

What my Family should know

S.N	Index	Description
1	Personal Memo	
2	Consultants	Details of all legal, financial advisors, solicitors, friends, agents etc
3	Bank Accounts	Bank account details of all members of family and business
4	FD	
5	Websites	Personal, transactional, business related, travel etc. details
6	Insurance- Life	Details of all family members life insurance policies
7	Insurance- Others	Medical, Fire, Theft, Accident, Foreign travel etc
8	Hospitals	List of hospitals frequented + insurance cashless facility ones
9	Receivables	Details of loans given
10	Payables Loans Taken	Details of particulars owed
11	Property Records	
12	Benefits from Employer	Gratuity, PF, Insurance, retirement benefits, salary, etc details
13	Docs to settle estate of a deceased person	
14	Loc-Imp Doc	Physical location of all documents
15	Statement of Networth	
16	Trusts	

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Tab 13

Personal Memoranda

Name : _____

Address : _____

Particulars	Number	Bank / Ins. Co (if applicable)	Contact details	Renewal Date	Renewal Date2	Renewal Date3	Renewal Date4
Bank Locker -1							
Bank Locker -2							
Bank Locker -3							
Bank Locker -4							
Bank Locker -5							
Credit cards							
Debit cards							
Car Make (Chassis no. / Engine no.)							
Municipal Vehicle Tax							
Scooter Make (Chassis No./Engine no.)							
Club Memberships							
Driving Licence							
Passport							

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My Advisers Are

Sr.no.	ADVISER	NAME(s)	ADDRESS	Mobile No.	email	Linkedin URL
1	Advocate(s)					
2	Solicitor(s)					
3	Chartered Accountant					
4	Tax Consultant(s)					
5	Share, Broker(s)					
6	Investment Adviser(s)					
7	Life Insurance (Agent)					
8	General Insurance (Agent)					
9	Physician / Dentist					
10	Real Estate (Agent)					
11	Friends for help					

NOTE / REMARKS

D	BUSINESS						

Notes / Remarks :

* Normally it is advisable to have more than 2 names in an account & payable to 'ANY ONE OR SURVIVORS'

*Interest Receivable MTHLY / QLY /Half YLY / YLY

Normally, it is advisable to have more than 2 names in the Fixed Deposit Receipts & payable to ANY ONE OR SURVIVORS

Note / Remarks :

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Tab 13

Life Insurance Policies

Policy nos.	Date of Issue	Sum Assured	Company	Plan	Nominee / Assignee	Maturity Date/Money back dates if any	Remarks	Premium Due Date
A. Own Life								

B. Spouse Life								

C. Children`s Life								

NOTES :

IMP : Pl. ensure that nomination is made & the age is admitted in all the policies.

Car / Bike Insurance

Policy no.	Insurance Company	Type	Beneficiary	Coverage	Date of Issue	Date of Renewal	Premium Due Date

Foreign Travel Insurance

Policy no.	Insurance Company	Type	Beneficiary	Coverage	Date of Issue	Date of Renewal	Premium Due Date

Credit Card Insurance

Policy no.	Insurance Company	Type	Beneficiary	Coverage	Date of Issue	Date of Renewal	Premium Due Date

Notes / Remarks :

DG: In scope. Format may change. Start with Amount loaned, to whom, Date, secured etc

MS: Inscope wherever applicable

*The documents and papers are kept at (location) : _____

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Tab

Payables / Loans Taken

Nature of Loan	Amount Borrowed	Property or Document Pledged	Name of Creditor	Address & Phone no.	Deed or Document of Mortgage	When due	Interest payable

Any other liabilities _____

Any installment payments _____

Income Tax & Other taxes due _____

The documents and papers are kept at (location) _____

Debts which are payable soon after my demise are : _____

Assets that can be sold to pay the debts : _____

Notes / Remarks _____

Check List of Benefits & Dues from Employer

S.N	Description
1	Salary of Accumulated Leave
2	Salary for the last month
3	Bonus
4	Gratuity
5	Provident Fund : Employer`s Contribution, Own Contribution and Voluntary Contribution (Own)
6	Ascertain Superannuation (Pension) Benefits - whether options exercised for : a) Commutation of Corpus (Tax free) (33%% of the accumulated amount can be collected from LIC b) Pension for Life with return of capital to Beneficiary (Tax Free) (It is advisable to select the options right now when you are around)
7	Group Insurance Benefits
8	Medical Benefit from employer and / or through Policy taken out by employer
9	Personal Accident Policy through employer
10	Leave Travel Assistance, if not already availed of
11	Family Pension Scheme (1971) benefits
12	Employees Deposit Linked Insurance Scheme (1976) benefits
13	Employees State Insurance (E.S.I) benefits (for salary upto Rs.1500)
14	Co-operative Society dues to be received
15	Any post retirement benefit like medical etc
16	Employer`s Certificate for Insurance Premium deducted from salary
17	Employer`s Certificate for Salary etc (upto date of leaving the job or demise)
18	Clarify the position regarding : a) Company Flat, Furniture, Car & Telephone b) Club Memberships sponsored by the company c) Any loan taken from the Company and or from Provident Fund Any advances given to colleagues or loans taken from them

For further guidance & help please contact the following personnel of my office_____

