AAKHRI PAL

Where Is Everything?

A Family's Guide

FREE GUIDE

Karan Bindal

Contents

A short note before you begin

There is a question that sits quietly in the back of most people's minds, rarely spoken aloud at the dinner table: *if something happened to me tomorrow, would my family know what to do?*

Not the grief. Not the ceremonies. Those, families find a way through.

I mean the other things. The FD that matures next March. The LIC policy whose premium was paid just last month. The mutual fund folio opened years ago and half-forgotten. The locker key in the top drawer of the steel almirah, and the fact that only you know which branch it belongs to. The name of the lawyer who helped draft the property papers in 2011. The UPI PIN that unlocks a phone no one else can open.

These are not small things. Vast sums lie unclaimed in India's banks, insurers, and provident funds: money that belonged to families who simply did not know it existed, or could not prove they were entitled to it. Behind every unclaimed rupee is a family that searched and gave up, or never thought to look at all.

I am Karan Bindal. I have spent roughly thirteen years building technology across automotive supply chains, education, advertising, small businesses, and government. In all that time, the problem I kept returning to was a quieter one: the systems we build for the living work reasonably well, but we build almost nothing for what comes after. Indian families, in particular, manage enormous complexity across assets, documents, nominees, and family structures, and almost all of it lives in one person's head.

This short guide is my attempt to change that, one family at a time.

It is free. No email address required, no form to fill. You can read it in a single sitting (an hour, maybe less) and act on it the same evening. It will not ask you to do anything complicated. It will ask you to do something most of us keep postponing: write it down.

What you will find here is practical and specific. We will walk through the documents your family will need, the assets that must be recorded, the nominees that need checking, the digital accounts that will outlive their passwords, and the questions you should answer now so your family never has to guess. It is written for Indian families, because the nominee-versus-legal-heir confusion, the joint-family property question, the PSU bank passbook sitting in a file no one has opened: these are Indian realities, and they deserve a guide written for them.

A few honest words before we go further: this is a guide, not legal advice. For wills, property transfers, succession certificates, and anything that touches a court or a registrar, please consult a lawyer. I will remind you of this at the right moments. What I can offer is structure, clarity, and the nudge that most of us need.

If you find, as you read, that you want to go deeper, there is a fuller book and there is Aakhri Pal, the product I built alongside it. Aakhri Pal gives you a secure, organised place to store all of this information, with a guided will, a document vault, and a way to give your family access only when the time comes. Details are at aakhripal.com. But neither the book nor the product is why I wrote this guide. I wrote this guide because the information matters on its own, regardless of what you do with it afterward.

You do not need to be old to read this. You do not need to be unwell. You need only to love someone.

Most of us spend our lives building things for the people we care about: a house, a savings habit, a child's education, a small business, a retirement that will not be a burden. This is the last part of that same effort. Far from grim. Not dramatic. Just responsible.

The hourglass turns for all of us. What we leave behind, how organised it is, how legible, how ready, is something we still have time to decide.

Let us begin.

1. The Day Everything Stops

Picture a Tuesday afternoon in a flat in Nagpur. The father has died that morning, quietly, in his sleep, the way everyone says they hope to go. The family is gathered by noon. The elder son has taken emergency leave from Bangalore and landed at the airport with a single carry-on bag. The daughter has driven four hours from her in-laws' house. The wife, still in the clothes she slept in, is sitting on the sofa with a cup of tea growing cold in front of her.

The rituals begin almost immediately, because they must.

And then, within hours, before the mourning has had time to settle into the body, the questions start.

Which bank held the salary account? Was it the same bank as the home loan, or a different one? There was talk of a fixed deposit (three of them, maybe four) but no one can remember which branch, which bank, what amount. The LIC policy is somewhere. There are two of them, actually, one older than the marriage itself. The premium receipts used to come by post, but for the last few years the postman hasn't been bringing anything. There's an envelope somewhere, or maybe a folder. The wife thinks it might be in the steel almirah in the bedroom, behind the service records for the car.

The almirah is locked.

The key. No one knows where the key is.

This is the moment I want you to hold in your mind, not because it is dramatic, but because it is ordinary. Utterly, devastatingly ordinary. It happens in Nagpur and in Coimbatore and in Patna and in the third floor of a housing society in Andheri West. It happens in joint families with twelve people in the house and in nuclear families with only two. It happens whether the person who died was a retired government officer with a pension or a self-employed businessman with accounts spread across four banks. The details differ. The locked almirah, literal or metaphorical, is almost always there.

The family spends days, sometimes weeks, doing what detectives do. They search drawers. They scroll through old emails on a phone they don't quite know how to navigate because the screen pattern unlock has never been shared. They call relatives, asking if anyone knew which mutual fund agent Papa had been dealing with. They find papers: some useful, some from 1987 and completely irrelevant, some in a script nobody in the younger generation can read anymore. They find passbooks for accounts that may or may not still be active. They find a property document but cannot find the original sale deed. They find a nominee name on one policy that is the wife's father, a man who has himself been dead for eleven years.

Between the grief and the searching, the grief keeps getting interrupted by the searching. And the searching keeps getting shadowed by the grief. It is an exhausting, ungentle combination.

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Let me try to describe what I think of as the hourglass.

When someone dies, time does not slow down the way you might expect. It accelerates, and in two different directions simultaneously.

On one side of the glass: the family is in the fog of acute grief. They need time to absorb what has happened. They need to sit with it, to cry, to eat when someone puts food in front of them, to receive relatives and make the phone calls that need to be made. Their nervous systems are in shock. The last thing they are equipped to do right now is conduct a financial audit.

On the other side of the glass: the world has its own clock. Banks have procedures. Insurance companies have claim windows. Provident fund nominations need to be activated. Property succession requires legal documentation. Loans do not pause for mourning. The EMI will come due. The safe deposit locker at the bank may require a court order to open if the nomination paperwork isn't right. The mutual fund registrar has a process. The regional transport office has a process. The income tax department will have questions about that last financial year.

The sand is falling through both sides at once.

This is the crisis that no one prepares for because no one wants to prepare for it. It feels like bad luck to think about it, as though acknowledging the possibility of death invites it closer. We are a culture that knows how to live with loss. We have our rituals, our prayers, our forty days and our thirteenth day and our annual ceremonies. But we have not, as a culture, built the habit of preparing for it administratively.

The result is that families spend months, sometimes years, untangling what should have taken weeks. And sometimes they never fully untangle it at all.

Across India, vast sums lie unclaimed in bank accounts, insurance policies, provident funds, and pension accounts. Tens of thousands of crores: the kind of number that should be shocking but has somehow become unremarkable. This money belongs to families. It is sitting there, waiting. But the families don't know it exists, or don't know how to claim it, or have given up trying. The Reserve Bank, the insurance regulator, the provident fund authorities all report this. It is not a secret. It is simply a quiet, persistent tragedy.

Behind every unclaimed rupee is a family that didn't know.

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Here is the truth that I have turned over in my mind for years, through conversations with people who have been through this and through the long process of building Aakhri Pal: the practical chaos after a death is not inevitable. It is a problem with a solution. An ordinary, unromantic, administrative solution.

A list of accounts. A folder of documents. A record of who to call. A policy number written down somewhere the family can actually find it.

That's it. That is the whole thing, in its simplest form.

And yet almost nobody does it.

