

# My Personal Financial Record Book

Initiative By :



*Good Moneying*<sup>™</sup>

...for your financial happiness

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As the popular quote says  
“Journey of thousand miles begins with a single step”  
...this personal finance record book will act as a first step  
towards your Financial Freedom.

Let's Organize – Consolidate – and Plan  
for a better financial future.

Good Moneying!!  
**Manikaran Singal**

This book contains a lot of important Personal Information. I would be grateful to you for its return at the below address :



## PERSONAL INFORMATION

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_ Telephone (O) \_\_\_\_\_

Telephone (R): \_\_\_\_\_ T.PAN/G.I.R. No. \_\_\_\_\_ Mobile \_\_\_\_\_

Blood Group \_\_\_\_\_ Fax : \_\_\_\_\_

Driving Licence No. \_\_\_\_\_ Expires on : \_\_\_\_\_

Passport No. \_\_\_\_\_ Expires on : \_\_\_\_\_

Name of Spouse \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_

Telephone (O) : \_\_\_\_\_ Telephone (R) \_\_\_\_\_ T.PAN/G.I.r. No. \_\_\_\_\_

Mobile \_\_\_\_\_ Blood Group \_\_\_\_\_

## FAMILY INFORMATION

Sr. No.	Name of Children	Date of Birth	Blood Group	Contact address and Tel. No's (if different)

## LIST OF IMPORTANT PERSONS

People	Name	Address	Contact Details
Doctor			
Dentist			
Chartered Accountant			
Lawyer			
Share Broker			
Investment Consultant			
Insurance Agent/ Advisor Life :			
General :			
Others			

## LOCATION OF IMPORTANT DOCUMENTS

S.No.	Document	Location
1.	Birth Certificates	
2.	Legal Documents File	
3.	Marriage Certificate	
4.	Identity Proofs (Passport/ Aadhar/Pan/Voter Card)	
5.	Rent receipts	
6.	Education Certificates	
7.	Original Will/Copies Will	
8.	Bank File ( FD Receipt, Bank Passbook/Statements/Cheque Book/ Locker Details)	
9.	Small Savings File (PPF, MIS, NSC etc.)	
10.	Credit Card/Debit Card Correspondence	
11.	Insurance Policies File (Life/General)	
12.	Investments File (Mutual Funds statements, Share statement, Bond Certificate etc.)	
13.	Income Tax Files	
14.	Real Estate Document File	
15.	Club Membership File	
16.	Employment records	
17.	Gurantee/Warranty card and Instruction Manual for home appliances	
18.	Others	

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## BANK ACCOUNTS

Name & Address of Bank s)	Type of Account SB/CA/OD	Account No.	Name of Joint Holder	Mode of Operation	Nominee	Remarks
<b>SELF</b>						
<b>SPOUSE</b>						
1.						
2.						
<b>CHILDREN</b>						
1.						
2.						
<b>PARENTS</b>						
1.						
2.						
<b>BUSINESS</b>						
1.						
2.						

**Remember**

- To have account in atleast two names either with spouse/parents or child.
- To have mode of operation as either or survivor.
- Do Not sign blank cheques nor keep them in cheque book.
- Update your passbooks. Cross Cheque your ATM deposits/withdrawals with passbook entry periodically.
- Keep your cheque book safely.

**Are Your Aware of ?**

- Nomination facility. If not Contact your bank for the same.

## BANK LOCKER

Sr. No.	Name & Address of Bank(s)	Locker in the names of	Type of Locker	Locker No.	Yearly Rent	Mode of Operation	Nominee	Remarks
				ID Code	Due Date			
1.								
2.								

**Remember**

- To handle your locker key with utmost care and safety.
- To make a list of contents and keep one copy of it in the locker and one at home.

## LIST OF CONTENTS IN LOCKER

Sr. No.	Brief Description of Ornaments/ Documents/Other items	Quantity	Belongs to	Locker No.	Remarks
1.					
2.					
3.					
4.					
5.					
6.					



## CREDIT CARD / DEBIT CARD

Sr. No.	Name, Address and Contact No(s) of Issuing Bank (s)	Card in the Name of	Card No./	Credit / Cash Withdrawal Limit (Rs.)	Type of Card	Remarks
			Monthly Due Date		Valid Upto	
1.						
2.						
3.						
4.						
5.						
6.						

