

Learning Sessions

20 True / False | CAIIB Increment & Benefits 2026: Salary Hike, Promotion & Career Growth

IIBF - Revision - CAIIB Increment & Benefits 2026: Salary Hike, Promotion & Career Growth

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20 True or False

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

Question 1

CAIIB stands for Certified Associate of Indian Institute of Bankers.

TRUE

Correct, this is the full form of the CAIIB qualification.

Question 2

CAIIB is conducted by the Reserve Bank of India rather than IIBF.

FALSE

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

Question 3

CAIIB builds on the foundation laid by the JAIIB qualification.

TRUE

Correct, CAIIB is designed for bankers who advance their knowledge beyond the JAIIB level.

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Question 4

Anyone can appear for the CAIIB exam without being a member of IIBF.

FALSE

False; IIBF membership is required before a candidate can appear for CAIIB.

Question 5

CAIIB papers named in the syllabus include ABM, BFM, ABFM and BRBL.

TRUE

Correct, these are the CAIIB papers referenced alongside an elective option.

Question 6

Human Resource Management is a compulsory paper in CAIIB rather than an elective option.

FALSE

False; Human Resource Management is offered as one of the elective paper choices, not a compulsory paper.

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Question 7

Advanced Bank Management (ABM) is one of the papers in the CAIIB syllabus.

TRUE

Correct, ABM is a core CAIIB subject covering advanced banking management concepts.

Question 8

CAIIB candidates have no elective paper choice and all study identical papers.

FALSE

False; CAIIB candidates choose one elective paper from several available options.

Question 9

Central Banking and Risk Management are listed among CAIIB elective options.

TRUE

Correct, these are among the elective subjects a CAIIB candidate can choose.

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Question 10

Every bank grants an identical fixed rupee increment for clearing CAIIB regardless of cadre or settlement.

FALSE

False; the increment amount varies by cadre, bank and the wage settlement in force.

Question 11

Additional salary increments after clearing CAIIB are generally governed by IBA guidelines and the prevailing wage settlement.

TRUE

Correct, the Indian Banks Association framework and bipartite settlements shape these increments.

Question 12

CAIIB increment benefits described in the guide apply only to private sector bank employees.

FALSE

False; the guide describes increment eligibility mainly for permanent employees of public sector banks.

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Question 13

CAIIB knowledge areas include treasury management and risk management.

TRUE

Correct, both are core technical areas covered in the CAIIB syllabus.

Question 14

CAIIB preparation should rely mainly on rote memorisation rather than case-study practice.

FALSE

False; CAIIB is application-heavy, so case-study practice is recommended over rote learning.

Question 15

CAIIB certification can give candidates an edge in promotion interviews.

TRUE

Correct, CAIIB is often weighed favourably in internal promotion assessments.

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Question 16

A candidate does not need to be an IIBF member to sit for the CAIIB exam.

FALSE

False; IIBF membership is a prerequisite for appearing in the CAIIB exam.

Question 17

JAIIB is generally treated as a foundation-level qualification that CAIIB builds upon.

TRUE

Correct, CAIIB deepens the knowledge base established at the JAIIB level.

Question 18

Mock tests are discouraged for CAIIB preparation since the exam rewards only theory.

FALSE

False; regular mock tests are recommended to build application skills and exam-day speed.

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Question 19

Bank HR circulars and the latest official IIBF notification are recommended sources to confirm exact increment details.

TRUE

Correct, these are the authoritative sources for current increment rules.

Question 20

CAIIB increment rules never change once notified and remain fixed forever.

FALSE

False; increment rules are revised periodically with each new wage settlement.

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