

CAIIB — COMPULSORY PAPER IV: BANKING REGULATIONS & BUSINESS LAWS

Print this tracker. Tick each topic as you complete your notes, practise MCQs, and revise. Focus on HIGH PRIORITY topics (★) first — they account for the majority of exam marks.

LEGEND: ★ HIGH PRIORITY ◆ MEDIUM PRIORITY ■ STANDARD [] Not Started [/] In Progress [X] Done

#	Imp	Topic	Notes Done	MCQs Done	Revised
MODULE A: REGULATIONS AND COMPLIANCE					
1	★	Legal Framework — Business of Banking; Constitution of Banks	[]	[]	[]
2	★	RBI Act 1934 — Chapters I-V; Schedules; Key Sections	[]	[]	[]
3	★	Banking Regulation Act 1949 — Sections 6, 22, 24, 35, 35A, 42, 45ZA	[]	[]	[]
4	★	RBI as Central Bank — Regulator of Banks & NBFCs; Government Regulation	[]	[]	[]
5	◆	Control over Co-operative Banks; Regulation by Other Authorities	[]	[]	[]
6	★	Licensing of Banks — Universal, SFB, RRB; Branch Licensing Policy	[]	[]	[]
7	★	Paid-up Capital, Reserves, Shareholding; Subsidiaries of Banks	[]	[]	[]
8	★	Board of Directors — Chairman; Additional Directors; Corporate Governance	[]	[]	[]
9	★	Regulation of Banking Business — Deposits, Loans, Interest Rates, Payments	[]	[]	[]
10	★	Banking Ombudsman — RBI Integrated Ombudsman Scheme 2021	[]	[]	[]
11	★	Returns, Inspection, Winding Up, Amalgamation of Banks	[]	[]	[]
12	◆	Public Sector Banks, RRBs, Co-operative Banks, Differentiated Banks	[]	[]	[]
13	★	NBFCs — Registration, Scale-Based Regulation (SBR), Capital Guidelines	[]	[]	[]
14	★	NBFCs — Prudential & Corporate Governance; Co-Lending with Banks	[]	[]	[]
15	◆	Financial Sector Reforms — Narasimham I & II; FSDC	[]	[]	[]
MODULE B: IMPORTANT ACTS/LAWS & LEGAL ASPECTS — PART A					
16	★	PMLA 2002 — Offences, Obligations, KYC, Enhanced Due Diligence	[]	[]	[]
17	★	PMLA — Record Maintenance, Reporting to FIU, FATF Jurisdictions	[]	[]	[]
18	★	Negotiable Instruments Act 1881 — Instruments, Characteristics	[]	[]	[]
19	★	NI Act — Drawer/Acceptor; Cheque Payment; Protection to Paying Banker	[]	[]	[]
20	★	NI Act — Collecting Banker Protection; Material Alteration; Crossing	[]	[]	[]
21	★	FEMA 1999 — Key Definitions, Regulation of Forex; Penalties	[]	[]	[]
22	★	Payment & Settlement Systems Act 2007 — Definitions, RBI Role	[]	[]	[]
23	★	Mortgage — Types (Simple, Equitable, Registered, Usufructuary)	[]	[]	[]
24	★	Charges — Lien, Pledge, Hypothecation, Assignment, Set-Off	[]	[]	[]
25	★	Creation, Registration & Satisfaction of Charges — Companies Act 2013	[]	[]	[]
MODULE C: IMPORTANT ACTS/LAWS & LEGAL ASPECTS — PART B					
26	★	RBI Integrated Ombudsman Scheme 2021 — Coverage, Process, Award	[]	[]	[]
27	★	MSME Development Act 2006 — Definitions, Delayed Payments, MSME Council	[]	[]	[]
28	★	SARFAESI Act 2002 — Definitions, Preamble, Constitutional Validity	[]	[]	[]
29	★	SARFAESI — Enforcement of Security Interest (Sec 13); CERSAI Registration	[]	[]	[]
30	★	SARFAESI — ARC, Asset Reconstruction, Securitisation; Offences & Penalties	[]	[]	[]
31	★	Recovery of Debts & Bankruptcy Act 1993 — DRT; Jurisdiction (Rs.20L+)	[]	[]	[]

32	★	DRT — Procedure, Recovery Certificate, Execution; Appeal to DRAT (50%)	[]	[]	[]
33	★	IBC 2016 — CIRP Process; NCLT; CoC; 66% Voting; Moratorium	[]	[]	[]
34	★	IBC — Liquidation; Priority of Payment; Pre-packaged Insolvency for MSMEs	[]	[]	[]
35	★	Bankers' Books Evidence Act 1891 — Admissibility of Printouts	[]	[]	[]
36	★	Lok Adalat — Legal Services Authorities Act; Award Finality; NPA Use	[]	[]	[]
37	★	Consumer Protection Act 2019 — Definitions, Commissions, Product Liability	[]	[]	[]
38	★	Law of Limitation — Period Calculation; Fresh Period; Important Provisions	[]	[]	[]
39	★	Tax Laws — Income Tax Overview; GST — Direct vs Indirect Tax	[]	[]	[]
MODULE D: COMMERCIAL & OTHER LAWS WITH REFERENCE TO BANKING					
40	★	Contract Act — Essentials of Valid Contract; Contract and Banking	[]	[]	[]
41	★	Contract of Indemnity — Rights of Indemnity Holder; Bank Applications	[]	[]	[]
42	★	Contract of Guarantee — Parties, Liability of Surety, Continuing Guarantee	[]	[]	[]
43	★	Guarantee — Discharge of Surety; Co-sureties; Revocation	[]	[]	[]
44	★	Contract of Bailment — Essential Features; Bailee's Duties & Lien	[]	[]	[]
45	★	Contract of Pledge — Pledge vs Hypothecation; Pledge by Pledgee	[]	[]	[]
46	★	Contract of Agency — Types of Agents; Rights & Duties	[]	[]	[]
47	◆	Sale of Goods Act — Contract of Sale; Conditions & Warranties; Unpaid Seller	[]	[]	[]
48	★	Partnership Act — Characteristics; Types; Partners' Rights & Duties	[]	[]	[]
49	★	Partnership — Liabilities to Third Parties; Dissolution; Registration Effect	[]	[]	[]
50	★	Limited Liability Partnership Act 2008 — Definitions; Incorporation	[]	[]	[]
51	★	Companies Act 2013 — Features of Company; Types of Companies	[]	[]	[]
52	★	MOA & AOA — Doctrines of Ultra Vires, Constructive Notice, Indoor Management	[]	[]	[]
53	★	Membership of Company — Modes; Rights & Duties; Register	[]	[]	[]
54	◆	Prospectus — Mis-statements & Remedies	[]	[]	[]
55	★	Directors — Appointment, Powers, Restrictions, Loan to Directors	[]	[]	[]
56	★	Transfer of Property Act 1882 — Mortgage Types; SARFAESI Link	[]	[]	[]
57	★	Right to Information Act 2005 — Applicability; PIO; Disposal Process	[]	[]	[]
58	★	IT Act 2000 — Definitions, Electronic Governance, Digital Signatures, Offences	[]	[]	[]
59	◆	Prevention of Corruption Act 1988 — Definitions, Penalties	[]	[]	[]

Total Topics: 59 | ★ High Priority: 53 | ◆ Medium Priority: 6 | ■ Standard: 0 | Passing mark: 50/100 | iibfprep.in — 2026