



The Institute of Bankers Pakistan  
Reference Books for IBP Superior Qualification (ISQ)  
JAIBP & AIBP

**Junior Associateship of IBP (JAIBP)**

**STAGE 1**

**1. Business Communication for Financial Services**

- Business Communication for Financial Services – IBP Reference Book

**2. Information Technology in Financial Services**

- Information Technology in Financial Services – IBP Reference Book

**3. Branch Banking**

- Branch Banking – IBP Reference Book

**4. Introduction to Financial Systems and Banking Regulations**

- Introduction to Financial Systems and Banking Regulations – IBP Reference Book

**STAGE 2**

**1. Economics**

- Economics – IBP Reference Book

**2. Accounting for Financial Services**

- Accounting for Financial Services - IBP Reference Book
- ACCA paper F3, Financial Accounting - Practice & Revision Kit
- ACCA, FIA, CIMA paper F3, Financial Accounting
- Frank Wood's Business Accounting – 11<sup>th</sup> Edition

**3. Human Resource Management and Organizational Behavior**

- Human Resource Management and Organizational Behavior - IBP Reference Book

**4. Lending: Products, Operations and Risk Management**

- Lending: Products, Operations and Risk Management - IBP Reference Book



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### **STAGE 3**

#### **1. Management Accounting for Financial Services**

- Management Accounting for Financial Services – IBP Reference Book
- ACCA paper F2 Management Accounting- Practice & Revision Kit
- ACCA, FIA, CIMA- Paper F2, Management Accounting

#### **2. Finance of International Trade and Related Treasury Operations**

- Finance of International Trade and Related Treasury Operations – IBP Reference Book

#### **3. Marketing of Financial Services**

- Marketing of Financial Services – IBP Reference Book

### **SPECIALIZATION**

#### **1. Agricultural Finance**

- Prudential Regulations for Agriculture Financing (Updated)
- State Bank of Pakistan Agriculture Credit Department (Circulars and Notifications)
- SBP Task Force Report on Crop Loan Insurance Framework (<http://www.sbp.org.pk/acd/TaskForce.pdf>)
- National Food Security Policy available at <http://www.mnfsr.gov.pk/>
- Chapter on Agriculture in Economic Survey 2019-20 issued by Ministry of Finance available at [www.finance.gov.pk](http://www.finance.gov.pk)

#### **2. Microfinance**

- Microfinance – IBP Reference Book
- Prudential Regulations for Microfinance Banks (Updated)

#### **3. S & ME Banking**

- S & ME Banking – IBP Reference Book
- Prudential Regulations for SME Financing (Updated) and FAQs

#### **4. Islamic Finance**

- Islamic Finance – IBP Reference Book
- An Introduction to Islamic Finance by Muhammad Taqi Usmani



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**Associateship of IBP (AIBP)**

**MANDATORY**

**1. Anti-Money Laundering Measures and Banking Ethics**

- Updated Regulations and Guidelines available at [http://www.sbp.org.pk/l\\_frame/aml.htm](http://www.sbp.org.pk/l_frame/aml.htm)
- Updated AML-Act-2010 <http://www.fmu.gov.pk/laws.html>
- CAMS Book - 6<sup>th</sup> Edition
- FATF Recommendations
- FATF Guidance
- SBP - Foreign Exchange Manual
- Updated SBP - Guidelines on Anti-Money Laundering
- Banking Policies and Regulation department with FAQs <http://www.sbp.org.pk/bprd/>
- Framework for Managing Risk of Trade Based Money Laundering and Terrorist Financing published by SBP

**2. Corporate and Banking Law**

- Corporate Laws – Aamir Shahbaz, FCA Study Text
- Mercantile and Industrial Laws – Luqman Baig
- Manual of Banking Laws in Pakistan – Zafar Iqbal Mangan
- Corporate and Banking Laws – IBP Reference Book

**3. Financial Planning and Budgeting**

- Fundamentals of Financial Management – James C Van Horne & John M. Wachowicz Jr.
- Fundamentals of Financial Management – Brigham & Houston
- Manual Cast Accounting Planning & Control - Aldolph Matz & Usury F Milton
- Solution Manual Financial management and Policy – James C. Van Horne

**4. Advanced Risk Management**

- Risk Management by Michel Crouhy - Dan Galai, Robert Mark
- Financial Risk Management Hand Book - Philippe Jorion
- Risk Management Guidelines for Commercial Banks and DFIs by SBP (Updated)
- Enterprise Technology Governance and Risk Management Framework for Financial Institutions, BPRD Circular no. 5
- BASEL III Implementation in Pakistan BPRD Circular no.6 dated August 15, 2013 including Minimum Capital Requirement
- Guidelines on Internal Credit Risk Rating System (Updated)
- Implementation of operational risk management Framework by SBP BPRD Circular no. 4 dated May 20, 2014
- Guidelines on Stress Testing (Updated)
- Guidelines on Interest Rate Risk Management by SBP (Updated)
- BASEL III Standards issued under BPRD Circular no. 8 dated June 23, 2016



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### **SPECIALIZATION**

#### **1. Project Finance**

- Practice and law of Banking by Dr. Asrar H. Siddiqui
- Projects by Prasanna Chandra, 6<sup>th</sup> edition. Planning, Analysis, Selection, Financing, implementation and Review (CFM-THM Professional Series in Finance).

#### **2. Capital Markets**

- Peter.S. Rose, Milton H. Marquis, 9th Edition
- ACCA-F9- Financial Management
- Investments by Bodie Kane Marcus Mohanty, 10<sup>th</sup> Edition

#### **3. Insurance**

- Insurance Ordinance 2000 available at <https://www.secp.gov.pk/document/insurance-ordinance-2000/?wpdmdl=652&refresh=5f630016344871600323606>
- Insurance Rules 2017 (Updated)
- Banking and Insurance Law and Practice by The Institute of Company Secretaries of India
- Insurance Products and Services by Indian Institute of Banking & Finance
- Elements of Banking and Insurance by Jyotsna Sethi and Nishwan Bhatia
- Risk and Insurance by Mark R. Greene

#### **4. Financial Derivatives**

- Advanced Financial Management – ACCA Approved
- Analytical Finance: Volume I-The Mathematics of Equity Derivatives, Markets, Risk and Valuation by Jan R. M. Röman
- Analytical Finance: Volume II-The Mathematics of Interest Rate Derivatives, Markets, Risk and Valuation by Jan R. M. Röman

#### **5. Strategic Human Resource Management**

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

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