Why not? Partly because we avoid thinking about our own death, which is human and understandable. Partly because we don't know where to start, and the task feels large and shapeless. Partly because we assume our families will figure it out, the way families always have. Partly because we've never had to sit on the other side of this experience ourselves, and so we don't quite understand what we're leaving behind.

But I think there is something else too. I think we don't do it because no one has ever told us, plainly and without melodrama, that this is a form of love.

It is.

The couple who sits together for a few hours and makes sure the other one knows where everything is (the bank accounts, the insurance, the investments, the property papers, the passwords) is doing one of the most caring things one person can do for another. There is nothing dark about it. It is not pessimistic. It is the same impulse that makes you keep a spare key with a trusted neighbour, or make sure there is always enough medicine in the house. It is the instinct to look after the people you love, extended a little further than we usually allow ourselves to look.

The last act of love is making sure they don't spend the worst weeks of their lives trying to find the LIC policy number.

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I started building Aakhri Pal because I am a technologist, and I could see the shape of the problem clearly from that angle: families needed a single, structured, secure place to keep this information, built specifically for the way Indian families hold their finances. The FDs and lockers and PPF accounts and mutual fund folios and gold kept in the bank vault and the chit fund that's been running since 1998. Not a foreign product that doesn't know what a nominee form is. Not a spreadsheet that lives only on one person's computer and disappears when the hard drive fails. Not a Google Doc that the family may or may not be able to access. Something built for this purpose.

But as I worked on it, I understood that the solution was not only technical. It was also a matter of permission: giving people permission to think about this, to talk about it, to treat it as a normal and responsible thing to do rather than as something to be avoided. Hence this book.

I want to give you that permission now, at the very beginning, before we go any further.

You are allowed to think about this. You are allowed to plan for it. Doing so does not mean you are anticipating tragedy or inviting misfortune. It means you love your family and you have decided to look after them in every way you can, including in the ways that become visible only after you are gone.

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In the chapters that follow, we will go through the full map of what needs to be recorded and organised. We will talk about the people your family will need to contact: the doctors, the bankers, the advisors, the lawyer whose number is currently in your phone and nowhere else. We will talk about the documents that matter and where they are most safely kept. We will go through assets systematically: bank accounts, fixed deposits, the PPF, the EPF, property, mutual funds, insurance, gold, vehicles. We will talk about debts and liabilities, because those don't disappear either and your family deserves to know about them clearly. We will talk about digital life: the accounts, the subscriptions, the passwords, the email that has been running for twenty years and may contain important information. We will talk about your final wishes, which is a conversation most families never have and then deeply wish they had.

And at the end, I will tell you about Aakhri Pal, the product my team has built to hold all of this information securely. Everything you store is encrypted in transit and at rest on Google Cloud. Your most sensitive secrets (the passwords and digital-account keys) are encrypted right on your own device with AES-256 before they ever reach the servers, and your family can access everything only through a verified process after your death. It is available in ten Indian languages. You don't have to use it. Everything in this book is useful regardless of what tools you use. But it is there if you want it.

For now, though, I want you to stay with that image from Nagpur for just a moment longer.

The almirah is locked. The family is searching. The grief is being interrupted by the searching, and the searching is being shadowed by the grief. The tea is cold.

That family is not unusual. They are not unprepared because they didn't care. They are unprepared because no one ever told the father, clearly, practically, warmly, that this was something he could do for them. That spending a few hours organising his affairs was not morbid. That it was love made legible.

You are reading this book. That is already different.

Let's begin.

2. The Cost of "I'll Do It Later"

Let me start with a question you may have already thought about, then quietly set aside.

If something happened to you tonight (not tomorrow, not in ten years, but tonight) would your family know where to begin?

Not would they grieve. Of course they would. I mean practically: would they know which bank holds your salary account? Which drawer the FD receipts are in? Whether you have a PPF account, and if so, at which post office branch you opened it seventeen years ago? Who your LIC agent is? Whether there is a nomination on the policy, and whether the name on it is still the right person?

Most people, if they are honest with themselves, would say: probably not.

And this is not because they are careless. It is because they are busy, and because thinking about this particular set of questions requires thinking about something that none of us particularly want to think about. So we say, quietly, to ourselves: I'll do it later. When things settle down. After the next project wraps up. Once the kids are older. After we move.

Later.

I want to spend this chapter being honest with you about what later actually costs. Not to frighten you. I genuinely don't believe fear is the right engine for this kind of decision. But the cost is real, and it falls on people you love, at the worst possible moment in their lives.

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When a person dies in India, what follows is not a clean bureaucratic process. It is a scramble.

The cremation or burial happens within days, often hours, because that is how grief moves here: swiftly, communally, with the whole mohalla in the house. And then, somewhere between the thirteenth day ceremonies and the weeks that follow, someone has to begin the actual work. The paperwork. The accounts. The assets. The debts.

Imagine what that looks like. Picture a woman in her late fifties (let's call her someone's mother, because she is someone's mother) who has just lost her husband and now has to figure out what he owned and what he owed. She knows there is an account at SBI. She thinks there may be a fixed deposit somewhere, because he mentioned it once at dinner, two years ago. There is an LIC policy; the agent used to come every year, but she hasn't seen him in some time. There is a mutual fund, because she remembers signing something. She has no idea which fund house. The demat account, if there is one, is a term she has never heard. There is a locker at the bank, because she goes there at Diwali every year to take out the gold, but the key is somewhere in his cupboard, and the bank will need paperwork she hasn't collected yet.

His phone is locked. She doesn't know the pin. Even if she did, she wouldn't know which app holds what.

This is not a dramatic imagining. This is what ordinary, comfortable, middle-class Indian families actually face.

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Let me take you through the practical losses, one by one, because each one is specific and each one matters.

The bank accounts. If your account has a nominee, the process is relatively straightforward: your bank should transfer the balance to that person on submission of the death certificate and some identification. "Should" is doing real work in that sentence. In practice, families often encounter branch managers who ask for additional documents, legal heir certificates, affidavits, succession certificates. The process that should take weeks can take months. And if there is no nominee, if you opened that account in 2003 and simply never filled in the form, or if your nominee predeceased you and you never updated the record, the process becomes significantly harder.

The fixed deposits. FD receipts need to be located physically or through the bank's records. Most people have FDs at multiple banks, sometimes at co-operative banks or post offices that their parents opened decades ago. If the bank doesn't know your family, your family has to prove who they are to the bank's satisfaction. Again, this is manageable, but it requires knowing where to look.

The EPF and PPF. Provident fund accounts can sit untouched for years after a person stops contributing. If you have an old employer's EPFO account you never transferred or claimed, that money exists somewhere in a system your family may not think to check. PPF accounts at post offices are the same. These are not trivial amounts: decades of savings, sometimes, sitting quietly in government systems.

The insurance policies. India's insurance landscape is full of policies sold at kitchen tables by agents who retire, change numbers, or simply aren't there when you need them. The policy document may be in the almirah. Or it may have been filed somewhere responsible and subsequently lost in a house move. The insurance company won't call your family; your family has to call them. To do that, your family needs to know the policy number, the insurance company's name, and which branch. Do they know? Does your spouse know the name of your insurer right now, without checking?

The mutual funds and shares. This is where things get modern, and therefore more opaque. If you have investments in mutual funds, through a distributor, through a direct plan, through an app, those folios exist in a system your family may have no awareness of. The demat account is similar. Shares sitting in a demat account do not announce themselves. They don't send letters to your family saying "there is money here." Your family has to know to look, know where to look, and have the right paperwork to claim.