Notes & remarks

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S.N	Documents / Papers required to settle the estate of a deceased person	X Ref to Info in this file	
1	Death Certificate from : a) Doctor / Hospital b)Municipality	To be obtained	
2	Certificate of Burial / Cremation	To be obtained	
3	Life Insurance Policies	Insurance-Life	
4	Health / Medical Policies: a) Employer`s b) Own	Insurance Others	
5	Personal Accident Policies a) Employer`s b) Own	Insurance Others	
6	Fire, Theft & Burglary Policies	Insurance Others	
7	Group Insurance Policies (normally through employer)	Benefits from Employer	
8	a) Bank A/c Pass Books or Statement of Accounts b) Paying-in-slip books c) Cheque Books	Bank Accounts	Imp Doc- SI 4 & 5
9	Post Office Savings A/c Passbook	Imp Doc- SI 19	
10	Public Provident Fund (P.P.F) Pass book	Imp Doc- SL 18	
11	Bank Fixed Deposit Certificates	FD	Imp Doc- SI 20
12	Receipts of Fixed Deposit with Companies	FD	Imp Doc- SI 9
13	Debentures / Bonds	Personal Memo	Websites
14	Equity / Pref.Share	Personal Memo	Websites
15	Units	Personal Memo	Websites
16	Documents (Deeds) of a) Flat b) Land c) Other Property	Property Records	Imp Doc- SI 17

17	Tenancy Agreement & Correspondence with landlord	Imp Doc- SI 22	
18	Will with Codicil (including those of spouse)	Imp Doc- SI 1	
19	Superannuation Certificate	Imp Doc- SI 29	
20	National Saving Certificates	Imp Doc- SI 32	
21	Income Tax Returns with correspondence	Website	Imp Doc-2 SI 5
22	Wealth Tax Returns with correspondence	Website	Imp Doc SI 10
23	Car Registration Book/Insurance Certificate/Municipal Road Tax Book	Imp Doc- SI 26	
24	Bank Locker keys and address of the bank	Personal Memo	Imp Doc- SI 2
25	Notes of Debts	Payables	
26	Notes of Money Receivable	Receivables	
27	Jewellery valuation - market price on date of demise	To be obtained	
28	Gifts Deeds - particularly for gifts made within 5 years prior to demise	Imp Doc- SI 27	
29	List of documents pledged such as LIC policies, Unit or Share Certificates, Bank Fixed Deposit Certificates, National Saving Certificates etc with details on a) The amount of Loan taken b) Source of borrowing c) The documents pledged against each loan	Details of pledges if any to be indicated in the relevant section	
30	Business documents like Partnership deeds	Imp Doc-2 SI 7	
31	Employer`s Salary certificate for the emoluments of the final year	To be obtained	
32	Certificates for Employer Benefits like Provident fund, Gratuity, Medical benefits, Leave Travel Assistance, Superannuation, Retirement Benefits etc.	To be obtained	

Location of important documents & records

S.N	Type of Document / Record	Located at
(A) PERSONAL		
1	Wills	
2	Key(s) of Bank Locker(s)	
3	List of contents of Bank Lockers and (Jewellery) Valuation Certificate	
4	Bank Pass-Book(s)	
5	Cheque & slip book(s)	
6	Birth Certificates	
7	Papers of Pending Litigation	
8	Domicile Certificates	
9	Fixed Deposit Receipts of Bank & Companies	
10	Income Tax, Wealth Tax and Gift Tax Files	
11	Insurance Papers Files	
12	Life Insurance Policies	
13	Accident & Health Insurance Policies inclu. Medclaim (Hospitalisation)	
14	Fire/Theft/Burglary Policies	
15	Marriage Certificate	
16	Mortgage Deeds	
17	Property Ownership Files (Registered Agreements, Society Share Cert etc)	
18	Public Provident Fund (P.P.F) passbooks	
19	Post Office Savings A/c Passbook	
20	Bank Fixed Deposit Certificates	
21	Company FD Receipts	
22	Rent Receipts, Tenancy agreements (Correspondence with landlord)	
23	Receipts of Deposits for Telephone, Gas, Electricity etc	
24	School Leaving Certificates	

25	Shares/Bonds/Units/Certificates	
26	Car Registration Book/Insurance Certificate/Municipal Road Tax Book	
27	Gift Deeds	
28	Location of Cashless Insurance Card / Details	
29	Superannuation Certificate of Assurance	
30	Debit Cards	
31	Credit Cards	
32	National Savings Certificates	

S.N	(B) Business :	Located at
1	Bank Pass-book(s)	
2	Cheque & Slip Books	
3	Theft, Fire & Burglary Policies	
4	Mortgage papers	
5	Income Tax Files	
6	Contractual Agreement(s) and Documents relating to Business	
7	Partnership Agreements	
8	Key Debtors	
9	Key Creditors	

Note / Remarks

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Statement of Net Worth as on:

In Rupees

Details	Cost	Market Value	x-ref for details
Assets:			
Land			Tab 5
Residential Property			Tab 5
Commercial Property			Tab 5
Equity			Tabs 1 & 15
Mutual Funds			Tab 15
Bonds			Tab 15
FD's			Tab 6
Bank accounts			Tab 4 & 15
Insurance			Tab 10 & 11
Others:			
Receivables			Tab 7
Benefits from employer			Tab 12
Total Assets	0	0	
Liabilities:			
Loans / Payables			Tab 8
Others			
Total Liabilities	0	0	
Net Worth	0	0	

