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**Negotiable Instrument Act 1881 Chapter I -  
Preliminary**

**1. Short title:** This Act may be called the Negotiable Instruments Act, 1881.

**Local extent, saving of usage relating to hundis, etc.,  
Commencement:—**

**It extends to the whole of India; but nothing herein contained affects the 'Indian Paper Currency Act, 1871 (3 of 1871), section 21, local usage relating to any instrument in an oriental language:**

**Provided that such usages may be excluded by any words in the body of the instrument, which indicate an intention that the legal relations of the parties thereto shall be governed by this Act; and it shall come into force on the first day of March, 1882.**

**3. Interpretation clause: In this Act--**

**"Banker".--"banker" includes any person acting as a banker and any post office savings bank**