

JAIIB PAPER 4 — RETAIL BANKING & WEALTH MANAGEMENT

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: RETAIL BANKING					
1	★	Retail Banking — Characteristics, Advantages & Constraints	[]	[]	[]
2	◆	Evolution & Future of Retail Banking	[]	[]	[]
3	◆	Role of Retail Banking within Bank Operations	[]	[]	[]
4	◆	Business Models in Retail Banking	[]	[]	[]
5	★	Retail vs Corporate / Wholesale Banking — Distinctions	[]	[]	[]
6	★	Branch Profitability — ROA, ROE for Banks	[]	[]	[]
7	★	Profitability Analysis — Gross, Operating & Net Profit	[]	[]	[]
8	◆	Strategies for Improving Branch Profitability	[]	[]	[]
9	◆	Factors Affecting Profitability of Banks in India	[]	[]	[]
MODULE B: RETAIL PRODUCTS AND RECOVERY					
10	◆	Maslow's Theory & Customer Requirements	[]	[]	[]
11	◆	Product Development Process & Product Life Cycle	[]	[]	[]
12	★	Product Lines of a Banker — Deposit & Credit Products	[]	[]	[]
13	★	Credit Scoring — Model, CIBIL Score, CICs in India	[]	[]	[]
14	★	Managing & Interpreting Credit Score	[]	[]	[]
15	★	Current Deposit Account — Features, Opening, Operational Instructions	[]	[]	[]
16	★	Savings Bank Account — Features, Deregulation of Interest	[]	[]	[]
17	★	Fixed Deposit — Features, Premature Payment, Renewal, Form 15G/15H	[]	[]	[]
18	◆	Recurring Deposit (RD) — Features & Calculation	[]	[]	[]
19	■	2-in-1 Account — Features	[]	[]	[]
20	★	Home Loans — PMAY, LTV, Appraisal Procedure	[]	[]	[]
21	★	Vehicle Loans — Features & Processing	[]	[]	[]
22	★	Personal Loans — Features & Risk Assessment	[]	[]	[]
23	★	Educational Loans — RBI Guidelines, Moratorium	[]	[]	[]
24	★	Processing of Retail Loans — Steps & Documentation	[]	[]	[]
25	★	Credit Cards — Types, CVV, Tokenisation, RuPay Card	[]	[]	[]
26	★	Debit Cards, Prepaid Cards, Co-branded Cards, Contactless Cards	[]	[]	[]
27	★	NEFT, RTGS, ECS — Features & Limits	[]	[]	[]
28	◆	NACH System — Features & Use Cases	[]	[]	[]
29	◆	AePS — Aadhaar Enabled Payment System	[]	[]	[]

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30	◆	Bharat Bill Payment System (BBPS)	☐	☐	☐
31	■	Benchmarking India's Payment System	☐	☐	☐
32	★	Technology in Retail Banking — CBS, Digital Lending	☐	☐	☐
33	■	Customer Analytics & IDBRT	☐	☐	☐
34	★	Artificial Intelligence (AI) in Retail Banking	☐	☐	☐
35	★	Benefits & Challenges of AI in Banking	☐	☐	☐
36	★	Recovery of Retail Loans — Rescheduling, Monitoring	☐	☐	☐
37	★	SARFAESI in Retail — Enforcement for Retail NPAs	☐	☐	☐
38	★	DRT & Lok Adalat for Retail Loan Recovery	☐	☐	☐
39	◆	Engaging Direct Recovery Agents — RBI Guidelines	☐	☐	☐
40	◆	Management Information Systems (MIS) — Role in Banks	☐	☐	☐
41	◆	Securitisation of Assets — Concept & Process	☐	☐	☐
MODULE C: SUPPORT SERVICES — MARKETING OF BANKING SERVICES					
42	★	Marketing in Retail Banking — Mix (4Ps)	☐	☐	☐
43	★	Delivery Channels — Branch, ATM, POS, Mobile, Internet Banking	☐	☐	☐
44	★	Customer Liability on Unauthorised Electronic Transactions	☐	☐	☐
45	◆	Delivery Models — DSAs, Tie-ups, Internal Customers	☐	☐	☐
46	★	Customer Relationship Management (CRM) — Implementation & Benefits	☐	☐	☐
47	◆	CRM Impact on Customer Satisfaction	☐	☐	☐
48	◆	Service Standards — BCSBI, Code of Banks' Commitment	☐	☐	☐
49	★	Customer Grievances Handling Mechanism	☐	☐	☐
50	■	Marketing Information Systems (MKIS) — Functions & Components	☐	☐	☐
MODULE D: WEALTH MANAGEMENT					
51	★	Wealth Management — Broad View & Process	☐	☐	☐
52	★	Wealth Management Products & Services Overview	☐	☐	☐
53	★	Investment Management — Basics, Steps & Portfolio Management	☐	☐	☐
54	★	Portfolio Management Service (PMS) vs Mutual Funds	☐	☐	☐
55	◆	Investment Banking — Services & Structure	☐	☐	☐
56	★	Tax Planning — Classification of Tax Structure in India	☐	☐	☐
57	★	Heads of Income for Computation of Total Income	☐	☐	☐
58	★	Income Tax Slabs — Old vs New Regime Comparison	☐	☐	☐
59	★	Investment Products for Tax Savings — 80C, 80D, etc.	☐	☐	☐
60	◆	Estate Planning — Wills & Trusts; Capital Gains Tax	☐	☐	☐
61	★	Distribution of Third-Party Products — Mutual Funds, Insurance	☐	☐	☐
62	★	Mutual Fund Business in Banks — Process & Guidelines	☐	☐	☐
63	★	Insurance Business — Cross Selling, Bancassurance	☐	☐	☐

#	Imp	Topic	Notes Done	MCQs Done	Revised
64	★	Social Security Insurance Schemes — PMJJBY, PMSBY (Recap)	☐	☐	☐
65	◆	Depository Services by Banks — Process & Role	☐	☐	☐
66	■	Factoring & Other Agency Business by Banks	☐	☐	☐
67	★	Home Loan Appraisal Procedure — Application to Disbursement	☐	☐	☐
68	★	Documentation, Mortgage, CERSAI Registration	☐	☐	☐
69	◆	Home Loan Frauds — Types & Prevention	☐	☐	☐
70	★	Housing Finance & Tax Planning — Benefits under Income Tax	☐	☐	☐
71	★	Time Value of Money — Interest, Annuities	☐	☐	☐
72	★	Loan Calculator & Loan Amortisation Schedule	☐	☐	☐
73	◆	Valuation of Real Property — Methods, Reverse Mortgage	☐	☐	☐

Total Topics: 73 | ★ High Priority: 46 | ◆ Medium Priority: 22 | ■ Standard: 5 | Passing mark: 50/100 | iibfprep.in — 2026