

JAIIB Syllabus

The Indian Institute of Banking and Finance on its official website publishes the JAIIB syllabus in detail under the Examination/ Courses tab.

As per the JAIIB syllabus mentioned by IIBF, there are three papers that are to be studied by the aspirants, they are -

1. Principles and Practices of Banking
2. Accounting and Finance for Bankers
3. Legal and Regulatory Aspects of Banking

The detailed unit-wise and topic-wise JAIIB syllabus covered under each paper are highlighted in the table below-

JAIIB Syllabus - Paper I

Paper I is Principles and Practices of Banking which is further divided into 5 Modules. The module-wise syllabus for JAIIB exam is as follows-

JAIIB Syllabus - Principles and Practices of Banking		
Module	Name of the Units	Topics
Module A - Indian Financial System	Indian Financial System - Overview	Role of RBI, Commercial Banks, NBFCs, PDs, FIs, Cooperative Banks, CRR, SLR; Equity & Debt Market; IRDA
	Banking Regulation	Constitution, Objectives, Functions of RBI; Tools of Monetary Control; Regulatory Restrictions on Lending
	Role Of Money Markets, Debt Markets & Forex Market	Types of Money & Debt Market Instruments incl. G-Secs; ADs, FEMA, LIBOR, MIBOR, etc
	Role & Functions of Capital Markets, SEBI	Overview of Capital Market; Stock Exchange; Commonly used Terms; Types of Capital Issues; Financial Products/ Instruments including ASBA, QIP; SEBI; Registration of Stock Brokers, Subbrokers, Share Transfer Agents, etc; QIBs
	Mutual Funds & Insurance Companies, Bancassurance & IRDA	Types of Mutual Funds, its Management & its Role; Role & Functions of Insurance Companies; Bancassurance; IRDA
	Factoring, Forfaiting Services and Off - Balance Sheet items	Types & advantages of Factoring & forfaiting services; Types of off balance sheet items
	Risk Management, Basel Accords	Introduction to Risk Management; Basel I, II & III Accords
	CIBIL, Fair Practices Code for Debt	Role and Functions of CIBIL; Fair Practices Code for Debt Collection; Codes of BCSBI

	collection, BCSBI	
	Recent Developments in the Financial System	Structure, Reforms in the Indian Financial System; recent developments in Money, Debt, Forex Markets; Regulatory Framework; Payments and Settlement System

The JAIIB Syllabus for Principles and practices of Banking Module B covers -

JAIIB Syllabus - Principles and Practices of Banking		
Module	Name of the Units	Topics
Module B - Functions of Banks	Banker Customer Relationship	Types; Different Deposit Products & Services; Services to Customers & Investors
	KYC/ AML / CFT norms	PMLA Act; KYC Norms
	Bankers' Special Relationship	Mandate; POA; Garnishee Orders; Banker's Lien; Right of Set off
	Consumer Protection - COPRA, Banking Ombudsman Scheme	Operational Aspects of COPRA Act & Banking Ombudsman Scheme
	Payment and Collection of Cheques and Other Negotiable Instruments	NI Act; Role & Duties of Paying & Collecting Banks; Endorsements; Forged Instruments; Bouncing of Cheques; Its Implications; Return of Cheques; Cheque Truncation System
	Opening accounts of various types of customers	Operational Aspects of opening and Maintaining Accounts of Different Types of Customers including Aadhar, SB Rate Deregulation
	Ancillary Services	Remittances; Safe Deposit Lockers; Govt. Business; EBT
	Cash Operations	Cash Management Services and its Importance
	Principles of lending, Working Capital Assessment and Credit Monitoring	Cardinal Principles; Non-fund Based Limits; WC; Term Loans; Credit Appraisal Techniques; Sources of WC Funds & its Estimation; Operating Cycle; Projected Net WC; Turnover Method; Cash Budget; Credit Monitoring & Its Management; Base Rate
	Priority Sector Advances	Targets; Sub-Targets; Recent Developments

