

GENERAL - INDEX

	S.NO	TOPICS	P. NO
	PART - I		
	BANKING LAW		
**	1.	HISTORY OF BANKING IN INDIA AND ENGLAND	1
**	2.	NATIONALIZATION OF BANKS	10
**	3.	BANKING REGULATION ACT, 1949 (BANKING PERMITTED AND PROHIBITED BY THE BANKER)	22
***	4.	THE RESERVE BANK OF INDIA ACT, 1934 (BANKER'S BANK) (POWERS, FUNCTIONS AND CONTROL OVER BANKS)	35
*	5.	CONTRIBUTIONS OF RESERVE BANK OF INDIA	46
*	6.	FINANCIAL INSTITUTIONS ACT, 1993 (THE RECOVERY OF DEBTS DUE TO BANKS AND FINANCIAL INSTITUTIONS ACT, 1993)	52
***	7.	DIFFERENT TYPES OF BANKS AND BANK LAWS (COMMERCIAL BANKS/ SCHEDULED BANKS)(REGIONAL RURAL BANKS)(FUNCTIONS OF COMMERCIAL BANKS)	58

	S.NO	TOPICS	P. NO
***	8.	CUSTOMER - BANKER RELATIONSHIP	100
***	9.	DUTIES/OBLIGATIONS AND LIABILITIES OF BANKERS (PROTECTION OF CUSTOMERS) (RIGHT TO DISHONOUR CUSTOMERS' CHEQUES) (OBLIGATIONS REGARDING VARIOUS ACCOUNTS)	110
**	10.	BANKER'S DUTY TO MAINTAIN SECRECY	128
**	11.	RIGHTS OF BANKER (RULE IN CLAYTON'S CASE)	135
*	12.	RIGHT OF LIEN(BANKER'S LIEN)	152
*	13.	INDEMNITY AND GUARANTEE (ADVANTAGES & DISADVANTAGES OF BANK GUARANTEE)	158
	14.	BANKER'S RIGHT AGAINST SURETIES	168
**	15.	PROCEDURE/PRECAUTIONS IN OPENING A NEW ACCOUNT	174
	16.	EXECUTORS & ADMINISTRATORS	179
	17.	CLUBS, SOCIETIES, CHARITABLE INSTITUTIONS	180
**	18.	SPECIAL TYPES OF CUSTOMERS/ACCOUNTS	181
*	19.	TYPES OF DEPOSITS AND ACCOUNTS	201

A-14

	S.NO	TOPICS	P. NO
*	20.	DEPOSIT INSURANCE AND CREDIT CORPORATION ACT, 1961	209
*	21.	PASS BOOK	213
*	22.	LAWS RELATING TO LOANS AND ADVANCES BY BANKS (PRINCIPLE THAT GUIDE THE BANKER IN GRANTING LOAN AND ADVANCES)	221
*	23.	ADVANCES TO PRIORITY SECTORS	230
*	24.	TYPES OF CREDITS AND LOANS BY BANKS	234
	25.	CREDIT GUARANTEE SCHEMES	251
*	26.	SECURITIES FOR ADVANCES OF LOANS (LIEN, PLEDGE, HYPOTHECATION AND MORTGAGE - EQUITABLE MORTGAGE)	253
**	27.	SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002	265
*	28.	SALE OF MOVABLE SECURED ASSETS - UNDER SARFAESI ACT	274
*	29.	GILT-EDGED SECURITIES	282
*	30.	COLLATERAL SECURITIES	285

A-15

	S.NO	TOPICS	P. NO
*	31.	ADVANCE OF LOANS AGAINST DOCUMENTS OF TITLE TO GOODS (BILL OF LADING, WAREHOUSE RECEIPT, RAILWAY RECEIPT, DELIVERY ORDERS AND LORRY RECEIPT)	289
*	32.	RECOVERY OF LOANS (REPAYMENT OF LOANS)	300
*	33.	DEBT RECOVERY TRIBUNAL UNDER THE RECOVERY OF DEBTS DUE TO BANKS AND FINANCIAL INSTITUTIONS ACT (RDDBFI),1993 (ESTABLISHMENT, CONSTITUTION, OBJECTIVE, JURISDICTION AND PROCEDURE OF DEBT RECOVERY TRIBUNAL & DEBT RECOVERY APPELLATE TRIBUNAL)	305
	34.	FINANCING OF EXPORTS (EXPORT FINANCE)	314
	35.	BANK FRAUDS	320
***	36.	BANKING OMBUDSMAN	327
	37.	SECURITIES AND EXCHANGE BOARD OF INDIA AND FINANCIAL INSTITUTIONS	335
	38.	SHORT NOTES	344
	1.	PLEDGE (PAWN)	344
	2.	HYPOTHECATION	348

A-16

	S.NO	TOPICS	P. NO
*	3.	SUBSIDIARY SERVICES OF BANKERS	350
	4.	OVER DRAFT	352
	5.	LETTER OF CREDIT	353
	6.	PURCHASE AND DISCOUNT OF BILLS	358
	7.	BANKING INSTRUMENTS	359
	8.	CLOSING OF AN ACCOUNT	361
	9.	LETTER OF INDICATION	364
	10.	INTERNATIONAL TRANSACTIONS	365
		PART - II	
		THE NEGOTIABLE INSTRUMENTS ACT, 1881	
		(AMENDMENT AND MISCELLANEOUS PROVISIONS	
		ACT, 2002 & 2018)	
***	39.	DEFINITION/CHARACTERISTICS/SPECIAL FEATURES/PRESUMPTION OF NEGOTIABLE INSTRUMENTS (SEC. 13, 14 & 118)	376
	40.	CHANGES BROUGHT ABOUT BY AMENDMENT ACT, 2002 IN THE NEGOTIABLE INSTRUMENTS ACT, 1881	386

