

Learning Sessions

20 True / False | 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 True or False

Decide, then check the answer and reason below each statement.

Question 1

A clerk typically earns 1 increment for JAIIB and 2 increments for CAIIB, totaling 3.

TRUE

Correct, this is the standard increment structure described for clerical staff.

Question 2

An officer typically earns 2 increments for JAIIB and 2 for CAIIB, totaling 4.

FALSE

False; an officer typically earns 1 increment for JAIIB and 1 for CAIIB, totaling 2.

Question 3

Each increment after JAIIB or CAIIB is a permanent rise in basic pay.

TRUE

Correct, it is described as a permanent step up, not a one-time reward.

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Question 4

An increment after JAIIB or CAIIB is a one-time bonus that does not affect future pay.

FALSE

False; the increment is a permanent rise in basic pay that continues every month.

Question 5

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

TRUE

Correct, JAIIB or Part-1 of the Associate Exam must be passed first.

Question 6

A candidate can register for CAIIB and JAIIB in the exact same exam cycle.

FALSE

False; JAIIB must be cleared first, and the exam cycles for both do not allow back-to-back completion in one cycle.

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Question 7

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

TRUE

Correct, this is the full form of the JAIIB qualification.

Question 8

CAIIB stands for Certified Associate of Indian Banks Association.

FALSE

False; CAIIB stands for Certified Associate of the Indian Institute of Bankers, not the Indian Banks Association.

Question 9

A JAIIB certificate typically adds 1 mark to the professional-qualification score in internal promotion exams.

TRUE

Correct, this is the typical mark weightage given to a JAIIB certificate in promotion scoring.

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Question 10

A CAIIB certificate typically adds only 1 mark, the same as JAIIB, in internal promotion exams.

FALSE

False; a CAIIB certificate typically adds 2 marks, more than the 1 mark for JAIIB.

Question 11

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

TRUE

Correct, this employment condition is a core part of JAIIB eligibility.

Question 12

JAIIB eligibility has no minimum educational qualification requirement at all.

FALSE

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

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Question 13

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

TRUE

Correct, JAIIB has a time-bound attempt window rather than unlimited attempts.

Question 14

Candidates who re-enrol after missing the JAIIB attempt window retain credit for subjects already passed.

FALSE

False; re-enrolled candidates are not granted credit for subjects passed in earlier registrations.

Question 15

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

TRUE

Correct, this is the core eligibility condition for CAIIB registration.

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Question 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.

TRUE

Correct, this first-attempt condition is required for a candidate to be considered for the award of class.

Question 17

Candidates who re-enrol after exhausting all permitted attempts remain eligible for the award of class.

FALSE

False; such candidates are generally not considered for the award of class.

Question 18

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

TRUE

Correct, DB&F lets people outside the banking sector prepare using the same content as JAIB.

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Question 19

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

TRUE

Correct, this conversion path is available once the candidate takes up a banking job.

Question 20

Converting a DB&F certificate into a JAIIB certificate brings no additional increment benefit.

FALSE

False; this conversion can bring an advance increment of one year right on joining.

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