The locker. Bank lockers are perhaps the most physically vivid version of this problem. The key exists. The locker exists. The gold and the documents inside exist. But the bank has rules about access after death, and those rules require paperwork. In the meantime, no one can open it. The family knows something important is in there; they just can't reach it.

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Now let me talk about the problem that didn't exist twenty years ago.

Your digital life.

Your phone holds your UPI apps, your banking apps, your email, your WhatsApp, your Aadhaar-linked mobile number. After you're gone, your family may need to access accounts that require authentication tied to that number. If the phone is locked and no one knows the pin, those services become effectively unreachable. And the more digital your life, the more of it sits behind a screen that no one else can open.

Think about what that means practically. Many financial services now require mobile authentication for transactions. Email accounts send password resets to a phone number. Net banking requires the same. If your family doesn't know your pin, or your email password, or which apps hold which accounts, a significant portion of your financial life may be inaccessible to them. Not because it doesn't exist, but because they don't know how to reach it.

And then there are the subscriptions. The streaming service still charging your credit card every month. The magazine subscription. The cloud storage. The domain you renewed each year. None of these services know you have died. They will continue to debit the account as long as the account has money. Your family, already navigating grief, paperwork, and the mechanics of banking, may not think to cancel them for months, or may not know they exist at all.

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There is a larger version of this problem that belongs to the whole country, not just to one family.

Across India's banks, insurance companies, provident and pension funds, and the investor education and protection fund, vast sums lie unclaimed. Tens of thousands of crores. More money than anyone can easily imagine, sitting in accounts and policies and folios because the rightful owners died, and their families either didn't know to claim it, couldn't navigate the paperwork, or simply couldn't prove who they were in a form the institution would accept. The RBI publishes data on unclaimed deposits. The IRDAI reports on unclaimed insurance amounts. The EPFO and the IEPF track similar figures. These are not hidden facts: they are public, reported, and quietly enormous.

Behind every rupee in those figures is a family that didn't receive what was rightfully theirs. Sometimes because of bureaucracy. Often because no one in the family knew where to look.

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There is one more confusion I want to name specifically, because it trips up families more than almost anything else.

The difference between a nominee and a legal heir.

Most people in India understand, roughly, that a nominee is the person who receives money after you die. What they may not understand, and what the fine print on almost every financial form tries to explain and almost no one reads, is that a nominee is often a *trustee*, not the final owner. In many financial instruments, a nominee receives the money or asset on behalf of all the legal heirs, and the legal heirs have a claim on it. If your nominee and your legal heirs are the same people, this may not cause a problem. But if your nominee is your brother, and your legal heirs are your wife and children, it can create genuine conflict.

If you have a will, a properly made, properly witnessed, ideally registered will, it helps clarify what you actually intended. Without one, the family is left to work it out under personal law, which varies by religion and is rarely simple.

This is not a niche problem. This is a confusion that sits at the heart of how inheritance actually works in India, and it costs families, in time, in money, in relationships, more than the original amount was worth.

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I have spent a long time in this chapter describing the problem. Let me now say the thing that keeps me grounded when I'm building Aakhri Pal, when I talk to families, when I think about why any of this matters.

All of it, every single thing I've described above, can be prevented in roughly one evening.

Not fixed after the fact. Prevented. Rendered almost entirely irrelevant, because your family will know.

They'll know which bank, which branch, which account number. They'll know the LIC policy number and the agent's name. They'll know where the locker key is and what's in the locker. They'll know your email password and your phone pin and which subscriptions are running. They'll know whether the nomination is up to date, and they'll have read the document you wrote explaining what you intended. They'll know about the PPF. They'll know about the mutual fund folio. They'll know about the debt too: the home loan outstanding, the EMI schedule, the credit card you keep for emergencies.

One evening.

There is a phrase I keep coming back to: the last act of love. I don't mean it sentimentally. I mean it precisely. Getting your affairs in order, recording what you have and what you want and who to call, that is love expressed as action. It is the difference between leaving your family a problem and leaving them a path.

The people who say "I'll do it later" are not unloving. They are simply human. They are busy, and they don't want to think about this, and they believe (the way all of us believe, somewhere in the back of our minds) that they have more time.

Maybe they do. I hope they do. I hope you do.

But "later" is a bet placed on borrowed time, and the stake is someone else's peace of mind.

One evening. That's all it takes to change the calculation entirely.

3. Everything Your Family Will Need

There is a Tuesday afternoon waiting somewhere in the future. Your family is sitting together, perhaps at the dining table, perhaps in a hospital corridor, perhaps in a room that still smells of you. They are trying to figure out where things are. Someone is asking about the FD. Someone else is on the phone with the insurance company. A third person is searching your phone (locked, because no one knows the PIN) for the name of the family lawyer whose card you once had but cannot now be found.

That afternoon is coming for every family. The only question is what you leave behind to make it bearable.

This chapter is the practical heart of this book. It is not meant to be read once and forgotten. It is meant to be used: slowly, one category at a time, over days or weeks, until the people you love have everything they will need. Not everything has to be done tonight. But one thing can be done tonight.

Let us start.

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The People Your Family Will Need to Reach

Before any document, before any asset, there are people. When something happens to you, your family will need to make calls. Not to strangers, but to specific people who already know you and your situation. A doctor who holds your medical history. A lawyer who knows your wishes. A chartered accountant who has filed your returns for years. A financial advisor who knows where your money is parked.

Most families discover, too late, that no one wrote these names down. The CA was referred by a cousin who has since moved cities. The lawyer's card is somewhere in the steel almirah. The insurance agent changed numbers two years ago.

Record, at minimum:

- **Family members and next of kin:** name, relationship, phone, city
- **Nominees:** who you have named as nominee on which account or policy (nominee versus legal heir is a confusion we will address properly in the next chapter, but start by recording who your nominees are)
- **Your doctor or specialist:** especially if you have a chronic condition
- **Your family lawyer or advocate**
- **Your CA or tax consultant**
- **Your financial advisor or wealth manager**
- **Your insurance agent or relationship manager**
- **Your banker:** the name at your primary branch who knows you

Eight categories. Eight names. Some people will have them all; others will be starting from two. Either is fine. Start where you are.

Documents

The second question families ask, right after “where is the money?” is “where are the papers?” And what follows is a hunt that can stretch for months: through drawers, through files, through WhatsApp messages sent years ago, through lockers that require two signatures and a death certificate to open.

The documents your family will need fall into a few natural groups.

Identity documents: your Aadhaar, PAN, passport, voter ID. These seem obvious. But the Aadhaar card in the drawer may be the old laminated one, not the updated version with the current address. The PAN may be in a file from fifteen years ago. Note where each physical document is kept, and whether a digital copy exists and where.

Property and ownership documents: sale deeds, registration papers, possession letters, society share certificates, vehicle registration certificates, vehicle insurance. If you have a locker at a bank, note which branch, which bank, and where the key is kept. This last part sounds absurd, but there are enough stories of keys turning up in surprising places to mention it plainly.

Financial account documents: passbooks, fixed deposit receipts, PPF account passbook, mutual fund statements, share certificates if you hold physical ones, demat account details.

Insurance policies: every policy document, not just the digital record. The policy number. The insurer's name. The claim contact number.

