

Report of Sunderland v/s Barclays Bank Case Study



A skit was enacted by IV semester B.Com students about Sunderland V/s Barclays Bank case study on 15th march 2019.

A real case study which is included in the syllabus of IV semester B.Com 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. Akanksha Jain	Narrator
2	Ms. Veena R	Mrs. Sunderland
3	Mr. Deepesh Jain	Mr. Sunderland
4	Mr. Kushal Jain	Prosecutor
5	Mr. Rajath Kumar P	Advocate
6	Mr. Milan Jain	Advocate
7	Mr. Hardik P	Barclays Bank Manager
8	Mr. Deekshith Jain	Cloth Merchant
9	Mr. Pneath Jain	Horse bidder
10	Mrs. Rojol Kumari	Mrs. Sunderland Friend

No. of Students Attended

Sl.No	Course	No. of students
1	IV Semester B.Com	40
2	II Semester BCA B Section	37
3	II Semester BBA	43
4	II Semester B.Com	47
Total No. of students attended		167



No. of Faculty Attended

Sl.No	Faculty Name	Designation	Department
1	Dr. K. Sailatha	Principal	PES IAMS
2	Mr. Rakesh D.Souza	HOD	Commerce & Management
3	Mrs. Kavitha U P	Assistant Professor	Commerce & Management
4	Mr. Vinay Kumar K S	Assistant Professor	Commerce & Management
5	Ms. Swathi J	Assistant Professor	Commerce & Management
6	Mrs.Veena M	Assistant Professor	Commerce & Management
7	Ms. Ayesha Siddiqua	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.)

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.



KS 15/03/2019

Coordinators

K. Sailatha
Principal
15/3/2019

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