JAIIB PAPER 2 — PRINCIPLES & PRACTICES OF BANKING

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: GENERAL BANKING OPERATIONS					
1	★	**Banker-Customer Relationship — Types & Legal Nature**	[ ]	[ ]	[ ]
2	★	**Bank as Trustee, Bailee-Bailor, Agent, Lessor, Indemnifier**	[ ]	[ ]	[ ]
3	◆	Deposit Products & Services Overview	[ ]	[ ]	[ ]
4	★	**AML — Money Laundering, Financing of Terrorism Risks**	[ ]	[ ]	[ ]
5	★	**AML Framework in India — FATF, PMLA Obligations**	[ ]	[ ]	[ ]
6	★	**KYC Policy — Organisational Setup, Risk Management**	[ ]	[ ]	[ ]
7	★	**Operational Aspects of KYC — Wire Transfers, CKYCR**	[ ]	[ ]	[ ]
8	★	**Monitoring of Transactions — STR, CTR Reporting**	[ ]	[ ]	[ ]
9	◆	FATCA / CRS Reporting Obligations	[ ]	[ ]	[ ]
10	★	**Opening Accounts — Individuals, Minors, HUF, Partnerships, Companies**	[ ]	[ ]	[ ]
11	★	**Norms for Opening Current Accounts — RBI Guidelines**	[ ]	[ ]	[ ]
12	◆	Legal Entity Identifier (LEI)	[ ]	[ ]	[ ]
13	◆	Salient Features of Deposit Accounts — Interest, Prohibitions	[ ]	[ ]	[ ]
14	★	**Inoperative Accounts & Unclaimed Deposits — RBI Rules**	[ ]	[ ]	[ ]
15	◆	Operational Instructions in Joint Accounts	[ ]	[ ]	[ ]
16	★	**Nomination Facility — Rules & Procedure**	[ ]	[ ]	[ ]
17	★	**Cheque Truncation System (CTS) — Process & Features**	[ ]	[ ]	[ ]
18	★	**RBI Guidelines on Collection of Instruments**	[ ]	[ ]	[ ]
19	◆	Cash, Custody & Security Arrangements at Branches/ATMs	[ ]	[ ]	[ ]
20	★	**Banker's Special Relationship — Lien, Set-off, Appropriation**	[ ]	[ ]	[ ]
21	◆	Power of Attorney (POA) — Definition & Banker's Role	[ ]	[ ]	[ ]
22	★	**Foreign Exchange Remittance — Inward & Outward; LRS**	[ ]	[ ]	[ ]
23	■	Indo-Nepal Remittance Scheme	[ ]	[ ]	[ ]
24	★	**NRI Accounts — NRE, NRO, FCNR(B), SNRR Accounts**	[ ]	[ ]	[ ]
25	■	Accounts for Foreign Nationals Visiting India	[ ]	[ ]	[ ]
26	◆	Acquisition & Transfer of Immovable Property by NRIs	[ ]	[ ]	[ ]
27	◆	Foreign Currency Accounts for Residents — Types	[ ]	[ ]	[ ]
28	◆	Cash Management Services — Types & Importance	[ ]	[ ]	[ ]
29	★	**Negotiable Instruments Act — Payment in Due Course, Sec 10, Sec 31**	[ ]	[ ]	[ ]
30	★	**Crossing of Cheques — Types & Importance**	[ ]	[ ]	[ ]

