

CAIIB · Paper 4

Banking Regulations & Business Laws

SYLLABUS & PRIORITY GUIDE

Based on the latest IIBF revised syllabus · June 2026

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Exam Snapshot

Papers	4 compulsory (ABM, BFM, ABFM, BRBL) + 1 elective
Questions	100 MCQs per paper
Marks	100 per paper
Duration	2 hours per paper
Pass mark	50/100 per paper, or 45 per paper + 50% aggregate
Negative marking	None
Medium	English & Hindi
Mode	Online (twice a year — June & December)

How to Use This Guide

This guide maps the complete official IIBF syllabus for **Banking Regulations & Business Laws**, module by module and chapter by chapter. Each module carries a **priority badge** — **HIGH** (score-driving, study first), **MEDIUM** (steady weight) or **LOW** (read once) — plus a **NUMERICAL / THEORY** tag so you know where calculation practice is needed. Use the Priority Matrix and the Top 10 list for fast revision.

Prefer guided prep? Live bilingual classes for this paper are on iibf.store

Module-wise Syllabus

Module A Regulations & Compliance

HIGH

THEORY

Key focus: RBI Act, Banking Regulation Act, regulatory framework

1. Reserve Bank of India Act, 1934
2. Banking Regulation Act, 1949
3. Role & Functions of RBI as Regulator
4. Regulatory Framework & Compliance
5. Banking Ombudsman & Customer Protection
6. Prevention of Money Laundering Act (PMLA)
7. Provisions of Other Key Banking Statutes

Module B Legal Aspects of Banking Operations

HIGH

THEORY

Key focus: Contract, securities, NI Act, recovery, SARFAESI, IBC

1. Indian Contract Act — Relevant Provisions
2. Bailment, Pledge, Hypothecation & Mortgage
3. Indemnity & Guarantee
4. Law of Agency
5. Negotiable Instruments Act, 1881
6. Securitisation & SARFAESI Act, 2002

7. Recovery of Debts (DRT) & Insolvency and Bankruptcy Code (IBC)
8. Banker's Books Evidence Act

Module C Banking Related Laws

MEDIUM

THEORY

Key focus: Consumer protection, IT Act, RTI, allied laws

1. Consumer Protection Act
2. Right to Information Act
3. Information Technology Act & Cyber Law
4. Limitation Act
5. Tax Laws relevant to Banking
6. Law relating to Securities & Modes of Charge

Module D Commercial & Business Laws with Banking Implications

MEDIUM

THEORY

Key focus: Company law, partnership, FEMA, competition, foreign laws

1. Companies Act — Banking Relevance
2. Partnership & LLP Law
3. Foreign Exchange Management Act (FEMA)
4. Competition Act
5. Transfer of Property Act
6. Law relating to Bankruptcy & Cross-Border Insolvency

Priority Matrix

Module	Priority	Numerical?	Key focus
Module A — Regulations & Compliance	HIGH	No	RBI Act, Banking Regulation Act, regulatory framework
Module B — Legal Aspects of Banking Operations	HIGH	No	Contract, securities, NI Act, recovery, SARFAESI, IBC
Module C — Banking Related Laws	MEDIUM	No	Consumer protection, IT Act, RTI, allied laws
Module D — Commercial & Business Laws with Banking Implications	MEDIUM	No	Company law, partnership, FEMA, competition, foreign laws

10 Top 10 Most Important Topics

1 SARFAESI Act, 2002

MODULE B · Legal Aspects of Banking Operations

Most-tested law in BRBL — recovery mechanism asked every cycle.

2 Negotiable Instruments Act, 1881

MODULE B · Legal Aspects of Banking Operations

Cheques, endorsements, dishonour are perennial high-yield.

3 Banking Regulation Act, 1949

MODULE A · Regulations & Compliance

Core regulatory provisions asked directly.

4 Insolvency & Bankruptcy Code (IBC)

MODULE B · Legal Aspects of Banking Operations

Resolution process is a frequent scoring area.

5 Bailment, Pledge, Hypothecation & Mortgage

MODULE B · Legal Aspects of Banking Operations

Charge-type distinctions repeat consistently.

6 RBI Act, 1934

MODULE A · Regulations & Compliance

Functions and provisions tested reliably.

7 Indemnity & Guarantee

MODULE B · Legal Aspects of Banking Operations

Contract-law favourite, conceptually rich.

8 PMLA & KYC Compliance

MODULE A · Regulations & Compliance

Regulatory questions asked regularly.

9 DRT & Debt Recovery

MODULE B · Legal Aspects of Banking Operations

Recovery framework questions recur.

10 Consumer Protection & Ombudsman

MODULE C · Banking Related Laws

Customer-grievance provisions are reliable marks.

Insights & Strategy

- **Start here:** Module A (Regulations & Compliance), Module B (Legal Aspects of Banking Operations) carry the highest weight — secure these first.
- **Revision loop:** use the Top 10 list as your final-week checklist — those topics alone cover a large share of marks.
- **PYQ habit:** attempt past-year MCQs after every module; pattern recognition beats rote learning in JAIB.

Learning Sessions

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Structured, exam-oriented coaching for Banking Regulations & Business Laws — live classes, chapter-wise PYQs, mock tests and downloadable ePDFs, in Hindi & English.

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