Aakhri Pal
Plan with peace, secure your legacy!

LAST WILL AND TESTAMENT [FORMAT]

Format and guidance only, not legal advice. This format helps you write down your wishes. A will is valid only when it is signed and witnessed as the law requires. Please have a lawyer review it before you sign. Delete the notes in boxes like this one from your final Will.

PREAMBLE

I, **[FULL NAME]**, son/daughter of **[FATHER'S/MOTHER'S NAME]**, residing at **[FULL RESIDENTIAL ADDRESS]**, aged approximately **[AGE]** years, being of **sound mind** and **good health**, do hereby declare this document to be my **Last Will and Testament**, revoking all previous wills, codicils, and testamentary dispositions made by me at any time before this date.

Date of Execution: [DD/MM/YYYY]

SECTION 1: PERSONAL DETAILS AND DOMICILE

1.1 Testator's Identity

- **Full Legal Name:** [As per official documents]
- **Date of Birth:** [DD/MM/YYYY]
- **Age:** [Age in years]
- **Permanent Address:** [Complete residential address with postal code]
- **Email Address:** [Optional]
- **Contact Number:** [Optional]
- **Aadhar Number:** [Optional but recommended]
- **PAN:** [Optional but recommended]

1.2 Declaration of Domicile

I hereby declare that my domicile is in India, specifically in the State of **[State Name]**, and that this Will is made under **[the Indian Succession Act, 1925 / the law of succession that applies to me]**.

Note for Muslim testators: Part VI of the Indian Succession Act, 1925, the part on wills, does not apply to Muslims (section 58), so the section 63 rules quoted in this format are not your rules. Under Muslim law, a bequest of more than one-third of what remains after funeral expenses and debts, or a bequest to an heir, needs the other heirs' consent after death, and one heir's consent binds only that heir's share. Shia law differs: a bequest to an heir within one-third needs no consent. Please ask a lawyer or Islamic scholar to adapt this format for you.

1.3 Declaration of Mental Capacity

I declare that I am of **sound mind** and capable of understanding the nature and effect of the dispositions contained in this Will. I am making this Will of my own **free volition**, without any **undue influence, duress,**

fraud, or coercion from any person whatsoever.

SECTION 2: FAMILY DETAILS

2.1 Marital Status

- **Marital Status:** [Single/Married/Divorced/Widowed]
- **Spouse's Name (if applicable):** [Full legal name]
- **Date of Marriage:** [DD/MM/YYYY]
- **Marriage Registration Number:** [If applicable]

2.2 Children and Dependents

I hereby declare details of my children and dependents as follows:

S.No.	Name	Date of Birth	Age	Relation	Address	Remarks
1	[Name]	[DD/MM/YYYY]	[Age]	Son/Daughter	[Address]	[Remarks]
2	[Name]	[DD/MM/YYYY]	[Age]	Son/Daughter	[Address]	[Remarks]
3	[Name]	[DD/MM/YYYY]	[Age]	Adopted Son/Daughter	[Address]	[Remarks]

2.3 Details of Minors

The following are minors (children below 18 years of age) requiring guardianship:

S.No.	Name	Date of Birth	Age	Parentage
1	[Name]	[DD/MM/YYYY]	[Age]	Biological/Adopted child

2.4 Parents and Extended Family

- **Father:** [Name] - [Status: Living/Deceased] - [Age/Date of Death]
- **Mother:** [Name] - [Status: Living/Deceased] - [Age/Date of Death]
- **Siblings:** [Names and relationship details if relevant]

SECTION 3: REVOCATION OF PREVIOUS WILLS

I hereby **revoke, cancel, and annul** all previous wills, codicils, testamentary documents, and any other testamentary dispositions made by me prior to the execution of this Will. This Will alone shall be considered my sole Last Will and Testament.

Note: [Insert details of previous wills if any - dates, years, whether registered, etc.]

SECTION 4: DETAILS OF ASSETS AND PROPERTIES

4.1 IMMOVABLE PROPERTIES

A. RESIDENTIAL PROPERTIES

S.No.	Property Description	Full Address	Area (Sq.Ft./ Sq.Mts.)	Market Value (₹)	Title Deed Ref.	Status
1	[Type: House/Apartment/ Plot]	[Complete address]	[Area]	[Value]	[Document No.]	Owned/ Mortgaged

S.No.	Property Description	Full Address	Area (Sq.Ft./ Sq.Mts.)	Market Value (₹)	Title Deed Ref.	Status
2	[Type]	[Address]	[Area]	[Value]	[Ref.]	[Status]

B. COMMERCIAL PROPERTIES

S.No.	Property Description	Full Address	Area	Market Value (₹)	Title Deed Ref.	Income/Lease Details
1	[Type: Shop/Office/Warehouse]	[Address]	[Area]	[Value]	[Ref.]	[Details]