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31	★	**Endorsement of Cheques — Types & Rules**	[ ]	[ ]	[ ]
32	★	**Forged Instruments & Bouncing of Cheques (Sec 138)**	[ ]	[ ]	[ ]
33	★	**Responsibility of Paying Bank — Protection under NI Act**	[ ]	[ ]	[ ]
34	★	**Responsibility of Collecting Bank — Statutory Protection**	[ ]	[ ]	[ ]
35	★	**Remittances — DD, BC, MT, TT, NEFT, RTGS, EBT**	[ ]	[ ]	[ ]
36	★	**Mobile Banking, E-Payments & Digital Payments Overview**	[ ]	[ ]	[ ]
37	◆	Safe Deposit Lockers — Guidelines & Liability	[ ]	[ ]	[ ]
38	★	**Financial Inclusion — BC Model, RSETIs**	[ ]	[ ]	[ ]
39	★	**Customer Service — ATM Operations, Service at Counters**	[ ]	[ ]	[ ]
40	◆	Banking Codes and Standards Board of India (BCSBI)	[ ]	[ ]	[ ]
41	★	**Grievance Redressal — RBI Integrated Ombudsman Scheme 2021**	[ ]	[ ]	[ ]
42	★	**Consumer Protection Act 2019 — Key Provisions & Forums**	[ ]	[ ]	[ ]
43	◆	Right to Information Act 2005 — Applicability & Process	[ ]	[ ]	[ ]
MODULE B: FUNCTIONS OF BANKS					
44	★	**Principles of Lending — Safety, Liquidity, Profitability, Purpose, Diversification**	[ ]	[ ]	[ ]
45	★	**Types of Borrowers — Minor, HUF, Partnership, Companies, LLP**	[ ]	[ ]	[ ]
46	★	**Types of Credit Facilities — Fund Based & Non-Fund Based**	[ ]	[ ]	[ ]
47	★	**Credit Appraisal — Six Cs, Dimensions, Validation of Proposal**	[ ]	[ ]	[ ]
48	★	**Assessment of Working Capital — Turnover Method, MPBF, Cash Budget**	[ ]	[ ]	[ ]
49	★	**MPBF Method — Calculation with Examples**	[ ]	[ ]	[ ]
50	★	**Assessment of Term Loan — DSCR, Project Appraisal**	[ ]	[ ]	[ ]
51	★	**Interest Rates on Loans — MCLR, External Benchmark**	[ ]	[ ]	[ ]
52	◆	Credit Monitoring & Loan Review Mechanism	[ ]	[ ]	[ ]
53	★	**Types of Collaterals — Land, Goods, LIC, Shares, FD, Gold**	[ ]	[ ]	[ ]
54	★	**Modes of Charging Securities — Pledge, Hypothecation, Mortgage, Lien, Set-off, Assignment**	[ ]	[ ]	[ ]
55	★	**Documentation — Types, Stamping, Registration, Limitation**	[ ]	[ ]	[ ]
56	★	**Non-Performing Assets (NPA) — Definition, 90-Day Norm**	[ ]	[ ]	[ ]
57	★	**Asset Classification — Standard, Sub-Standard, Doubtful D1/D2/D3, Loss**	[ ]	[ ]	[ ]
58	★	**Provisioning Norms — Rate-wise for each category**	[ ]	[ ]	[ ]
59	★	**Framework for Resolution of Stressed Assets**	[ ]	[ ]	[ ]
60	★	**NPA Management — Income Recognition, Gross vs Net NPA**	[ ]	[ ]	[ ]
61	★	**Recovery of Debts Act (DRT) — Jurisdiction, Process, DRAT**	[ ]	[ ]	[ ]
62	★	**SARFAESI Act 2002 — Section 13(2), 13(4), CERSAI, ARC**	[ ]	[ ]	[ ]
63	★	**Insolvency & Bankruptcy Code 2016 — CIRP, CoC, Resolution Plan**	[ ]	[ ]	[ ]
64	★	**Lok Adalats — Legal Services Authorities Act 1987**	[ ]	[ ]	[ ]

