	S.N	O 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
		ન્સ ન્સ ન્સ	

- \*\*\* 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.

## A-21

SHORT NOTES

	S.NO	TOPICS	P. NO
		BANKING LAW &	
	Т	HE NEGOTIABLE INSTRUMENTS ACT,	1881
*			
<b>т</b>	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

	A-22				
	S.NO	TOPICS	P. NO		
	14.	Banker's book evidence			
		Act, 1891	527		
*	15.	Banker's Bank	35		
	16.	Banker's duty to honour			
		customers' cheques	114		
*	17.	Banker's duty to maintain secrecy	128		
	18.	Banker's duty towards articles			
		deposited	121		
*	19.	Banker's general lien	155		
	20.	Bank Receipt	207		
	21.	Banker's right of appropriation			
		of payments	140		
	22.	Banker's right against sureties	168		
	23.	Banker's right of discharge for			
		payment in due course	135		
*	24.	Banker's right of lien	152		
*	25.	Banker's right of set-off	143		
	26.	Banker's right to charge interest	139		
*	27.	Banker's right to combine			

customer's accounts

	S.NO	NO TOPICS	
	28.	Banking business in India	3
	29.	Banking Companies (Acquisition	
		and Transfer of Undertakings)	
		Act, 1970	12
**	30.	Banking Instruments	359
*	31.	Banking Ombudsman	327
	32.	Bank orders	548
	33.	Banking Regulation Act, 1949	22
*	34.	Banks Nationalization	10
*	35.	Bearer Instruments/	
		Bearer Cheques	425
***	36.	Bill of Exchange	400
*	37.	Bills in sets	429
*	38.	Business permitted and prohibited	
		for a banking company under	
		the Banking Regulation Act	23, 27
	39.	Cancellation of Indorsement	461
*	40.	Cash Reserve Ratio in RBI	228
*	41.	Central and State Co-operative	
		Banks	73
	I		

148

	~ .
•	$(\mathbf{)}$
- A -	- 24

	S.NO	TOPICS	P. NO
**	42.	Cheque	408
**	43.	Clayton's Rule(Devaynes Vs. Noble)	141
*	44.	Closing of an account	361
	45.	Clubs, Societies, Charitable	
		Institutions	180
*	46.	Collateral securities	285
	47.	Collecting bank	138
*	48.	Collecting banker	443
* *	49.	Commercial banks	92
	50.	Compensation on dishonour	500
	51.	Conditional Indorsement	459
	52.	Confirmation slip	219
	53.	Contingent Indorsement	460
*	54.	Continuing guarantee	162
	55.	Contribution of RBI in agriculture	47
	56.	Contribution of RBI in exports	46
	57.	Contribution of RBI to promotion	
		of banking	50
	58.	Contribution of Reserve Bank	
		of India	46

		A-25	
	S.NO	TOPICS	P. NO
	59.	Contribution of RBI to industria	1
		finance and Indian economy	49
*	60.	Co operative bank	73
	61.	Coverage and non coverage und	ler
		DICGC insurance scheme	210
*	62.	Credit card	549
*	63.	Credit Guarantee Scheme	251
	64.	Criminal liability for	
		dishonour of cheques	515
* *	65.	Crossing of Cheques	508
*	66.	Current account	203
*	67.	Current account Vs.	
		Savings account	203 & 202
*	68.	Customer	103
*	69.	Customer - Banker relationship	<b>100</b>
	70.	Customer's duties to Banker	124
*	71.	Cyber evidence	584
	72.	Delivery of Negotiable	
		Instruments	380
	73.	Demand deposit	204

	S.NO	TOPICS	P. NO
	74.	Demerits of Nationalization	
		of Banks	18
	75.	Deposit Insurance and Credit	
		Guarantee Corporation Act, 1961	88, 209
*	76.	Deposits	201
*	77.	Deposit receipt	205
	78.	Debt Recovery Appellate Tribunal	305
	79.	Development of banking	
		system in England	2
	80.	Difference between holder and	
		holder in due course	421
	81.	Difference between Bill of	
		Exchange and Cheque	411
*	82.	Difference between Bill of	
		Exchange and Promissory Note	405
*	83.	Difference between Negotiability	
		and Assignability	451
	84.	Difference between Negotiable	
		Instruments and Transferable	
		Instruments	382