Legal documents: your will (if one exists), any power of attorney you have granted, any trust deed, any registered agreement.

Medical records: if you have a chronic illness or recent hospitalization, these matter. The family doctor may have a record, but your own file, organized and accessible, is a gift.

A brief checklist:

- [ ] Aadhaar (physical location + e-Aadhaar link)
- [ ] PAN card
- [ ] Passport (if any)
- [ ] Birth certificate
- [ ] Marriage certificate (if applicable)
- [ ] Property registration documents
- [ ] Vehicle RC books
- [ ] Bank locker key + bank branch details
- [ ] All insurance policy documents
- [ ] Will (location, date, witness names)
- [ ] Any power of attorney documents

You do not need to scan and upload everything in one sitting. Start with the ones that would cause the greatest difficulty if they could not be found.

Assets: Where the Money Lives

This is the longest section, and it deserves to be. The financial landscape of a middle-class Indian family is genuinely complex, more so than in many other countries. A single person might have accounts at three banks, an FD in two more, a PPF at the post office, an EPF accumulated over twenty years of employment, a few mutual fund folios through different platforms, an LIC policy from thirty years ago, gold jewellery in a locker and gold coins bought at Dhanteras, a flat bought on loan now fully paid off, and a vehicle. Each of these is real money. Each of these can, and does, go unclaimed when families do not know where to look.

The sums sitting unclaimed across India's banks, insurance companies, and provident and pension funds are vast: tens of thousands of crores, by any honest accounting. Not because families are careless. Because no one wrote it down.

Let us go category by category.

Savings and current accounts

For each bank account, note: the bank name, the branch, the account number, and whether it is a savings account, current account, or salary account. Note whether you are the sole holder or if it is a joint account, and if joint, in what mode (either or survivor, former or survivor, jointly). This last detail matters enormously for how quickly the family can access funds.

- [ ] Bank name and branch
- [ ] Account number
- [ ] Account type
- [ ] Mode of operation (sole / joint, and which mode)
- [ ] Nominee registered? (Yes/No)

Fixed deposits

FDs are often opened and then somewhat forgotten: they auto-renew, the passbook sits in a file, the amount grows quietly. Record: the bank, the FD number or receipt number, the maturity date, the amount, and whether a nominee has been registered. A nominee on a bank FD means the process of release after death is far simpler. Without one, the family may need succession or legal-heir certificates, and that is a process measured in months.

- [ ] Bank / institution name
- [ ] FD number / receipt
- [ ] Principal amount and interest rate
- [ ] Maturity date
- [ ] Nominee registered?

PPF and EPF

The Public Provident Fund is one of those instruments that operates quietly for decades. Many people opened a PPF account in their twenties, at a bank or post office, have been depositing annually, and have not looked at it carefully in years. Record the PPF account number and the institution where it is held.

The EPF, the Employees' Provident Fund, is different. It accumulates through employment, linked to your UAN (Universal Account Number). The UAN is the number your family will need. Fifteen years of contributions, employer matching, interest: this is real money, and it is tied entirely to knowing that twelve-digit number.

- [ ] PPF account number + institution
- [ ] EPF UAN
- [ ] EPFO-linked mobile number
- [ ] Nominee registered on EPF portal?

Property and real estate

Each property you own (flat, house, agricultural land, commercial space, plot) deserves its own record. Note: the address or survey number, whether the loan (if any) is fully paid, where the sale deed is kept, the society name if applicable, and whether you have rented it out (in which case, where is the rent agreement and who is the tenant).

One thing worth adding: write down the name of the local contact, the society manager, the caretaker, the person who holds a spare key, because physical access to a property after a death can be surprisingly complicated without someone on the ground to call.

- [ ] Property address / survey number
- [ ] Type (flat, house, land, commercial)
- [ ] Loan fully paid? (Yes/No)
- [ ] Sale deed location
- [ ] Society name + maintenance contact
- [ ] Rental details (if applicable)

Mutual funds and shares

If you invest through platforms such as Zerodha, Groww, Coin, MF Central, or your bank's mutual fund portal, your family will need the login credentials, and also your PAN, because the PAN links all folios across all fund houses. The demat account, similarly, is linked to PAN and to your Aadhaar-verified mobile number.

Record: the platform or broker name, the login email or phone, the DP ID and client ID for the demat account, and whether a nominee has been registered on the demat account. A nomination on a demat account is a separate step from the application process, and a surprising number of people have never done it.

- [ ] Mutual fund platforms + login email
- [ ] PAN (already noted under documents)
- [ ] Demat account: broker name, DP ID, client ID
- [ ] Nominee registered on demat account?

Insurance policies

Life insurance, health insurance, term insurance, vehicle insurance, accidental coverage: list each separately. For each, note the insurer's name, the policy number, the type, the sum assured, the premium due date, and the claim contact number. Note whether the premium is being paid by auto-debit (from which account) or manually.

The single most important thing to record for a life insurance policy is whether the nominee is up to date. Marriages, births, deaths in the family: all of these change who should be the nominee, but the policy nomination is not automatically updated. An old nomination naming a parent who has since passed away creates a genuinely complicated claim process.

- ☐ Insurer name
- ☐ Policy number
- ☐ Type of policy (term / whole life / endowment / ULIP / health)
- ☐ Sum assured
- ☐ Premium amount and due date
- ☐ Premium payment method (auto-debit from which account?)
- ☐ Nominee name and relationship
- ☐ Claim helpline / agent contact

Gold and jewellery

This is where the conversation often becomes quiet and complicated in Indian families. Gold is wealth, but it is also emotion. The set that belonged to your mother. The coins bought over years. The jewellery given at a wedding.

Record what exists, not necessarily the market value, but a description sufficient for identification. Is it in a locker? At home? Has any of it been given for safekeeping to a relative? Is any of it pledged (gold loan)? If a locker: which bank, which branch, what is the locker number, and where is the key?

- ☐ Description of jewellery / gold
- ☐ Location (home / bank locker / other)

- ☐ Locker details if applicable
- ☐ Any gold pledged / under loan?

Vehicles

Note each vehicle, the registration number, the insurance details, and whether there is an active loan. If there is a loan (two-wheeler or car), the vehicle's RC may be held by the financer until the loan closes, and the family should know this.

- ☐ Vehicle type and registration number
- ☐ Insurance policy number and renewal date
- ☐ Active loan? (Yes/No; if yes, with which lender)

Debts and Liabilities

This is the category people most often skip, and it is perhaps the most important for protecting the family.

A home loan. A personal loan taken three years ago, still running. A car EMI. A credit card with a balance. A loan taken in your name for a sibling's business. A guarantee given on someone else's loan, something many people forget because it felt like a formality at the time.

These do not disappear when you do. In most cases, they do not transfer to the family automatically either. The liability depends on the nature of the debt, whether assets are in joint names, and legal considerations specific to each situation. Your family needs to know what exists so they are not blindsided.

- ☐ Home loan: lender, account number, outstanding balance, EMI amount, EMI debit account
- ☐ Personal loan: lender, outstanding
- ☐ Car / vehicle loan: lender, outstanding
- ☐ Credit cards: issuer and approximate outstanding

- [ ] Any business loan in your name
- [ ] Any loan guarantee given on behalf of another person

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Memberships, Subscriptions and Policies

This category is smaller but worth a note. Some memberships have financial value after death: a club membership, a society membership, shares in a housing society. Some subscriptions run from your bank account and will continue debiting even if no one is using them. Your family should be able to cancel them without a hunt.

