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Learning Sessions

JAIIB · PAPER 2

PRINCIPLES & PRACTICES OF BANKING

J P2

Module-wise chapters, weightage & key topics

4	52	100	17
MODULES	CHAPTERS	MARKS	UPDATED TOPICS

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Exam snapshot

Paper pattern

- ✓ **100 questions** · 1 mark each · **100 marks**
- ✓ Duration **2 hours**, conducted **online**
- ✓ **No negative marking**
- ✓ Pass: **50%** aggregate (with module minimums)
- ✓ Mix of conceptual, applied & numerical questions

How to read this deck

- ✓ Each module shows its **indicative weightage**
- ✓ Every chapter lists **key topics** + chapter weightage
- ✓ UPDATED = topic with a recent regulatory change — revise latest figures
- ✓ Weightage is **indicative** (content volume + past-paper trend), not officially published by IIBF

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Video classes

Exam PDFs
e-notes & one-liners

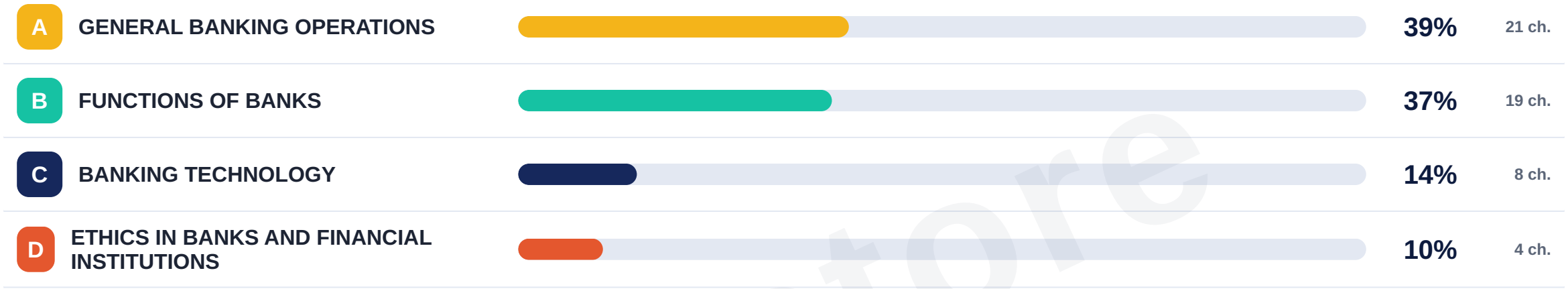
Mock tests
Latest IIBF pattern

Crash course
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Module-wise weightage

WHERE THE MARKS SIT



Indicative distribution of 100 marks across the modules. Prioritise **Module A — GENERAL BANKING OPERATIONS**, the single largest scorer.

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Chapters & key topics

A Module A — GENERAL BANKING OPERATIONS · 1/5

39%
MODULE WEIGHT

1	**Banker-Customer Relationship** Requirements to be Called a Bank, Banker-Customer Relationship, Bank as a Trustee, Bailee, Bailor Relationship, Agent-Principal Relationship, Lessor and Lessee, Indemnifier and, Indemnified, Different Deposit Products or Services, Services to Customers and Investors	**2** MARKS
2	**AML-KYC Guidelines** UPDATED Money Laundering & Financing of Terrorism Risks, AML Framework in India, Know Your, Customer Policy, Organisational Set-up for AML, Obligations under PMLA, Risk Management, Obligations under International Agreements, FATF Identified Jurisdictions, Correspondent, Banks, Reporting Under FATCA/ CRS, Reporting Obligations, Implications of Non-compliance, of PMLA Obligations, Secrecy Obligations	**3** MARKS
3	**Operational Aspects of KYC** UPDATED Know Your Customers (KYC) Norms, Wire Transfers, Other Operations - Regulations, Central, KYC Records Registry (CKYCR), Monitoring of Transactions	**1** MARKS
4	**Opening Accounts of Various Types of Customers** Personal Accounts, Accounts of Other Customers, Norms for Opening Current Accounts, Obtaining Photographs of Account Holders, Legal Entity Identifier	**1** MARKS
5	**Operational Aspects of Deposit Accounts** Salient Feature of Deposit Accounts, Interest on Deposit Accounts, Prohibitions & Exemptions, Inoperative Accounts & Unclaimed Deposits, Operational Instructions in Joint Accounts, Nomination Facility, Other Operational Guidelines, Attachment Orders, Procedure for, Submission of Records to Statutory Authorities	**2** MARKS

