SEPTEMBER 2014 For private circulation only 2014 The below is just a suggestive list of records that we maintain for what period of time. Immediate Discard

income will be generated. One must be very clear on where your money would be invested, returns generated and the risk factors. Be extra careful with schemes which ask you to add more members or agents as most of such are nothing but multi-level marketing schemes which tend to crash once growth of agents stops. In case there is no adequate clarity or there are non-transparent instruments or plans of making money, be prepared to say NO.

Investing in Unverified Avenues

Never put your money into schemes that do not invest in any market securities or legitimate financial products. Also

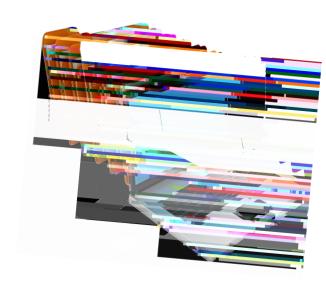
Storage of Documents

There are broadly two ways of storing documents – physical and digital. Digitally storing your documents today is as important as possibly physical storage. We will talk about both of them...

Physical Storage

For physical storage, there are a few things to be kept in mind.

Collection: A important part of the exercise is bringing all physical documents at one place. Often you would find documents



MF NEWS

India to see 9% growth by FY20: D&B

Indian arm of Dun & Bradstreet, a global business information firm, pegged the country's economic growth at average 7.5%