WHAT MY FAMILY SHOULD KNOW

Family Financial Record

Name	Last Updated On	Next Review Due

Purpose
A private family financial record to help family members locate and understand important documents, assets, insurance, liabilities, regular payments and key contacts if the owner is unavailable.

How to fill
Preferably fill this form in pencil, as financial details may change over time and can then be updated easily. Review the information regularly and keep it current. If more space is needed, print an additional copy of the relevant section.

Security
Do not write passwords, PINs, CVVs, full card numbers, OTPs or authentication codes. Record only where sensitive information or access instructions are securely stored.

Record location Primary copy kept at: _____ Trusted person who knows: _____

START HERE - IF I AM UNAVAILABLE

This page is a quick guide. It does not replace the detailed sections that follow.

1 **Locate the Will / estate documents**

Original Will or legal papers kept at: _____

2 **Contact the key family / professional person**

Trusted person / executor / adviser: _____

3 **Identify immediate household money**

Main household account (last 4 digits) / emergency fund location: _____

4 **Check insurance and employer benefits**

Life cover / group cover / HR contact location: _____

5 **Keep essential payments running**

EMIs, utilities, school fees, insurance and other critical payments are listed on Page 25.

6 **Use this record to locate - not guess - access details**

Passwords and authentication codes should remain in their secure storage location.

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A. FAMILY, DEPENDANTS & EMERGENCY CONTACTS

Include spouse, children, dependent parents or others, and the emergency contacts the family may need first.

Person / Contact	Relationship / Role	Mobile	Email	Financially Dependent?	Important Note

Keep the record practical. Do not add unnecessary personal details; record only what helps the family act or make contact.

B. IMPORTANT FINANCIAL & PROFESSIONAL CONTACTS

Examples: CA, lawyer, insurance agent, financial adviser, mutual fund distributor, bank relationship manager, property lawyer, employer HR / payroll.

Role / Purpose	Name	Organisation	Mobile	Email	Remarks

C. IMPORTANT DOCUMENTS & LOCATION MASTER

Record enough information to identify a document and find the current copy. Do not record passwords or authentication codes.

Document / Item	Reference / Last 4 digits	Issue / Expiry (if relevant)	Physical Location	Digital Location	Who Knows / Can Access

Other locations / master references

Item / Account / Document	Physical Location	Digital Location	Last Checked	Remarks

D. LIFE INSURANCE

Record active policies and enough detail for the family to locate the policy and contact the insurer or adviser.

Policy Holder	Insurer	Policy No. / Last 4	Nominee	Sum Assured	Premium / Next Due	Term / Maturity	Policy Location / Contact / Notes

Use 'Premium / Next Due' for the premium amount and next due date. In the last column, add the policy type (for example, term or endowment) and any important riders, if relevant.

DISCIFIN

[ ] Not applicable

E. HEALTH / MEDICLAIM

Include individual, family floater and employer-provided health cover that the family may need to use.

Insured Person(s)	Insurer / TPA	Policy No. / Last 4	Family / Individual	Sum Insured	Validity	Registered Mobile / Email	Policy / E-card / Contact Location

Useful to note: cashless / TPA helpline and where the current e-card or policy copy is stored.

F. VEHICLE & VEHICLE INSURANCE

Vehicle / Reg. No.	Owner	Insurer	Policy No. / Last 4	Validity	IDV / Cover	Policy Location	Agent / Contact

G. BANK ACCOUNTS

Bank / Branch	Account Type	A/C Last 4	Holder(s)	Operating Mode	Nominee	Registered Mobile / Email	Document Location

Do not record net-banking passwords, PINs or OTPs. Use the Digital & Online Financial Access section to note where access instructions are securely stored.

