20 One-Liners to Remember

Quick-fire facts for last-minute revision.

1. **CAIIB ABM has four modules: Statistics, HRM, Credit Management, and Compliance and Legal Aspects.**
   These four modules structure the entire ABM syllabus tested through objective MCQs.

2. **The ABM exam is conducted by IIBF as a compulsory paper in the CAIIB course.**
   IIBF administers CAIIB exams, and ABM is compulsory for every candidate.

3. **ABM consists of 100 objective-type MCQs carrying 100 marks.**
   Each of the 100 questions carries one mark, with no weighted sections.

4. **Candidates get 2 hours (120 minutes) to complete the ABM exam.**
   The fixed duration means candidates must pace their attempts across all sections.

5. **ABM has no negative marking, so attempting every question is advised.**
   Since wrong answers are not penalized, informed guessing can only add marks.

6 **ABM is offered bilingually in English and Hindi.**
Candidates may choose either English or Hindi to attempt the paper.

7 **ABM is conducted as an online Computer-Based Test at designated centres.**
The CBT format is held at IIBF-designated exam centres nationwide.

8 **Module A, Statistics, covers mean, median, mode, standard deviation, correlation and regression.**
These are core statistical measures used to summarise and compare banking data.

9 **Module A also covers probability distributions such as binomial, Poisson and normal.**
These distributions help model risk and uncertainty in banking scenarios.

10 **Module B, HRM, covers motivation theories like Maslow, Herzberg, McGregor and Vroom.**
These classical theories explain workforce motivation within organisations.

11 **Module B links HR topics to banking-specific contexts such as RBI guidance on HR practices.**
IIBF frames HRM questions around real banking workforce and regulatory realities.

12 **Module C, Credit Management, covers credit appraisal, ratio analysis and working capital assessment.**
These tools help bankers evaluate a borrower's creditworthiness and repayment capacity.

13 **Module C includes term loan appraisal tools such as DSCR, NPV and IRR.**
DSCR, NPV and IRR are standard numerical tools for assessing loan viability.

14 **Module C covers NPA classification and provisioning norms under the IRACP framework.**
IRACP norms govern how banks classify and provide for stressed assets.

15 **Module C also covers Priority Sector Lending targets and MSME credit schemes.**
PSL rules require banks to lend a share of credit to priority sectors like MSMEs.

16 **Module D, Compliance and Legal Aspects, covers laws such as the Banking Regulation Act, 1949.**
The Banking Regulation Act 1949 provides the core legal framework for Indian banks.

17 **Module D covers the SARFAESI Act, 2002 and the Insolvency and Bankruptcy Code, 2016.**
SARFAESI enables security enforcement while IBC governs corporate insolvency resolution.

18 **Module D covers KYC and Anti-Money Laundering guidelines along with the PMLA, 2002.**
KYC, AML and PMLA rules aim to prevent money laundering through banking channels.

19 **The 2026 ABM pattern places greater emphasis on case-study and application-based questions.**
Scenario-based MCQs test application of concepts rather than pure recall.

20 **Candidates must clear a minimum qualifying score in ABM, with the exact passing rule set by IIBF.**
Exact passing criteria should always be verified against the current IIBF notification.