**Remember**

- To promptly inform loss of card to the issuing bank to prevent misuse.
- To pay renewal subscription
- Always opt for photo card.

**Are Your Aware of?**

- Some banks offer free Insurance cover to card holders including Add-on card to family members.

## INVESTMENTS IN POST OFFICE SCHEMES-NSC/KVP/IVP

Sr. No.	Name of Scheme	Name of Holder(s)	Issuing Post Office	Date of Purchase	Date of Maturity	Nominee	Remarks
			Certificate No.	Amount Invested (Rs.)	Maturity Value (Rs.)		
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							

**Remember** -

- To inform the post office of the maturity date in advance to reserve cash in order to avoid disappointment on the maturity date.
- To avail of nomination facility in respect of your post office schemes.

## INVESTMENTS IN POST OFFICE SCHEMES-MIS/RD/OTHERS

Sr. No.	Name of Scheme	Name of Holder(s)	Issuing Post Office	Date of Investment/Installment	Date of Maturity	Nominee	Remarks
			Account No.	Amount Invested Rs.	Maturity Value (Rs.)		
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							

- Remember**
- To inform the post office of the maturity date in advance to reserve cash in order to avoid disappointment on the maturity date.
  - To avail of nomination facility in respect of your post office scheme.

## FIXED INCOME SECURITIES

### (CORPORATE FD/ TAX FREE BONDS/ OTHER SECURITIES)

Sr. No.	Name & Address of Institution	Name of Holder(s)	Date of Investment	Receipt No.	Interest Rate	Date of Maturity	Remark
			Amount (Rs.)	Term of Deposit	Mode of Payment M/Q/H/Y/ Cumulative	Maturity Amount (Rs.)	

**Remember**

- To avail of nomination facility for your Fixed/Term deposit.- To have your receipt in a joint name and operate on either/survivor basis.
- To send the fixed/term deposit receipt in time for prompt redemption on maturity.

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## FIXED DEPOSITS WITH BANKS

Sr. No.	Name & Address of Bank	Name of Holder(s)	Date of Investment	Receipt No.	Interest Rate	Date of Maturity	Remarks
			Amount (Rs.)	Term of Deposit	Mode of Payment M/Q/H/Y/ Cumulative	Maturity Amount (Rs.)	

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  - To have your receipt in a joint name and operate on either/survivor basis.
  - To send the fixed/term deposit receipt in time for prompt redemption on maturity.

## PUBLIC PROVIDENT FUND (PPF)

Sr. No.	Name of Holder(s)	Name & Address of Issuing P.O./Bank	Date of Opening	Nominee	Remarks
		Account No.	Date of Maturity		
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					

**Are you Aware of ?**

- You can continue to keep your PPF Account even after its maturity period i.e. 15 years.
- Proceeds of PPF cannot be attached by any court.
- Nomination facility in case you are not aware of the nomination facility available for PPF, contact the bank / post office for the same



## PROVIDENT FUND (COMPANY)

Sr. No.	Name of Owner	Name of Employer	Withdrawal/ Loan Amount	Start Date Month/Year	Nominee	Remarks
		PF Account No.				

**Remember**

- To Submit your nomination to the Govt. Provident Fund Office/your Company.
- To Check your own record of closing balance with the statement given to you by your Govt. Provident Fund Office/Your Company.

# LIFE INSURANCE POLICIES

Sr. No.	Name of Company and Branch	Policy No./Plan/Term	Date of Issue	Premium Amount(Rs.)	Maturity Amount Expected	Withdrawal/ Loan Amount
	Name of Holder(s)	Sum Assured (Rs.)	Date of Maturity	Date of Installment	Current Status (I/L/S/M)*	Remarks

**Are you Aware of**

- Pay Premiums before the due date to eliminate risk of your Policy getting lapsed.
- Nomination ceases when you assign policy.
- Lapsed policy can be revived under certain Terms and Conditions.
- Contact your agent/ advisor or Life Insurance office for re-nomination and revival of policy.

\* I=Inforce, L=Lapse, S=Surrender, M= Matured

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## Non-Life Insurance Policies - I ( Health/Accident/Critical Illness)

Sr. No.	Name of the Holder(s)	Name of Person(s) Covered Under Policy	Type of Policy (H/A/C/I)	Type of Cover (Individual/Floater/Group)	Date of Commencement	Remarks
			Policy No.	Sum Insured (Rs.)	Premium Amount (Rs.)	