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Chapters & key topics

A Module A — GENERAL BANKING OPERATIONS · 2/5

39%
MODULE WEIGHT

6	**Operational Aspects of Handling Clearing/Collection/Cash** Cheque Truncation System (CTS), RBI Guidelines on Collection of Instruments, Cash and its, Custody, Security Arrangements at Branches and ATMs	1 MARKS
7	**Banker's Special Relationship** Mandate – Definition, Power of Attorney (POA) – Definition, Banker's Lien, Right of Set-off, Right of Appropriation	1 MARKS
8	**Foreign Exchange Remittance Facilities for Individuals** UPDATED Evolution of FEMA, Definitions, Bringing in and Taking out Foreign Exchange, Inward, Remittances, Outward Remittances, Indo - Nepal Remittance Scheme	1 MARKS
9	**Operational Aspects of NRI Business** Permitted Accounts in India for NRIs and PIOs, Accounts in India of Foreign Nationals Visiting, India, Special Non-Resident Rupee Account – SNRR Account, Remittance of Assets Held by, NRIs/ PIOs, Acquisition and Transfer of Immovable Property in India by a Non-Resident Indian, (NRI), Creation of Charge on Immovable Property in India, Repatriation of Income and Sale, Proceeds of Assets Held Abroad by NRIs, Investments by NRIs/ PIOs	3 MARKS
10	**Foreign Currency Accounts for Residents and Other Aspects** Types of Accounts Permitted, Foreign Currency Denominated Accounts in India, Permitted, Foreign Currency Accounts Outside India, Remittance of Assets by Foreign Nationals not, Being PIOs, Modes of Acquiring Property Outside India by a Resident, Foreign Contribution, (Regulation) Act 2010	2 MARKS

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Chapters & key topics

A Module A — GENERAL BANKING OPERATIONS · 3/5

39%
MODULE WEIGHT

11	**Cash Management Services and Its Importance** Developments in CMS, Importance of Cash Management System, Types of Cash	1 MARKS
12	**Management Services, Challenges and Issues** Payment and Collection of Cheques and Other Negotiable Instruments, Negotiable Instruments Act, Payment of a Cheque, Payment in due course – Section 10, Liability of the Paying Bank – Section 31, Collection of Cheques – Duties of a Collecting Bank, Endorsement of Cheques, Crossing of Cheques, Forged Instruments, Bouncing (Dishonour), of Cheques, Cheque Truncation System	3 MARKS
13	**Responsibility of Paying Bank** Negotiable Instruments Act and Paying Banks, Liability of Paying Banker when Customer's, Signature on the Cheque is Forged, Payment to be in Due Course for Bank to Seek Protection, Payment in Good Faith without Negligence of an Instrument on which Alteration is not, Apparent, Payment by Bank Under Mistake Whether Recoverable, Cheque Truncation	2 MARKS
14	**Responsibility of Collecting Bank** Statutory Protection to Collecting Bank, Duties of the Collecting Bank	1 MARKS
15	**Ancillary Services** UPDATED Remittances: Introduction, Demand Drafts (DD) and Banker's Cheques (BC), Mail Transfer, (MT), Telegraphic Transfer (TT), National Electronic Funds Transfer System (NEFT), Real, Time Gross Settlement System (RTGS), Electronic Benefit Transfer (EBT) Scheme, Mobile, Banking in India, Electronic/Digital Payments, Safe Deposit Lockers, Portfolio Management, Services, Merchant Banking, Government Business, Levying of Service Charges	4 MARKS

