



Dharmashastra
National Law University, Jabalpur

in collaboration with

HSA ADVOCATES
HEMANT SAHAI ASSOCIATES

**ADVANCED CERTIFICATE COURSE ON
BANKING AND PROJECT
FINANCE LAW**

12TH SEPTEMBER - 21ST SEPTEMBER 2025

About

Dharmashastra National Law University, Jabalpur



Established in 2018, Dharmashastra National Law University (DNLU) was founded with the vision of imparting and disseminating legal knowledge while fostering a culture of research to advance legal education. Over the years, the university has successfully organized numerous intra and inter-university events. Striving to be not just a knowledge-driven institution but also one fueled by creativity and wisdom, DNLU has made its mark both nationally and internationally.

About HSA Advocates



HSA Advocates is a full-service law firm that combines knowledge, experience, and expertise to deliver outcome-oriented solutions, helping clients stay ahead of emerging opportunities and risks. The firm's practice spans a wide spectrum of areas, including Projects, Energy & Infrastructure; Banking & Finance; Restructuring & Insolvency; Corporate & Commercial; Regulatory & Policy; Defence & Aerospace; Dispute Resolution; Environment, Health & Safety; Real Estate; Technology, Media & Telecommunications; Taxation; and Investigations.

Built around people, HSA Advocates values collaboration and assembles teams of experts to provide tailored solutions for every client issue. Its approach is grounded in delivering legal advice that aligns with each client's strategic goals and business needs, ensuring pragmatic and implementable support across its diverse platform of practices and sectors.



About

Internship Opportunity at HSA Advocates

Participants enrolled in the course will be eligible to apply for an internship with HSA. After the course concludes, interested candidates will be required to fill out a Google Form and submit their CV along with a Statement of Interest.

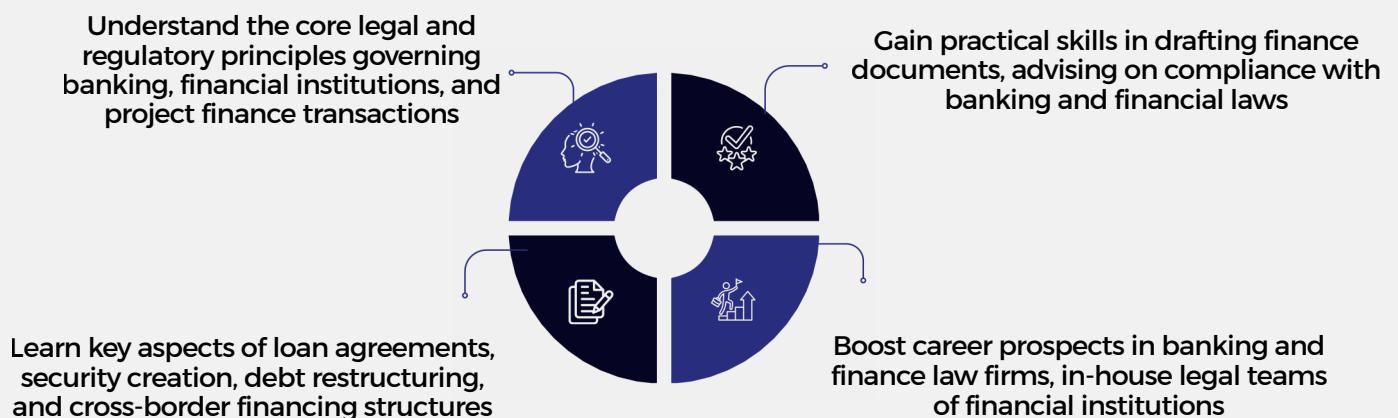
The selection process will be entirely at the discretion of HSA. Applications will be assessed on overall quality, and preference may be given to candidates with prior internships, competition achievements, or strong academic work. The mode, duration, month, and all other aspects of the internship will be determined solely by HSA Advocates.

About The Course

This course provides a structured introduction to the laws and regulations shaping the Indian banking system. Across six modules, it covers the evolution of banking, the role of the RBI, and key regulatory tools. Participants will study the banker-customer relationship, negotiable instruments, and the shift to modern payment systems.

The course also explores debt recovery and consumer protection mechanisms, including SARFAESI, DRTs, and the Banking Ombudsman. Advanced modules focus on project financing, contractual safeguards in loan agreements, and the statutory framework for recovery under the RDDB Act, SARFAESI, and the Insolvency and Bankruptcy Code.

Designed for students and professionals, the course blends legal foundations with practical insights into banking operations, enforcement, and financial regulation in India.