	Agricultural Finance	Types of Agricultural Loans; Risk Mitigation in agriculture (NAIS, MSP etc)
	Micro, Small and Medium Enterprises	MSMED Act, 2006 Policy Package for MSMEs; Performance and Credit Rating Scheme; Latest Developments
	Government Sponsored Schemes	SGSY; SJSRY; PMRY; SLRS
	Self Help Groups	Need for & Functions of SHGs; Role of NGOs in Indirect Finance to SHGs; SHGs & SGSY Scheme; Capacity Building
	Credit Cards, Home Loans, Personal Loans, Consumer Loans	Operational Aspects, Advantages, Disadvantages & Guidelines of Credit Cards; Procedure and Practices for Home Loans, Personal Loans and Consumer Loans
	Documentation	Types of Documents; Procedure; Stamping; Securitisation
	Different Modes of Charging Securities	Assignment; Lien; Set-off; Hypothecation; Pledge; Mortgage
	Types of collaterals and their characteristics	Land & Buildings; Goods; Documents of Title to Goods; Advances against Insurance Policies, Shares, Book Debts, Term Deposits, Gold, etc; Supply Bills
	Non Performing Assets	Definition; Income Recognition; Asset Classification; Provisioning Norms; CDR
	Financial Inclusion	BC; BF; Role of ICT in Financial Inclusion, Mobile based transactions, R SETI
	Financial Literacy	Importance of financial literacy, customer awareness

Module C of JAIB Syllabus under Principles and Practices of Banking covers the following topics-

JAIB Syllabus - Principles and Practices of Banking		
Module	Name of the Units	Topics
Module C - Banking Technology	Essentials of Bank Computerization	Computer Systems; LANs; WANs; UPS; Core Banking
	Payment Systems and Electronic Banking	ATMs; HWAK; PIN; Electromagnetic Cards; Electronic Banking; Signature Storage & Retrieval System; CTS; Note & Coin Counting Machines; Microfiche; NPC; RUPAY
	Data Communication Network and EFT systems	Components & Modes of Transmission; Major Networks in India; Emerging Trends in Communication Networks for Banking; Evolution of EFT System; SWIFT; Automated

		Clearing Systems; Funds Transfer Systems; Recent Developments in India
	Role of Technology Upgradation and its impact on Banks	Trends in Technology Developments; Role & Uses of Technology Upgradation; Global Trends; Impact of IT on Banks
	Security Considerations	Risk Concern Areas; Types of Threats; Control Mechanism; Computer Audit; IS Security; IS Audit; Evaluation Requirements
	Overview of IT Act	Gopalakrishna Committee Recommendations
	Preventive Vigilance in Electronic Banking	Phishing; Customer Education; Safety Checks; Precautions

JAIIB Syllabus Paper I - Module D cover following topics-

JAIIB Syllabus - Principles and Practices of Banking		
Module	Name of the Units	Topics
Module D - Support Services- Marketing of Banking Services/ Products	Marketing – An Introduction	Concept; Management; Products & Services; Marketing Mix; Brand Image
	Social Marketing/ Networking	Evolution, Importance & Relevance of Social Marketing/ Networking
	Consumer Behavior and Product	Consumer Behavior; Product Planning, Development, Strategies, etc.; CRM
	Pricing	Importance, Objectives, Factors, Methods, Strategies of Pricing; Bank Pricing
	Distribution	Distribution Channels; Channels for Banking Services; Net Banking; Mobile Banking
	Channel Management	Meaning, Levels, Dynamics, Advantages
	Promotion	Role of Promotion in Marketing; Promotion Mix
	Role of Direct Selling Agent/ Direct Marketing Agent in a bank	Definition; Relevance; Banker as DSA/ DMA; Delivery Channels in Banks; Benefits