	S.NO TOPICS P. NO					
	5.110	101105	1.40			
*	85.	Different kinds of Endorsements	456			
*	86.	Different kinds of Letter of Credit	355			
*	87.	Different types of Deposits	201			
	88.	Discharge of a Negotiable				
		Instrument	491			
	89.	Dishonour by non-payment	493			
*	90.	Dishonour of cheques	493,516			
	91.	Doctrine of Negotiability	380			
	92.	Documentary bill and Clean bill	428			
*	93.	Drawee in case of need	403			
	94.	Duties of bankers	110			
	95.	Duties of customer towards banke	er 125			
	96.	Effect of Indorsement	462			
*	97.	Effect of non presentment for				
		payment	472			
**	98.	Endorsement	453			
	99.	Enforcement of security interest	S			
		under SARFAESI Act	267			
	100.	Equitable Mortgage	262			

A-27

A-	-28	
	40	

	S.NO	TOPICS	P. NO
	101		400
		Escrow	428
	102.	Exceptions to	
		Securitization Act	270
	103.	Executors & Administrators	179
	104.	Export Credit Guarantee	
		Corporation of India Limited	86
	105.	Export Import Bank of India	85
	106.	Facultative Indorsement	460
	107.	Features of 2016 amendment t	0
		SARFAESI Act, 2002	271
	108.	Fictitious Bill	427
**	109.	Financial Institutions Act	
		(Financial Institution)	52
*	110.	Financing of exports	
		(export finance)	314
*	111.	Fixed deposit account	204
*	112.	Fixed deposit receipt	147
*	113.	Fixed Deposit Account vs.	
		Current Account	203,204
	1		

	S.NO	TOPICS	P. NO
*	114.	Foreign Instruments	424
	115.	Foreign Negotiable Instruments	529
		Forged instrument	486
*		Former or survivor account	191
*		Fraud by bank employees	320
*		Functions of commercial banks	77
*	120.	Functions/Powers of RBI	39
*	121.	Garnishee Order	143
	122.	General crossing of cheques	509
*	123.	General lien	153
	124.	Gilt-edged securities	282
*	125.	Guarantee	160
*	126.	Holder	412
**	127.	Holder in due course	415
*	128.	Holder for value	415
*	129.	Holidays under the Negotiable	
		Instruments Act	531
	130.	Hundis	430
*	131.	Hypothecation	348

	S.NO	TOPICS	P. NO
	132.	Illiterate person's account	186
*	133.	Inchoate Instruments	427
*	134.	Indemnity and Guarantee	158
*	135.	Indigenous banker	4
	136.	Indorsement	453
*	137.	Industrial Development Bank	
		of India(IDBI)	80
	138.	Industrial Finance Corporation	
		of India (IFCI)	83
	139.	Industrial Reconstruction Bank	
		of India (IRBI)	82
	140.	Industrial Credit and Investment	
		Corporation of India(ICICI)	83
	141.	Inland Instruments	423
	142.	Institutional banks or	
		Development banks	79
	143.	Instruments payable on demand	426
	144.	Interest on dishonour	501
	145.	Joint Account	189

	S.NO	TOPICS	P. NO
	146.	Joint Stock Company Account	195
	147.	Jurisdiction of Debt	
		Recovery Tribunal	305
	148.	Kinds of Endorsement	456
*	149.	Letter of credit	353
	150.	Letter of Indication	364
*	151.	Legal effects of entries	
		in pass book	215
	152.	Liabilities of bankers	110
	153.	Liability of co-surety	173
*	154.	Liability of Drawer, Acceptor,	
		Endorser in a bill of exchange	402
	155.	Liability of surety	170
*	156.	Licensing of Banking Companies	30
*	157.	Lien	152
	158.	Loans and advances by banks	221
*	159.	Loans to priority sector	230
	160.	Loan recovery methods by banks	301
	161.	Local banks	70

