20 One-Liners to Remember

Quick-fire facts for last-minute revision.

1. **ABM stands for Advanced Bank Management, one of the compulsory CAIIB papers set by IIBF.**
   ABM tests bankers on statistics, credit management, compliance and risk, and HR topics.

2. **BFM stands for Bank Financial Management, another compulsory CAIIB paper.**
   BFM focuses on risk management, international banking, balance sheet management and treasury.

3. **CAIIB exams use objective MCQs that mix conceptual, numerical and case-study questions.**
   This format rewards candidates who practice mock tests and previous-year papers, not just passive reading.

4. **CAIIB is conducted online at designated test centres by IIBF.**
   Candidates should confirm exact centre and scheduling details on the official IIBF notification.

5. **In BFM, IIBF's Module B covers Risk Management, including Basel III, RWA and CRAR concepts.**
   Risk Management is widely considered BFM's highest-scoring module due to its recurring themes.

6. **BFM Module A covers International Banking, including forex business and documentary letters of credit.**
International Banking is largely theoretical and a common source of case-study questions in BFM.

7. **BFM Module D covers Balance Sheet Management, focused on gap analysis and ALM implementation.**
ALM stands for Asset Liability Management, a practical and analytical topic in BFM.

8. **BFM Module C covers Treasury Management, including instruments, swaps and derivatives.**
Treasury Management is often the lightest-weightage module among BFM's four modules.

9. **CRAR, or Capital to Risk-weighted Assets Ratio, is a key concept under BFM's Risk Management module.**
CRAR measures a bank's capital adequacy relative to its risk-weighted assets, per Basel norms.

10. **Basel III is an international capital adequacy framework tested heavily in BFM's Risk Management module.**
Basel III introduced stricter capital, leverage and liquidity requirements for banks worldwide.

11. **ABM's Statistics module covers topics like sampling, linear programming, correlation and time series.**
This module is numerical-heavy but can fetch strong scores for candidates comfortable with maths.

12 **ABM's Credit Management module covers working capital finance, NPAs, term loans and the IBC, 2016.**

IBC 2016 refers to the Insolvency and Bankruptcy Code, relevant to recovery and restructuring topics.

13 **ABM's Compliance and Risk module covers the compliance function, audit, governance and fraud vigilance.**

This module examines how banks manage regulatory compliance and operational risk internally.

14 **ABM's HR and Behavioural module often uses case-study-based questions on performance management.**

Case-study questions test applied judgment on HR situations rather than rote definitions.

15 **IIBF's elective CAIIB papers include options like Rural Banking, HRM, and IT and Digital Banking.**

Candidates choose electives alongside the compulsory papers depending on the CAIIB structure.

16 **Mock tests and previous-year questions help candidates build speed and pattern recognition for objective exams.**

Since CAIIB is objective, familiarity with question patterns reduces silly errors under time pressure.

17 **IIBF advises candidates to confirm pass marks, negative marking and fees on its latest official notification.**
IIBF exam rules can change between attempts, so relying on older articles risks outdated information.

18 **A disciplined CAIIB study plan reserves the final 48 hours before the exam purely for revision, not new topics.**
Cramming unfamiliar material right before the exam tends to reduce retention and raise exam-day anxiety.

19 **For ABM, all four modules carry comparable weightage, letting candidates master any three deeply.**
This flexibility helps candidates who struggle with quantitative topics lean on theory-heavy modules instead.

20 **Reviewing wrong answers after each mock test helps candidates identify exactly which topics to revise next.**
Treating mock tests as diagnostics, not just practice, is a more efficient way to close knowledge gaps.