**Remember**

- To renew your Policy for continuity of coverage without fail.

**Are you Aware of**

- There is 15 days to 1 month grace period from the due date of policy but try to renew on time to avoid losing Insurance Coverage.
- If all the family members are covered, family discount may be granted.

## Non-Life Insurance Policies - II ( Vehicle Insurance)

Sr. No.	Name & Address of Insurance Company	Policy No	Vehicle No.	Type of Policy Comprehensive/Third Party	Insured Amount (Rs.)	Remarks
		Date of Commencement	Date of Manufacture	Valid upto	Type of Vehicle	

- Remember**
- To pay your Insurance premium in time to have continuity of Insurance cover.
  - To declare proper value for the vehicle.
  - To keep a photo copy of the policy at home
  - To enquire about the availability of No claim Bonus (NCB) at the time of renewal.

## Non-Life Insurance Policies - III (Household Insurance)

Sr. No.	Name & Address of Insurance Company	Policy No.	Type of Policy	Items Covered	Premium Paid (Rs.)	Insured Amount (Rs.)	Remarks
		Date of Commencement	Valid upto				
				1.		1.	
				2.		2.	
				3.		3.	
				4.		4.	
				5.		5.	
				6.		6.	
				7.		7.	
				8.		8.	
				9.		9.	
				10.		10.	
				11.		11.	
				12.		12.	
				13.		13.	
				14.		14.	
				15.		15.	
				16.		16.	
				17.		17.	
				18.		18.	
				19.		19.	
				20.		20.	

**Remember** - To Keep the bills and invoices of House Hold items in safe custody.

## INVESTMENTS IN MUTUAL FUNDS

Sr. No.	Name of Unit Holder(s) (First/Second/Third)	Scheme/Plan/Option	Amount Invested (Rs.)	Type (SIP/Lumpsum)	Bank Details	Remarks
		Folio No.	Date of Investment	No. of units (If Lumpsum)	Nominee	

**Note**

- Use the remark column to record any special information about the Scheme, e.g. bonus units, market value, partial/ total repurchased etc.

**Your Action**

- Before disposal of units under the scheme, remember to see the NAV of scheme.

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		Folio No.	Date of Investment	No. of units ( If Lumpsum)	Nominee	

**Note**

- Use the remark column to record any special information about the Scheme, e.g. bonus units, market value, partial/ total repurchased etc.

**Your Action**

- Before disposal of units under the scheme, remember to see the NAV of scheme.



# OTHER INVESTMENTS

Sr. No.	Name of Holder(s)	Name of Company	Certificate No.	Interest Rate	Tenure	Maturity Amount (Rs.)	Remarks
		Name of Scheme	Date of Investment	Frequency of Interest (Payment/Compounding)	Date of Maturity		

## SHARES (PHYSICAL)

Sr. No.	Name of Holder(s)	Name & Address of Regd. Office of the Company and Transfer Agent	Date of Acquisition	No. of shares	Certificate No.	Nominee	Remarks
			Purchase Value (Rs.)		Distinctive No.(s)		

**Your Action**

- The remark column can also be used to note the dividend received, market price high/ low in the last 52 weeks.
- Periodically evaluate your portfolio and indicate the same in the remark column

## DEMAT ACCOUNTS DETAILS

Sr. No.	Name of Holder(s)	Depository Participant Name & Address	Client ID No.	Registered Bank Details	Nominee	Remarks
			DP ID. No.	Mode of Operation		

## REAL ESTATE SUMMARY

Sr. No.	Brief Description of Land/shop/property/Flat/Bungalow	Name of Property Holders (with ownership ratio)	PropertyArea		Property Address	Acquisition Mode Inherited/ Gifted Purchase & Date	Purchase Value (Plus Stamp duty, VAT & other Charges)	Remarks
			Land	Built up Carpet				
1								
2								
3								
4								
5								
6								
7								
8								

**Your Action** Use remark column for details of mortgage registration.

## INVESTMENTS IN JEWELLERY

Sr. No.	Description	Purchased from	Receipt No.	Amount Paid (Rs.)	Remarks
1					
2					
3					
4					
5					
6					
7					
8					

# NOTES
