

JAIIB PAPER 3 — ACCOUNTING & FINANCIAL MANAGEMENT FOR BANKERS

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
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#	Imp	Topic	Notes Done	MCQs Done	Revised
MODULE A: ACCOUNTING PRINCIPLES AND PROCESSES					
1	◆	Nature & Purpose of Accounting — Historical Perspectives	[]	[]	[]
2	★	Accounting Standards in India — Ind AS & IFRS Overview	[]	[]	[]
3	◆	US GAAP vs IFRS — Key Differences	[]	[]	[]
4	■	Transfer Pricing — Concept	[]	[]	[]
5	★	Basic Accounting Concepts — Going Concern, Double Entry, Conservatism	[]	[]	[]
6	★	Revenue Recognition & Realisation — Accrual vs Cash Basis	[]	[]	[]
7	★	Debit & Credit Concepts — Accounting Equation	[]	[]	[]
8	★	Journalising — Recording Transactions in Books	[]	[]	[]
9	◆	Subsidiary Books & Ledger — Maintenance & Purpose	[]	[]	[]
10	★	Bank Reconciliation Statement — Causes, Preparation & Advantages	[]	[]	[]
11	★	Trial Balance — Types, Preparation & Purpose	[]	[]	[]
12	★	Classification of Errors — Rectification & Suspense Account	[]	[]	[]
13	◆	Adjusting & Closing Entries	[]	[]	[]
14	★	Depreciation — Methods (SLM, WDV), Accounting Entries	[]	[]	[]
15	■	Amortisation of Intangible Assets	[]	[]	[]
16	★	Capital vs Revenue Expenditure — Distinction	[]	[]	[]
17	◆	Bills of Exchange — Types, Accounting Entries, Accommodation Bills	[]	[]	[]
18	◆	Accounting Entries in Banks — Peculiar Features	[]	[]	[]
19	◆	Back Office Functions & Reconciliation of Inter-Branch Entries	[]	[]	[]
20	◆	Bank Audit — Types (Concurrent, Internal, Statutory), Role of Inspection	[]	[]	[]
MODULE B: FINANCIAL STATEMENTS AND CORE BANKING SYSTEMS					
21	★	Balance Sheet Equation — Computation	[]	[]	[]
22	★	Preparation of Final Accounts from Trial Balance	[]	[]	[]
23	★	Company Accounts Part I — Share Capital, Issue of Shares	[]	[]	[]
24	◆	Company Accounts Part II — Form of Balance Sheet, Impact of Ind AS	[]	[]	[]
25	★	Cash Flow Statement — Preparation using Indirect Method	[]	[]	[]
26	★	Fund Flow Statement — Sources & Uses of Funds	[]	[]	[]
27	★	Final Accounts of Banking Companies — Format & Requirements	[]	[]	[]
28	★	Profit & Loss Account of Banks — Key Items	[]	[]	[]
29	★	Important Balance Sheet Items of Banks	[]	[]	[]

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30	★	Disclosures under Basel III for Banks	☐	☐	☐
31	◆	Indian Accounting Standards (Ind AS) — Implementation in Banks	☐	☐	☐
32	◆	Core Banking Systems — Features, Components, Information Security	☐	☐	☐
33	■	Computerised Accounting — Advantages & Differences from Manual	☐	☐	☐
MODULE C: FINANCIAL MANAGEMENT					
34	◆	Overview of Financial Management — Objectives & Principles	☐	☐	☐
35	◆	Risk-Return Trade off & Agency Problem	☐	☐	☐
36	★	Ratio Analysis — Classification & Calculation of Key Ratios	☐	☐	☐
37	★	Liquidity Ratios — Current Ratio, Quick Ratio, Cash Ratio	☐	☐	☐
38	★	Leverage Ratios — DE Ratio, TOL/TNW, Interest Coverage	☐	☐	☐
39	★	Profitability Ratios — GP, NP, ROCE, ROE, EBITDA	☐	☐	☐
40	★	Activity Ratios — Stock Turnover, Debtor Days, Creditor Days	☐	☐	☐
41	★	Simple Interest & Compound Interest — Calculation	☐	☐	☐
42	◆	Fixed vs Floating Interest Rates; Front-end vs Back-end	☐	☐	☐
43	★	Annuities — Future Value & Present Value (Ordinary & Due)	☐	☐	☐
44	★	Repayment of Debt — EMI Calculation	☐	☐	☐
45	★	Bond Valuation — Introduction to Bonds, YTM, Duration	☐	☐	☐
46	★	Bond Theorems & Price Volatility	☐	☐	☐
47	★	Financial Mathematics — Forex Arithmetic	☐	☐	☐
48	★	Forex — Direct/Indirect Quote, Forward Exchange Rates Calculation	☐	☐	☐
49	◆	Capital Structure — Meaning, Factors, Theories (NI, NOI, Traditional)	☐	☐	☐
50	★	Cost of Debt, Preference, Equity Capital	☐	☐	☐
51	★	Weighted Average Cost of Capital (WACC)	☐	☐	☐
52	★	Capital Investment Decisions — DCF vs Non-DCF Methods	☐	☐	☐
53	★	NPV, IRR, Payback Period, ARR — Calculation & Comparison	☐	☐	☐
54	★	Term Loans — Basic Concepts, DPG, Project Financing	☐	☐	☐
55	★	DSCR Calculation — Formula, Minimum Standards	☐	☐	☐
56	◆	Equipment Leasing — Finance Lease vs Operating Lease	☐	☐	☐
57	★	Working Capital Management — Components, Operating Cycle	☐	☐	☐
58	★	MPBF Calculation — Method I, II (Tandon Committee)	☐	☐	☐
59	★	Cash Budget Method of Working Capital Assessment	☐	☐	☐
60	◆	Derivatives — Futures, FRA, Swaps, Options	☐	☐	☐
MODULE D: TAXATION AND FUNDAMENTALS OF COSTING					
61	★	Overview of Income Tax Act — Basic Concepts	☐	☐	☐
62	★	TDS/TCS — Applicable Rates for Banks	☐	☐	☐
63	◆	Returns, Refund & Recovery — Procedure	☐	☐	☐

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64	◆	Deferred Tax — Concept & Treatment	☐	☐	☐
65	★	Goods & Services Tax (GST) — Introduction, CGST, SGST, IGST	☐	☐	☐
66	◆	GST Input Tax Credit & Impact on Banks	☐	☐	☐
67	◆	Cost Accounting — Evolution, Objectives, Classification of Costs	☐	☐	☐
68	■	Management Accounting — Tools & Techniques	☐	☐	☐
69	◆	Unit Costing, Job Costing — Cards, Allocation	☐	☐	☐
70	■	Contract Costing — Progress Payments, Retention Money, Contract Profit	☐	☐	☐
71	■	Process Costing — Process Loss, Abnormal Gains/Losses	☐	☐	☐
72	◆	Standard Costing — Variance Analysis (Material, Labour, Overhead)	☐	☐	☐
73	★	Marginal Costing — BEP, P/V Ratio, Margin of Safety, CVP Analysis	☐	☐	☐
74	◆	Absorption vs Marginal Costing — Income Measurement Difference	☐	☐	☐
75	◆	Budgets & Budgetary Control — Types, Zero Based Budgeting	☐	☐	☐

Total Topics: 75 | ★ High Priority: 44 | ◆ Medium Priority: 25 | ■ Standard: 6 | Passing mark: 50/100 | iibfprep.in — 2026