Also: health insurance that covers the family may need to be converted to a different plan after your death, to keep the dependents covered. Noting the policy and the insurer makes that possible.

- [ ] Club memberships (value and transfer rules)
- [ ] Housing society membership / share certificate
- [ ] Streaming and software subscriptions with active auto-debit
- [ ] Family health insurance: insurer and renewal date

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Digital Accounts and Passwords

This is the category that would have seemed absurd twenty years ago and is now among the most urgent.

Your email holds years of correspondence, receipts, tax records, policy documents, statements: things the family will need and cannot get otherwise. Your UPI is linked to bank accounts. Your income tax portal holds your assessment records. Your DigiLocker has government documents. Your EPF portal is linked to your UAN. And increasingly, some assets (mutual fund accounts, demat accounts, certain savings instruments) exist almost entirely in digital form.

A locked phone and unknown passwords can freeze the family out of accounts they are legally entitled to access. This is not a hypothetical difficulty. It is a common one.

Record, for each important digital account:

- The platform or service
- The login email or phone number
- The password (stored securely: not in a plain text file on the desktop, and not on a sticky note, but in a genuinely secured place)
- Any recovery method (backup email, recovery phone number)

Specifically, record:

- [ ] Primary email accounts
- [ ] Phone unlock PIN / biometric backup method
- [ ] Income tax e-filing portal
- [ ] DigiLocker
- [ ] EPFO / EPF UAN portal
- [ ] Net banking logins (at minimum, where the login email is)
- [ ] UPI apps and linked phone number
- [ ] Mutual fund platforms
- [ ] Investment / demat portals
- [ ] Any social media accounts where you would want specific wishes honoured (memorialization, deletion)

On passwords: I will say this plainly. The problem is not that people don't know this matters. They do. The problem is that there has been nowhere safe and convenient to store it. That is part of what Aakhri Pal is built to solve.

Your Will

If you have one, record where the original is kept, when it was made, who the witnesses are, and whether it has been registered. Note your executor's name and contact.

If you do not have one, make one. It is not complicated for most families, and it is the most powerful act of clarity you can leave behind. Aakhri Pal includes a guided will feature: it walks you through who your beneficiaries are, what you want them to receive, who the executor will be, and prepares a witness-ready, downloadable document. It organises your wishes clearly. It is not a substitute for legal execution (for that, please consult a lawyer, and consider registering the will), but it is a complete, usable starting point that most families never manage to create at all.

Without a will, your estate passes by the rules of personal law: the Hindu Succession Act, Muslim personal law, or the Indian Succession Act, and the result may not be what you intended. With a will, you decide.

Final Wishes

This is the quietest section. And often, the most meaningful one.

Your family will face decisions in grief. About the funeral, the rituals, the donations, whether to observe specific religious customs. They will face these decisions quickly, while they are in shock, while extended family is present, while everyone has an opinion.

If you have written down your wishes, simply, in your own words, that note becomes permission. It removes argument. It gives the family a place to point to and say: this is what they wanted.

Note anything that matters to you:

- Funeral preferences: cremation, burial, specific rituals or the absence of them
- Religious customs you would want observed
- Any charitable donations you would want made in your name
- Any specific wishes about who should perform last rites
- Anything you want kept, given away, or returned to someone
- A final message, if you want to write one

No one will judge what you write here. And your family will be grateful it exists.

Start With One Category Tonight

You do not have to finish this in an evening. Most people who try to do everything at once do not finish at all.

Pick one category. The one that feels most urgent, or the one that feels easiest. Bank accounts, perhaps: most people know those details well and can record them in ten minutes. Or start with the names of the important people in your financial life.

One category. Tonight. Then another, next week.

The steel almirah will still be there. The locked phone, the unanswered question about the FD: all of that is avoidable. Not through anything dramatic. Through one quiet evening of writing things down.

Your family deserves that Tuesday afternoon to be different.

4. Doing It the Indian Way

There is a particular kind of silence that falls in an Indian home after a death. Not just the silence of grief, though that is heavy enough. It is the silence that comes when someone asks, quietly, to no one in particular: *Where did he keep the papers?*

That question, and the search that follows (the pulled-open drawers, the steel almirah with the stiff lock, the bundles of documents tied with old string), is something millions of Indian families know. Not because those families were careless. Not because they did not love each other. But because we live in a culture that has never really learned to talk about these things before they need to be talked about.

This chapter is about that culture. Not to criticise it. I have tremendous respect for the wisdom Indian families carry about how to live together, how to take care of one another, how to grieve. But there are specific, very Indian patterns that make the aftermath of a death harder than it needs to be. And if we can name them plainly, we can begin to do something about them.

The Joint Family and What It Hides

The joint family (three generations under one roof, or across two floors, or spread across a city but still bound by the assumption that *we will sort it out together*) is one of the most beautiful structures humans have invented for looking after each other. I genuinely believe that. But it creates a particular trap around financial and legal matters.

In a joint family, there is usually one person who knows where everything is. The father, or the eldest uncle, or sometimes the family accountant who has been managing things for decades. Quietly, efficiently, without ever feeling the need to write anything down, because he is always there to answer any question. The knowledge lives in one person's head. That head, when it is gone, leaves behind a silence that can last years.

I have heard this story in so many variations. A father in his sixties, running the family business, managing four bank accounts, three FDs, a property in the old city and a flat bought in his daughter-in-law's name for tax reasons. He knows every detail. He has thought about it all. He just never said it out loud, because saying it out loud felt like tempting fate, or admitting something nobody wanted to admit.

Then he is gone, and the family discovers, over weeks and months of searching, that they did not know even half of it.

The joint family also creates a diffusion of responsibility that can work against you. When everyone assumes *someone else* is handling it, no one handles it. The documents that need to be found, the insurance claim that has a deadline, the bank account that needs to be informed: these things fall through the gaps between well-meaning people who each assumed the other had it covered.

If you are the person in your family who knows things, or even if you think you might be one of several people who partially know things, this book is asking you to take that responsibility seriously. Not as a burden. As a gift.

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The Nominee Is Not the Legal Heir, and This Matters Enormously

I want to spend a moment on something that causes more confusion, more family friction, and more financial loss in India than almost anything else in this space. It is the difference between a nominee and a legal heir, and it is a distinction that most of us, even educated, financially aware people, get wrong.

When you nominate someone in a bank account, a fixed deposit, an LIC policy, a mutual fund folio, or a PPF account, you are designating a *caretaker* of that asset after your death. The bank or institution will release the funds or the policy amount to that nominee, and the nominee alone. It is a clean, procedural convenience. It does not create legal ownership.

Legal heirs are determined separately: by your will if you have one, and by succession law if you do not. Under the Hindu Succession Act, the Muslim Personal Law, the Indian Succession Act (which applies to Christians and Parsis), or the relevant Sikh provisions, each of these frameworks has its own rules about who inherits what, and in what proportion.

Here is where families get into trouble. A man nominates his eldest son in a bank account, perhaps because that son is nearby, perhaps out of old habit, perhaps because he added the nomination years ago and never updated it. His actual wish, expressed in conversation many times, is that the money should be divided equally among all three children. But the bank releases everything to the nominee. The nominee is now holding money that, legally, morally, and by his father's own stated wishes, belongs to others as well. Even if that son intends to share it, he must now do so voluntarily, as a gift. There is nothing automatic about it.