A-17

	S.NO	TOPICS	P. NO
**	41.	PROMISSORY NOTE (SEC. 4)	393
*	42.	BILL OF EXCHANGE (SEC. 5)	400
**	43.	CHEQUE (SEC. 6)	408
**	44.	HOLDER AND HOLDER IN DUE COURSE (SEC. 8 & 9)	412
	45.	CLASSIFICATION OF NEGOTIABLE INSTRUMENTS [SEC. 11, 12, 13 (I)(II), 17, 19, 20, 42, 46, 59, 132 & 133]	423
**	46.	PROTECTION OF PAYING BANK [SEC. 10, 85 (1)(2), 128 & 129]	432
**	47.	PROTECTION/DUTIES AND LIABILITIES OF COLLECTING BANK (SEC. 131 & 131A)	442
*	48.	NEGOTIATION (SEC. 14)	447
**	49.	INDORSEMENT/ENDORSEMENT (SEC. 15, 16 (1), 40, 50 & 51)	453
*	50.	PRESENTMENT OF A NEGOTIABLE INSTRUMENT (SEC. 61, 62, 64, 76, 113 & 114)	464

A-18

	S.NO	TOPICS	P. NO
	51.	DISCHARGE OF A NEGOTIABLE INSTRUMENT (SEC. 82 to 90)	475
**	52.	MATERIAL ALTERATION (SEC. 87)	479
	53.	UNLAWFUL INSTRUMENTS (SEC. 58)	485
**	54.	DISHONOUR OF A NEGOTIABLE INSTRUMENT (CHEQUE) - NOTICE OF DISHONOUR (SEC. 91 TO 98)	491
*	55.	NOTING AND PROTEST (SEC. 99 TO 104)	502
*	56.	CROSSING OF CHEQUES (SEC. 123 TO 131(A))	508
*	57.	PENALTIES/CRIMINAL LIABILITY FOR DISHONOUR OF CHEQUES (DRAWER'S LIABILITY UNDER SEC. 138 OF N.I. ACT) (SEC. 138 TO 147)	515
	58.	THE NEGOTIABLE INSTRUMENTS (AMENDMENT) ACT, 2018	524
*	59.	BANKER'S BOOK EVIDENCE ACT, 1891	527
	60.	SHORT NOTES	529
	1.	FOREIGN NEGOTIABLE INSTRUMENTS (SEC. 134 - 137)	529
	2.	TRAVELLER'S CHEQUES	530

A-19

	S.NO	TOPICS	P. NO
	3.	STALE DOCUMENTS	531
	4.	HOLIDAYS UNDER THE NEGOTIABLE INSTRUMENTS ACT, 1881 (SEC. 25)	531
		PART - III	
**		ANCILLARY/SPECIAL BANKS SERVICES & E-BANKING (NEW TRENDS IN BANKING SYSTEM IN INDIA)	
	61.	REMITTANCES - GENERAL	538
	62.	DEMAND DRAFT	541
	63.	MAIL TRANSFER	543
	64.	TELEGRAPHIC TRANSFER	544
*	65.	TRAVELER'S CHEQUE	545
	66.	BANK ORDERS	548
*	67.	CREDIT CARDS, DEBIT/SMART CARDS	549
*	68.	SAFE DEPOSIT VALUTS	551
*	69.	GIFT CHEQUES	552
	70.	STOCK INVEST	553
*	71.	E-BANKING (INTERNET BANKING) DEFINITION	556

	S.NO	TOPICS	P. NO
	72.	MOBILE BANKING	562
*	73.	AUTOMATED TELLER MACHINE (ATM)	567
	74.	FUND TRANSFER (COMPUTERIZED BANKING)	568
	75.	RETAIL SERVICES & WHOLESALE SERVICES (WHOLESALE SERVICES & RETAIL SERVICES)	569
	76.	E - CHEQUE	572
	77.	AUTHENTICATION & CYBER EVIDENCE	574
*	78.	CYBER EVIDENCE	584
*	79.	SECURE ELECTRONIC TRANSACTIONS(SET)	587



*** Symbol in the margin of the index denotes **'most important'** Chapter.

** Symbol in the margin of the index denotes **'very important'** Chapter.

* Symbol in the margin of the index denotes **'important'** Chapter.

SHORT NOTES

	S.NO	TOPICS	P. NO
		BANKING LAW & THE NEGOTIABLE INSTRUMENTS ACT, 1881	
*	1.	Acceptor for honour	404, 469
	2.	Accommodation Bill	428
*	3.	Account Payee only	510
	4.	Agency Service	350
	5.	Ambiguous Instruments	425
	6.	Appeal to Debt Recovery Appellate Tribunal (DRAT)	311
*	7.	Appropriation of payments	140
*	8.	Assignment & Negotiation	451
*	9.	Bank Accounts	201
	10.	Bank Frauds	320
	11.	Bank Nationalization case	12
*	12.	Banker and Customer relationship	100
*	13.	Banker as borrower	181,201