

## **Course report: EU Banking and Financial Integration Law, 15 ECT, HT 2022**

The banking course was initiated by me in 1989 as a “*läs kurs*” and the following year it was converted to a normal special course. Since then the banking course is given by me annually without interruption for the last 33 years. A wide range of students both Swedish and foreign, are enrolled in this course. Every year the number of participants in this course range from 20 to over 30 students. Over the last three or four years, in addition to the regular Swedish and Erasmus students, even the EEL master students are accommodated in this course.

To give a brief overview of the course as given last year, it was a mixture of lectures and academic seminars and the course concluded with a written examination. All important areas in the field of financial law was covered ranging from banking and investment services law, consumer protection issues such as bank deposit guarantees, digital finance such as the digital payment system, European crowdfunding, markets in crypto-assets, financial crimes such as money laundering, terrorist financing, etc.

Over the years I have detected the academic seminars is an excellent learning process especially for both final year students and EEL students. It gives an opportunity for them to pick and choose a subject on their own. They often select a subject in which they wish to pursue their career after graduation. They have to write a relatively long thesis about 15 to 20 pages and make an oral presentation in the class room. In addition, each student should also act as an opponent to a paper presented by another student which should not be the same subject as the student have written in her or his academic paper. The academic seminar gives an opportunity for students to develop their own writing skills under my supervision, enhance their legal thinking in a critical manner and not less it is a kind of a passport for their future career.

Unlike the last course, earlier in addition to the academic seminars I also had time for group seminars. In these seminars, I divide the students into different groups and give a short assignment to write on a lecture given by me. A group of 3 or 4 students write a common paper and they make an oral presentation in the class room followed by discussion. It had various benefits both for me and the students. It gives me an opportunity to find out whether the students understood my lectures and if not, this seminar gives me an opportunity to rectify this anomaly. The group seminars are not only a learning process for the students but also a means of integrating the students coming from different countries and cultures. All in all, group seminars contributed enormously to enhance the quality of education in the banking course.

The reason for not including the group seminars in last course was the uncertainties created by the time factor. I was initially informed the special course is given 330 hours and at the final stages of preparing the course schedule I was informed we are allocated only 300 hours. Therefore, I had no choice but to remove the group seminars in the last course.

In any case in the next course to be given end of this year, I will bring back the group seminars. In all course evaluation over the years, the students had greatly appreciated this approach. If the time allocated is 300 hours, I will make necessary adjustments of the schedule and ensure all three components namely lectures, group seminars and academic seminars are included in the package.

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In order to distinguish EEL students from the rest of the group, we have allocated extra time for the master students. They have to take part in a workshop. The students are divided into 2 groups and given two separate assignments which they should write and present orally as a group. Such workshops have been integrated into this course since the EEL students were accommodated in the banking course with the under graduate students.

Last not least, a few words about the written examination. Traditionally the final exams in this course was strictly to be done physically in the class room. After the pandemic this procedure had to be interrupted. The students were instead given home exams as last year. Such exams may not really reflect the quality of the answer scripts as it is not done under proper and independent supervision. I wish that in the coming years the exams will be conducted in the University premises.

As usual, even in 2022, the course evaluation indicates the students are overall satisfied and happy with the course.

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