About

The Course Instructors

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SHRIVAR AWASTHI

- Associate Partner at HSA Advocates, focusing on banking and project finance
- Nearly a decade of experience advising PSU banks, financial institutions, and corporates on high-value financing transactions
- Formerly with Khaitan & Co., Dhir & Dhir Associates, and Krishnamurthy & Co.; recognized for expertise in structuring and negotiating project finance and security documents



ISHAAN DUGGAL

- Associate Partner at HSA Advocates, specializing in insolvency, restructuring, dispute resolution, and banking law
- Eight years of practice, progressing from Associate to leadership roles; former Senior Associate at Saraf and Partners
- Holds LL.M. (Professional) in Banking & Financial Studies from NLU Delhi and a Diploma in IP Law from GNLU; frequent speaker on the Insolvency and Bankruptcy Code (IBC)



About

The Course Instructors ^{2/3}

DR. O.V. NANDIMATH

- *Professor of Law & Registrar, and Chair Professor (HAL Defence PSU, Business Law) at NLSIU*
- *Coordinator of CEERA, leading environmental education, research, and advocacy initiatives*
- *Author of three books on environmental law; Chevening Scholar and Visiting Faculty at Warwick, Cardiff, and Bradford Universities*



DEVMANI BANSAL

- *Founding Partner of B&B Law Chambers with over 14 years' experience in litigation, commercial disputes, and arbitration*
- *Former Associate Partner at SNG & Partners, with expertise in consumer litigation, arbitration, bank guarantees, and regulatory compliance*
- *Associate of CIArb, member of YSIAC and Arbitration Bar of India; empanelled arbitrator with ODR platforms and Mediator with NCDRC*



About

The Course Instructors ^{3/3}

KANISHKA SIHARE

- *Senior Associate at Lakshmikumaran & Sridharan Attorneys, specializing in white-collar crimes, FEMA, and direct tax litigation*
- *Part of the firm's advisory and disputes practice since 2023, advancing from Associate to Senior Associate*
- *Graduate of Dharmashastra National Law University, Jabalpur (Class of 2023), with prior experience at AZB & Partners and Khaitan & Co.*



AMAN SIWASIYA

- *Legal Manager at IIFL Home Loans, advising on branch recovery and banking litigation*
- *Advocate enrolled with the Bar Council of Rajasthan and Bar Council of India; prior Associate at SNG & Partners specializing in banking & finance litigation*
- *Graduate of Dharmashastra National Law University, Jabalpur (Class of 2024); Founding Convener of the ADR Cell and active contributor to student governance*



About The Course Structure

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MODULE 1

INTRODUCTION TO BANKING SYSTEM, RESERVE BANK OF INDIA AND REGULATORY FRAMEWORK

- Definition and Nature of Banking - Understanding what constitutes banking business and its essential characteristics
- Evolution of Banking in India - From pre-independence indigenous banking to modern banking system
- Types of Banks - Commercial banks, cooperative banks, regional rural banks, and their distinct functions
- Banking Regulation Act, 1949 - Key features and objectives of the primary banking legislation
- RBI as Central Bank - Constitutional position and statutory authority
- Reserve Bank of India Act, 1934 - Basic structure and establishment of India's central bank
- Credit Control Measures - Cash Reserve Ratio (CRR), Statutory Liquidity Ratio (SLR), and repo rates
- RBI's Supervisory Powers - Inspection, control, and regulatory enforcement over banks

Legal Nature of Banker-Customer Relationship - Debtor-creditor relationship and its implications

Rights and Duties - Mutual obligations of bankers and customers

Types of Bank Accounts - Current, savings, fixed deposit accounts and opening procedures

Banker's Lien and Right of Set-off - Legal protections available to banks

KYC Guidelines - Know Your Customer requirements and customer due diligence

MODULE 2

BANKER-CUSTOMER RELATIONSHIP AND BANKING OPERATIONS

About

The Course Structure

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MODULE 3

NEGOTIABLE INSTRUMENTS LAW

Negotiable Instruments Act, 1881 - Overview, definitions, and scope

Cheques - Types, crossing mechanisms, and dishonour procedures

Promissory Notes and Bills of Exchange - Basic features and legal requirements

Section 138 NI Act - Cheque bouncing offences and legal remedies

Electronic Payment Systems - NEFT, RTGS, UPI and modern payment mechanisms

SARFAESI Act, 2002 - Asset recovery without court intervention and enforcement procedures

Debt Recovery Tribunals - DRT Act 1993, procedures and powers

Banking Ombudsman Scheme - Complaint redressal mechanism and consumer grievances

Consumer Protection - Banking services under consumer protection laws

Current Banking Challenges - NPAs, digital banking, cybersecurity, and emerging trends

MODULE 4

BANKING RECOVERY LAWS AND CONSUMER PROTECTION

About

The Course Structure

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MODULE 5

BANKS AND FINANCIAL INSTITUTIONS – PROJECT FINANCING

Types of Banks and Financial Institutions – An overview

Funding of Infrastructure Projects in India – Role of banks and FIs in long-term financing of infrastructure

Key Provisions for Companies as Borrowers – Major legal and contractual provisions for companies

Restrictions Imposed by Banks and FIs – Restrictions placed on companies during loan agreements

Events of Default – Circumstances under which banks and FIs can declare a default

