

My Personal Record

MY PERSONAL RECORD

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bkvaluer@gmail.com

IF LOST

Please return to

.....
.....
.....
..... Pin :

Phone : Mobile :

THANKS...

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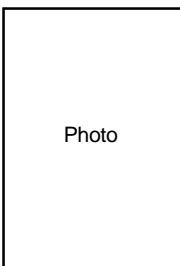
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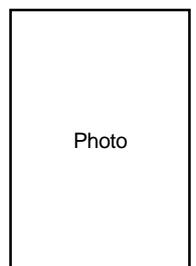
1. FAMILY DETAILS

1.1 Self



Photo

1.2 Spouse



Photo

Name : _____
Blood group : _____
Date of birth : _____
Place of birth : _____
Address Office : _____

Residence : _____

Telephone : _____
Mobile no. : _____
E.mail : _____
Voter ID : _____
Aadhaar : _____
Aadhaar Enrolment No. : _____
I.T. PAN : _____
Driving Licence : _____
Valid upto : _____
Passport no. : _____
Valid upto : _____
Ration card no. : _____
Vehicle type & No. : _____
Gas connection : _____
EB / S/c No. : _____
Pension pass book : _____

Name : _____
Blood group : _____
Date of birth : _____
Place of birth : _____
Address Office : _____

Residence : _____

Telephone : _____
Mobile no. : _____
E.mail : _____
Voter ID : _____
Aadhaar : _____
Aadhaar Enrolment No. : _____
I.T. PAN : _____
Driving Licence : _____
Valid upto : _____
Passport no. : _____
Valid upto : _____
Ration card no. : _____
Vehicle type & No. : _____
Gas connection : _____
EB / S/c No. : _____
Pension pass book : _____

1.3 Son

Name : _____
Blood group : _____
Date of birth : _____
Place of birth : _____
Address Office : _____

Residence : _____

Telephone : _____
Mobile no. : _____
E.mail : _____
Voter ID : _____
Aadhaar : _____

Aadhaar Enrolment No.: _____

I.T. PAN : _____

Driving Licence : _____

Valid upto : _____

Passport no. : _____

Valid upto : _____

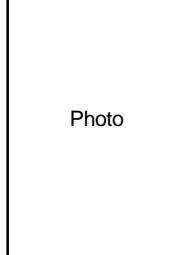
Ration card no. : _____

Vehicle type & No. : _____

Gas connection : _____

EB / S/c No. : _____

Pension pass book : _____

**1.4 Daughter**

Name : _____
Blood group : _____
Date of birth : _____
Place of birth : _____
Address Office : _____

Residence : _____

Telephone : _____
Mobile no. : _____
E.mail : _____
Voter ID : _____
Aadhaar : _____

Aadhaar Enrolment No.: _____

I.T. PAN : _____

Driving Licence : _____

Valid upto : _____

Passport no. : _____

Valid upto : _____

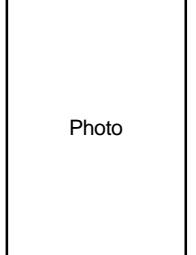
Ration card no. : _____

Vehicle type & No. : _____

Gas connection : _____

EB / S/c No. : _____

Pension pass book : _____



1.5 Son-in-law

Name : _____
Blood group : _____
Date of birth : _____
Place of birth : _____
Address Office : _____

Residence : _____

Telephone : _____
Mobile no. : _____
E.mail : _____
Voter ID : _____
Aadhaar : _____

Aadhaar Enrolment No.: _____

I.T. PAN : _____

Driving Licence : _____

Valid upto : _____

Passport no. : _____

Valid upto : _____

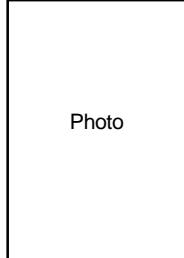
Ration card no. : _____

Vehicle type & No. : _____

Gas connection : _____

EB / S/c No. : _____

Pension pass book : _____



Photo

1.6 Daughter-in-law

Name : _____
Blood group : _____
Date of birth : _____
Place of birth : _____
Address Office : _____

Residence : _____

Telephone : _____
Mobile no. : _____
E.mail : _____
Voter ID : _____
Aadhaar : _____