	Marketing Information Systems – a longitudinal analysis	Functions & Components of MKIS; MKIS Model; Use of Computers & Decision Models; Performance of MKIS; Advantages
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The Paper I of JAIIB Syllabus i.e. Principles and Practices of Banking now includes one more module - Module E. the topics covered in this module are as follows -

JAIIB Syllabus - Principles and Practices of Banking

Module	Name of the Units	Topics
Module E - Ethics in Bank & Financial Institutions	Ethics, Business Ethics & Banking: An integrated Perspective	Business Ethics, Ethical Foundation and Banking Ethics in Global and Indian Contexts
	Ethics at the Individual Level	Values, Norms, Beliefs, Morality, Conflict, Integrity, Golden Rule, Dilemmas, Decision-Making
	Ethical Dimensions: Employees	Obligation to Bank/ Third Parties, Abuse of Official Position, Sexual Harassment, Conflict of Interest, Fair Accounting Practices, HRM Ethics, Employees as Ethics Ambassadors & Managers as Ethical Leaders
	Work Ethics and the Workplace	Work Ethics, Benefits of Ethical Behavior, Unethical Behavior: Causes and Remedies, Code of Ethics Manual, Whistleblowing in Banks, Whistleblowing Laws in India
	Banking Ethics: Changing Dynamics	Ethics and Technology, Data Security and Privacy, Intellectual Property Rights, Patents and Proprietary Rights, Ethics of Information Security, Cyber Threats, Digital Rights Management

Wondering how to complete the vast JAIIB syllabus? Refer the links below and give a boost to your preparation-

- [Bank Exam Quiz](#)
- [Banking Awareness](#)
- [Current Affairs](#)
- [Static GK](#)

JAIIB Syllabus - Paper II

The Paper II of JAIIB Syllabus i.e. Accounting and Finance For Bankers is divided in 4 modules the detailed syllabus is as follows -

JAIIB Syllabus - Accounting and Finance For Bankers

Module A - Business Mathematics & Finance
1. Calculation of Interest and Annuities

Calculation of Simple Interest & Compound Interest; Calculation of Equated Monthly Instalments; Fixed and Floating Interest Rates; Calculation of Annuities; Interest Calculation using Products/ Balances; Amortization of a Debt; Sinking Funds

2. Calculation of YTM

Debt- Definition, Meaning & Salient Features; Loans; Introduction to Bonds; Terms associated with Bonds; Cost of Debt Capital; Bond value with semi-annual Interest; Current Yield on Bond; Calculation of Yield-to- Maturity of Bond; Theorems for Bond Value; Duration of Bond; Properties of Duration; Bond Price Volatility

3. Capital Budgeting

Present Value and Discounting; Discounted Technique for Investment Appraisal; Internal Rate of Return (IRR); Method of Investment Appraisal; NPV and IRR compared; Investment Opportunities with Capital Rationing; Investment Decision making under condition of uncertainty; Expected NPV Rule; Risk Adjusted Discount Rate Approach for NPV Determination; Sensitivity Analysis for NPV Determination; Decision Tree Analysis for NPV Estimation; Payback Methods; ARR

4. Depreciation and its Accounting

Depreciation, its types and methods; Comparing Depreciation Methods

5. Foreign Exchange Arithmetic

Fundamentals of Foreign Exchange; Forex Markets; Direct and Indirect Quote; Some Basic Exchange Rate Arithmetic – Cross Rate, Chain Rule, Value date, etc.; Forward Exchange Rates – Forward Points; Arbitrage; Calculating Forward Points; Premium/ discount; etc.

Module B - Principles of Bookkeeping and Accountancy

1. Definition, Scope and Accounting Standards

Nature and Purpose of Accounting; Historical Perspectives; Origins of Accounting Principles; Accounting Standards in India and its Definition and Scope; Generally Accepted Accounting Principles of USA (US GAAP); Transfer Pricing; Overview of IFRS; Difference between GAAP & IFRS.

