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Affiliated to Kurukshetra University, Kurukshetra

Department Of Commerce

Lesson Plan (Session 2025-2026)

Class: B.COM

Name of the Course: Regulatory framework of banking CC-M5

Dates: 22 July - 24 Nov.

Semester: **V (A&B)**

Course Code: B23-VOC - 127

SYLLABUS

Maximum Marks: 100

End Term Exam Marks: 50 (T) +20(P) =70 Marks

Time: 3 hours

Assessment: 10(T)+20(P)=30 Marks

Note: The examiner will set 9 questions asking two questions from each unit and one compulsory question by taking course learning outcomes (CLOs) into consideration. The compulsory question (Question No. 1) will consist of 7 parts covering entire syllabus. The examinee will be required to attempt 5 questions, selecting one question from each unit and the compulsory question. All questions will carry equal marks.

Unit	Topics	Contact Hours
Unit: I	Banking regulations: Overview of the Indian banking system; Regulatory authorities: Reserve Bank of India (RBI); Securities and Exchange Board of India (SEBI); Banking Regulation Act, 1949: Key provisions and amendments; SARFAESI Act, 2002: Overview, enforcement of security interest, Debt Recovery Tribunal (DRT) Act.	12
Unit: II	Regulatory framework for banks: Licensing and registration requirements for banks; Capital adequacy norms: Basel accords; Prudential norms: Liquidity, asset classification, and provisioning: Know your customer (KYC) and anti-money laundering (AML) regulations; Payment and Settlement Systems Act, 2007: Overview, regulation of payment systems, provisions and settlement systems of settlement finality, redressal mechanisms.	11
Unit: III	Bankruptcy Code, 2016: Introduction, insolvency resolution process, liquidation process; Banking operations and compliance: Regulations governing deposit mobilization and lending activities; Regulations on bank investments and treasury operations; Reporting and disclosure requirements for banks; Grievance redressal mechanisms and customer protection.	11
Unit: IV	Emerging regulations and trends: Regulations on digital banking, Regulations on Fintech; Regulations on corporate governance and risk management; Regulations on priority sector lending and financial inclusion; Regulations on mergers, acquisitions, and restructuring of banks	11
V*	Case studies on banking regulatory issues and compliance Preparation of a compliance report for a commercial bank. Analysis V of RBI circulars and notifications on banking regulations. Presentation on emerging trends and challenges in banking regulations.	30

Text Books:

- Dr.Seema Pandey, Dr. Geetanjali..Regulatory Framework of Banking. Kalyani Publications.

Outcome:

After completing the course, the learner will be able to

1. Understand the structure and functioning of the Indian banking system.
2. Explain the licensing and registration requirements for banks in India.
3. Evaluate compliance in banking regulations.
4. Evaluate the impact of emerging regulations and trends on the banking industry.

Lesson Plan

SR. No	Date	Course Content	
		Theory (2)	Practical (2)
1	22 July -25July 2025	Students doing their Internship	-----
2	28 July - 2 August	Students doing their Internship	-----
3	4 August -8 August	Overview of Indian Banking System; Structure & evolution	Discussion on structure of Indian banking system
4	11 August - 14 August	Regulatory Authorities: RBI – role, powers & functions	Case discussion on RBI’s regulatory role
5	18 August - 23August	SEBI: objectives, functions & relevance to banking sector	Comparative study: RBI vs SEBI
6	25 August -30 August	Banking Regulation Act, 1949: key provisions & amendments	Analysis of important sections of BRA, 1949
7	1 Sept. - 6 Sept.	SARFAESI Act, 2002: objectives & enforcement of security interest	Case study on loan recovery under SARFAESI Act
8	8 Sept. - 13 Sept.	Debt Recovery Tribunal (DRT) Act: overview & functions	Case discussion on DRT proceedings
9	15 Sept. - 20 Sept.	Licensing & registration of banks; regulatory framework	Practical exercise on bank licensing requirements
10	22 Sept. - 27 Sept.	Capital Adequacy Norms: Basel I, II & III	Numerical illustrations on CAR
11	29 Sept.- 4 Oct.	Prudential norms: liquidity, asset classification & provisioning	Case study on NPA classification
12	6 Oct.- 11 Oct.	KYC & AML regulations: objectives & procedures	Analysis of KYC/AML compliance cases
13	13 Oct.- 18 Oct.	Payment & Settlement Systems Act, 2007	Study of digital payment systems in India
14	27 Oct. - 1 Nov.	Insolvency & Bankruptcy Code, 2016: IRP & liquidation	Case study on bank insolvency
15	3 Nov. - 8Nov	Banking operations & compliance; customer protection	Review of grievance redressal mechanisms
16	10 Nov-15 Nov	Emerging regulations: digital banking, fintech & risk management	Presentation on fintech regulations
17	17 Nov -22 Nov	Corporate governance, PSL & financial inclusion; M&A in banking	Report preparation & submission
18	24 Nov.	Revision	

Signature of Teacher

Head of Department