C. AGRICULTURAL PROPERTIES

S.No.	Property Description	Location	Area (Acres/Bighas)	Market Value (₹)	Title Deed Ref.	Crop/Usage
1	[Type: Land/Farm/Orchard]	[Location]	[Area]	[Value]	[Ref.]	[Usage]

Total Value of Immovable Properties: ₹ [Total]

4.2 MOVABLE PROPERTIES

A. BANK ACCOUNTS AND CASH

S.No.	Bank Name	Branch	Account Number	Account Type	Balance (₹)	Nominee Details
1	[Bank Name]	[Branch]	[AC No.]	Savings/Current/Others	[Balance]	[Nominee Name]
2	[Bank Name]	[Branch]	[AC No.]	[Type]	[Balance]	[Nominee]

Cash Holdings: ₹ [Amount] kept at [Location]

B. FIXED DEPOSITS

S.No.	Bank Name	FD Number	Amount (₹)	Maturity Date	Interest Rate	Nominee
1	[Bank]	[FD No.]	[Amount]	[Date]	[Rate]	[Nominee]

C. MUTUAL FUNDS AND SECURITIES

S.No.	Type of Investment	Fund/Scheme Name	Folio/DP Account No.	Units/ Quantity	Current Value (₹)	Registrar Details
1	Mutual Fund	[Fund Name]	[Folio]	[Units]	[Value]	[Registrar]
2	Shares	[Company Name]	[DP A/C]	[Quantity]	[Value]	[Details]
3	Bonds/Debentures	[Issuer]	[Certificate]	[Units]	[Value]	[Details]

D. INSURANCE POLICIES

S.No.	Insurer Name	Policy Number	Policy Type	Sum Assured (₹)	Premium (Annual)	Nominee Name	Status
1	[Insurer]	[Policy No.]	[Type]	[Amount]	[Premium]	[Nominee]	Active/Inactive
2	[Insurer]	[Policy No.]	[Type]	[Amount]	[Premium]	[Nominee]	[Status]

Total Insurance Value: ₹ [Total]

E. VEHICLES AND TRANSPORT

S.No.	Vehicle Type	Make & Model	Year	Registration No.	Engine No.	Chassis No.	Current Value (₹)	Loan Status
1	Car/Bike/ Auto	[Details]	[Year]	[Reg.]	[No.]	[No.]	[Value]	Owned/ Financed
2	[Type]	[Details]	[Year]	[Reg.]	[No.]	[No.]	[Value]	[Status]

F. JEWELLERY AND PRECIOUS ITEMS

S.No.	Item Description	Quantity/Weight	Material	Market Value (₹)	Location
1	Gold Jewelry	[Weight/Qty]	[Purity]	[Value]	[Stored at]
2	Diamond/Gemstones	[Description]	[Details]	[Value]	[Location]
3	Precious Articles	[Description]	[Material]	[Value]	[Location]

G. BUSINESS INTERESTS AND SHARES

S.No.	Business/Company Name	Type of Interest	Stake (%)	Book Value (₹)	Market Value (₹)	Registration No.
1	[Company Name]	Shares/Partnership/Sole Proprietorship	[%]	[Value]	[Value]	[Reg. No.]

H. INTELLECTUAL PROPERTY AND DIGITAL ASSETS

S.No.	Type	Description	Registration Details	Value (₹)	Digital Credentials
1	Domain Names	[Domain.com]	[Registrar/Details]	[Value]	[Login Info Location]
2	Patents/Copyrights	[Description]	[Patent No./Details]	[Value]	[Details]
3	Social Media/Online Business	[Accounts/URL]	[Details]	[Value]	[Recovery Email]
4	Digital Photos/Documents	[Description]	Cloud Storage Details	[Value]	[Access Details]
5	Cryptocurrency	[Type: Bitcoin/Ethereum]	[Wallet Address]	[Value]	[Key Location]

I. LOANS AND CREDITS GIVEN BY TESTATOR

S.No.	Name of Debtor	Relation	Amount Loaned (₹)	Date of Loan	Documentation	Repayment Terms
1	[Name]	[Relation]	[Amount]	[Date]	[Doc Type]	[Terms]

J. OTHER MOVABLE PROPERTY

S.No.	Description	Location	Estimated Value (₹)
1	[Furniture/Antiques/Collections]	[Location]	[Value]
2	[Books/Manuscripts]	[Location]	[Value]
3	[Household Items]	[Location]	[Value]

Total Value of Movable Properties: ₹ [Total]

4.3 LIABILITIES, DEBTS, AND ENCUMBRANCES

S.No.	Nature of Liability	Creditor Name	Amount (₹)	Due Date	Interest Rate	Documentation
1	Mortgage on Property	[Bank Name]	[Amount]	[Date]	[Rate]	[Doc Ref.]
2	Personal Loan	[Lender]	[Amount]	[Date]	[Rate]	[Ref.]
3	Credit Card Outstanding	[Card Name]	[Amount]	[Date]	[Rate]	[Ref.]
4	Professional Fees/Rent Pending	[Payee]	[Amount]	[Date]	-	[Ref.]