I have seen this cause rifts that never heal. And I have seen it go the other way too, where a nominee has to fight to get access to funds that were clearly meant for them, because the legal heirs dispute it.

The right answer is to make sure your nominee and your legal heir are aligned, and that you have a will, clearly drawn, that expresses your actual wishes. The nominee handles the paperwork; the will governs the ownership. Both matter. Neither alone is enough.

This is not legal advice. For your specific situation, please speak to a lawyer. But at a minimum, do this: look at every financial account you hold, every insurance policy, every investment folio, and check who you have named as nominee. Then ask yourself whether that name still reflects your wishes and your family's reality. You may be surprised by how many nominations were set up years ago and never revisited.

A Word Across Faiths

India is not one family. It is many families, many faiths, many personal laws. The framework that governs inheritance for a Hindu family is not the same one that governs a Muslim family or a Christian family or a Sikh family, and within each of these traditions there are further variations. The difference between a Shia and Sunni family under Muslim Personal Law, for instance, or the specific provisions of the Hindu Succession Act as amended in 2005, which gave daughters equal rights as coparceners in Hindu Undivided Families.

I cannot be a legal guide through all of this. That is not what this book is. But I want to name it directly, because too many families assume that the arrangements their neighbours or friends use will work the same way for them.

If you come from a Muslim family, succession may be governed by the Muslim Personal Law (Shariat) Application Act, which has specific and detailed rules about shares for sons, daughters, spouses, and parents, and in which a will (wasiyat) can cover only up to one-third of the estate. If you come from a Christian family, the Indian Succession Act applies, and its framework is different again. If you belong to a Sikh family, there are specific provisions that affect HUF-related matters.

The point is simple: know which law applies to you, and speak to a lawyer who knows that law. What you record in Aakhri Pal, your assets, your wishes, your family structure, will be the same regardless of your faith. But how those wishes translate into legal inheritance will depend on your tradition, and that is a conversation you must have with a qualified person.

Why Wives and Daughters So Often Don't Know

This one needs to be said plainly.

In many Indian households, across education levels, across income levels, across cities and towns, the women of the family have been kept outside the circle of financial knowledge. Not always deliberately. Sometimes it is the assumption that *he handles it*, or the belief that these matters will be explained when they need to be, or simply the inheritance of a pattern from the generation before. Sometimes it is something more deliberate and more troubling: a sense that women don't need to know, or shouldn't need to know.

I have spoken to women who lost their husbands and discovered, in the months that followed, that they did not know which bank the savings were in. They had no idea whether there was a locker, or where the key was kept. They had never seen the LIC policy documents. They had no relationship with the family lawyer. They were educated, capable, sensible women, and they had been quietly excluded from an entire domain of their own household.

This is a cultural failure. And I say that as someone who loves this culture and believes deeply in its strengths. But this specific pattern, women kept outside financial and legal knowledge, causes real, lasting harm. It means that at the moment of maximum vulnerability, a widow or a daughter is also scrambling to understand the basics of what her family actually owns.

If you are a man reading this: please do not be that husband. Please do not be that father. The kindest thing you can do for your wife or your daughter is to make sure they know exactly where things are, what exists, and who to call. Not because you expect to leave. Because love means not leaving them in the dark.

And if you are a woman reading this: please don't wait to be included. Ask. Insist. Your right to know what your family owns, what exists in both your names, what the plan is, that is not a demand. It is something you are owed.

Starting the Conversation with Elders

Perhaps the hardest thing in this entire book. How do you talk to your father, seventy-three years old, proud, the head of the family, a man who has never in his life discussed death as something that might happen to him, about whether his papers are in order?

There is no perfect script. But there are approaches that tend to work better than others.

Start with yourself. “Baba, I’ve been thinking about my own things. I realised I haven’t set up a nominee on my new account, and I started making a list of where everything is. I wanted to share it with you, in case something ever happened to me.” This is not manipulation. It is true, and it opens a door without making the elder feel singled out.

Come at it sideways, through someone else’s experience. “You know Priya’s family. After her father passed, they had such a difficult time finding the insurance documents. It made me think we should probably know where our important things are kept.” A real thing that happened to someone known to the family, discussed with care, often does more than any direct argument.

Frame it as love, not fear. “I want to make sure that if anything ever happens to any of us, the family doesn’t have to struggle. That’s not a dark thought. It’s just taking care of each other.” Most elders understand taking care of each other. That is the language their whole lives have been spoken in.

And be patient. One conversation will rarely be enough. But a door, once opened, tends to stay a little ajar.

A Note for NRIs, Business Owners, and Blended Families

Three specific situations deserve a brief mention, because each adds a layer that most standard advice doesn’t account for.

If you are an NRI, living abroad, holding assets in India, perhaps also holding assets in the country where you live, your situation is more complicated than most. Indian inheritance law still applies to your Indian assets. But your assets abroad will be governed by the laws of that country, which may be entirely different. In some countries, there are estate taxes or inheritance duties that do not exist in India. You may need two separate wills: one for your Indian estate, one for your foreign assets. Please speak to a lawyer in each jurisdiction. And please make sure your family in India knows, clearly and in writing, what you hold here and where it is.

If you own a business, a proprietorship, a partnership, a private limited company, the succession question is not just about assets. It is about what happens to the business itself. Who takes over? What are the terms in any partnership deed? Are there buy-sell arrangements among co-founders? These are not questions that arise naturally in family conversations, but they are consequential. A business can lose its value very quickly in the absence of clear succession.

If yours is what people gently call a "blended family", a second marriage, children from different relationships, step-parents and step-children, the legal picture can become genuinely complex, and the emotional dynamics even more so. In these situations especially, a clearly expressed, legally executed will is not optional. It is essential. Without it, default succession laws will apply, and they were not written with your specific family in mind.

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We are a country of extraordinary families, families that sacrifice, that hold together across generations, that take care of their own. That is something to be proud of.

And taking care of your own means leaving behind not chaos, but clarity. Not silence, but a record. Not a locked almirah that no one can open, but a key that fits the right hands at the right time.

That is what this book, and the platform it describes, is trying to help you do.

5. When the Time Comes

There is a moment (it comes sooner than anyone is ready for) when the mourning has to pause.

Not stop. It never stops. But somewhere between the phone calls and the relatives arriving and the arrangements being made, someone in the family has to sit down and ask: what do we do now? Not today, perhaps. Maybe not this week. But soon. The world does not wait, and paperwork has a way of demanding attention precisely when you have nothing left to give.

This chapter is for that person. It might be you, the adult child who has become the responsible one. It might be a spouse carrying shock and grief in equal measure. It might be a younger sibling who doesn't quite know where to begin. Whoever you are, this is for you. I want to walk you through what comes next, in plain language, without making it more frightening than it needs to be.

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The death certificate comes first. Everything else waits for it.

In India, a death must be registered with the municipal authority or gram panchayat, usually within 21 days, sometimes with extensions depending on the state. The hospital or nursing home, if that is where the person died, will typically issue a certificate of cause of death. That is not the same as the official death certificate. You will need multiple certified copies of the registered death certificate: not one, not two. Ask for at least ten or twelve. Banks, insurance companies, the Employees' Provident Fund, the registrar's office, mutual fund houses, each one will ask for a copy, and very few will accept a photocopy. Some will return originals; many will not.

