

# Negotiable Instruments Act Professional Hub Index

### Chapter in 2 minutes

- Complete navigation across chapters, schedule, RBI operational instruments and professional implementation masters.
- Use one controlled file with owner, reviewer, source, deadline and evidence.
- Separate statutory offence, civil recovery, bank complaint, tax/accounting and ADR tracks.
- Reconcile entity authority and personal responsibility.
- Close only after payment/order, accounting, tax and retention controls are completed.

### Execution gates

- Legally enforceable transaction
- Instrument classification and stamp
- Authority/mandate and custody
- Presentation, return and notice clocks
- Evidence, forum and entity liability
- Settlement, accounting and retention

## Provision/control map

| Provision | Subject                     | Control                                              |
|-----------|-----------------------------|------------------------------------------------------|
| Gate 1    | Underlying debt/transaction | Contract-invoice-delivery-ledger-tax reconciliation. |
| Gate 2    | Cheque and mandate          | Authority check before issue/acceptance.             |
| Gate 3    | Presentation/return         | Calendar and bank-evidence control.                  |
| Gate 4    | Notice/service              | Dual-review notice and service tracker.              |
| Gate 5    | Forum/limitation            | Jurisdiction and limitation memo.                    |
| Gate 6    | Trial/settlement/appeal     | Single litigation ledger.                            |

### Evidence file

Instrument/image; mandate; contract/invoice/delivery; ledger/bank/tax; presentment/return; notice/service; calculations; settlement/orders; source log.

### Default response

Freeze timeline; verify debt and authority; preserve originals; validate bank memo; calculate statutory/civil clocks; decide cure, notice, settlement and filing.