2. Basic Accounting Procedures

Concepts of Accountancy; Going Concern Entity; Double Entry System; Principle of Conservatism; Revenue Recognition and Realization; Accrual and Cash Basis.

3. Maintenance of Cash/ Subsidiary Books and Ledger

Record Keeping Basics; Account Categories; Debit and Credit Concepts; Accounting and Columnar Accounting Mechanics; Journals; Ledgers; subsidiary books; etc.

4. Bank Reconciliation Statement

Need for Bank Reconciliation; Causes of Differences; Preparation of Bank Reconciliation Statement; How to prepare a Bank Reconciliation Statement when Extracts of Cash Book and Pass Book are given; Adjusting the Cash Book Balance; Advantages of Bank Reconciliation Statement.

5. Trial Balance, Rectification of Errors and Adjusting & Closing Entries

Meaning of a Trial Balance; Features and Purpose of a Trial Balance; Types of Trial Balance and Preparation of a Trial Balance; Disagreement of a Trial Balance; Classification of Errors; Location of Errors; Rectification of Errors; Suspense Account and Rectification; Rectification of Errors when Books are closed; Adjusting and Closing Entries.

6. Capital and Revenue Expenditure

Expenditure; Distinction between Capital and Revenue Expenditure; Deferred Revenue Expenditure; Receipts; General Illustrations.

7. Bills of Exchange

Types of Instruments of Credit; Term and Due Date of a Bill; Certain Important Terms;

Accounting Entries to be Passed; Accommodation Bill etc.

Module C - Final Accounts

1. Balance Sheet Equation

Balance Sheet Equation; Computation of Balance Sheet Equation.

2. Preparation of Final Accounts

Preparation of Trading A/C; Profit and Loss A/C; Profit & Loss Appropriation Account; Balance Sheets

3. Ratio Analysis

Meaning of Accounting Ratios; Classification of Ratios; Uses of Accounting Ratios; Limitations of Accounting Ratios; Calculation and interpretation of various Ratios; Different Users and their Use of Ratios.

4. Final Accounts of Banking Companies

Definition and Functions of a Bank; Requirements of Banking Companies as to Accounts and Audit; Significant Features of Accounting Systems of Banks; Principal Books of Accounts; Preparation and Presentation of Financial Statements of Banks; CMA Format; Accounting Treatment of Specific Items; Preparation of Profit and Loss Account; Comments on Profit and Loss Account; Important Items of Balance Sheet; Disclosure Requirements of Banks; Additional Disclosures prescribed by RBI; Disclosures required under BASEL norms.

5. Company Accounts I & II

Definition and Types of Companies; Distinction between Partnership and Limited Liability Company; Classes of Share Capital; Issue of Shares; General Illustrations Non-Voting Shares; Form of Balance Sheet; Legal Requirements for Assets; Legal Requirements for Liabilities; Legal Requirements for Profit & Loss A/c; Preparation of Final Accounts

6. Accounting in a Computerized Environment

Meaning, features of and terms used in Computerized Accounting; Difference between Computerized and Manual Accounting; Advantages and Disadvantages of Computerized Accounting; Functions performed by Computerized Accounting Softwares available in the Market; Computerization – Scope and Experiences in Banking; The Core Banking Components; Information Security; Internet and World Wide Web – Influences on Banking

Module D - Banking Operations

1. Banking Operations & Accounting Functions

Preparation of Vouchers, cash receipt and payment entries, clearing inward and outward entries, transfer debit and credit entries, what is KYC and what are the different documents to satisfy KYC, verify KYC and authenticity of documents, operational aspects in regard to opening of all types of accounts, scrutiny of loan applications/ documents, allowing withdrawals and accounting entries involved at various stages, operational aspects of CBS environment etc., Back office operations in banks, handling of unreconciled entries in banks.