Total Liabilities: ₹ [Total]

4.4 NET ESTATE VALUE

Item	Value (₹)
Total Immovable Properties	[Value]

Item	Value (₹)
Total Movable Properties	[Value]
Total Assets	**[Value]**
Less: Total Liabilities	[Value]
Net Estate Value	**[Value]**

SECTION 5: APPOINTMENT OF GUARDIANS FOR MINOR CHILDREN

5.1 Guardian for Persons (Care and Upbringing)

I hereby appoint **[GUARDIAN'S FULL NAME]**, son/daughter of **[Parent's Name]**, residing at **[Complete Address]**, as the **Guardian for the persons** of my minor children, with full power to care for, maintain, educate, and bring up my said children according to their station in life and in accordance with the principles and values I have always cherished.

Guardianship Provisions:

- Education: To be provided at [Preferred schools/institutions]
- Religious upbringing: [As per family tradition]
- Medical care: To be provided by [Preferred hospitals/doctors]
- Inheritance management: To preserve and manage the minors' assets

5.2 Backup/Contingent Guardian

If the above-named guardian is unable, unwilling, or becomes incapacitated to undertake guardianship, I hereby appoint **[ALTERNATE GUARDIAN'S NAME]**, residing at **[Address]**, as the **Contingent Guardian**.

5.3 Guardian for Property of Minors

I hereby appoint **[PROPERTY GUARDIAN'S NAME]**, residing at **[Address]**, as the **Guardian of the property** of my minor children, with all powers to maintain, manage, and invest such property for the benefit of my said children, including the power to invest in mortgages, shares, bonds, and other securities, subject to court sanction where required under the Guardianship and Wards Act, 1890.

5.4 Powers and Duties of Guardian

The guardian(s) appointed herein shall have the following powers and duties:

1. **Education and Maintenance:** Provide proper education and maintenance in accordance with the social status of the children
2. **Medical Care:** Ensure proper medical care and treatment when required
3. **Asset Management:** Manage and invest the property of minors for their benefit
4. **Court Interaction:** Appear before courts on behalf of minors and handle all legal matters
5. **Reporting:** Submit annual accounts and reports as may be required by courts
6. **Discretion:** Act with utmost discretion and in the best interest of the minors

SECTION 6: APPOINTMENT OF EXECUTORS

6.1 Primary Executor(s)

I hereby appoint the following as **Executors** of this my Will:

S.No.	Name	Relation	Address	Age	Capacity
1	[Name]	[Relation]	[Address]	[Age]	[Professional/Personal]
2	[Name]	[Relation]	[Address]	[Age]	[Professional/Personal]

6.2 Backup/Contingent Executor

If any of the above-named executors should die, become incapable, renounce, or refuse to act, I hereby appoint **[ALTERNATE EXECUTOR'S NAME]**, residing at **[Address]**, as **Contingent Executor**.

6.3 Powers of Executors

The Executors are hereby authorized to exercise the following powers:

A. ADMINISTRATIVE POWERS

1. **Probate and Administration (Optional):** Apply for probate of this Will, or for letters of administration, where my Executors consider it useful or an institution asks for it
2. **Collection of Assets:** Collect, recover, and receive all my property, debts, and securities
3. **Liquidation:** Sell, mortgage, lease, or exchange any property, real or personal, upon such terms as they deem fit
4. **Bank Accounts:** Operate and manage all bank accounts, withdraw funds, and settle outstanding dues
5. **Insurance Claims:** Claim and receive the proceeds of insurance policies
6. **Safe Deposit Lockers:** Access and retrieve contents of all safe deposit lockers

B. FINANCIAL POWERS

1. **Debt Settlement:** Pay off all liabilities, debts, taxes, and administrative expenses from the estate
2. **Funeral Expenses:** Discharge all funeral and testamentary expenses
3. **Tax Compliance:** File all necessary income tax returns and pay taxes due
4. **Investment:** Invest and reinvest surplus funds in authorized securities
5. **Distribution:** Distribute assets among beneficiaries as per the terms of this Will

C. LEGAL POWERS

1. **Litigation:** Institute and defend legal proceedings on behalf of the estate
2. **Compromise:** Compromise or settle disputes with consent of beneficiaries
3. **Title Clearance:** Execute all necessary deeds and documents to clear titles
4. **Property Management:** Manage properties until distribution to beneficiaries

D. PROPERTY MANAGEMENT POWERS

1. **Maintenance:** Maintain all properties in good condition
2. **Repairs:** Carry out necessary repairs and improvements
3. **Rent Collection:** Collect rents and revenues from properties
4. **Insurance:** Maintain insurance on all insurable properties

6.4 Remuneration of Executors

The Executors are entitled to receive **remuneration** as follows:

- **Executor's Commission:** [Specify a percentage of estate value or a fixed amount]
- **Out-of-Pocket Expenses:** All reasonable expenses incurred in administration of the estate
- **Professional Fees:** If professional services are engaged (lawyer, accountant, etc.), such fees as may be mutually agreed upon

SECTION 7: BEQUESTS AND DISTRIBUTION OF ESTATE

7.1 Specific Bequests

I hereby make the following specific bequests:

A. TO SPOUSE/LIFE PARTNER

I bequeath to my **[Spouse's Name]** the following:

Description	Details	Value (₹)	Conditions
[Item/Property]	[Full details]	[Value]	[Lifetime use/Absolute/Conditional]
[Item/Property]	[Details]	[Value]	[Conditions]

B. TO CHILDREN

I bequeath to my **[Children's names]** the following:

Beneficiary Name	Item/Property	Details	Value (₹)	Terms/Conditions
[Child 1]	[Property]	[Details]	[Value]	[Absolute ownership/Conditional/Life interest]
[Child 2]	[Property]	[Details]	[Value]	[Terms]

C. TO OTHER FAMILY MEMBERS

I bequeath to:

Beneficiary Name	Relation	Item/Property	Details	Value (₹)	Conditions
[Name]	[Relation]	[Item]	[Details]	[Value]	[Conditions]

D. CHARITABLE/SOCIAL BEQUESTS

I bequeath to the following charitable institutions/NGOs:

Institution Name	Address	Purpose	Amount (₹) or Item	Conditions
[Name]	[Address]	[Purpose]	[Amount]	[Use/Conditions]

E. BEQUESTS TO SERVANTS/EMPLOYEES

I bequeath to the following persons who have served me:

Name	Relation	Duration of Service	Bequest	Amount (₹)
[Name]	[Relation]	[Years]	[Item/Amount]	[Value]

7.2 Distribution of Residuary Estate

All the rest, residue, and remainder of my estate, after payment of my debts, liabilities, expenses, and specific bequests as mentioned above, shall be distributed as follows:

Option A: Distribution to Named Beneficiaries

S.No.	Beneficiary Name	Relation	Share (% or Amount)	Conditions
1	[Name]	[Relation]	[%] or [₹]	[Conditions]
2	[Name]	[Relation]	[%] or [₹]	[Conditions]
3	[Name]	[Relation]	[%] or [₹]	[Conditions]

Option B: Equal Distribution Among All Children

The residuary estate shall be distributed **equally** among my children in the following manner:

Child Name	Age	Share
[Name]	[Age]	1/[Number]
[Name]	[Age]	1/[Number]

Option C: Distribution by Legal Heirs

The residuary estate shall be distributed among my legal heirs according to the provisions of the **Indian Succession Act, 1925**, or as applicable to my religious community.

7.3 Conditions for Distribution

1. **Attainment of Age:** Any bequest to a minor shall be held in trust and distributed upon attainment of 18 years of age (or as specified)
2. **Marital Status:** [Specify if any conditions based on marital status]
3. **Education:** [Specify if education-related conditions apply]
4. **Conduct:** [Any conditions based on conduct or lifestyle]
5. **Estrangement Clause:** [If any beneficiary is estranged, specify how they should be treated]

SECTION 8: TRUSTS FOR BENEFICIARIES

8.1 Trust for Minor Children

All property bequeathed to any beneficiary who is a minor at the time of my death shall be held in trust by the Executors until such beneficiary attains the age of 18 years (or as specified), after which it shall be distributed to the beneficiary absolutely.

Powers of Trustee:

- Invest and reinvest the funds in authorized securities
- Use income for maintenance and education of the minor
- Allocate surplus income for the minor's benefit
- Exercise such powers as the Executors deem fit for the protection and benefit of the minor

8.2 Trust for Spouse

I hereby create a **Trust for my Spouse** as follows:

- **Trustee:** [Trustee's name]
- **Trust Property:** [Description of property/funds]
- **Income:** To receive all income from the trust property for lifetime
- **Principal:** [Specify whether principal can be withdrawn or will pass to children after spouse's death]

- **Maintenance:** To be maintained in comfort during lifetime
- **Duration:** During lifetime or until remarriage (if applicable)

8.3 Conditional Bequests

I make the following bequests conditional upon the beneficiary fulfilling the stated conditions:

Beneficiary	Bequest	Condition
[Name]	[Item/Amount]	[Condition to be fulfilled]

Failure Clause: Should the beneficiary fail to fulfill the condition, the bequest shall lapse and pass to the residuary estate/alternate beneficiary.

