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20 True or False

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

Question 1

IIBF stands for Indian Institute of Banking and Finance.

TRUE

IIBF is the body that designs and conducts the CAIIB certification exams.

Question 2

ABM and BFM are among the compulsory papers of the CAIIB certification.

TRUE

Advanced Bank Management and Bank Financial Management are core CAIIB papers.

Question 3

BFM's Risk Management module includes topics like Basel III, RWA and CRAR.

TRUE

These capital-adequacy and risk-weighting concepts form the core of BFM's Risk Management module.

Question 4

CAIIB exams are objective, using MCQs rather than descriptive answers.

TRUE

IIBF conducts CAIIB as an objective multiple-choice exam, not a descriptive one.

Question 5

IIBF recommends confirming pass marks and exam dates on its official notification rather than relying solely on articles.

TRUE

Exam rules and dates can change between attempts, so the official notification is the authoritative source.

Question 6

ALM, or Asset Liability Management, is covered under BFM's Balance Sheet Management module.

TRUE

Gap analysis and ALM implementation are core practical topics in BFM's Balance Sheet Management module.

Question 7

Practising mock tests and previous-year papers helps build speed and familiarity with question patterns.

TRUE

Since CAIIB is an objective exam, pattern familiarity from practice reduces careless errors.

Question 8

In ABM, all four modules carry roughly similar weightage.

TRUE

This lets candidates choose to master any three of ABM's four modules deeply and still clear the paper.

Question 9

CAIIB is conducted online at designated test centres.

TRUE

IIBF administers the CAIIB exam in online mode at its designated centres.

Question 10

The Insolvency and Bankruptcy Code, 2016 is a topic under ABM's Credit Management module.

TRUE

IBC 2016 relates to recovery and restructuring, which falls under ABM's Credit Management syllabus.

Question 11

CAIIB is a certification offered by the Reserve Bank of India rather than IIBF.

FALSE

CAIIB is conducted by IIBF, the Indian Institute of Banking and Finance, not the RBI.

Question 12

ABM stands for Applied Business Mathematics.

FALSE

ABM actually stands for Advanced Bank Management, a compulsory CAIIB paper.

Question 13

BFM's Treasury Management module is universally the highest-scoring module in the paper.

FALSE

Risk Management is generally the highest-scoring BFM module, while Treasury Management carries lower marks.

Question 14

CAIIB exams consist entirely of subjective, descriptive-answer questions.

FALSE

CAIIB uses objective multiple-choice questions, not descriptive-answer questions.

Question 15

The recommended BFM study order is to start with Treasury Management before Risk Management.

FALSE

Risk Management (Module B) is recommended first, followed by International Banking, then Balance Sheet and Treasury.

Question 16

Candidates are advised to skip previous-year questions since they no longer reflect exam patterns.

FALSE

Previous-year questions are recommended precisely because they reveal repeating, high-frequency topics.

Question 17

CRAR refers to a bank's customer relationship account ratio.

FALSE

CRAR stands for Capital to Risk-weighted Assets Ratio, a capital adequacy measure, not a customer metric.

Question 18

Cramming new topics in the final 48 hours before the exam is the recommended CAIIB strategy.

FALSE

The recommended approach is to reserve the final 48 hours for revision only, not new topics.

Question 19

Basel III is a framework created exclusively for Indian regional rural banks.

FALSE

Basel III is an international capital-adequacy framework applying broadly to banks, not just regional rural banks.

Question 20

Candidates are advised to rely only on old articles for the latest CAIIB syllabus, since official notifications rarely change.

FALSE

IIBF advises the opposite: always verify current syllabus and dates on the latest official notification.

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