## 20 One-Liners to Remember

Quick-fire facts for last-minute revision.

1. **IIBF conducts the CAIIB exam twice a year, typically in a June cycle and a December cycle.**
   This twice-yearly cycle lets working bankers plan their attempt around either the June or December window.

2. **To register for CAIIB, a candidate must already be a member of IIBF.**
   IIBF membership is a mandatory precondition before a candidate can apply for the CAIIB exam.

3. **CAIIB eligibility requires having passed JAIIB or the Associate Examination Part-1.**
   CAIIB is designed as the next step for candidates who have already cleared this foundational qualification.

4. **A lapsed IIBF membership subscription can block CAIIB registration even after clearing JAIIB.**
   Subscription arrears must be cleared first, or the registration system will not allow the application.

5. **Each CAIIB paper has 100 MCQs for a maximum of 100 marks.**
   IIBF may vary the exact question count, but the standard pattern is 100 questions worth 100 marks.

6. **Each CAIIB paper is conducted online with a duration of 2 hours.**
   Candidates complete all questions for a subject within this fixed online time window.

7. **CAIIB exams carry negative marking of one-fourth of a mark for every wrong answer.**
   This penalty makes blind guessing risky and rewards elimination-based attempts on partly-known questions.

8. **A candidate can pass a CAIIB paper by scoring a minimum of 50 marks out of 100 in that subject.**
   This is the standard subject-wise passing threshold under the CAIIB passing criteria.

9. **A candidate can also pass CAIIB by scoring at least 45 marks per subject with an aggregate of at least 250 in a single attempt.**
   This alternative route allows a slightly lower per-subject score if the overall aggregate compensates.

10. **Credits for a CAIIB paper already passed are retained until the overall time limit expires.**
    This means a candidate only needs to re-sit papers that remain pending, not papers already cleared.

11. **Candidates get 3 years or 5 attempts, whichever comes first, from the date of registration to clear CAIIB.**
    This time limit defines the overall window within which all CAIIB papers must be cleared.

12 **If the CAIIB time limit expires, a candidate must re-register and earlier credits are not retained.**

Missing the 3-year or 5-attempt window resets progress, requiring a fresh registration.

13 **The compulsory CAIIB papers are ABM, BFM, ABFM and BRBL.**

These four papers form the core subjects every CAIIB candidate must clear.

14 **ABM stands for Advanced Bank Management, a compulsory CAIIB paper covering statistics and credit management.**

ABM also includes human resource management and compliance topics within its syllabus.

15 **BFM stands for Bank Financial Management, a compulsory CAIIB paper covering treasury and risk management.**

BFM also covers international banking and balance sheet management as part of its syllabus.

16 **CAIIB elective options include Central Banking, Risk Management, Human Resource Management, IT and Digital Banking, and Rural Banking.**

Candidates select one elective paper aligned with their interest or role from these available options.

17 **CAIIB candidates choose one elective paper in addition to the four compulsory papers.**
The elective allows candidates to specialise in an area relevant to their banking role.

18 **CAIIB registration typically opens in slabs, with a normal-fee slab followed by late-fee slabs.**
Registering in the earliest slab avoids paying an additional late fee.

19 **The medium of the CAIIB exam can be Hindi or English.**
Candidates can choose the language medium that suits them when registering for the exam.

20 **CAIIB application is completed online through the official IIBF website, iibf.org.in.**
The process includes logging in, filling the form, and paying the fee, all done digitally.