Keep a small folder with nothing but these certificates.

Informing the institutions.

Once you have the certificates in hand, the process of informing begins. This is where families most often feel the weight of not knowing: not just the grief, but the sheer not-knowing. Which bank? Which branch? How many accounts were there? Was there a locker?

If your person left everything recorded (accounts, branch names, locker numbers, nominee details) you follow the map they left. If they did not, you are searching. You are opening drawers. You are calling numbers you don't recognise in an old phone book. You are asking relatives who might know something, hoping someone does.

For each bank account, you will need to submit the death certificate, a copy of your own identity proof, and, if there was a nominee on the account, proof of the nominee's identity. The process for nominees is relatively clean: the bank transfers the balance to the nominee. But here is what many families learn too late: nomination is not inheritance. The nominee holds that money as a trustee for the legal heirs. The legal heirs can and sometimes do contest. If there was no nominee, or if the account was in a form that didn't carry nomination, the family will need a succession certificate or a legal-heir certificate, and that takes time and, often, legal help.

A fixed deposit in one bank, a savings account in another, a joint account somewhere else: each will have its own process, its own paperwork, its own timelines. This is not a conspiracy. It is simply how systems work when they weren't designed with grief in mind.

The bank locker.

The steel almirah at home may hold some things. But the bank locker, that rectangular metal box in a climate-controlled room, holds others.

Property papers. Jewellery. The original LIC policy document. Sometimes a will.

To access a locker after a death, you will need the death certificate, the locker key, the nominee's details if one was registered, and you will likely need a bank official present. If there was no nominee registered on the locker, the process becomes more involved. You may need to involve all legal heirs. You may need indemnity bonds. You may need to wait. The exact rules vary by bank, but the single most important thing you can do right now (if you are reading this before that day comes) is ensure someone knows the locker exists, knows which bank and branch, and has a registered nominee on it.

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Insurance claims.

Life insurance claims in India require the death certificate, the original policy document (or a copy if the original is lost), a filled-in claim form from the insurer, and medical records if the death was due to illness. If it was accidental, a post-mortem report and police FIR may be required. Each insurer has its own timeline, typically 30 days once documents are in order, sometimes longer.

The hardest part, for many families, is simply knowing that the policy existed. A policy taken out years ago, tucked into an old envelope in the locker, premiums paid by auto-debit, and the family never knew. Or they knew vaguely, but couldn't find the policy number. Or they found the policy but had no idea which branch to approach or which number to call.

India's insurance regulator has noted publicly that vast sums in unclaimed insurance benefits sit waiting for families who never came to collect. The RBI has similarly reported tens of thousands of crores lying in unclaimed bank deposits. This is not a flaw in grieving families. It is the inevitable outcome of a system where we keep our financial lives in our own heads and never write it down.

EPF and pension.

If your person was employed formally at any point in the last few decades, there is a reasonable chance there is an Employees' Provident Fund account somewhere, possibly more than one, from different employers. Claiming this requires the death certificate, the PF account number (or UAN), and nomination details. The EPFO has improved its online processes considerably, but you still need to know the account exists.

Similarly, if there was a public provident fund account, a government pension, or a National Pension System account, each has its own claim process, its own nominee structure, its own forms.

Digital accounts.

This is where modern families find a new kind of silence. A locked smartphone with no PIN shared. A laptop with a password only the person knew. An email inbox that held years of correspondence, investment statements, policy documents, transaction receipts. UPI apps linked to numbers no one can access. Investment accounts on fintech platforms that were set up with Aadhaar-linked OTPs to a phone now unreachable.

Legally, the position in India is still evolving. Practically, families are left holding a phone and unable to do much. The most useful thing, again, is preparation: a list of accounts, the email IDs and usernames, notes on where to find what, recorded somewhere safe before it is needed.

Succession and legal-heir certificates.

If someone dies without a will, or with a will that does not cover all assets, the family will eventually need a succession certificate (issued by a civil court, required for moveable property like bank accounts and mutual funds in the absence of nomination) or a legal-heir certificate (issued by the tehsildar or municipality, sometimes sufficient for government benefits and small claims). These processes take weeks, sometimes months. They require affidavits, newspaper notices in some cases, and often a lawyer. They are not impossible. But they are slower and more exhausting than almost anything a grieving family should have to face.

A will that is properly drafted and signed with witnesses simplifies this considerably. It does not eliminate the process entirely. Probate may still be required in certain states for certain assets. But a clear will dramatically reduces confusion and conflict among heirs. I would always encourage consulting a lawyer when executing or registering a will; the legal formalities matter. But the act of writing it down, of making your intentions clear, is itself a gift to the people who come after you. Not a legal technicality. An act of clarity for the people you love.

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What Aakhri Pal gives a family.

When someone has recorded everything in Aakhri Pal, every bank account, every FD, every LIC policy number, the locker bank and branch, the mutual fund folios, the EPF UAN, the car insurance, the property papers, the names and numbers of the family lawyer and the chartered accountant, the family does not have to search.

They do not open drawers. They do not call numbers in old diaries. They do not argue about what existed and what did not.

Instead, they go through a verified death-release process. They submit a death certificate, which Aakhri Pal's team reviews, and once the release is confirmed, they are given access to everything that was left for them. The document vault. The asset list. The contact list. The final wishes. A map, drawn by the person who loved them, showing exactly where everything is.

I want to say this plainly, because it is the thing I think about most when I think about why I built this: there is no version of this process that is painless. There is no app, no product, no preparation that removes grief. But there is a version where the family spends those first weeks focused on each other, on mourning, on remembering, on being together, rather than hunting through paperwork alone and afraid.

That is what Aakhri Pal is for.

The release is not automatic. It is not triggered by guessing a password or by chasing down a SIM card. It requires documentation and a human review, because the stakes are too high for anything less. But when it happens, it happens with dignity. The person who is gone has, in effect, sat their family down and said: here is everything you need. I took care of it.

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A word before you close this chapter.

If you are reading this because you have just lost someone, I am sorry. Genuinely. The pages ahead may be useful, but please do not feel you must act on all of this at once. The succession certificate can wait a few days. The bank can wait a week. The locker can wait until you are ready.

If you are reading this because you want to be ready, because you want to spare the people you love this particular weight, then keep going. The next chapters are for you. What to record, how to record it, how to keep it safe, and how to make sure the right people can find it.

It is not grim work. It is the opposite. It is love made practical, before the moment arrives when practical is all there is.

6. Start Tonight

There is a version of you who reads this, nods slowly, feels the weight of it, and then sets it aside. Tomorrow, you tell yourself. When things are a little less busy. After the children's exams. After Diwali. After.

I know that version. I have been that version.

But here is what I also know: the moment you actually sit down and write the first thing (just one thing, a phone number, an account number, a name) something shifts. The dread that has been sitting at the edge of your awareness, that low hum you have learned to ignore, begins to lift. Not all at once. But a little. Enough.

So tonight, not this weekend, not next month, but tonight, I want to ask you to do just three things.

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Write down where your bank accounts are.

Not the balances. Not the nominations. Not the passwords. Just the names. HDFC. SBI. Kotak. Whatever it is. If you have a fixed deposit, write down which branch holds it. If you have a PPF or an EPF, write down the account number or at least the institution. If you have a locker at the bank, write down the locker number and the branch address and where the key lives.