Aadhaar Enrolment No.: _____

I.T. PAN : _____

Driving Licence : _____

Valid upto : _____

Passport no. : _____

Valid upto : _____

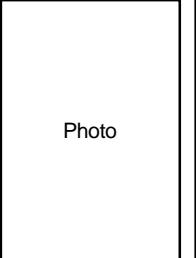
Ration card no. : _____

Vehicle type & No. : _____

Gas connection : _____

EB / S/c No. : _____

Pension pass book : _____



Photo

2. ANCESTORS

1. Paternal Side

Native place :

Generation	Details	Name	Death month	Details	Name	Death month
			Thithi			Thithi
1st Generation	Father			Mother		
2nd Generation	Grand Father			Grand Mother		
3rd Generation	Great Grand Father			Great Grand Mother		

2. Maternal Side

Native place :

Generation	Details	Name	Death month	Details	Name	Death month
			Thithi			Thithi
1st Generation	Father			Mother		
2nd Generation	Grand Father			Grand Mother		
3rd Generation	Great Grand Father			Great Grand Mother		

Note : 1) Perform Tharpanam on New moon day.
 2) Offer Siratham ceremony on the thithi & month of death.
 3) Preferred siratha sthalams - Tilathaippatti (Tiruvarur), Bhavani (Erode), Tiruvengadu (Seerkali) in Tamilnadu, Gaya (Bihar) etc.

3. FAMILY DEITY (Kula Deivam)

1	Name of Family Deity	
2	Family clan	
3	Temple	
4	Address of the temple	
5	Temple Phone no.	
6	Name of Priest & Ph no.	
7	Festival days	
8	Details of pooja materials to be taken / prepared	
9	Other details	

Temple photo

4. EMERGENCY PUBLIC SERVICE UTILITIES

	Description	Telephone	Mobile	Remarks
1	Urgent Medical Assistance			
2	Fire			
3	Ambulance			
4	Govt. Hospital			
5	Family Doctor			
6	Police Control Room			
7	Area Police Station			
8	<u>Enquiries</u> Train Bus Airport Call easy			
9	Telephone Complaint			
10	Municipal Corporation			
11	E.B (Main)			
12	E.B. Area office - Fuse			
13	Vehicle workshop			
14	Call Taxi			
15	Auto			
16	Snake catcher			
17	Carpenter			
18	Electrician			
19	Plumber			
20	Cell IMEI (*#06#)			

5. CONTACT DETAILS OF FEW IMPORTANT PERSONS

5.

6. LOCATION OF IMPORTANT DOCUMENTS

Sl.No.	Document	Location
1.	Aadhaar card, Election ID, Driving licence Ration card, Gas connection book, RC book	
2.	Birth certificate	
3.	Passport (and old passports)	
4.	Legal documents (court judgement etc.)	
5.	Marriage certificate	
6.	Rental agreement (Fixing photo of tenant and owner in the deed is advisable)	
7.	Education certificates	
8.	Membership certificates for clubs, associations, Professional bodies etc.	
9.	Original Will & Copies of WILL	
10.	Bank locker key	
11.	Credit Card / Debit Card / ATM correspondence	
12.	Insurance policies & other insurance files	
13.	Income Tax files, PAN	
14.	Health & medical reports file	
15.	Employment records / Service Register	
16.	Guarantee / Warranty card and Instruction manual for home appliances	
17.	Bank pass book & cheque book	
18.	Property Documents	
19.		

Note : It is advised to scan all the documents and store them in your system / mail

7. BANK ACCOUNT DETAILS

DESCRIPTION	SELF	SPOUSE
Name of the Bank / branch		
Address		
Branch phone No.		
Bank E.mail ID		
PAN no.		
A/c holders		
First name		
Second name		
Nominee name & Nomination regn. no.		
Type of account		
Account number		
MICR number		
IFSC number		
Safety locker number		
Internet banking		

7.

8. DEPOSITS WITH BANKS / COMPANIES

S. No.	Name of the bank / branch Phone no.	FDR / Account No.	Date of Investment	Interest mode M/Q/H/Y	Rate of Interest
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					

8.

9. INVESTMENTS IN MUTUAL FUND

Sl. No.	Name of the scheme / plan	Name of unit holder(s) (First/Second)	Investor ID No.
1			
2			
3			
4			
5			
6			
7			
8			

9.

10. SHARES (DEMAT)

Depository participant's (DP) name DP ID

Address

Sl. No.	Name of Holder(s)	Name & Address of Regd. Office of the Company	Client ID No.	No. of Demat Shares
1				
2				
3				
4				
5				

10.

