

## Junior Associateship of IBP (JAIBP)

### Stage 1

1. Business Communication for Financial Services
  - i. Business Communication for Financial Services – The Institute of Bankers Pakistan (IBP)
  - ii. Business Communication – The Institute of Chartered Accountants of Pakistan (ICAP)
  - iii. Study Text & Question Bank
2. Information Technology in Financial Services
  - i. Information Technology in Financial Services – The Institute of Bankers Pakistan (IBP)
  - ii. Introduction to Information Technology – The Institute of Chartered Accountants of Pakistan (ICAP) Study Text + Question Bank
3. Branch Banking
  - i. IBP Branch Banking Book
4. Introduction to Financial Systems and Banking Regulations
  - i. IBP Reference Book Financial System and Banking Regulations

### Stage 2

1. Economics
  - i. IBP Economics Reference Book
  - ii. A.K David Latest Edition, ICAP Economics 2016 Edition
2. Accounting for Financial Services
  - i. Accounting for Financial Services- IBP
  - ii. ACCA paper F3, Financial Accounting- Practice & Revision Kit
  - iii. ACCA, FIA, CIMA paper F3, Financial Accounting
  - iv. Frank Wood's, Business Accounting, Eleventh Edition
3. Human Resource Management & Organizational Behavior
  - i. IBP HRMOB Reference Book
4. Lending: Products, Operations and Risk Management
  - i. IBP Reference Book - Lending

### Stage 3

5. Management Accounting for Financial Services
  - i. Management Accounting for Financial Services – IBP
  - ii. ACCA paper F2 Management Accounting- Practice & Revision Kit
  - iii. ACCA, FIA, CIMA- paper F2, Management Accounting
6. Finance of International Trade and Related Treasury Operations
  - i. IBP International Trade Reference Book
7. Marketing of Financial Services
  - i. Marketing of Financial Services – The Institute of Bankers Pakistan (IBP)
  - ii. Principles of Marketing, 17th edition – Philip Kotler

## Specialization

### 8. Agricultural Finance

- i. PRUDENTIAL REGULATIONS FOR AGRICULTURE FINANCING (Updated on 29th January, 2014) available at <http://www.sbp.org.pk/publications/prudential/PRsAgriApproved.pdf>
- ii. State Bank of Pakistan Agriculture Credit Department <http://www.sbp.org.pk/acd/> and <http://www.sbp.org.pk/acd/TaskForce.pdf>
- iii. National Food Security Policy available at <http://www.mnfsr.gov.pk/>
- iv. Chapter on Agriculture in Economic Survey issued by Ministry of Finance available at [www.finance.gov.pk](http://www.finance.gov.pk).

### 9. Microfinance

- i. IBP Microfinance Reference Book
- ii. PRUDENTIAL REGULATIONS FOR MICROFINANCE BANKS Updated on June 10, 2014 available at <http://www.sbp.org.pk/acd/2014/C3-Annex.pdf>

### 10. S & ME Banking

- i. IBP Reference Book – S & ME Banking
- ii. Prudential Regulations for SME Financing (as of December 2017) available at (<http://www.sbp.org.pk/smefd/2017/SME-PRs-Updtd-Dec-2017.pdf>) and FAQs

### 11. Islamic Finance

- i. IBP Reference Book – Islamic Finance

## Associateship of IBP (AIBP)

### Mandatory

12. Anti-Money Laundering Measures and Banking Ethics
  - i. State Bank of Pakistan Prudential Regulations and guidelines available at [http://www.sbp.org.pk/l\\_frame/aml.htm](http://www.sbp.org.pk/l_frame/aml.htm)
  - ii. AML-Act-2010 <http://www.fmu.gov.pk/laws.html>
  - iii. CAMS-Book 6th Edition (in case not available then 5th Edition)
  - iv. FATF recommendations
  - v. SBP-Foreign Exchange Manual
  - vi. SBP-Guidelines on Anti-Money Laundering
  - vii. Banking Policies and Regulation department with FAQs <http://www.sbp.org.pk/bprd/>
13. Corporate and Banking Law
  - i. Corporate Laws – Aamir Shahbaz, FCA Study Text
  - ii. Mercantile and Industrial Laws – Luqman Baig
  - iii. Manual of Banking Laws in Pakistan – Zafar Iqbal Mangan
  - iv. Corporate and Banking Laws – The Institute of Bankers Pakistan
14. Financial Planning and Budgeting
  - i. Fundamentals of Financial Management – James C Van Horne & John M. Wachowicz Jr.
  - ii. Fundamentals of Financial Management – Brigham & Houston
  - iii. Manual Cast Accounting Planning & Control - Aldolph Matz & Usury F Milton
  - iv. Solution Manual Financial management and Policy – James C. Van Horne
15. Advanced Risk Management
  - i. Fundamentals of Financial Management by James C. Van Horne John M. Wachowicz, Jr
  - ii. Risk Management Guidelines for Commercial Banks & DFIs by SBP
  - iii. Basel III Implementation in Pakistan, BPRD circular # 06 dated August 15, 2013
  - iv. Principles for the Management of Credit Risk – BCBS publications
  - v. Minimum Capital Requirements for Banks & DFIs by SBP
  - vi. Guidelines on Internal Credit Risk Rating Systems
  - vii. The 5 C's of Credit Written by Tracy Sheppard
  - viii. Risk Management, Michel Crouhy, Dan Galai, Robert Mark
  - ix. Financial Risk Manager Handbook by Philippe Jorion
  - x. Fundamentals of Financial Management by Eugene F. Brigham, Joel F. Houston
  - xi. Strategic Risk Management, David Iverson
  - xii. Risk Appetite and Risk Tolerance – the Institute of Risk Management
  - xiii. Risk Management Tools in Islamic Banking – by Salman Ahmed Shaikh
  - xiv. Guide to Islamic Banking – by Dr. Muhammad Imran Ashraf Usmani
  - xv. Enterprise Technology Governance & Risk Management Framework for Financial Institutions, BPRD Circular No. 05
  - xvi. Commercial Bank Risk Management - An Analysis of the Process
  - xvii. Encyclopedia of Finance edited by Cheng F. Lee & Alice C. Lee
  - xviii. Implementation of Operational Risk Management Framework – SBP BPRD circular # 04 dated May 20, 2014
  - xix. Guidelines on Stress Testing – SBP
  - xx. SBP Branch Licensing Policy

- xxi. Risk Management Guidelines for Islamic Banking Institutions
- xxii. Guidelines on Internal Credit Risk Rating Systems

### Specialization

#### 16. Project Finance

- i. Practice and law of Banking by Dr. Asrar H. Siddiqui

#### 17. Capital Markets

- i. Peter.S. Rose, Milton H. Marquis, 9th Edition
- ii. ACCA-F2- Financial Management
- iii. Investments by Bodie Kane Marcus Mohanty, 10th Edition

#### 18. Insurance

- i. Insurance Ordinance 2000 at [www.mfa.gov.ir/uploads/Insurance\\_Ordinance\\_2000.pdf](http://www.mfa.gov.ir/uploads/Insurance_Ordinance_2000.pdf)
- ii. Insurance Rules 2017
- iii. Insurance Rules 2002 amended up to 2004

#### 19. Financial Derivatives

- i. Advanced Financial Management – ACCA Approved

#### 20. Strategic Human Resource Management

- i. Strategic Human Resource Management by Alan Nankering Robert Compton, Marian Biard
- ii. A handbook of Human Resource Management Practice by Michael Armstrong