H. FIXED / RECURRING / COMPANY DEPOSITS

Bank / Company	Deposit Type	Receipt / Ref.	Holder(s)	Amount	Deposit Date	Maturity	Nominee	Document Location

I. MUTUAL FUNDS

AMC / Fund House	Scheme / Fund	Folio No.	Holder(s)	Nominee	Platform / RTA	Registered Mobile / Email	Document Location

The purpose is to identify and locate the investment. Current valuation need not be maintained in this record.

J. DEMAT / SHARES / SECURITIES

Company / Instrument	No. of Shares / Units	Demat A/C Last 4	DP / Broker	Holder(s)	Nominee	Registered Mobile / Email	Statement Location

K. BONDS / DEBENTURES / SGB / FIXED INCOME

Issuer	Instrument / Type	Certificate / Ref.	Holder(s)	Amount / Units	Maturity	Nominee	Platform / DP	Document Location

L. LOCKER DETAILS

Bank / Branch	Locker No.	Holder(s)	Nominee	Rent / Renewal	Contents Summary	Document Location	Registered Mobile / Email

Do not write locker access codes or key combinations in this record. Note only where the access information or keys are securely kept.

M. PPF / POST OFFICE / SMALL SAVINGS

Use for PPF and other small-savings or post-office accounts that the family should be able to identify.

Institution / Branch	Scheme / Type	A/C / Ref. Last 4	Holder	Nominee	Maturity	Registered Mobile / Email	Document Location

N. EPF / UAN & EMPLOYER BENEFITS

EPF / UAN

Member Name	UAN	PF Member ID	Employer	Nominee	Registered Mobile / Email	Statement Location

Other employer benefits

Employer / Benefit	What to Check / Claim	HR / Payroll Contact	Reference / Location	Remarks

Examples: unpaid salary, gratuity, leave encashment, employer group life / health cover, superannuation, ESOP / RSU or other benefits.

O. NPS / PENSION / RETIREMENT BENEFITS

NPS / retirement account

Subscriber	PRAN Last 4	CRA / POP	Employer / Scheme	Nominee	Registered Mobile / Email	Document Location

Pension / annuity / other retirement income

Provider / Bank	A/C / Ref. Last 4	Payment Mode	Nominee / Family Pension	Life Certificate Due	Registered Mobile / Email	Remarks

P. CARD DETAILS (DEBIT / CREDIT) - SAFE RECORD

Cardholder	Bank / Provider	Card Type	Card Last 4	Linked A/C Last 4	Registered Mobile / Email	Physical Card Kept At	Remarks

Do not record the full card number, CVV, PIN or password. Record only the last 4 digits and where the physical card is kept.

Q. IDENTITY, PASSPORT, TAX & STATUTORY RECORDS

Examples: passport, PAN, Aadhaar / identity-document location, tax returns, Form 16 / tax records, business or statutory registrations. Record locations, not passwords.

Person	Document / Record	Reference / Last 4	Issue / Expiry	Authority / Portal	Physical Location	Digital Location	Professional Contact / Remarks

R. PROPERTY 1 - OWNERSHIP, LOAN & INSURANCE

Property Type / Description & Owner(s)	
Full Property Address	
How Acquired (Purchased / Inherited / Gift / Other)	
Registration / Share Certificate / Property Card Reference	
Ownership Share / Co-owner(s)	
Nominee (if applicable)	
Important Document Location	
Home Loan? Lender / A/C Last 4	
Outstanding / EMI / Loan Maturity	
Home / Property Insurance - Policy / Cover / Location	
Remarks	

Use ownership, co-owner and nominee fields separately. This page is an information record; legal ownership and succession follow the applicable documents and law.

S. PROPERTY 2 - OWNERSHIP, LOAN & INSURANCE

Property Type / Description & Owner(s)	
Full Property Address	
How Acquired (Purchased / Inherited / Gift / Other)	
Registration / Share Certificate / Property Card Reference	
Ownership Share / Co-owner(s)	
Nominee (if applicable)	
Important Document Location	
Home Loan? Lender / A/C Last 4	
Outstanding / EMI / Loan Maturity	
Home / Property Insurance - Policy / Cover / Location	
Remarks	

Use ownership, co-owner and nominee fields separately. This page is an information record; legal ownership and succession follow the applicable documents and law.