Tel. No. Fax No. E.mail

Location of delivery Instruction book

Date of Purchase	Purchase Value (Rs.)	No. of Shares sold	Balance	Remarks

11. BANK LOCKER

Sl. No.	Name & address of bank	Locker in the Name(s) of	Type of locker	Locker no.	Yearly rent*	Mode of operation	Identification code	Security deposit
		Nominee		Key no.	Due date			
1.								
2.								

* In case of standing instruction given to debit annual rent from account, account no. :

11 A. LIST OF CONTENTS IN LOCKER

Sl. No.	Brief Description of Ornaments / Documents / Other items	Quantity	Sl. No.	Brief Description of Ornaments / Documents / Other items	Quantity
1			17		
2			18		
3			19		
4			20		
5			21		
6			22		
7			23		
8			24		
9			25		
10			26		
11			27		
12			28		
13			29		
14			30		
15			31		
16			32		

12. CREDIT CARD / DEBIT CARD

Sl. No.	Name, Address and Contact No.(s) of Issuing Bank(s)	Card in the Name of	Type of Card	Card No. CVV No.	Credit / Cash withdrawal Limit (Rs.)	Valid upto	In case of loss, phone no. to be contacted
1.							
2.							
3.							
4.							
5.							

13. DETAILS OF EMPLOYMENT

14 A. DETAILS OF PROPERTY - PLOT / LAND

14 A. DETAILS OF PROPERTY - PLOT / LAND

S.No.	Description	Particulars (1)	Particulars (2)
1	Plot number		
2	Nagar		
3	Layout approval no.		
4	T.S. number		
5	Village name & number / Patta		
6	Panchayat		
7	Block /Taluk		
8	Ward		
9	Taluk		
10	District / Corporation		
11	Plot sold by - address & phone No. Seller's photo Sale deed date Regn. number Registration office Cost of plot Regn. expense Total cost	<input type="checkbox"/> Photo	<input type="checkbox"/> Photo
12	If subsequently sold, sold to Address/ phone Purchaser's photo Sale value Rs. Sale deed date Regn. number	<input type="checkbox"/> Photo	<input type="checkbox"/> Photo
13.	Remarks		

14 B. DETAILS OF PROPERTY - FLAT

S.No.	Description	Particulars (1)	Particulars (2)
1	Flat number		
2	Apartment name		
3	Super plinth area / Carpet area		
4	Undivided share of land & cost		
5	Building cost when purchased		
6	Car Parking Slot No. / area cost		
7	Total cost 4+5+6		
8	Land (UDS) registered on		
9	Regn no / date / registrar's office		
10	Promoter's name, address Phone No. Photo if available	<input type="text"/> Photo	<input type="text"/> Photo
11	Builders agreement regn.		
12	Approved drawing Reference no. Date		
13	Door No. of flat authority / street R.S / T.S. No. Block / ward Village & Taluk & District		
14	Deposits Paid E.B deposit paid Drainage deposit paid Association deposit paid		
15	House Tax assessment no. Tax amount		
16	Water tax		
17	Electricity service connection		
18	Flat association contact no.		
19	Sold subsequently to		

14 C. DETAILS OF PROPERTY - RESIDENTIAL BUILDING / SHOP

S. No.	Description	Particulars	S. No.	Description	Particulars
1	Plot no./Door No/ area			Approved drawing reference no. / date Authority	
	Street name				
	T.S / S.F. no.		Total cost of building on completion		
	Village / block				
	Panchayat		3	Others	
	Taluk / ward			EB s/c no.	
District/Municipality		EB deposit paid			
2	Sale deed date/ regn. No.		4	Water deposit paid	
	Regn. Office			Tax amount	
	Value (Rs)		5	Compound wall - owned by	
	Regn. Office			East	
	Seller's name, address, Phone			West	
Photo		South			
North		7		Copy of plan as existing available ?	
2	Building Construction year		6	Remarks	
	Construction by				
	Details				
	Name of builder address & photo				

15. DETAILS OF JEWELS

15.

16. DETAILS OF SILVER ARTICLES

17. DETAILS OF VEHICLES

S. No. (1)	Vehicle Description registration no. (2)	Purchase		In whose name it is registered R.C. book details chassis no. (5)	
		Dealer address Phone (3)	Bill no. / date (4)		
1					
2					
3					
Vehicle Insurance					
S. No.	Insurer Address Phone No. (6)	Premium (7)	Renewal date (8)	Buyer's name, address, Phone no. (9)	If sold Sold on Price (10)
1					
2					
3					

Note : Xerox copy of R.C. Book may be affixed.