JAIIB Syllabus - Paper III

The Paper III of JAIIB Syllabus includes topics covered under the Legal and Regulatory Aspects of Banking. Let us see the topics covered in detail.

JAIIB Syllabus - Legal and Regulatory Aspects of Banking

Module A - Regulations and Compliance

1. Legal Framework of Regulation of Banks

Business of Banking; Constitution of Banks; RBI Act, 1934; Banking Regulation Act, 1949; Role of RBI; Govt. as a Regulator of Banks; Control over Co-operative Banks; Regulation by

other Authorities.

2. Control over Organization of Banks

Licensing of Banking Companies; Branch Licensing; Paid up Capital and Reserves; Shareholding in Banking Companies; Subsidiaries of Banking Companies; Board of Directors; Chairman of Banking Company; Appointment of Additional Directors; Restrictions on Employment; Control over Management; Corporate Governance; Directors and Corporate Governance.

3. Regulation of Banking Business

Power of RBI to Issue Directions; Acceptance of Deposits; Nomination; Loans and Advances; Regulation of Interest Rate; Regulation of Payment Systems; Internet Banking Guidelines; Regulation of Money Market Instruments; Banking Ombudsman; Reserve Funds; Maintenance of CRR, SLR; Assets in India.

4. Returns Inspection, Winding up, Mergers & Acquisitions

Annual Accounts & Balance Sheet; Audit & Auditors; Submission of Returns; Preservation of Records and Return of Paid Instruments; Inspection and Scrutiny; Board for Financial Supervision; Acquisition of Undertakings; Amalgamation of Banks; Winding up of Banks; Penalties for offences.

5. Public Sector Banks and Co-operative Banks

SBI and its Subsidiaries; Regional Rural Banks; Nationalized Banks; Application of BR Act to Public Sector Banks; Disinvestment of Shares by Govt.; Co-operative Banks

6. Financial Sector Legislative Reforms

Need, Approach for Financial Sector Legislative Reforms; Important Reforms

7. Recent Legislative Changes in RBI Act

Recent Legislative Changes in RBI Act, Need thereof

8. Financial Sector Development Council

Role and Functions of Financial Sector Development Council

Module B - Legal Aspects of Banking Operations

1. Different Types of Borrowers

Types of Borrowers; Limited Liability Partnership

2. Types of Credit Facilities

Cash Credit, Overdraft, Demand Loans, Term Loans, Bill Finance

3. Secured and Unsecured Loans, Registration of Firms and Incorporation of Companies

Definition of Secured and Unsecured loans; Need for Secured Loans; Registration of Firms; Consequences of Non-registration of Firms; Incorporation of a Company

4. Indemnities

Definition of Contract of Indemnity; Features of Indemnity Contract & Guarantee; Scope and Application of Indemnity Contracts to Banks; Obligations of a Banker; Precaution & Rights of an Indemnity Holder

5. Bank Guarantees

Definition and Types of Bank Guarantees; Banker's Duty to Honor Guarantee; Precautions to be taken for Issuance of Bank Guarantee; Precautions to be taken for Payment under Bank Guarantee; Invocation & Enforcement.

6. Letters of Credit

General Considerations of Letters of credit; Parties to a Letter of credit; Types of Letters of credit; Documents under a Letter of credit; UCPDC 600; Banks obligation for payment of letter of credit.

7. Deferred Payment Guarantees

Purpose of DPGs; Methods of Payment

8. Laws Relating to Bill Finance

Class of Bills and Laws Governing Bills; Classification of Bills; Categories of Bill Finance; Bill Finance and Legal Position of Banker

9. Various Types of Securities

Types of Securities; Escrow Arrangements; Trust and Retention Arrangements.

10. Laws Relating to Securities and Modes of Charging – I

Mortgage; Types of Mortgage; Enforcement of Mortgages

11. Laws Relating to Securities and Modes of Charging – II

Lien; Pledge; Hypothecation; etc.