T. PROPERTY 3 - OWNERSHIP, LOAN & INSURANCE

Property Type / Description & Owner(s)	
Full Property Address	
How Acquired (Purchased / Inherited / Gift / Other)	
Registration / Share Certificate / Property Card Reference	
Ownership Share / Co-owner(s)	
Nominee (if applicable)	
Important Document Location	
Home Loan? Lender / A/C Last 4	
Outstanding / EMI / Loan Maturity	
Home / Property Insurance - Policy / Cover / Location	
Remarks	

Use ownership, co-owner and nominee fields separately. This page is an information record; legal ownership and succession follow the applicable documents and law.

U. GOLD / PRECIOUS METALS / VALUABLES

Item / Description	Owner	Approx. Quantity / Weight	Invoice / Valuation Location	Current Physical Location	Nominee (if applicable)	Estate / Will Reference	Remarks

Use this page mainly to identify and locate significant physical valuables. Avoid recording detailed security arrangements.

V. REGULAR INCOME SOURCES

Examples: salary, pension, rent, business income, interest, dividend and annuity. Keep amounts approximate if they change frequently.

Income Source	Person	Approx. Monthly Amount	Paid By / Source	Credited To A/C Last 4	What Happens if Owner Dies?	Supporting Document / Contact	Remarks

W. HOUSEHOLD ESSENTIALS & REGULAR PAYMENTS

Focus on payments the family should not accidentally miss: EMIs, utilities, society / rent, school fees, insurance premiums and other essential commitments.

Payment / Expense	Approx. Amount	Frequency / Due Date	Paid From A/C Last 4	Auto-pay?	Who / Provider	Continue / Stop / Review	Document / Contact

X. DIGITAL & ONLINE FINANCIAL ACCESS

Suggested records: primary email, mobile / SIM, net banking, demat / trading, mutual fund platform, UPI, cloud storage and password manager / recovery-key location.

Service / Platform	Purpose	Registered Email / Mobile	User ID (if appropriate)	Recovery Contact	Where Access Instructions Are Securely Stored	Remarks

Do not record passwords, device PINs, OTPs or recovery codes in this form. Record only where secure access instructions are stored.

Y. WILL / POWER OF ATTORNEY / ESTATE PLANNING

Record the latest relevant document and where the original can be found. If there are codicils or related documents, identify their location.

Document	Date Executed	Person(s) Covered	Executor / Attorney	Original Physical Location	Digital Copy Location	Professional Contact	Remarks

This form is only an information record. It does not replace a Will, nomination, ownership document or legal advice.

Z. LOANS & LIABILITIES

Use for home, car, personal, education, gold, loan against securities and other liabilities. Also record guarantees given for another person if relevant.

Type	Lender	Borrower	A/C Last 4	Outstanding	EMI / Due Date	Security / Collateral	Co-borrower / Guarantor	Protection Insurance?	Documents / Contact

AA. OTHER ASSETS / BUSINESS INTERESTS / MONEY RECEIVABLE

Use this flexible section for items not covered elsewhere, such as business / partnership interests, money lent to others, foreign assets or other significant holdings.

Asset / Particular	Owner	Description / Approx. Value	Location	Document Location	Nominee / Estate Reference	Contact / Email	Remarks

AB. FINAL REVIEW / FAMILY FINANCIAL UPDATE LOG

A short review is better than a perfect record that is never updated. Mark pages not applicable and update only what has changed.

Reviewed On	Section / Account Updated	What Changed	Next Review Due	Updated By

Important: Keep this record secure and make sure at least one trusted person knows where the current copy is kept.

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Current copy confirmed by: _____ Date: _____