



## *Reference Books for IBP Superior Qualification (ISQ)*

### **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

**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

#### **STAGE 3**

**1. Management Accounting for Financial Services**

- Management Accounting for Financial Services - IBP Reference Book

**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. Microfinance**

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



## 2. **S & ME Banking**

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

## 3. **Islamic Finance**

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

## 4. **Agricultural Finance**

- Prudential Regulations for Agriculture Financing (Updated)
- SBP Agriculture Credit Department (Circulars and Notifications)
- SBP Task Force Report on Crop Loan Insurance Framework available at:  
<http://www.sbp.org.pk/acd/TaskForce.pdf>
- National Food Security Policy available at:  
[http://www.mnfsr.gov.pk/userfiles1/file/National%20Food%20Security%20Policy%20%202018%20\(1\).pdf](http://www.mnfsr.gov.pk/userfiles1/file/National%20Food%20Security%20Policy%20%202018%20(1).pdf)
- Chapter on Agriculture in Economic Survey 2019-20 issued by Ministry of Finance available at:  
[http://www.finance.gov.pk/survey\\_1920.html](http://www.finance.gov.pk/survey_1920.html)

### **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)
- AML-Act-2010 (Updated)
- CAMS Book - 6<sup>th</sup> Edition
- FATF Recommendations
- FATF Guidance
- Foreign Exchange Manual by SBP
- Guidelines on Anti-Money Laundering by SBP (Updated)
- Banking Policies and Regulation Department (AML related) with FAQs
- Framework for Managing Risk of Trade Based Money Laundering and Terrorist Financing published by SBP
- United Nations Convention against Illicit Traffic in Narcotic Drugs and Psychotropic Substances of 1988 available at:  
[https://www.unodc.org/documents/commissions/CND/Int\\_Drug\\_Control\\_Conventions/Ebook/The\\_International\\_Drug\\_Control\\_Conventions\\_E.pdf](https://www.unodc.org/documents/commissions/CND/Int_Drug_Control_Conventions/Ebook/The_International_Drug_Control_Conventions_E.pdf)

##### 2. **Corporate and Banking Law**

- Corporate and Banking Laws - IBP Reference Book
- Manual of Banking Laws in Pakistan - Zafar Iqbal Mangan

##### 3. **Financial Planning and Budgeting**

- Fundamentals of Financial Management - James C. Van Horne and John M. Wachowicz, Jr.
- Fundamentals of Financial Management - Eugene F. Brigham and Joel F. Houston
- Cost Accounting Planning and Control - Adolph Matz and Milton F. Usry



- Financial and Management Accounting by Jan Williams, Susan Haka, Mark Bettner, Joseph Carcello
- Fundamental of Corporate Finance by Rose, Westerfield, Jordon
- Guidelines on Interest Rate Risk Management (IRRM) by SBP, Banking Policy and Regulations Department (Updated)

#### 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
- 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 Implementation in Pakistan BPRD Circular no.6 dated August 15, 2013 including Minimum Capital Requirement
- BASEL III Standards issued under BPRD Circular no. 8 dated June 23, 2016

### **SPECIALIZATION**

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

- Projects - Planning, Analysis, Selection, Financing, Implementation and Review by Prasanna Chandra, 6<sup>th</sup> Edition
- Prudential Regulations for Infrastructure Project Financing (Updated)

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

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

#### 3. **Insurance**

- Insurance Ordinance 2000
- Insurance Rules 2017 (Updated)
- Risk and Insurance by Mark R. Greene
- Introduction to Takaful Theory and Practice by Adnan Malik and Karim Ullah, 1<sup>st</sup> Edition
- Insurance Products and Services by Indian Institute of Banking and Finance
- Elements of Banking and Insurance by Jyotsna Sethi and Nishwan Bhatia
- Banking and Insurance Law and Practice by The Institute of Company Secretaries of India

#### 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
- Financial Derivatives Business Regulations (FDBR), Annex PI, Annex PII and Annex PIII by SBP available at:  
**<https://www.sbp.org.pk/bsd/2004/C17.htm>**

**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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