MODULE 6

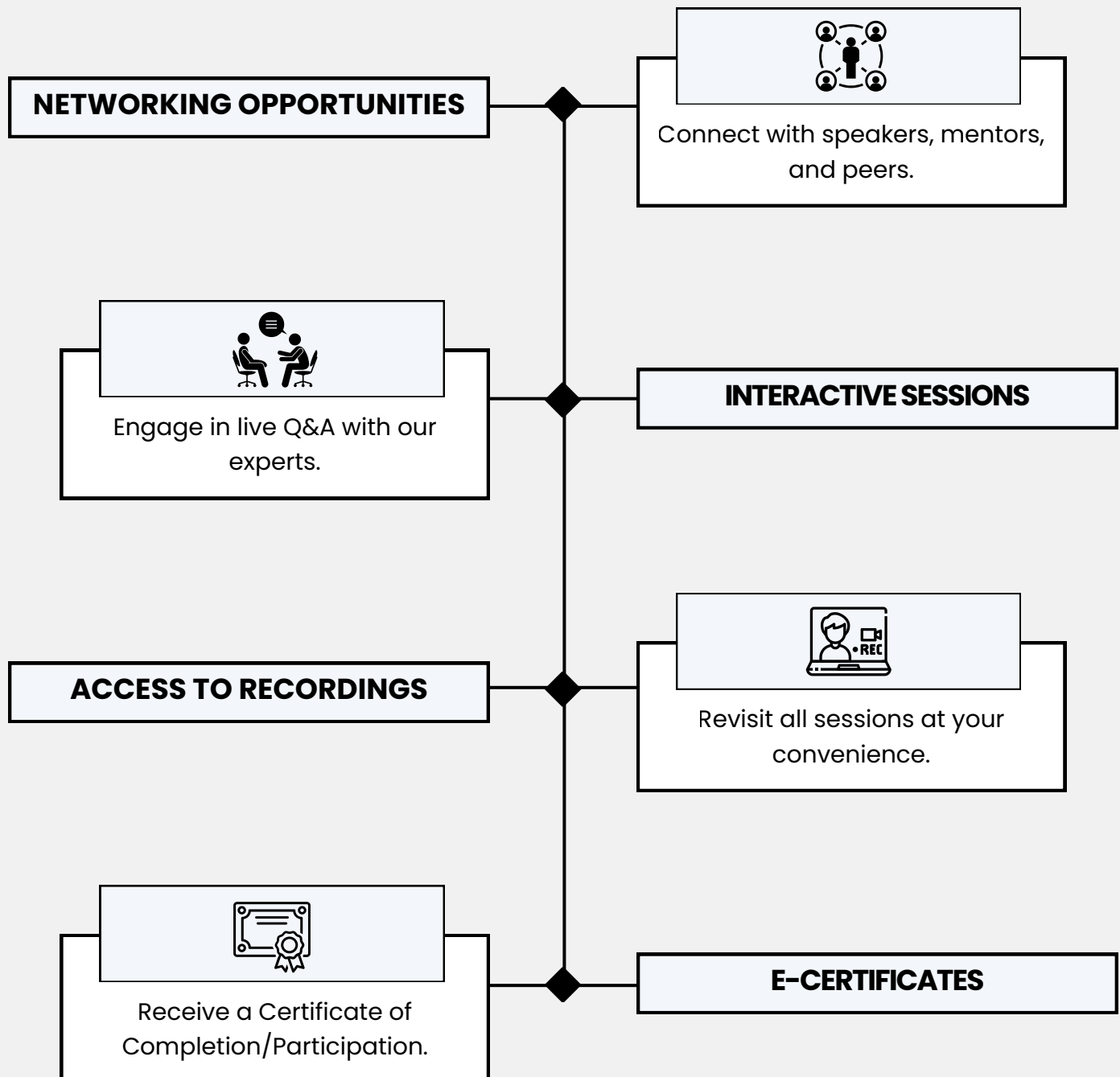
STATUTORY FRAMEWORK FOR RECOVERY OF AMOUNTS IN DEFAULT

Recovery of Debts and Bankruptcy Act, 1993 – Mechanisms for recovery through Debt Recovery Tribunals

SARFAESI Act, 2002 – Secured creditor rights and enforcement of security interests

Insolvency and Bankruptcy Code, 2016 (IBC) – Resolution process, liquidation, and the role of creditors in recovery

About Perks of the Course



Important Note: Certificates of participation/completion shall be issued to all participants on the basis of attendance.

An online multiple-choice assessment will be conducted upon the conclusion of the course. Participants who undertake the assessment will have their respective grades duly reflected on their certificates

About

Course Details & Eligibility



COURSE DURATION

2 Weeks



COURSE DATES

12th – 21st September 2025
(Weekend Classes)



MODE

Online | Google Meet



REGISTRATION FEE

- Students: ₹ 1,799 | **₹ 1,499 (Early Bird Offer)**
- Professionals: ₹ 3,999 | **₹ 3,499 (Early Bird Offer)**
- *The registration fee is inclusive of GST.*



ELIGIBILITY

Applications are open for law students, in-house counsel, legal practitioners, chartered accountants, company secretaries, and anyone interested in learning about Banking and Project Finance Law in India and across the world.

About Registration Details



SCAN THIS QR CODE TO FILL THE REGISTRATION FORM



OR




CLICK

Click Here to Access the Registration Form

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