



# MASTER FILE FOR YOUR INVESTMENTS

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Have you ever thought about consolidating all your financial information in one place?

Consider two types of people – those that are extremely hands-on with their financial information and those that are extremely hands-off. Often, they are paired with each other. There are many instances where one family member knows all the financial details about investments, insurance policies and such but others in the family have no clue and have delegated all those tasks back to the one member who handles everything. What happens if the one family member who knows everything is suddenly no more?

Therefore it is very important to be able to pass on all your financial information – your family's financial legacy – to your loved ones in a manner that is easy for them to understand and manage. The best place to start is to create a folder to maintain all your financial records. If other members in your family are aware about this folder and where it is kept, it means that they will be able to understand the family's financial state easily.

This worksheet is design to help you get started with creating that Master Folder so that you have one place where all your investment is accessible.

It is important to regularly review this file and update all the documents periodically. But do remember to keep the folder in a secure place because you do not want it to get in wrong hands and being misused.

Let's get started!

## Contact Information

Let's note down the contact information of investment advisors, bank relationship managers, chartered accountants, agents, brokers, and others who may have helped to facilitate your investments and insurance policies.

Type	Name	Phone Number	Email
Investment Advisor			
Insurance Agent			
Bank Relationship Manager			
CA			
Lawyer			

Notes:



<b>Bank Name &amp; Branch Location</b>	<b>Account Number</b>	<b>Login ID</b>	<b>Name of account holders</b>

<b>Bank Locker Name &amp; Branch Location</b>	<b>Locker Number</b>	<b>Password</b>	<b>Name of account holders</b>

Notes:

## Investments

Now let us list out all your assets.

1. **Fixed deposits:** When you invest in a fixed deposit, you get a receipt from the bank – put all these receipts in this folder.
2. **Investments in financial securities:** NSDL sends monthly statements to your email that give a record of all investments that have been made in instruments such as mutual funds, stocks, and corporate deposits. Take a print-out of this and put it in your folder so that you have a comprehensive picture of your investments. The NSDL statement also has the details of holding patterns in your investments, nominations as well as the registered email ID and mobile number. It is important for you to review if all this information is up to date and ensure that no investments are missing.
3. **Other financial investments:** Other investments such as PPF, NPS, EPF and other savings schemes should also be put into the folder.
4. **Real Estate:** You may even consider keeping property documents in this folder.

Summarise all these documents in the table below and remember to update all your investment details at least once in three months.

Notes:

<b>Investment Type</b>	<b>Amount</b>	<b>Provider</b>	<b>Login ID</b>	<b>Password / Hint</b>	<b>Nominee</b>

Notes:

## Insurance Policies

Putting in all your insurance policy documents - be they health, life, or any other type of insurance - is important because a person can get all the details in one place. Suppose you are in the hospital – knowing where the health insurance policy document is will help save time and stress for your family members. Summarize all your insurance policies in the table below and attach supporting documents along with it. Remember to update all your details at least once in three months.

Policy Name	Insurer Name	Policy Number	Sum Insured	Login	Password / Hint

Notes:



## Formal Loans

If you go to the CIBIL website, you will be able to not only check your credit score, but also get access to your credit report. This report has a summary of all your liabilities outstanding with financial institutions, including credit cards. Which is why this is a great report to put into your financial folder. Check your CIBIL report to see that all the information about your loans and credit cards is accurate. Summarize all your loans in the table below and attach your CIBIL report and any supporting documents along with it. Remember to review and update all your loan details at least once in three months.

Loan Name	Company	Loan Amount Outstanding	Tenure

Notes:

## Informal Loans

You may have taken a loan from a family member, or you may have given out an informal loan to someone. It could also be that you run a business and have people who either owe you money or who you owe money. Whatever the case may be, it is important to list down a summary of what these loans are and to whom they relate to. You do not want your loved ones to be surprised by unexpected claims.

Money Given to	Purpose and Date	Money Outstanding	Phone/Email

Money Taken from	Purpose and Date	Money Outstanding	Phone/Email

Notes:

We hope that you found this worksheet helpful. Do give us your feedback and comments on it – we would love to hear from you!



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