SECTION 9: FUNERAL AND FINAL RITES

9.1 Funeral Arrangements

I direct my Executors to arrange my funeral and last rites in the manner prescribed by my religious faith and family traditions. The following arrangements are to be followed:

- **Religion:** [Hindu/Muslim/Christian/Sikh/Jain/Other]
- **Funeral Type:** [Cremation/Burial/As per religious custom]
- **Venue:** [Preferred location/crematorium]
- **Religious Rites:** To be conducted as per [Specific rituals/Priest preference]
- **Estimated Cost:** [Approximate amount: ₹]

9.2 Post-Funeral Ceremonies

I request that the following post-funeral ceremonies be conducted:

- **Shraddh/Prayers:** [Specify rituals]
- **Charity:** [If any charity to be made in memory]
- **Memorial:** [Any specific memorial wishes]

9.3 Disposal of Remains

[Specify preferences for ashes/remains:]

- **Immersion:** Ashes to be immersed in [Specific river/location]
- **Scattering:** As per [Specific preference]
- **Other:** [Any other arrangement]

9.4 Restrictions and Prohibitions

- **No excessive expenditure** on funeral expenses beyond ₹ [Amount]
- **No celebrations or feast** to be held unless desired by beneficiaries
- **Privacy:** Maintain privacy regarding distribution of estate

SECTION 10: SPECIFIC INSTRUCTIONS AND RESTRICTIONS

10.1 Property Management Instructions

I direct my Executors regarding the management of my properties as follows:

1. **Residential Properties:**
   - [Continue as residence for family/Sell within specified period/Retain as investment]
2. **Agricultural Properties:**
   - [Maintain for agricultural use/Lease out/Sell]
3. **Commercial Properties:**
   - [Continue business operations/Lease out/Sell]

10.2 Business Continuation

[If applicable]

I direct that my business **[Business Name]** located at **[Address]** shall be:

- **Continued** under the management of [Person's name] with the following terms:
  - Duration: [Period]
  - Profit sharing: [Percentage]
  - Buyout options: [Details]

OR

- **Sold** as a going concern within [Timeframe] to [Preferred buyer if any]

OR

- **Liquidated** and assets distributed as part of the estate

10.3 Pet Care and Management

I have the following pets:

S.No.	Pet Name	Type	Age	Special Care Requirements	Caretaker Assigned
1	[Name]	[Type]	[Age]	[Requirements]	[Name]

I direct that:

- Pets shall be cared for by [Named person] at the cost of the estate
- Monthly allowance for pet care: ₹ [Amount]
- If caretaker unable, pets to be rehomed to [Organization/Person]
- All veterinary expenses to be borne by the estate

10.4 Digital Assets and Online Accounts

I hereby list my digital assets and provide access instructions:

Platform	Account/User ID	Recovery Email	Important Data	Location of Credentials
[Social Media/Email]	[ID]	[Email]	[What's stored]	[Location]
[Cloud Storage]	[Account]	[Email]	[What's stored]	[Location]
[Business Website]	[Login]	[Email]	[Details]	[Location]
[Cryptocurrency]	[Wallet Address]	[Recovery Info]	[Details]	[Location]

Instructions for Digital Assets:

- Close all social media accounts within [Timeframe]
- Transfer digital photos/documents to [Named beneficiary]

- Archive business data as per [Retention policy]
- Cryptocurrency: Transfer to [Beneficiary] using [Method]

10.5 Important Documents Location

I hereby inform my Executors of the location of important documents:

Document Type	Location	Access Details
Title Deeds	[Location]	[Key/Combination]
Insurance Policies	[Location]	[Details]
Bank Account Details	[Location]	[Details]
Investment Documents	[Location]	[Details]
Safe Deposit Locker	[Bank/Location]	[Locker No./Key]

10.6 Passwords and Access Information

All passwords and access credentials are stored at **[Location]** in a sealed envelope marked **"TO BE OPENED AFTER MY DEATH"**. The key to this envelope is held by **[Person's name and address]**.

SECTION 11: DISTRIBUTION PRIORITIES AND CLAIMS

11.1 Order of Payment

My Executors shall pay the following in the following order:

1. **Funeral and Administrative Expenses:** All funeral expenses and testamentary expenses
2. **Estate Administration:** All costs of administering the estate, including probate if it is obtained
3. **Debts and Liabilities:** All debts, mortgages, loans, and outstanding liabilities
4. **Taxes and Government Dues:** All income tax, property tax, and other government dues
5. **Specific Bequests:** Payment of all specific bequests as mentioned
6. **Residuary Distribution:** Distribution of remaining estate to residuary beneficiaries

11.2 Claims Against the Estate

Any person having claims against my estate must present such claims to the Executors within **[Specify period: 6 months/12 months]** from the date of publication of notices. Claims not presented within this period shall be barred.

11.3 Abatement of Legacies

Should the assets of my estate prove insufficient to pay all bequests in full, the following abatement shall apply:

1. General legacies shall abate proportionately
2. Specific legacies shall be paid in preference to general legacies
3. Residuary bequests shall be reduced proportionately

SECTION 12: AMENDMENT AND ALTERATION CLAUSE

12.1 No Oral Modifications

This Will can only be modified, altered, or revoked by:

- A written codicil executed with the same formality as this Will, or
- A new Will revoking this one

Oral statements or conversations regarding changes to this Will shall have **no legal validity**.

