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Promissory Note/
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UCC laws work!
Promissory
Debt is paid,

Now what?

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Payoff **Bill Of**

Exchange -

**Definition And
Characteristics**

What is bill of

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exchange? What
is cheque? —

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Although a bill of exchange or a promissory note really amounts to nothing more than a promise that the money will be paid on such and such date or on demand, the willingness of

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banks to advance
money

(technically
called

discounting)

makes it a
special type of
asset only one
degree removed
from balance at
bank, Hence, in
business houses,
a person is
deemed to have

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cleared his debt when a bill of exchange (duly accepted) or a promissory notes is received from him.

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Instruments:
Promissory Note
and Bills of
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Promissory
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instruments. As
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per a recent
circular, up to
INR 10,000 along
with interest at
the rate of
6%-9% would have
to be paid by an
individual for
cheques being
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(1988)). The
aforesaid
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introduced new
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were a major
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Bills of
Exchange Act.

**Proposed
Amendments to**

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the Bills of Exchange Act 34 of 1964

An

acknowledgment
of debt is not a
promissory note
but, coupled
with an express
undertaking to
pay, it could
be' (FR Malan
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4ed (Durban:
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465). The key is
the wording of
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