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65	◆	Contracts of Indemnity — Features & Bank Application	[ ]	[ ]	[ ]
66	★	**Contracts of Guarantee — Types, Discharge, Surety Rights**	[ ]	[ ]	[ ]
67	★	**Bank Guarantees — Types (Performance, Financial, DPG, BG)**	[ ]	[ ]	[ ]
68	★	**Letters of Credit — UCP 600, Types, Documents, Parties**	[ ]	[ ]	[ ]
69	◆	Deferred Payment Guarantee (DPG) — Purpose & Method	[ ]	[ ]	[ ]
70	◆	Bills Finance — Types of Bills, Legal Position of Banker	[ ]	[ ]	[ ]
71	★	**Credit Cards, Home Loans, Personal Loans, Consumer Loans**	[ ]	[ ]	[ ]
72	★	**Priority Sector Advances — Targets, Categories, Sub-targets**	[ ]	[ ]	[ ]
73	★	**Agricultural Finance — KCC, PMFBY, Short & Medium Term Loans**	[ ]	[ ]	[ ]
74	◆	Finance to MFIs & Co-Lending with NBFCs	[ ]	[ ]	[ ]
75	★	**MSMEs — MSMED Act, Credit Guarantee Fund (CGFMSME), TReDS**	[ ]	[ ]	[ ]
76	★	**Government Sponsored Schemes — PMJDY, MUDRA, DAY-NRLM, DAY-NULM**	[ ]	[ ]	[ ]
77	◆	Self-Help Groups (SHGs) — Definition, Formation, SHG-Bank Linkage	[ ]	[ ]	[ ]
MODULE C: BANKING TECHNOLOGY					
78	◆	Bank Computerisation — CBS, Networking Technologies	[ ]	[ ]	[ ]
79	★	**Operational Aspects of CBS — EOD/BOD, Access Control, Security**	[ ]	[ ]	[ ]
80	★	**Alternate Delivery Channels — ATMs, Debit/Credit Cards**	[ ]	[ ]	[ ]
81	★	**Electronic Banking — Internet Banking, Mobile Banking**	[ ]	[ ]	[ ]
82	★	**Customer Protection — Limiting Liability in Unauthorised Transactions**	[ ]	[ ]	[ ]
83	★	**Harmonisation of TAT & Compensation for Failed Transactions**	[ ]	[ ]	[ ]
84	◆	Data Communication Networks — SWIFT, SFMS	[ ]	[ ]	[ ]
85	★	**Automated Clearing Systems — NEFT, RTGS, ECS, NACH**	[ ]	[ ]	[ ]
86	★	**Digital Payment Systems — NPCI, UPI, BBPS, AePS, IMPS**	[ ]	[ ]	[ ]
87	◆	e-RUPI — Purpose, Use Cases	[ ]	[ ]	[ ]
88	★	**Fintech — RegTech, SupTech, Account Aggregators, Open Banking**	[ ]	[ ]	[ ]
89	■	Social Media Banking & Hashtag Banking	[ ]	[ ]	[ ]
90	◆	Security — Threats, Control Mechanisms, IS Audit	[ ]	[ ]	[ ]
91	★	**Cyber Security — RBI Framework, Gopalakrishna Committee Report**	[ ]	[ ]	[ ]
92	◆	Cyber Frauds — Modus Operandi, Incident Response	[ ]	[ ]	[ ]
93	◆	Disaster Recovery Management — BCP/DRP Objectives	[ ]	[ ]	[ ]
94	◆	IT Act 2000 — Legal Framework for Electronic Transactions	[ ]	[ ]	[ ]
MODULE D: ETHICS IN BANKS					
95	◆	Values, Ethics & Business Ethics — Definitions & Principles	[ ]	[ ]	[ ]
96	◆	Ethical Foundation of Banking — Finance & Trust	[ ]	[ ]	[ ]
97	◆	Global Financial Crisis — Enron, Satyam — Ethical Lessons	[ ]	[ ]	[ ]

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98	◆	Ethics at Individual Level — Personal vs Business Ethics	[ ]	[ ]	[ ]
99	◆	Insider Trading, Proprietary Data, Bribes — Abuse of Position	[ ]	[ ]	[ ]
100	◆	Job Discrimination, Sexual Harassment — POSH Act 2013	[ ]	[ ]	[ ]
101	◆	Conflict of Interest & Fair Accounting Practices	[ ]	[ ]	[ ]
102	■	Work Ethics — Ethical Behaviour at Workplace	[ ]	[ ]	[ ]
103	◆	Whistleblowing in Banks — Whistleblowing Law in India	[ ]	[ ]	[ ]
104	◆	Banking Ethics — Changing Dynamics: Data Security, Privacy	[ ]	[ ]	[ ]
105	■	Ethics of Information Security & Intellectual Property Rights	[ ]	[ ]	[ ]

Total Topics: 105 | ★ High Priority: 65 | ◆ Medium Priority: 35 | ■ Standard: 5 | Passing mark: 50/100 | iibfprep.in — 2026