	S.NO	TOPICS	P. NO
*	162.	Lost Negotiable Instrument	489
	163.		187
	164.	Married woman's account	185
**	165.	Material alteration	479
	166.	Merits of nationalization of banks	15
*	167.	Minor's account	184
*	168.	Mortgage	258
*	169.	Mutilated cheques	116
	170.	Narasimham Committee on	
		bank reforms	69
*	171.	National Bank for Agriculture	
		and Rural Development (NABARD)	85
*	172.	Nationalization of banks	10
*	173.	Negotiation	447
	174.	Negotiation back	462
*	175.	Negotiability and Assignability	451
*	176.	Negotiable Instruments	382
	177.	Negotiable Instruments	
		(Amendment) Act, 2018	376
*	178.	Non Scheduled Banks	76

	۱.	$\mathbf{a}$	1
ľ	1-	S	۰

		A-33	
	S.NO	TOPICS	P. NO
**	179.	Notice of dishonour	495
**	180.	Noting	502
	181.	Objectives of DRT	305
	182.	Objectives of SARFAESI Act	266
	183.	Order Instruments	424
	184.	Origin of banking	2
*	185.	Over draft	239,352
	186.	Paradanashin woman's account	188
	187.	Particular lien	153
*	188.	Partnership/Firm account	193
* *	189.	Pass Book	213
*	190.	Pass Book and the legal	
		effects of its entries	213,215
*	191.	Paying Banker	138,432
*	192.	Payment for honour	473
**	193.	Payment in due course	434
	194.	Penalties for dishonour of	
		cheques	515
*	195.	Pledge (Pawn)	344
*	196.	Powers of Reserve Bank	30
	I		

A-34

	S.NO	TOPICS	P. NO
*	197.	Precautions by a banker	
		lending against goods	254
	198.	Presentment	465
* •	199.	Presentment for acceptance	466
Ç	200.	Presentment for payment	470
Ç	201.	Presentment for sight	470
k (	202.	Presumptions of Negotiable	
		Instruments	464
*	203.	Priority Sector Advances	230
2	204.	Private banks	69
•	205.	Privileges of a holder in due	
		course	418
4	206.	Procedure before DRT	308
4	207.	Procedure for taking possession of	
		movable secured assets under	
		SARFAESI Act	277
	208.	Procedure of enforcement by	
		banks under SARFAESI Act.	267
	209.	Procedure of Sale of Moveable	
		Secured Assets	274
		Secured Assets	

A-35			
	S.NO	TOPICS	P. NO
	210.	Process of recovery of loan under	
		SARFAESI Act	301
*	211.	Promissory Note	393
	212.	Protection of collecting bank	442
*	213.	Protection of customers	110
	214.	Protection of paying bank	432
**	215.	Protection to Payee Banker	432
**	216.	Protest	505
	217.	Protest for better security	506
	218.	Public sector banks	63
	219.	Public utility services	96
	220.	Punishments of Banking	
		Companies	33
	221.	Purchase and discount of bills	358
	222.	Recovery of Loans	225
	223.	Recovery of Loans	
		under SARFAESI Act	300
*	224.	Regional Rural bank	70
	225.	Remittances-General	538
	226.	Repayment of Loans	300

	S.NO	TOPICS	P. NO
	227.	Reserve Bank's control over loans	
		and advances	227
*	228.	Reserve Bank of India Act, 1934	35
*	229.	Restrictive endorsement	458
*	230.	Right of appropriation	140
	231.	Rights of a customer against	
		banker	126
* * *	232.	Rights of banker	135
*	233.	Right of banker under	
		SARFAESI Act	265
	234.	Rights of borrowers under	
		SARFAESI Act	268
*	235.	Role of Reserve Bank of India	36
	236.	Rural banks	70
	237.	Rule in a Clayton's case	141
*	238.	Safe deposit vaults	123
	239.	Sans Fraise Indorsement	461
*	240.	Sans Recourse Indorsement	459
	241.	Sale of movable secured	
		assets under SARFAESI Act,	274
	242.	SARFAESI Act provisions	266
*	243.	Savings bank account	202