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Chapters & key topics

A Module A — GENERAL BANKING OPERATIONS · 4/5

39%
MODULE WEIGHT

16	**Financial Inclusion & Financial Literacy** UPDATED Financial Inclusion by Extension of Banking Services, Use of Mobiles/Tablets in Financial, Inclusion Drive, Financial Literacy, Rural Self Employment Training Institutes (RSETI)	1 MARKS
17	**Customer Service Guidelines** Customer Service in Banks, Policy for General Management of the Branches, ATM, Operations, Security Issues and Risk Mitigation Measures, Service at the Counters, Information to the Customers, Special Arrangements at Branches, Other Provisions	2 MARKS
18	**Duties & Rights of a Banker and Customer Rights** Duty of Secrecy & Confidentiality, Duty of Reasonable Care, Garnishee or Attachment Order, Bank's Rights, Customer Awareness, Banking Codes and Standards Board of India, Obligations on the Customer	1 MARKS
19	**Grievance Redressal & RBI Integrated Ombudsman Scheme 2021** UPDATED Model Policy on Grievance Redressal, Internal Machinery to Handle Customer Complaints/	1 MARKS
20	**Grievances, The RBI - Integrated Ombudsman Scheme** UPDATED The Consumer Protection Act, 2019: Preamble, Extent and Definitions, Purpose of The Act, Preamble and Extent, Act not Overriding on Any Other Law, Salient New, Aspects of CPA 2019, Definitions, Various Fora, Consumer Protection Councils, Central, Consumer Protection Authority, Consumer Disputes Redressal Commissions, Jurisdictions of, Commissions, Complaints to District Commissions, Complaints to State Commissions/, National Commission, Appeals Against Orders of District/ State Commission, Other Aspects, Mediation Process, Product Liability, Unfair Contracts, Data Protection	5 MARKS

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Chapters & key topics

A Module A — GENERAL BANKING OPERATIONS · 5/5

39%
MODULE WEIGHT

21 The Right to Information Act, 2005

Applicability, Definitions, Right to Information, Obligations of Public Authorities, Designation of, Public Information Officers, Procedure for Obtaining Information, Disposal of Request, Appeal, Orders in Appeal, Central Information Commission, State Information Commission, Penalties, Act to Have Overriding Effect

3
MARKS

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Chapters & key topics

B Module B — FUNCTIONS OF BANKS · 1/4

37%
MODULE WEIGHT

22	**Appraisal and Assesement of Credit Facilities** Credit Appraisal, Credit Appraisal techniques, Methods of Assessment of Loans, Assessment, of Working Capital, Assessment of Term Loan	1 MARKS
23	**Operational Aspects of Loan Accounts** Interest Rates on Loans, Credit Management, Credit Monitoring, Common Operational, Terms/Aspects in Loan Functions, Operational Process of Handling Loans, Accounting, Aspects of Loan Products, Basic Operating Instructions on Loan Products, Operating Manual, for Loans and Advances, Sample Operating Instructions, Operational Aspects of a Few, Common Loan Products, Guidelines on Recovery Agents Engaged by Banks, Fair Practices, Code for Lenders	4 MARKS
24	**Types of Collaterals and Their Characteristics** Effectiveness of Securities, What are ‘Secured Loans’ and ‘Unsecured Loans’?, Types of, Securities, Land and Buildings, Goods, Documents of Title to Goods, Advances against Life, Insurance Policies, Advance Against Shares, Advance Against Debentures, Loan against, Book Debts, Loan against Term Deposits, Loan against Gold Ornaments, Supply Bills, Vehicle, Finance	4 MARKS
25	**Different Modes of Charging Securities** Meaning and Essentials of a Contract, Contract of Agency, Contract of Bailment, Types of, Charges, Registration of Charges	1 MARKS
26	**Documentation** Different Types of Documents, Documentation Procedure	1 MARKS