12.2 Codicil

Any amendment to this Will shall be made by a separate document called a **Codicil**, which shall bear the date of alteration and be signed and attested in the same manner as this Will.

SECTION 13: DISPUTE RESOLUTION AND NO-CONTEST CLAUSE

13.1 No-Contest Clause

I hereby declare that any beneficiary who contests the validity of this Will or any provision hereof, or who disputes the interpretation of any clause, or who challenges the actions of my Executors, shall be **disinherited** and shall receive no benefit from my estate. This clause is intended to discourage litigation and maintain family harmony.

Exception: This clause shall not apply to:

- Claims for maintenance by legal dependents as provided by law
- Claims by creditors for debts due
- Claims arising from fraud or illegality

13.2 Mediation

I request that any disputes arising regarding the interpretation or implementation of this Will be resolved through **amicable discussion** and **mediation** rather than litigation. The Executors are authorized to incur reasonable costs for mediation services.

13.3 Legal Disputes

Should any dispute arise that cannot be resolved through mediation, the matter shall be resolved in the competent courts having jurisdiction over my domicile, and in accordance with the laws of **[State/Country]**.

SECTION 14: MISCELLANEOUS PROVISIONS

14.1 Intestacy Provision

Should any beneficiary named in this Will predecease me or be unable or unwilling to accept their bequest, such bequest shall **lapse** (fail) unless otherwise specifically provided herein. Such lapsed share shall form part of the residuary estate.

Exception: Should any of my children predecease me leaving issue (descendants), such issue shall take by **representation** (i.e., shall inherit their deceased parent's share in equal parts).

14.2 Marriage and Divorce

I hereby declare that:

- Any bequest made to my spouse shall be subject to their continuation of marriage to me or shall be forfeited in case of legal separation or divorce
- [If applicable: Any other specific provisions regarding changed marital status]

14.3 Survival Clause

For any beneficiary to receive a bequest under this Will, such beneficiary must **survive me by at least 30 days**. Should a beneficiary die within 30 days of my death, such bequest shall lapse.

14.4 Changes in Circumstances

I acknowledge that circumstances may change after the execution of this Will. However, I have deliberately chosen not to create a living trust or make frequent changes. I request that my Executors and beneficiaries interpret my Will in the spirit in which it was made, considering my intentions for the welfare of my family.

14.5 Severability Clause

Should any provision of this Will be found **invalid or unenforceable** by a court of competent jurisdiction, such invalidity shall not affect the validity of the remaining provisions, which shall continue to have full force and effect.

14.6 Interpretation

- **Masculine Form:** Words in masculine form shall also include feminine and neuter forms where applicable
- **Singular/Plural:** Words in singular shall include plural and vice versa
- **Pronouns:** Pronouns shall refer to all genders
- **References:** References to “children” include adopted children, step-children, and illegitimate children as per law

SECTION 15: EXECUTOR’S BOND AND SECURITY

15.1 Executor’s Security

Each Executor is required to furnish security/bond to the extent of the value of my estate as may be prescribed by court. This security is to ensure faithful performance of duties.

15.2 Exemption from Bond

I hereby **exempt my Executors from furnishing security**, trusting them to execute their duties honestly and faithfully in accordance with the law.

[Note: This exemption is optional and should be included only if testator has full confidence in the executors]

SECTION 16: PROBATE AND ADMINISTRATION

16.1 Probate (Optional)

My Executors may apply for **Probate of this Will** from the competent court having jurisdiction over my domicile, if they consider it useful or if a bank, housing society, registrar or other institution asks for it.

> **Note:** Section 213 of the Indian Succession Act, 1925, which made probate compulsory for certain wills, including in Mumbai, Chennai and Kolkata, was omitted with effect from 20 December 2025. Probate is still available and can be useful for large estates, many beneficiaries or disputes, and banks, housing societies and registrars may still ask for it. Please take a lawyer's advice for your situation.

16.2 Court Jurisdiction

All matters related to probate, administration, and interpretation of this Will shall be within the jurisdiction of the **[Specify court/State court]** having jurisdiction over my domicile.