	S.NO	TOPICS	P. NO
*	244.	Scheduled banks	61
*	245.	Sec.138 of Negotiable	
		Instruments Act, 1881	515
	246.	Secured Electronic	
		Transactions (SET)	587
*	247.	Secured loans	241
*	248.	Securitisation Act, 2002	265
*	249.	Special banking services	77
*	250.	Special crossing of cheques	511
*	251.	Special customers	181
	252.	Special rules of evidence of	
		Negotiable Instruments	378
*	253.	Special status of RBI	35
*	254.	Special types of customers	181
	255.	Specialized public sector financial	
		banks/institutions	14
	256.	Specific guarantee	161
*	257.	Stale Note (Stale documents)	531
*	258.	State Co-operative Bank	73
*	259.	State Bank of India	63
	260.	Statutory liquid ratio	228
	261.	Stolen instrument	485

	S.NO	TOPICS	P. NO
*	262.	Subsidiary services	350
	263.	Surety - a favoured debtor	171
	264.	Term deposits	207
	265.	Time deposits (Term deposits)	204
	266.	Time Instruments	426
	267.	Transferable Instruments	383
*	268.	Traveller's cheques	530
	269.	Trust account	193
*	270.	Types of accounts	201
*	271.	Types of deposit accounts	204
*	272.	Unit Trust of India (UTI)	84
	273.	Unlawful Instruments	485
	274.	Unsecured loans	241
*	275.	Usance	427
	276.	Utilization of bank funds	221
	277.	Valuables kept in safe	
		deposit vaults	123
*	278.	Winding up of banking company	32
*	279.	Wrongful dishonour of cheques	
		by banker	114, 491

		A-39			
	S.NO	TOPICS	P. NO		
	PART - III				
		ANCILLARY/ SPECIAL BANKS SERVICEs &	6		
		E-BANKING SUMMARY (Pages 533 to 53	7)		
*	1.	Advantages of Internet Banking	560		
	2.	Advantages of Remittances	539		
	3.	Ancilary/Special service			
		of banking	533		
	4.	Application/Wireless			
		application protocol	566		
	5.	ATM banking	567		
	6.	ATM(Automated Teller Machine)	567		
	7.	Authentication &			
		Cyber Evidence	574		
	8.	Bank Drafts	541		
*	9.	Bank Orders	548		
	10.	Banking Ombudsman	327		
	11.	Certification	578		
*	12.	Credit cards, Debit/Smart cards	549		
	13.	Currencies and Denominations	546		
	14.	Customer complaints and			
		Grievance redressal mechanism	566		

S.NO	TOPICS	P. NO
15.	Cyber evidence	584
16.	Cyber evidence archival center	575
17.	Debit card	549
18.	Demand draft	541
19.	Digital signature certificates	585
20.	E-banking definition	556
21.	E - cheque	572
22.	Electronic information	
	transfer system	558
23.	Fully electronic transactional	
	system	558
24.	Fund Transfer (Computerized	
	Banking)	568
25.	Gift cheques	552
26.	Guarantee of legal acceptance	
	of Cyber Evidence Archival	
	Centre report	582
27.	Internet banking	556
28.	Internet banking in India	557
29.	Legal status of 'ceac'	581
30.	Legal status of 'ceac' certificates	581
31.	Mail transfer	543
32.	Mobile banking	562

:	S.NO	TOPICS	P. NO
3	33.	Mobile banking transactions	562
3	84.	Mobile service	562
3	85.	Need for 'ceac' service	575
3	86.	Owner of 'ceac'	580
3	87.	Remittance	538
3	88.	Remote certification	577
* 3	89.	Safe deposit valuts	551
4	0.	Shopping through online	560
4	1.	Smart cards	550
4	2.	Stock invest	553
4	3.	Telegraphic transfer	544
4	4.	Traveler's cheques	545
4	5.	Websites on stock invest	554
4	6.	Wholesale services &	
		Retail services	569
		ર્શ્વ ર્જ્	
*** S	Symbol	in the margin of the index denotes <b>'most in</b>	nportant'

- Short note.
- \*\* Symbol in the margin of the index denotes **'very important'** Short note.
- \* Symbol in the margin of the index denotes **'important'** Short note.