18. VALUE OF ALL PROPERTIES OWNED

Sl. No.	Property details	In the name of	Location	Land area	Market value		
				Building area	as on	as on	Rs.
1							
2							
3							
4							
5							
6							
7	Hereditary Property - Legal heirs						
8	Jewels						
9	Vehicle						
10							
TOTAL							

19. DETAILS OF HOUSES LIVED

20. INCOME TAX RECORD

(SELF)

Ward No.

Permanent Account No. (PAN) Location of PAN ID Card :

20.

**20 A. INCOME TAX RECORD
(SPOUSE)**

Ward No.

Permanent Account No. (PAN) Location of Card :

20 A.

21. LIFE INSURANCE COVER

Sl. No.	Name of Company and branch	Policy no.	Plan	Premium amount (Rs.)
	Name of holder(s)	Sum assured (Rs.)	Period	Mode Y/HY/ SSS/SINGLE
1				
2				
3				
4				
5				
6				

21.

Date of Issue	Date of Instalment	Amount expected (Rs.)	Loan taken (Rs.)	Location of document
Date of maturity	Expected to receive			Remarks

22. HEALTH / MEDICAL INSURANCE

Name & address of Insurance Company

Sl. No.	Name of the Holder(s)	Name of Person(s) Covered under Policy	Policy No.	Date of Commencement of Policy
1.				
2.				
3.				
4.				
5.				

22.

Insurance Cover Available upto	Premium Amount (Rs.)	Amount Claimed		Remarks
		Domiciliary Hospitalisation (Rs.)	Hospitalisation (Rs.)	

23. PERSONAL ACCIDENT INSURANCE

Name & address of Insurance Company

S. No.	Name of the Policy holder	Policy No.	Date of commencement	Period covered	Amount of premium paid (Rs.)	Plan / scheme	Sum assured (Rs.)
1							
2							
3							
4							
5							
6							

24. HOUSEHOLD INSURANCE

S. No.	Name & Address of Insurance company	Policy No.	Type of Policy	Items covered	Premium paid (Rs.)	Insured amount (Rs.)	Claim if any (Rs.)
		Date of commencement	Valid upto				
1							
2							
3							
4							
5							
6							

25. PUBLIC PROVIDENT FUND (PPF)

Name & Address of Bank / Post office Name of account holder

Sl. No.	Date of deposit/ withdrawal	Amount deposited (Rs.)	Interest earned (Rs.)

25.

Account No. Date of opening the account

Date of maturity of account

Location of passbook Folio no.

Total (Rs.)	Non-refundable withdrawal (Rs.)	Closing balance as on	Remarks

26. PROVIDENT FUND (COMPANY)

26.

27. PASSPORT DETAILS

(It is better to affix colour xeroxed copy)

1. SELF

First page

REPUBLIC OF INDIA		
Type	Country Code	Passport No
.....
Surname		
_____ Given name(s)		
Nationality	Sex	Date of birth
.....
Place of Birth		
_____ Place of Issue		
Signature	Date of Issue	Date of Expiry

Last page

Name of Father / Legal Guardian
_____ Name of Mother
_____ Name of Spouse
_____ Address
_____ _____ _____ Old Passport No with date and Place of issue
_____ File No.

2. SPOUSE

First page

REPUBLIC OF INDIA		
Type	Country Code	Passport No
.....
Surname		
_____ Given name(s)		
Nationality	Sex	Date of birth
.....
Place of Birth		
_____ Place of Issue		
Signature	Date of Issue	Date of Expiry

Last page

Name of Father / Legal Guardian
_____ Name of Mother
_____ Name of Spouse
_____ Address
_____ _____ _____ Old Passport No with date and Place of issue
_____ File No.

27 . PASSPORT DETAILS

(It is better to affix colour xeroxed copy)

3. SON

First page

REPUBLIC OF INDIA		
Type	Country Code	Passport No
.....
Surname		

Given name(s)		

Nationality	Sex	Date of birth
.....
Place of Birth		

Place of Issue		

Signature	Date of Issue	Date of Expiry

Last page

Name of Father / Legal Guardian

Name of Mother

Name of Spouse

Address

Old Passport No with date and Place of issue

File No.

