20 True or False

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

Question 1

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

TRUE

JAIIB is IIBF's entry-level flagship banking certification exam.

Question 2

A candidate must pass JAIIB before becoming eligible to apply for CAIIB.

TRUE

IIBF restricts CAIIB registration to candidates who have already cleared JAIIB.

Question 3

The MSME certificate course has a passing mark of 60 out of 100.

TRUE

MSME requires a higher score than the standard 50-mark passing bar used elsewhere.

Question 4

Once paid, IIBF examination fees are non-refundable and cannot be adjusted.

TRUE

IIBF's fee policy does not allow refunds or adjustments after payment.

Question 5

Most IIBF exams, including JAIIB and CAIIB, are held twice a year.

TRUE

IIBF runs these flagship exams in two cycles annually.

Question 6

IIBF has served the Indian banking and finance sector since 1928.

TRUE

IIBF is a long-established institution dating back nearly a century.

Question 7

DTIRM eligibility requires the applicant to be a graduate of a recognised university.

TRUE

Unlike some certificate courses, DTIRM sets a graduation requirement for entry.

Question 8

CAIIB candidates get two years from their date of registration to pass the exam.

TRUE

IIBF gives a fixed two-year window for clearing CAIIB after registration.

Question 9

Registering during the extended IIBF window adds a late fee of Rs. 200 plus taxes.

TRUE

Candidates who miss the regular window pay an extra late fee to register.

Question 10

The Digital Banking certificate course has a passing mark of 50 out of 100.

TRUE

This is the standard passing mark used for most IIBF certificate courses.

Question 11

JAIIB is the advanced-level exam, and a candidate must clear CAIIB before attempting it.

FALSE

It is the reverse: JAIIB is the entry-level exam and CAIIB requires JAIIB first.

Question 12

IIBF examination fees are fully refundable if a candidate cannot appear for the exam.

FALSE

IIBF fees are explicitly non-refundable and non-adjustable once paid.

Question 13

The MSME certificate course requires a passing score of 90 out of 100.

FALSE

The actual MSME passing requirement is 60 out of 100, not 90.

Question 14

CAIIB candidates have unlimited time to clear the exam after registering.

FALSE

CAIIB candidates must pass within two years of their registration date.

Question 15

Only IIBF members may enrol in the MSME, AML-KYC or Digital Banking certificate courses.

FALSE

These courses are also open to non-members, who pay a higher fee than members.

Question 16

IIBF was established in 1998 to serve the Indian banking sector.

FALSE

IIBF has actually served the sector since 1928, not 1998.

Question 17

Most IIBF exams, including JAIIB and CAIIB, are conducted only once every two years.

FALSE

These flagship exams are conducted twice a year, not once every two years.

Question 18

CAIIB consists of five compulsory papers and no optional paper.

FALSE

CAIIB actually has two compulsory papers and one optional paper.

Question 19

Registering during the extended IIBF window carries no additional fee over the regular fee.

FALSE

Extended registration attracts an added late fee of Rs. 200 plus taxes.

Question 20

DBF eligibility is restricted strictly to serving bank employees, excluding all other applicants.

FALSE

DBF is also open to Institute members and non-members aspiring to work in financial services.