Technology & Digital Banking | 4. Risk Management | 5. Central Banking

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JAIIB 2026 (IIBF) — Syllabus, Exam Pattern, Eligibility, Passing Rules & Increment

Indian Institute of Banking & Finance (IIBF)

Eligibility

Item	Details
Membership & Employment	Open only to Ordinary Members of IIBF (employees of banks/financial institutions that are institutional members of IIBF); candidates must have passed 12th standard or equivalent
Age Limit	No upper or lower age limit (governed by bank employment & IIBF membership)
Time Limit & Attempts Rule	5 attempts within a continuous period of 3 years (whichever is earlier) to pass all 4 papers; unpassed candidates must re-enroll afresh with zero carried credits
Non-Bank Candidates	Non-members / non-bank candidates can appear for the equivalent Diploma in Banking & Finance (DB&F) exam, which converts to JAIIB upon joining a bank

Exam Pattern

Online Examination — 4 Compulsory Papers (No Negative Marking)

Paper	Questions	Marks	Duration
Paper 1: Indian Economy & Indian Financial System (IE & IFS)	100 MCQs	100	2 Hours
Paper 2: Principles & Practices of Banking (PPB)	100 MCQs	100	2 Hours
Paper 3: Accounting & Financial Management for Bankers (AFM)	100 MCQs	100	2 Hours
Paper 4: Retail Banking & Wealth Management (RBWM)	100 MCQs	100	2 Hours

NO negative marking. Passing criteria: minimum 50/100 in each paper individually, OR minimum 45/100 in each paper with 50% aggregate (200/400) in a single attempt. Available in English or Hindi medium.

Syllabus

Paper 1: Indian Economy & Indian Financial System (IE & IFS)

- Module A: Indian Economic Architecture; Module B: Economic Concepts Related to Banking; Module C: Indian Financial Architecture (RBI, SEBI, IRDAI, PFRDA, NBFCs); Module D: Financial Products & Services (Money/Capital Markets, Derivatives, Factoring, Mutual Funds, REITs)

Paper 2: Principles & Practices of Banking (PPB)

- Module A: General Banking Operations (Banker-Customer Relationship, KYC/AML, NI Act, Cheques, Priority Sector); Module B: Functions of Banks (Loans, Working Capital, NPA, SARFAESI, DRT); Module C: Banking Technology (CBS, UPI, NEFT/RTGS, Cyber Security); Module D: Ethics in Banks & Financial Institutions

Paper 3: Accounting & Financial Management for Bankers (AFM)

- Module A: Accounting Principles & Processes (BRS, Depreciation, Trial Balance); Module B: Financial Statements & Core Banking Systems (Company Accounts, Bank Balance Sheet); Module C: Financial Management (Ratio Analysis, YTM, Forex, Capital Structure, Cost of Capital); Module D: Taxation & Fundamentals of Costing (Income Tax, GST, Standard/Marginal Costing)

Paper 4: Retail Banking & Wealth Management (RBWM)

- Module A: Retail Banking Introduction & Models; Module B: Retail Products & Recovery (Home/Auto/Personal Loans, Credit Scoring, Securitization); Module C: Support Services — Marketing & MIS (CRM, Digital Delivery); Module D: Wealth Management (Investment, Tax Planning, Estate Planning, Bancassurance)

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