4. DAUGHTER

First page

REPUBLIC OF INDIA		
Type	Country Code	Passport No
.....
Surname		

Given name(s)		

Nationality	Sex	Date of birth
.....
Place of Birth		

Place of Issue		

Signature	Date of Issue	Date of Expiry

Last page

Name of Father / Legal Guardian

Name of Mother

Name of Spouse

Address

Old Passport No with date and Place of issue

File No.

28. SERVICE REGISTER DETAILS (for Govt. Employees)

29. EDUCATIONAL CERTIFICATES

	DESCRIPTION	CERTIFICATE NO.	YEAR OF PASSING	INSTITUTION / UNIVERSITY	MARKS	REMARKS
1	S.S.L.C. / 10th					
2	PUC / PLUS TWO					
3	GRADUATE					
4	POST GRADUATE					
5	Research papers					
6	Books authored					
7	Conferences attended					
8	Titles conferred					

30. MY ACHIEVEMENTS

31. AWARDS RECEIVED FOR THE ACHIEVEMENTS

32. MONTHLY REMINDERS

Month	EB charge Rs.	Phone Rs.	Cell Rs.	Property Tax Rs.	I.T. Advance Tax Rs.	
	Due date	due date	due date	due date	due date	
January						
February						
March						
April						
May						
June						
July						
August						
September						
October						
November						
December						
Remarks						

32.

33. FAMILY BUDGET

S. No.	Description	Monthly Expenses	S. No.	Description	Monthly Expenses
1	HOUSING & UTILITIES		5	HEALTH & BEAUTY	
	1) Loan repayment or rent			1) Hair cuts, perfumes etc.	
	2) House maintenance			2) Make up	
	3) Electricity			3) Medical check up	
	4) Cooking gas			4) Child care	
	5) Water			5) Weight loss, diet products	
				6) Medicines	
	TOTAL			TOTAL	
2	ENTERTAINMENT		6	COMMUNICATION	
	1) Cable TV or DTH			1) Telephone	
	2) Movie			2) Mobile	
	3) Dining out			3) Internet	
	4) Clubs			4) Courier	
	5) Sporting events			5) Postage	
	6) Parties				
3			7		
	TOTAL			OTHERS	
	HOUSEHOLD			1) Credit card payment	
	1) Groceries			2) Other loan payments	
	2) Cleaning supplies			3) Allowances for children	
	3) Laundry & dry cleaning			4) Bookclub, Magazines, music etc.	
	5) Home improvement			5) Gifts & Donation	
	6) Towels, linens etc.,				
4	7) Clothing & stitching			TOTAL	
	TOTAL			ABSTRACT	
	TRANSPORTATION			1) Housing & utilities	
	1) Car loan repayment			2) Entertainment	
	2) Car insurance			3) Household	
	3) Fuel			4) Transportation	
	4) Routine maintenance			5) Health & beauty	
8	5) Repairs			6) Communication	
	6) Air travel			7) Others	
	7) Rental cars / taxi				
	8) Public transportation			TOTAL	
	TOTAL				

Take xerox copies and use every month.

34. THINGS TO REMEMBER IN GENERAL

S.No.	Description	Date	Remarks
1	Driving Licence renewal		
2	Passport renewal		
3	Insurance Policy renewal		
4	Health insurance renewal		
5	Vehicle insurance renewal		
6	Father's Thithi		
7	Mother's Thithi		
8	Credit / debit card renewal		
9	Rental agreement renewal		
10	Property tax, water tax		
11	I.T. Advance tax		
12			
13			
14			
15			
16			
17			
18			

35. DETAILS OF PERSONAL BELONGINGS

S. No.	Name of article	Purchased on	Brand	Supplier		
		Cost Rs.	Number	Warranty		
1	Camera					
2	Video camera					
3	Laptop 1					
4	Laptop 2					
5	Computer 1					
6	Computer 2					
7	Cell phone 1					
8	Cell phone 2					
9	I Pod					
10	I Pad					
11	Watch					
12	Fridge					
13	Television					
14	Electric oven					
15	Washing machine					
16						
17						
18						
19						

36. BIRTH DAYS / WEDDING ANNIVERSARY

37. POWER OF ATTORNEY DETAILS

Nature General / Specific	Created in favour of	Registration office	Date of creation	Date of cancellation

MARRIAGE REGISTRATION DETAILS

Name	Registration No.	Registration Office	Date

38. DETAILS OF PLEDGING

S. No.	Details of items pledged	Whom it was pledged	Date of pledging	Amount received	Rate of interest	Repayment details	Remarks
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							

39. ROUTINE MEDICINES TO BE TAKEN DAILY

40. ESSENTIAL MEDICINES WHILE GOING ABROAD

Remark : Carry the Doctor's Prescription alongwith you.