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Chapters & key topics

B Module B — FUNCTIONS OF BANKS · 2/4

37% MODULE WEIGHT

27	**Non-Performing Assets/ Stressed Assets** Definition, Income Recognition, Computation of Gross Advances, Gross NPA, Net Advances, and Net NPA, Asset Classification, Provisioning Norms, Writing Off of NPAs, NPA, Management – Requirement of Effective Mechanism and Granular Data, Framework for, Resolution of Stressed Assets, Prudential Norms Applicable to Restructuring, Other Aspects	3 MARKS
28	**Important Laws Relating to Recovery Of Dues** UPDATED Introduction to Recovery of Debts and Bankruptcy Act, 1993 (DRB), Introduction to SARFAESI Act, Introduction To The Insolvency and Bankruptcy Code, Introduction To The Legal Services, Authorities Act, Introduction To The Law of Limitation	2 MARKS
29	**Contracts of Indemnity** Contract of Indemnity Defined, Distinctive Features of Indemnity Contract and Guarantee, Rights of an Indemnity Holder, Implied Indemnity, Enforceability of Contract of Indemnity, Scope and Application of Indemnity Contracts to Banks	1 MARKS
30	**Contracts of Guarantee & Bank Guarantee** Parties to the Contract, Basic Principles of Contract to be Complied, Consideration, The, Liability of the Surety, Continuing Guarantee, Revocation of a Continuing Guarantee, Death of, Surety, Variance in Terms of the Contract, Discharge of Principal Debtor, Forbearance to Sue, Surety can Claim His Dues from the Principal Debtor, Security, Implied Promise by the, Principal Debtor to Indemnify the Surety, Misrepresentation Made by the Creditor, Co-sureties, for the Same Debt, Release of One Co-surety does not Discharge Other, Bank Guarantees, Various Types of Bank Guarantees, Banker's Duty to Honour Guarantee, Issuance of Bank, Guarantee – Precautions to be Taken, Payment Under Bank Guarantee – Precautions to be, Taken	6 MARKS
31	**Letters of Credit** Letters of Credit – General Consideration, Parties to a Letter of Credit, Types of Letters of, Credit, Documents Under a Letter of Credit, Uniform Customs and Practices for Documentary	1 MARKS

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Chapters & key topics

B Module B — FUNCTIONS OF BANKS · 3/4

37%
MODULE WEIGHT

32	**Deferred Payment Guarantee** Purpose of Deferred Payment Guarantee, Method of Payment	1 MARKS
33	**Laws Relating to Bill Finance** Class of Bills and Laws Governing Bills, Classification of Bills, Various Types of Bill Finance, Bill Finance and Legal Position of a Banker	1 MARKS
34	**Credit Cards, Home Loans, Personal Loans, Consumer Loans** Credit Card, Home Loans, Personal Loans, Consumer Loans	1 MARKS
35	**Priority Sector Advances** UPDATED Applicability, Targets/Sub-Targets for Priority Sector, Categories of Priority Sector, Non, Achievement of Priority Sector Targets, Common guidelines for Priority Sector Loans, Other, Modes of Lending to Priority Sectors, Other Aspects Related to Priority Sector Lending	2 MARKS
36	**Agricultural Finance** Short-Term Loans, Medium/Long-Term Loans, Crop Loan, Revised Scheme for Issue of Kisan, Credit Card (KCC), Selected Activities Under Agricultural Financing, Minimum Support Prices, Scheme, Prime Minister Fasal Bima Yojana (PMFBY)	2 MARKS

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Chapters & key topics

B Module B — FUNCTIONS OF BANKS · 4/4

37%
MODULE WEIGHT

37 Finance to MFIs/Co-Lending Arrangements with NBFCs UPDATED

Background, Bank Borrowings - Source of Finance for NBFC's, Bank Finance to NBFC's, Bank, Loans to NBFC's for On-Lending, Bank Loans to NBFCS-MFIs, NBFC-MFI – Channelising, Agent for Special Government Schemes, Co-Lending by Banks and NBFC's to Priority Sector, Framework for Scale Based Regulation (SBR) for Non-Banking Financial Companies

2 MARKS

38 Micro, Small and Medium Enterprises in India UPDATED

Aim of MSMEs, Micro, Small and Medium Enterprises Development (MSMED) Act, Policy, Package for MSMEs – Credit/Finance, Measures for Promotion, Development and, Enhancement of Competitiveness of Micro, Small and Medium Enterprises, Delayed, Payments, Trade Receivables Discounting System (TReDS), Performance and Credit Rating, Scheme, Credit Guarantee Fund Scheme for Micro and Small Enterprises, Cluster Based, Approach in Financing MSMEs, Common Guidelines / Instructions for Lending to MSME, Sector

4 MARKS

39 Government Sponsored Schemes

Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), Deendayal, Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM), Pradhan Mantri Jan, Dhan Yojana (PMJDY), MUDRA Loans, Khadi Village Industries Commission (KVIC)

1 MARKS

40 Self-Help Groups

SHG – Definition, Need for SHGs, Forming SHGs, SHGs Under DAY-NRLM/ DAY-NULM, Schemes, SHG-Bank Linkage Programme

1 MARKS

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Chapters & key topics

C Module C — BANKING TECHNOLOGY · 1/2

14% MODULE WEIGHT

41 Operational Aspects of CBS Environment — 3 MARKS

Functions Performed by CBS, Flow of Transactions in CBS, The Accounting of Transactions, in CBS, End of Day (EOD) And Begin of Day (BOD) Operations, End of Day (EOD) Operations, Password Control, Parameter/Master File, Logical Access Control, Operational Aspects of, Security Control in CBS, Role and Responsibilities of the Bank Under CBS

