



SYLLABUS 2025-2026

Banking Regulation and Compliance

MODULE SPECIFICATION

Module Code	2526_DFC_2_EN_032 / 2526_DFC_3_EN_010
Campus	Oxford
Department(s)	Law, Finance and Control
Level / Semester	Masters Year 2 (M2); Equivalent to FHEQ level 7 Semester 09
Language of Instruction	English
Teaching Method	☒ In-person (face-to-face) ☐ Distance learning (live online) ☐ e-Learning (asynchronous) ☐ Hybrid : _____
Pre-requisite(s)?	None
ECTS <i>Reminder: 1 ECTS = between 20 and 30hr- student workload</i>	4
Equivalent FHEQ credits	8
Study Hours	100 hours which comprise of 28 directed learning and 72 independent learning/assessment hours

MODULE DESCRIPTION

Module Aims	This module provides a comprehensive understanding of the regulatory frameworks governing the banking sector and the importance of compliance in maintaining financial stability and integrity. It covers key regulatory bodies, banking laws, and global standards such as Basel III, AML (Anti-Money Laundering) regulations, and consumer protection laws. Students will explore the impact of regulatory policies on banking operations, risk management, and corporate governance. The module also examines ethical
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	considerations, financial crime prevention, and the evolving role of technology in compliance. Through case studies and practical applications, students will develop the analytical skills needed to navigate regulatory challenges and ensure adherence to compliance requirements in a dynamic financial environment.
Teaching Arrangement	The module will be delivered through lectures, seminars, and workshops.
Learning Outcomes	By the end of this module, students should be able to: 1. Evaluate key banking regulations (e.g., Basel III, AML, consumer protection laws) is a strong outcome, as it aligns with the module's focus on regulatory frameworks. 2. Analyse the role of regulatory bodies is relevant and provides a good foundation for understanding oversight mechanisms. 3. Assess the impact of regulatory policies on banking operations, risk management, or corporate governance is a comprehensive outcome but may need to be narrowed slightly to avoid being too broad. 4. Identify and apply compliance strategies is practical and aligns well with the module's focus on risk mitigation. 5. Examine ethical considerations and financial crime prevention measures is a valuable addition, as it introduces a practical and ethical dimension to the module. 6. Evaluate the role of technology in regulatory compliance (e.g., RegTech) is timely and relevant, given the increasing use of technology in the banking sector. 7. Apply regulatory and compliance frameworks to real-world scenarios through case studies is an excellent way to bridge theory and practice.
Competency Goals <i>(Knowledge, expertise and interpersonal skills)</i>	PGE_M_CG01 - To be equipped with efficient business skills
	PGE_M_CG02 - To be entrepreneurially-minded
	PGE_M_CG04 - To be a project manager with a strategic overview
Alignment with Programme Learning Goals	PGE_M_CG01_LO05 - To identify the appropriate methodology to solve a problem
	PGE_M_CG01_LO06 - To apply knowledge in order to meet the expectations of the professional world
	PGE_M_CG01_LO01 - To apply appropriate financial skills
	PGE_M_CG02_LO01 - To understand the environment of a company whatever the activity sector

	PGE_M_CG04_LO01 - To do a global analysis of the firm in its environment
	PGE_M_CG01_LO05_I02 - To select the appropriate methodological approach & data processing
	PGE_M_CG01_LO06_I01 - To solve in a team an advanced professional issue
	PGE_M_CG02_LO01_I01 - To find the right information, describe & analyse the environment of a company, whatever the sector is
	PGE_M_CG04_LO01_I02 - To distinguish between what is a strategic situation and what is not

SESSION TOPICS / MODULE SCHEDULE

(Please note, a session/sequence may be more than one scheduled class)

<u>Session 1: Introduction to Banking Regulation and Compliance</u> Content: • Purpose and importance of banking regulation • Historical developments and key financial crises shaping regulation • Core principles of financial regulation and supervision Assignments: • Assignments will be announced closer to the relevant session dates
<u>Session 2: Regulatory Framework and Key Institutions</u> Content: • National and international regulatory bodies (e.g. FCA, PRA, ECB, Federal Reserve) • Global regulatory standards (Basel Accords: Basel I, II, III) • Role of the IMF, World Bank, and Financial Stability Board (FSB) Assignments: • Assignments will be announced closer to the relevant session dates
<u>Session 3: Banking Laws and Consumer Protection</u> Content: • Key banking legislation and regulatory requirements • Consumer rights and financial protection laws • Data protection and privacy regulations (e.g. GDPR, PSD2) Assignments: • Assignments will be announced closer to the relevant session dates
<u>Session 4: Risk Management and Regulatory Compliance</u> Content: • Capital adequacy requirements and liquidity management • Stress testing and scenario analysis • Internal controls and corporate governance

Last reviewed: 25/07/2025

Assignments:

- Assignments will be announced closer to the relevant session dates

Session 5: Anti-Money Laundering (AML) and Financial Crime Prevention

Content:

- AML laws and compliance frameworks
- Know Your Customer (KYC) and Customer Due Diligence (CDD) requirements
- Sanctions compliance and counter-terrorist financing (CTF)

Assignments:

- Assignments will be announced closer to the relevant session dates

Session 6: Ethical and Legal Considerations in Banking

Content:

- Ethical banking and corporate social responsibility
- Whistleblowing and accountability in financial institutions
- Managing conflicts of interest and market abuse regulations

Assignments:

- Assignments will be announced closer to the relevant session dates

Session 7: The Role of Technology in Compliance

Content:

- RegTech and the digital transformation of compliance
- AI and machine learning in fraud detection and risk assessment
- Cybersecurity regulations and operational resilience

Assignments:

- Assignments will be announced closer to the relevant session dates

Session 8: Case Studies and Practical Applications

Content:

- Analysis of major compliance failures and enforcement actions
- Best practices in regulatory adherence
- Developing compliance policies and procedures in banking institutions

Assignments:

- Assignments will be announced closer to the relevant session dates

KEY TEXTS

1. Singh, D. (2016) *Banking regulation of UK and US financial markets*. Abingdon, United Kingdom: Routledge.
2. Hull, J.C. (2023) *Risk management and financial institutions*. 6th edn. Hoboken, NJ: John Wiley & Sons.

SUPPLEMENTARY TEXTS

1. Additional readings and materials will be provided closer to the relevant session dates.

MODES OF ASSESSMENT

Continuous Assessment (40%)	Research paper
Final Exam (60%)	Written exam

MODULE DESIGN TEAM

- Author: *Mitra Arami*
- Reviewer: *Vickneswaren Krishnan*
- External Reviewer: *Arun Chalise*