

### Report of Sunderland v/s Barclays Bank Case Study

A skit was enacted by I semester BBA students about Sunderland V/S Barclays Bank case study on 15<sup>th</sup> March 2021.

A real case study which is included in the syllabus of III semester BBA i.e., Mr. and Mrs. Sunderland v/s Barclays Bank for subject name was enacted in the class room, by a 10 students to make the class room lively and the learning effective.

#### No. of Students Participated in the skit

Sl.No	Students Name	Part Name
1	Ms. Mehek Fazal	Narrator
2	Ms Soujanya	Mrs. Sunderland
3	Mr. Yadunandhan	Mr. Sunderland
4	Mr. Mohammed Ayan	Prosecutor
5	Ms. Alfiya	Advocate
6	Mr. M P Gurudev	Advocate
7	Mr. Nithin S S	Barclays Bank Manager
8	Mr. Sanjay	Cloth Merchant
9	Mr. Dileep Kumar	Horse bidder
10	Ms. Siri	Mrs. Sunderland Friend

#### No. of Students Attended

Sl.No	Course	No. of students
1	I Semester BBA	42
2	III Semester BBA	30
Total No. of students attended		72



### No. of Faculty Attended

Sl.No	Faculty Name	Designation	Department
1	Dr. Sudharshan G M	HOD	Commerce & Management
2	Mrs. Roopa D S	HOD	Computer Science
3	Mr. Vinay Kumar K S	Assistant Professor	Commerce & Management
4	Mrs. Ashwini E M	Assistant Professor	Computer Science
5	Mr Prashanth Kumar R	Assistant Professor	Computer Science
6	Mr. Abhishek S	Assistant Professor	Commerce & Management
7	Ms. Sumarani S U	Assistant Professor	Commerce & Management

#### Objectives:

The main objective of this skit is to make the case study easy to learn and understand. When we see something through skit or virtual presentation it will be easier to remember.

#### Outcome:

As the skit was interesting all the commerce and non commerce students understood the principle behind it. All the students and professors enjoyed and appreciated the efforts of the students.

#### The mentioned case study is narrated in the form of a story below:

A banker is justified in disclosing the state of his customer's account to an outsider when there is an implied consent of the customer for such disclosure.

This point was supported in the case of Sunderland vs. Barclays Bank.

In this case, a cheque for a small amount drawn by Mrs. Sunderland on Barclays Bank in favor of a dress maker was dishonored.

Mrs. Sunderland telephoned to the banker at the instance (i.e. request) of her husband to know the reason for the dishonor of her cheque.

During the course of her conversation with the banker, her husband took the phone from her conversation with the banker.

Her husband took the phone from her and expressed to the banker his dissatisfaction at the banker's action.

The banker then disclosed to the husband the position of Mrs. Sunderland's account and her habit of issuing cheques in favor of book makers (i.e. for betting in horse race.)

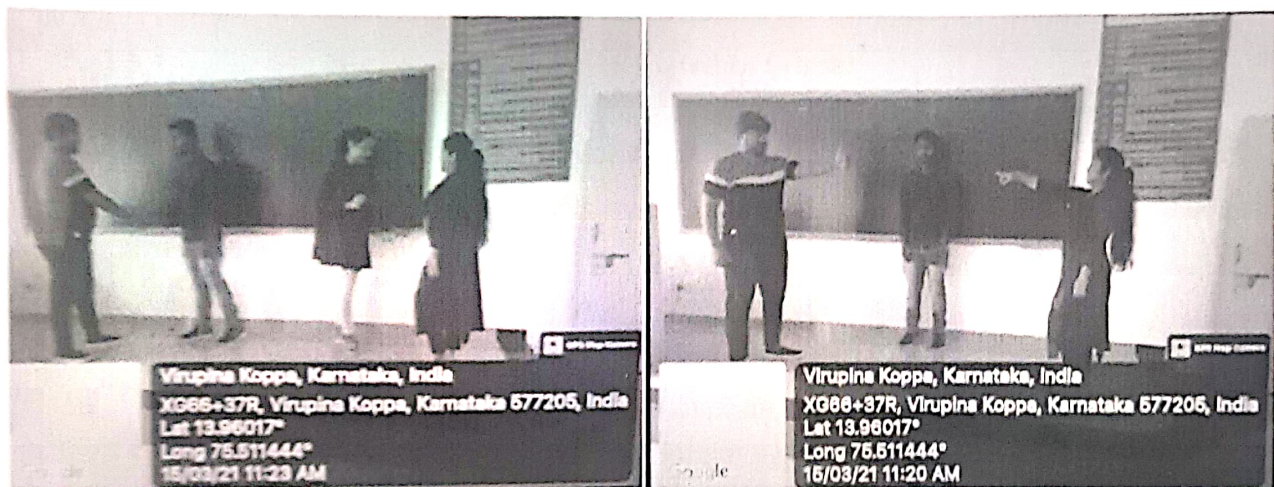


The banker then disclosed to the husband the position of Mrs. Sunderland's account and her habit of issuing cheques in favor of book makers (i.e. for betting in horse race.)

Mrs. Sunderland then sued the banker for violating the obligation of secrecy.

But it was held by the court that her giving the phone to her husband to talk to the banker indicated her implied consent to the disclosure of the state of her account to her husband.

Again, it is on the same ground of implied consent of the customer for disclosure that a banker is justified in disclosing the state of customer's account to a proposed guarantor introduced by his customer.



*[Signature]* 15/03/21  
Coordinators

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