42 Alternate Delivery Channels – Digital Banking UPDATED — 2 MARKS

Alternate Delivery Channels, Automated Teller Machines (ATMs), Electromagnetic Cards, Electronic Banking, Customer Protection–Limiting Liability of Customers in Unauthorised, Electronic Banking Transactions, Harmonization of Turn Around Time (TAT) and Customer, Compensation for Failed Transactions Using Authorised Payment Systems

43 Data Communication Network and EFT Systems UPDATED — 2 MARKS

Data Communication Networks, Network Scenario in India: Major Networks, Emerging Trends, in Communication Networks for Banking, Evolution of EFT Systems, Structured Message, Transfer System Using SWIFT, Automated Clearing Systems, Two-Level Funds Transfer, System, Emergence of Electronic Payment Systems in India

44 Digital Payment Systems – NPCI UPDATED — 1 MARKS

Electronic Clearing Systems in India, National Payment Corporation of India (NPCI), Digital, Initiatives by the Government of India

45 Impact of Technology Adoption and Trends in Banking Technology — 1 MARKS

Trends in Technology Developments, Role and Uses of Technology Upgradation, Global, Trends in Banking Systems, Impact of Information Technology on Banks, Some emerging, technology trends in Banking

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Chapters & key topics

C Module C — BANKING TECHNOLOGY · 2/2

14%
MODULE WEIGHT

46 Security Considerations and Mitigation Measures in Banks UPDATED

Risk Concern Areas, Different Types of Threats, Control Mechanism, Computer Audit, Information System Audit (IS Audit), Information System Security (IS Security), Modus, Operandi of Online Frauds and Cyber Security Awareness, IT Resources Evaluation, Requirements, Disaster Recovery Management Objective, Legal Framework for Electronic, Transactions Information Technology Act, G. Gopalakrishana Committee Report, Cyber, Security Framework in Banks, Integrated Ombudsman Scheme, 2021 by RBI

4 MARKS

47 Operational Aspects of Cyber Crimes/Fraud Risk Management in Cyber Tech UPDATED

Fraud vs Crime, Phases of an Effective Incident Response Plan

1 MARKS

48 Technology trends in Banking, e-RUPI, Fintech - RegTech, SupTech, Hashtag banking etc. UPDATED

e-RUPI, Fintech/Reg Tech/Sup Tech, Social Media Banking, Hashtag Banking, Account, Aggregators, Open Banking

1 MARKS

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Chapters & key topics

D Module D — ETHICS IN BANKS AND FINANCIAL INSTITUTIONS

10% MODULE WEIGHT

49 Ethics at the Individual Level

Values, Norms, Beliefs and Their Role, Core Values: The Value of a Value, Morality and, Personal Values, Value – Conflicts: How Should I Live?, Personal Ethics and Business Ethics, Individual Integrity and Responsibility, The Golden Rule, Understanding Right and Wrong, Doing the Right Thing, Ethical Reasoning and Real-World Application, Ethical Dilemmas, Resolving Ethical Dilemmas, A Framework of Ethical Decision-Making

3 MARKS

50 Ethical Dimensions: Employees

Abuse of Official Position: Insider Trading, Proprietary Data, Bribes, etc, Obligations to Third, Parties, Job Discrimination, Sexual Harassment, Managing Conflict of Interests, Fair, Accounting Practices: Related Party Transactions, HRM Ethics, Principles of Representation, and Work Environment, Employees as Ethics Ambassadors & Managers as Ethical Leaders

3 MARKS

51 Work Ethics and the Workplace

What Is Work Ethics? Something Bigger Than the Self, Ethical Behaviour at The Workplace, Benefits, Recognising Ethical Workplaces, Unethical Behaviours: Causes and Remedies, Conducting Personal Business During Office Time, Taking Credit for Others' Work, Ethical, Lapses and Organizational Culture, Ethics of a Banker, Whistleblowing in Banks, Whistleblowing Law in India

3 MARKS

52 Banking Ethics: Changing Dynamics

Ethics and Technology, Data Security and Privacy, Intellectual Property Rights, Patents and, Proprietary Rights, Ethics of Information Security

1 MARKS

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