

Learning Sessions

20 One-Liners | Increment After JAIIB and CAIIB 2026: Eligibility, Salary Hike & Benef

IIBF - Revision - Increment After JAIIB and CAIIB 2026: Eligibility, Salary Hike & Benef

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20 One-Liners to Remember

Quick-fire facts for last-minute revision.

- 1 A clerk typically earns 1 increment for JAIIB and 2 increments for CAIIB, for 3 in total.**

This makes clerical staff the bigger beneficiary of increments across the two IIBF exams.

- 2 An officer typically earns 1 increment for JAIIB and 1 increment for CAIIB, for 2 in total.**

Officers receive a slightly smaller total increment benefit compared to clerical staff.

- 3 Each increment after JAIIB or CAIIB is a permanent rise in basic pay, not a one-time bonus.**

This permanent raise continues paying every month for the rest of the banker's service.

- 4 A higher basic pay from an increment can also raise dearness allowance, HRA and the pension base.**

Because many allowances are linked to basic pay, a single increment compounds in value over time.

- 5 A candidate must clear JAIIB before becoming eligible to register for CAIIB.**

CAIIB registration requires JAIIB, or Part-1 of the Associate Exam, to already be passed.

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6 **JAIIB stands for Junior Associate of the Indian Institute of Bankers.**

It is the foundational flagship qualification offered by IIBF for bank employees.

7 **CAIIB stands for Certified Associate of the Indian Institute of Bankers.**

It is the advanced flagship qualification that follows JAIIB in a banker's certification journey.

8 **Both JAIIB and CAIIB are flagship IIBF exams held twice a year.**

This twice-yearly cycle gives candidates two windows per year to attempt each exam.

9 **In internal promotion exams, a JAIIB certificate typically adds 1 mark to the professional-qualification score.**

This extra mark can matter in a competitive promotion selection list.

10 **In internal promotion exams, a CAIIB certificate typically adds 2 marks to the professional-qualification score.**

CAIIB carries more weight than JAIIB in this promotion scoring, reflecting its advanced level.

11 **JAIIB eligibility generally requires that a candidate already be working in the banking or finance sector.**

This makes JAIIB primarily accessible to serving bank and financial-institution employees.

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12 JAIIB eligibility generally requires having passed the 12th standard or an equivalent qualification.

This educational requirement applies alongside the employment condition for most candidates.

13 Candidates have a fixed, limited number of attempts within a set number of years to clear JAIIB.

This time-bound attempt window encourages candidates to prepare seriously rather than delay.

14 Candidates who do not clear JAIIB within the permitted window must re-enrol and pay fees again, without credit for subjects already passed.

This makes clearing all subjects within the original window important to avoid losing prior progress.

15 Only candidates who have passed JAIIB, or Part-1 of the Associate Exam, are eligible to register for CAIIB.

This is the core eligibility gate that links the two flagship IIBF certifications.

16 IIBF awards a class, or rank, based on a candidate's first physical attempt, provided all subjects are cleared as per the passing criteria.

This rewards candidates who clear the exam cleanly without prior attempts at any subject.

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- 17** **Candidates who re-enrol after exhausting all permitted attempts are generally not considered for the award of class.**

This makes a clean first-attempt clearance important for candidates aiming for a class ranking.

- 18** **The Diploma in Banking and Finance shares the same syllabus and exam pattern as JAIIB but is open to non-bank employees.**

This lets aspiring bankers start preparing even before they join a bank.

- 19** **A DB&F certificate can later be converted into a JAIIB certificate after joining a bank.**

This conversion path lets pre-employment preparation count toward the JAIIB qualification.

- 20** **Converting a DB&F certificate into a JAIIB certificate can bring an advance increment benefit right on joining.**

This rewards candidates who complete DB&F before starting their banking career.

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