12. Registration and Satisfaction of Charges

Definition of Charge; Procedure for Registration of Charge; Effect of Non-registration of charges; Provisions of Law relating to Registration of Charges

13. Case Laws on Responsibility of Paying Bank

Negotiable Instruments Act and Paying Banks; Liability of Paying Banker; Payment in due course; Payment in Good Faith; Whether Payment under Mistake Recoverable

14. Case Laws on Responsibility of Collecting Bank

Statutory protection to Collecting Bank; Duties of Collecting Bank

Module C - Banking Related Laws

1. Recovery of Debts due to Banks and Financial Institutions Act, 1993(DRT Act)

Objective of the Act, Constitution of Tribunal, Procedure to be followed, Enforcement process

2. Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act (SARFAESI)

Constitutional Validity; Definitions; Regulation & Reconstruction; Enforcement of Security Interest; Central Registry; Offences & Penalties; Miscellaneous Provisions

3. Banking Ombudsmen Scheme

Purpose; Extent; Definitions; Establishment; Powers; Procedure for Redressal Grievance

4. Bankers Books Evidence Act, 1891

Applicability; Definition; Important Provisions

5. The Legal Services Authorities Act, 1987

Lok Adalats- Organization; Jurisdiction; Disposal of Cases; Awards

6. The Consumer Protection Act, 1986 and CERSAI

Preamble, Extent & Definitions; Consumer Protection Councils; Consumer Disputes Redressal Agencies; Objectives and important provisions of Central Registry of Securitisation Asset Reconstruction and Security Interest of India

7. The Law of Limitation

Definition; Computation of Limitation; Important Provisions in schedule to the Limitation Act

8. Tax Laws

Income Tax; Commodity Transaction Tax; Service Tax

9. Negotiable Instruments Act, 1881

Applicability; Definition; Important Provisions

10. Payment & Settlements Systems Act, 2007

Applicability; Definition; Important Provisions

Module D - Commercial Laws with Reference to Banking Operations

1. Indian Contract Act, 1872

Meaning and essentials of contract; Contract of Indemnity & Rights of Indemnity Holder; Contract of Guarantee; Contract of Bailment; Contract of Pledge; Contract of Agency

2. The Sale of Goods Act, 1930

Features; Sale & Agreement to Sell; Conditions and Warranties; Express & Implied; Rights of Unpaid Seller

3. Indian Partnership Act, 1932

Definition & Types of Partnerships; Relation of partners to one another & to third Parties; minor admitted to benefits of partnership; Dissolution of a firm; Effect of non registration; Limited liability partnerships formation, registration, rights and liabilities of partners

4. Definition and features of a company

Definition & Features of a Company; Distinction between Company and Partnership

5. The Companies Act, 1956 (Now Companies Act, 2013)

Definition, Features & Types of companies; Memorandum and Articles of Association; Doctrine of Ultra Vires, Constructive Notice, Indoor Management; Membership of Company Acquisition, Cessation, Register, Rights & Duties of Members, Prospectus; Directors; Winding up of Companies

6. Foreign Exchange Management Act, 1999

Important Terms; Powers of RBI, Regulation and Management; Directorate of Enforcement

7. Transfer of Property Act, 1882

Sale, Mortgage of Immovable Property; Types of Mortgages; Sale with and without court intervention; Lease of Immovable Property

8. The Right to Information Act, 2005

Applicability; Definition; Important Provisions

9. Right to Information and Obligation of Public Authorities

Obligations; Procedure; Disposal; Appeal; Orders; Penalties.

10. The Prevention of Money Laundering Act, 2002

Obligations; Records to be Maintained; Procedure for Maintaining & Furnishing Information; Maintenance & Verifications of Records of Identity of Clients.

11. Information Technology Act, 2000

Definitions; Electronic Governance; Certifying Authorities; Digital Signature Certificates; Penalties; Appeal