16.3 Compliance with Law

This Will and its administration shall be subject to and governed by:

- The **Indian Succession Act, 1925** (for Muslim testators, Muslim personal law; see the note under 1.2)
- The **Registration Act, 1908**
- The **Guardianship and Wards Act, 1890** (for guardianship of minors)
- Any other applicable laws in force

SECTION 17: TESTATOR'S DECLARATION

I hereby declare and affirm that:

1. **Sound Mind:** I am of **sound mind** and capable of understanding the nature and effect of this document
2. **Voluntary:** This Will has been made by me **voluntarily** without any pressure, duress, undue influence, or coercion from any person
3. **Not Obtained by Fraud:** This Will has been made by me in my own handwriting/on my instructions and has not been obtained through fraud, forgery, or misrepresentation
4. **Understanding:** I fully understand the extent and nature of my properties and the natural claims of my family members
5. **Knowledge:** I know the persons named as beneficiaries and their relationships to me
6. **Free Disposal:** I have the right to dispose of my property as I have done in this Will, within the limits of the law that applies to me
7. **Domicile:** I am domiciled in India as stated herein
8. **English Language:** [If applicable] I understand the English language in which this Will is written
9. **Sole Intent:** This is my sole Last Will and Testament, and I intend it to supersede all previous testamentary documents

SECTION 18: SIGNATURE AND ATTESTATION

18.1 Testator's Signature

IN WITNESS WHEREOF, I have hereunto set my hand to this Will on this **[DATE: DD/MM/YYYY]** day of **[MONTH]**, **[YEAR]**.

The testator has signed/initialed this Will in our presence and by their declaration appears to understand its contents. We believe the testator is of sound mind and making this Will voluntarily.

Signature of Testator: _____

Full Name (Printed): _____

Thumb Impression (Optional): _____

18.2 WITNESSES' ATTESTATION

We, the undersigned, being present together at the time of execution of this Will, do hereby certify that:

1. **Presence:** The above-named testator signed/marked this Will in **our joint presence**
2. **Capacity:** The testator appeared to be of **sound mind** and of **legal age**
3. **Voluntariness:** The Will was signed by the testator **voluntarily**, without any apparent **duress, fraud, or undue influence**
4. **Understanding:** The testator declared to us that this document is their **Last Will and Testament**
5. **Attestation:** We sign as witnesses at the testator's request and in their presence

FIRST WITNESS

Name (in full): _____

Signature: _____

Date of Birth: _____

Age: _____

Occupation: _____

Complete Address: _____

_____

Contact Number: _____

Aadhar/ID Number: _____

Date of Attestation: **[DD/MM/YYYY]**

SECOND WITNESS

Name (in full): _____

Signature: _____

Date of Birth: _____

Age: _____

Occupation: _____

Complete Address: _____

_____

Contact Number: _____

Aadhar/ID Number: _____

Date of Attestation: **[DD/MM/YYYY]**

SECTION 19: NOTARIZATION (OPTIONAL BUT RECOMMENDED)

19.1 Notary Public Certification

I, **[Notary's Name]**, a Notary Public duly authorized to practise in the State of **[State]**, do hereby certify that:

1. The above Will has been executed by the Testator in my presence
2. The Testator has appeared to be of sound mind and legal age
3. The Testator has signed the Will voluntarily
4. The Witnesses have signed in my presence as well as in the presence of the Testator

Notary's Seal and Signature

Notary Public Name: _____

Registration Number: _____

Signature: _____

Date: **[DD/MM/YYYY]**

Notary Seal:

SECTION 20: PRACTICAL GUIDANCE FOR USERS

20.1 Instructions for Filling the Will

1. **Personal Attention:** Fill all blank spaces carefully with accurate information
2. **Typing Preferred:** It is preferable to have this Will typed rather than handwritten to avoid ambiguity
3. **Signature:** Sign (don't print) on all pages in the margin or as indicated
4. **Witnesses:** Ensure that both witnesses are present together when signing
5. **Dates:** Ensure consistency of dates throughout the document
6. **Clarity:** Use clear, unambiguous language; avoid technical jargon where possible
7. **Cross-Outs:** Do not cross out or erase. If corrections are needed, execute a codicil

20.2 Registration and Probate

1. **Registration (Optional):**
   - You may register the Will with the Sub-Registrar within whose jurisdiction you reside
   - A registered Will is not presumed valid merely because it is registered, and an unregistered Will is not suspect merely because it is not
   - Ask the Sub-Registrar's office about the current fee
2. **Probate Procedure (Optional; see 16.1):**
   - After the Testator's death, the Executor may apply to the competent court for probate
   - The court verifies the Will's authenticity and grants probate
   - This probate enables the Executor to administer the estate
3. **Timeline:** Allow several months for court proceedings; longer if contested

20.3 Storage and Safety

1. **Safe Deposit:** Keep the original Will in a bank safe deposit locker
2. **Copies:** Keep certified copies with the Executors and key beneficiaries
3. **Location:** Inform trusted family members and Executors of the Will's location
4. **Accessibility:** Ensure that after death, the Will can be easily retrieved

20.4 Regular Review

1. **Review Period:** Review this Will every 3-5 years or upon major life events
2. **Events Triggering Review:**
   - Birth of children/grandchildren
   - Marriage or divorce
   - Significant increase or decrease in assets
   - Death of an Executor or beneficiary
   - Change of residence/domicile
   - Tax law changes
3. **Update Method:** Execute a codicil or a new Will rather than altering the existing one

