20 True or False

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

Question 1

JAIIB grants a permanent bank employee one increment in basic pay.

TRUE

Per IBA guidelines, clearing JAIIB earns eligible permanent employees one increment in basic pay.

Question 2

The JAIIB increment applies only to officers, not to clerical staff.

FALSE

Both clerical and officer cadre employees receive the increment on passing JAIIB.

Question 3

JAIIB is conducted by IIBF.

TRUE

The Indian Institute of Banking and Finance conducts the JAIIB exam.

Question 4

JAIIB is conducted only once a year.

FALSE

JAIIB is typically held twice a year by IIBF.

Question 5

The JAIIB increment is a one-time cash bonus that does not affect basic pay.

FALSE

The increment is added permanently to basic pay, not paid as a one-time bonus.

Question 6

JAIIB has four papers covering IE&IFS, PPB, AFM, and RBWM.

TRUE

These four papers make up the full JAIIB syllabus.

Question 7

RBWM stands for Retail Banking & Wealth Management.

TRUE

RBWM is the fourth JAIIB paper, covering retail banking and wealth management topics.

Question 8

AFM stands for Advanced Finance Management.

FALSE

AFM actually stands for Accounting & Financial Management for Bankers.

Question 9

IIBF operates under the broad ambit of the Ministry of Finance, Government of India.

TRUE

IIBF is a national body functioning under the Ministry of Finance.

Question 10

JAIIB is meant only for people who are not yet employed by a bank.

FALSE

JAIIB is meant for serving bankers; non-bankers are directed toward IIBF's DBF route instead.

Question 11

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

TRUE

This is the full form of the JAIIB certification.

Question 12

Clearing JAIIB can fetch grace marks in some banks' internal promotion exams.

TRUE

Many banks recognise JAIIB as a professional qualification that earns grace marks.

Question 13

The exact rupee value of the JAIIB increment is fixed nationally and identical for every bank.

FALSE

The increment amount depends on the employee's pay scale and each bank's settlement, so it varies.

Question 14

Mock tests help bankers identify weak areas before the JAIIB exam.

TRUE

Analysing mock test errors is a recommended way to target revision before the exam.

Question 15

DBF (Diploma in Banking & Finance) is also offered by IIBF for aspirants not yet in a bank.

TRUE

IIBF offers DBF as an alternative route for those who have not yet joined a bank.

Question 16

The JAIIB increment has no effect on pension calculations.

FALSE

Because it permanently raises basic pay, the increment feeds into pension build-up over a career.

Question 17

A banker must get promoted to a new post to receive the JAIIB increment.

FALSE

No promotion or transfer is needed; simply clearing the exam earns the increment.

Question 18

JAIIB is intended for serving bank employees.

TRUE

JAIIB is a certificate exam designed for bankers already working in the profession.

Question 19

Passing JAIIB has no impact on future DA (dearness allowance) calculations.

FALSE

Since DA is calculated on basic pay, the permanent increment from JAIIB raises future DA too.

Question 20

JAIIB helps build practical banking knowledge alongside its pay benefit.

TRUE

The syllabus strengthens understanding of banking law, technology, accounting, and operations.

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