41. DETAILS OF LOANS RECEIVED FROM OTHERS

42. DETAILS OF LOANS GIVEN TO OTHERS

43. DETAILS OF GIFTS PRESENTED TO THE DAUGHTER

Betrothal date :

Wedding date :

No.	Details	Articles	Value on the date of gift Rs.	Remarks
1	Gold			
2	Silver			
3	Diamond / Platinum			
4	Vehicle			
5	Immovable property			
6	Gift to son-in-law			
7	Others			
8	Total expense for the marriage			

Remark : It is wise to give a copy of this (1 to 7) to the son-in-law's parents.

44. DETAILS OF GIFTS GIVEN TO THE DAUGHTER-IN-LAW BY HER PARENTS

Betrothal Date :

Wedding Date :

No.	Details	Articles	Value on the date of gift Rs.	Remarks
1	Gold			
2	Silver			
3	Diamond / Platinum			
4	Vehicle			
5	Immovable property			
6	Gift to son by his Father-in-law			
7	Others			
8	Your expenses for your son's marriage			

Remark : It is wise to give a copy of this (1 to 7) to your daughter-in-law's parents.

45. DETAILS OF GIFTS GIVEN TO THE GRAND CHILDREN

46. HOROSCOPE

Name :

Father's Name :

Mother's Name :

Name of the birth place :

Family clan (Gothram) :

..... Year Month Date
..... Day Hour

Subhajananam

Birth star :

Rasi :

Laknam :

..... Balance in Mahadhasa Year Month Day

RASI

NAVAMSAM

HOROSCOPE

Name :

Father's Name :

Mother's Name :

Name of the birth place :

Family clan (Gothram) :

..... Year Month Date
..... Day Hour

Subhajananam

Birth star :

Rasi :

Laknam :

..... Balance in Mahadhasa Year Month Day

RASI

NAVAMSAM

HOROSCOPE

Name :

Father's Name :

Mother's Name :

Name of the birth place :

Family clan (Gothram) :

..... Year Month Date
..... Day Hour

Subhajananam

Birth star :

Rasi :

Laknam :

..... Balance in Mahadhasa Year Month Day

RASI

NAVAMSAM

HOROSCOPE

Name :

Father's Name :

Mother's Name :

Name of the birth place :

Family clan (Gothram) :

..... Year Month Date
..... Day Hour

Subhajananam

Birth star :

Rasi :

Laknam :

..... Balance in Mahadhasa Year Month Day

RASI

NAVAMSAM

HOROSCOPE

Name :

Father's Name :

Mother's Name :

Name of the birth place :

Family clan (Gothram) :

..... Year Month Date
..... Day Hour

Subhajananam

Birth star :

Rasi :

Laknam :

..... Balance in Mahadhasa Year Month Day

RASI

NAVAMSAM

HOROSCOPE

Name :

Father's Name :

Mother's Name :

Name of the birth place :

Family clan (Gothram) :

..... Year Month Date
..... Day Hour

Subhajananam

Birth star :

Rasi :

Laknam :

..... Balance in Mahadhasa Year Month Day

RASI

NAVAMSAM

HOROSCOPE

Name :

Father's Name :

Mother's Name :

Name of the birth place :

Family clan (Gothram) :

..... Year Month Date
..... Day Hour

Subhajananam

Birth star :

Rasi :

Laknam :

..... Balance in Mahadhasa Year Month Day

RASI

NAVAMSAM

47. WILL

47. WILL

Signature
Date

Witness : 1)

2)

Signature
Date

Witness : 1)

WILL

Signature
Date

Witness : 1)

WILL

Date :

1. In order to maintain the confidentiality & secrecy, and other valid reasons, I have prepared the will and duly signed.
2. The WILL in a sealed cover is with Mr. A copy of the WILL in another sealed cover is with Mr.
3. After my demise, the WILL can be obtained from them.