20.5 Common Mistakes to Avoid

1. **Ambiguous Language:** Be specific about beneficiaries and assets
2. **Unsigned/Unattested:** Ensure proper execution with witnesses
3. **Conflicting Clauses:** Ensure no contradictions between sections
4. **Outdated Information:** Keep Will updated with current assets and family status
5. **Digital Assets Neglect:** Remember to include digital assets and provide access details
6. **Unequal Treatment:** If intentionally unequal, provide clear reasons
7. **Unclear Beneficiary Description:** Provide full legal names and clear identities
8. **Omitting Liabilities:** Always list outstanding debts and liabilities

SECTION 21: ADDITIONAL CLAUSES (OPTIONAL)

21.1 Specific Wish Clause

I request (though not as a binding obligation) that my Executors consider the following wishes:

1. **Charity in Memory:** Consider making charitable donations in my memory to **[Organization Name]**
2. **Memorial:** [Any memorial or scholarship to be established]
3. **Research/Cause:** Support research or causes close to my heart
4. **Family Values:** Ensure that family values and ethics are maintained

21.2 Personal Messages

I leave the following personal messages for my beloved:

To my [Family members]:

[Insert heartfelt messages, blessings, or guidance - this section is not legally binding but provides closure]

SCHEDULE A: ASSET INVENTORY SUMMARY

[To be attached as a detailed inventory with valuations and locations]

Total Value of All Assets: ₹ [Amount]

Total Value of All Liabilities: ₹ [Amount]

Net Estate Value: ₹ [Amount]

SCHEDULE B: EXECUTOR'S CONTACT INFORMATION

Executor Name	Relationship	Contact Number	Email	Address
[Name]	[Relation]	[Number]	[Email]	[Address]
[Name]	[Relation]	[Number]	[Email]	[Address]

SCHEDULE C: BENEFICIARIES' CONTACT INFORMATION

Beneficiary Name	Relationship	Contact Number	Email	Address
[Name]	[Relation]	[Number]	[Email]	[Address]
[Name]	[Relation]	[Number]	[Email]	[Address]

SCHEDULE D: LOCATION OF IMPORTANT DOCUMENTS

Document	Location	Access Method	Key Holder
Original Will	[Bank/Location]	[Key/Combination]	[Person]
Title Deeds	[Location]	[Method]	[Person]
Insurance Policies	[Location]	[Method]	[Person]
Bank Details	[Location]	[Method]	[Person]
Safe Deposit Locker	[Bank]	[Locker No.]	[Person]

FINAL DECLARATION

This is the **Last Will and Testament** of **[TESTATOR'S FULL NAME]**, executed on **[DD/MM/YYYY]**.

I declare that this Will reflects my true intentions and wishes regarding the distribution of my estate after my death, and I have made it with full understanding of its implications and in complete freedom from any undue influence.

May this Will be executed faithfully as a testament to my life and values.

Executed on: [DD/MM/YYYY]

Testator's Signature: _____

Witness 1 Signature: _____

Witness 2 Signature: _____

[Optional] **Notary Public Signature:** _____

GUIDELINES FOR LEGAL COMPLIANCE

Key Legal Requirements Under Indian Succession Act, 1925

Section 63 Requirements (not for Muslim testators; see the note under 1.2):

1. Will must be in writing (typed or handwritten)
2. Testator must sign the document (or another person on testator's direction)
3. Signature must be placed to show testator's intention to give effect to the document
4. At least TWO witnesses are mandatory
5. Each witness must sign in the presence of the testator
6. It is not necessary that all witnesses be present at the same time

What Makes a Will VALID:

- **Sound Mind:** Testator must be of sound mind at the time of making the Will
- **Legal Age:** Testator must be at least 18 years old
- **Voluntary:** Will must be made completely voluntarily
- **Proper Execution:** Signed by testator and attested by two witnesses

What Can INVALIDATE a Will:

- Testator being of unsound mind
- Making under duress, fraud, or undue influence
- Improper execution (lack of signature, fewer than two witnesses)
- Testator being a minor
- Ambiguous or contradictory language leading to uncertainty
- Illegal or immoral conditions

REGISTRATION (OPTIONAL):

- Registration is NOT mandatory
- Registration is done with the Sub-Registrar's office
- A registered Will is not presumed valid merely because it is registered
- An unregistered Will is not suspect merely because it is not registered

POST-EXECUTION:

- Keep the original in a secure place (bank locker/safe)
- Inform Executors and key beneficiaries of the location
- Keep updated copies with relevant persons
- Review and update periodically

END OF WILL FORMAT

Note: This is a comprehensive template meant for information purposes. It is guidance, not legal advice. Users should customize it based on their specific circumstances and preferably consult with a qualified

legal professional before execution. Each state in India may have additional requirements, and it is advisable to have the Will reviewed by a lawyer licensed to practice in your state.

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