



# ALL INDIA BANK EMPLOYEES' ASSOCIATION

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**AIBEA/GS/2022/168**

**29-12-2022**

To

Shri Biswa Ketan Das,  
Chief Executive Officer  
Indian Institute of Banking & Finance,  
Mumbai-400070.

Dear Sir,

Reg: Reconsideration of decision on applying negative mark for wrong answers in JAIIB/CAIIB examinations.

Our attention has been drawn by various members of our Association working in different Banks that by a recent communication from the Institute, it has been informed that the concept of negative marking in the CAIIB/JAIIB examinations is being introduced.

We agree that CAIIB or JAIIB should be real certification of the knowledge of the candidates who pass these examinations since these are professional examinations to test the equipment of the candidates in the various important subjects. But we strongly feel that to assume that the answers given by the candidates are given blindly or randomly is erroneous and wrong. Candidates give the answers to the bet of their knowledge. Hence marking negative marks in these examinations will be a serious and definite disadvantage for the candidates.

In view of the above, we request you to revisit the decision and revise the same as is existing now.

Thanking you,

Yours sincerely,

**C.H.VENKATACHALAM**  
**GENERAL SECRETARY**

Copy to: Chairman, IBA, Mumbai