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**Affiliated to Kurukshetra University, Kurukshetra**

**Department Of Commerce**

**Lesson Plan (Session 2026-2027)**

Class: B.COM
Semester: **V (A&B)**
Name of the Course: Regulatory framework of banking CC-M5
Course Code: B23-VOC - 127
Dates: 1 Aug. - 5 Dec. 2026

**SYLLABUS**

Maximum Marks: 100
Time: 3 hours
End Term Exam Marks: 50 (T) +20(P) =70 Marks
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 | 1August 2026 | Overview of Indian Banking System | ----- |
| 2 | 3 August -8 August | Overview of Indian Banking System; Structure & evolution | Discussion on structure of Indian banking system |
| 3 | 10 August - 14 August | Regulatory Authorities: RBI – role, powers & functions | Case discussion on RBI's regulatory role |
| 4 | 17 August - 22August | SEBI: objectives, functions & relevance to banking sector | Comparative study: RBI vs SEBI |
| 5 | 24 August -29 August | Banking Regulation Act, 1949: key provisions & amendments | Analysis of important sections of BRA, 1949 |
| 6 | 31August. - 5 Sept. | SARFAESI Act, 2002: objectives & enforcement of security interest | Case study on loan recovery under SARFAESI Act |
| 7 | 7 Sept. - 12 Sept. | Debt Recovery Tribunal (DRT) Act: overview & functions | Case discussion on DRT proceedings |
| 8 | 14 Sept. -19 Sept. | Licensing & registration of banks; regulatory framework | Practical exercise on bank licensing requirements |
| 9 | 21 Sept. - 26 Sept. | Capital Adequacy Norms: Basel I, II & III | Numerical illustrations on CAR |
| 10 | 28 Sept.- 3 Oct. | Capital Adequacy Norms: Basel I, II & III | Numerical illustrations on CAR |
| 11 | 5 Oct.- 10 Oct. | Prudential norms: liquidity, asset classification & provisioning | Case study on NPA classification |
| 12 | 12 Oct.- 17 Oct. | KYC & AML regulations: objectives & procedures | Analysis of KYC/AML compliance cases |
| 13 | 19 Oct. - 24 Oct. | Payment & Settlement Systems Act, 2007 | Study of digital payment systems in India |
| 14 | 26 Oct.- 31 Oct. | Insolvency & Bankruptcy Code, 2016: IRP & liquidation | Case study on bank insolvency |
| 15 | 10 Nov-14 Nov | Banking operations & compliance; customer protection | Review of grievance redressal mechanisms |
| 16 | 16 Nov -21 Nov | Emerging regulations: digital banking, fintech & risk management | Presentation on fintech regulations |
| 17 | 23 Nov.- 28 Nov. | Corporate governance, PSL & financial inclusion; M&A in banking | Report preparation & submission |
| 18 | 30 Nov.- 5 Dec.2026 | Revision | |

**Signature of Teacher** **Head of Department**