I desire my family members to adhere to the following ten points

1. Atleast once in a year, visit the family deity temple, along with family members make suitable contribution for its development.
2. Without fail, perform 'ceremony' in the month of Aaadi (Ashada) Mahalayapatcham.
3. Get the blessings from elders on important days like New year day, Deepavali, Pongal, Bithday, Wedding day etc. Elders' blessings are always essential to protect you from the negative vibrations.
4. It is better not to take loans from anybody. Incase, getting loan is inevitable, try to repay the loan at the earliest by reducing your requirements. Remember Debt is a bottomless ocean. Do not enhance your lifestyle facilities when you have a loan.
5. Be simple. Have contentment in everything. You may live comfortably, but avoid luxurious life. It is prudent to be economical.
6. Spend 2% of your earning for charities or to educate a poor student. This type of noble acts will accompany you for ever.
7. Practise to write accounts for the expenditure you make.
8. Practise paying proper tax. You should not be afraid of anybody.
9. Achieve something in life. Only your achievements will speak for you. Keeping your home clean and tidy is also a small achievement.
10. I am with you always. My blessings for a healthy and peaceful life.

48. EYE, ORGAN, BODY DONATION

Name of the Donor :

Date :

WILLINGNESS

WITH THE FULL CONSENT OF
MY LEGAL HEIRS,
I HEREBY GIVE MY WILLINGNESS
TO DONATE MY EYES /
ORGANS / BODY

Cut this, Frame and keep it in the hall.

Legal Heir's Signature (Relation)

Date :

1) ()

Date :

2) ()

Date ::

Donor's Signature

Date :

49. PERSONAL IDENTIFICATION DETAILS

Date :

	Self	Spouse	Son / Daughter	Son / Daughter
Height				
Weight				
Chest (Normal)				
Personal Identification Marks	1 2 3			
Foot Size				
Ring Size				
Collar Size				
Readymade shirt size				
Readymade Pant Size				

50. EYE SPECTACLE DETAILS

Name

Date :

	RIGHT EYE			LEFT EYE		
	SPH	CYL	AXIS	SPH	CYL	AXIS
DV						
NV						

EYE SPECTACLE DETAILS

Name

Date :

	RIGHT EYE			LEFT EYE		
	SPH	CYL	AXIS	SPH	CYL	AXIS
DV						
NV						

EYE SPECTACLE DETAILS

Name

Date :

	RIGHT EYE			LEFT EYE		
	SPH	CYL	AXIS	SPH	CYL	AXIS
DV						
NV						

51. RULES FOR A HAPPY MARRIED LIFE

1. Never be angry at the same time.
2. Never yell at each other unless the house is on fire.
3. If one of you have to win an argument, let it be your mate.
4. If you have to criticize, do it lovingly.
5. Never point out the mistakes of the past.
6. Neglect the whole world rather than each other.
7. Whenever there is any inevitable argument, try to postpone it.
8. At least once in a day, try to say one kind or a compliment to your life partner.
9. When you have done something wrong, be ready to admit it and ask for forgiveness.
10. There are three important things for a happy married life.

ADAPT, ADJUST, ACCOMMODATE.

52. தீருமண நல்வாழ்த்துக்கள்

இல்லங் வாழ்க்கை மிகச் சிறப்பாக அமைய
முன்று பண்புகள் தேவை :

விட்டுக் கொடுப்பது

அனுசாரித்துப் போவது

பொறுத்துப் போவது

விட்டுக் கொடுப்பது என்றால் யார் விட்டுக் கொடுப்பது?

கணவனா ? மனைவியா ?

யாரிடம் அன்பு அதிகமாக இருக்கிறதோ, யார் மிக அறிவாளியோ அவர்கள்தான் முதலில் விட்டுக்கொடுப்பார்கள்.

அன்புள்ளவர்களிடம் பிடிவாதம் இருக்காது; பெருந்தன்மை இருக்கும்.

அவர்கள்தாம் குடும்பத்தில் ஆற்றலை உண்டு பண்ணுகிறவர்கள்.

அவர்கள்தாம் இறை ஆற்றலோடு நெருக்கம் உள்ளவர்கள்.

அவர்கள் தொட்டதெல்லாம் கைசூடும்.

அவர்களுக்குத் தான் தவம் எளிதாகக் கைசூடும்.

அனைத்து சிக்கல்களுக்கும் அவர்களே தீர்வாக திகழ்வார்கள்.

அருட்பேராற்றல் பெற்றவர்கள் அவர்களே!

With best wishes...

B. KANAGA SABAPATHY
www.bkanagasabapathy.com