That is it. A piece of paper, a note on your phone, the back of an old envelope. Anywhere. Just write it down.

I cannot tell you how many families have spent months, sometimes years, simply trying to find out where their loved one banked. Vast sums, tens of thousands of crores, sit unclaimed across India's banks, insurance companies and provident fund accounts, as the RBI, IRDAI and EPFO have each reported in their own way. Unclaimed not because families don't care, but because they never knew where to look, and no one thought to tell them. Your family should not have to guess. One list changes that.

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Write down the name of your insurance policy and where the documents are.

LIC. Max Life. HDFC Ergo. Whatever you have. If you have a folder in the almirah, say so. If it's a digital policy, write down how to find it. If there is a premium receipt somewhere, make a note of it.

Life insurance is the one thing most people buy to protect their family. And yet, so often, the family doesn't know the policy exists, or knows it exists but cannot find the policy number, or finds the number but doesn't know how to file a claim. All that love, all those years of premium payments, and it is locked behind a door nobody can open.

Write the name. Write where the document lives. That is enough for tonight.

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Write down one name your family should call.

A lawyer. A CA. A financial advisor. A trusted family friend who knows the full picture. Someone who can help your family understand what needs to happen after you are gone.

If you don't have such a person, and many people don't, or haven't thought about it that way, write down that you don't, and that your family should find one. Even that small honesty helps.

Three things. A bank list. An insurance note. A name. You do not need a full afternoon. You do not need to be a finance person. You do not need everything figured out. You just need to start.

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Now, about the conversation with your family.

I know this feels harder than writing things down. Writing is private. Talking makes it real in a way that is uncomfortable for everyone in the room. In most Indian households, talking about death is something we do indirectly, obliquely, with superstition and deflection and a change of subject.

But here is the thing about that silence: it protects no one. Your family will face this. The only question is whether they face it prepared or unprepared.

You don't have to call a family meeting. You don't have to give a speech. You can raise it the way we raise anything important in Indian families, quietly, over chai, in the middle of a Sunday morning when nothing is happening. You can say: *"I've been thinking about something. I want to make sure you know where things are, just in case. Nothing is wrong. I just want to be responsible about it."*

That's it. That's the whole opening. Most families, once the first sentence is spoken, will lean in rather than away. Because most families carry that worry too, the unspoken one, and they are relieved when someone finally names it.

If you have a spouse or a partner, start there. Tell them where the documents are. Tell them who to call. Walk them through the basics once. You don't need to be comprehensive. You just need them to not be completely in the dark.

If you have adult children, tell them something too. Not everything, not the numbers, but the shape of it. "There's a folder. There's an advisor. There's a plan."

That conversation, the first one, is the hardest. Every one after it is easier.

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And then, when you are ready to do this properly, not in three scattered notes but in one secure, organised place, that is what Aakhri Pal is for.

I built it because I kept running into this problem. In my years of working with technology and with people, individuals, small businesses, families, and teams across several industries, I saw the same gap again and again. Thoughtful people with real assets and real families, no system for passing anything on cleanly. Stacks of paper. Scattered accounts. Nominees not updated. Family members who didn't know where to start.

Aakhri Pal is where you record it all. Your family and the people who matter to you: doctors, lawyers, advisors, neighbours who hold a spare key. Your documents, uploaded and stored. Every asset: bank accounts, FDs, PPF/EPF, property, mutual funds, insurance policies, gold and jewellery, vehicles. Every liability: home loans, personal loans, EMIs, credit cards, guarantees you've given. Your digital accounts, your memberships. A guided, witness-ready will that captures your wishes. And please, have a lawyer help you execute and register it; the document gives you structure, the lawyer gives it legal weight. Your final wishes, the ones that go beyond money.

It is available in ten languages, including Hindi, Gujarati, Marathi, Bengali, Punjabi, Kannada, Tamil, Telugu, and Malayalam. It works on any phone. It was built for Indian banks, Indian nominees, Indian family structures, rupee assets, the actual complexity of an Indian financial life.

And the security is real. Everything you store is encrypted in transit and at rest on Google Cloud. Your most sensitive secrets (the passwords and digital-account keys you record) are encrypted right on your own device using AES-256-GCM before they ever reach the servers. By default, the recovery key is held securely in Google Cloud's key-management service so your family can still access everything after a verified death. If you want an extra layer, there is an optional personal passphrase (true zero-knowledge), which means that not even Aakhri Pal can read those secrets, and you keep a one-time recovery code for your family. Your family gets access through a verified death-release flow: death certificate, a review, a confirmed process. Never before, never by accident, never through a loophole. It is built on Google Cloud and encrypted in transit.

The price is ₹5,100, one-time, lifetime access. That is the whole cost. No subscription, no annual renewal, no hidden tier.

You can find it at aakhripal.com. If you have questions, you can reach us at +91-9636369360.

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If you want the full picture, every chapter of it, the nominee confusion, the joint account traps, the succession certificate process, the conversation with ageing parents, all of it, the complete book, *The Hourglass of Life*, is available in paperback for ₹599. What you are reading now is the free companion guide: take it, share it, no email required, no gate.

But the book is the map. Tonight is the first step.

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I want to return, just for a moment, to the hourglass.

It sits on my desk as I write this. The sand falls. It always falls. That is not a grim thought. It is simply the truth of being alive, and the truth is not the enemy. The enemy is the pretence that we have more time than we do, that we can always do it later, that our families will somehow manage.

They will manage. Families do. They are remarkable that way. But we get to choose whether they manage alone, in confusion and grief, chasing paperwork and account numbers across a dozen institutions, or whether they manage knowing that someone who loved them left things in order.

The hourglass runs whether or not you write anything down tonight. The only difference is what your family finds when they need to look.

Make it easy for them. Not because death is coming soon; it probably isn't. But because love, real love, is not just what we feel. It is what we do with the time we have.

Start tonight. Even if it is just three things on a piece of paper.

That is enough. That is, in fact, everything.

The Quick Checklist

Before we go any further, here is the list.

Not a summary. Not a preview. The actual thing: the checklist you could print tonight, tape to the inside of your almirah, and work through one section at a time over the next few weeks. Nothing on here requires a lawyer or a financial advisor to begin. All of it requires only you, an hour of honest thought, and a place to write it down.

Work through it in whatever order feels natural. Tick what is done. Leave what is not. Come back to the blank ones.

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PEOPLE

- ☐ Spouse or partner: full name, mobile number, email
- ☐ Children: names, numbers, cities they live in
- ☐ Parents and in-laws, if living
- ☐ Siblings who should be contacted
- ☐ Nominees on all financial accounts (and whether they match your actual wishes)
- ☐ Family doctor: name and number
- ☐ Family lawyer: name, number, where the retainer agreement is kept
- ☐ Chartered accountant or tax advisor
- ☐ Insurance agent: name, company, mobile
- ☐ Financial advisor or broker
- ☐ Any trusted friend who knows where things are kept

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DOCUMENTS

- ☐ Aadhaar: original location, linked mobile number

- ☐ PAN card: number noted, card location
- ☐ Passport: number, expiry, location
- ☐ Voter ID
- ☐ Birth certificate (yours, and your children's)
- ☐ Marriage certificate
- ☐ Property documents: which property, which folder, which bank locker
- ☐ Vehicle RC books and insurance papers
- ☐ Educational certificates (if a family member may ever need them)
- ☐ Medical records for any ongoing condition
- ☐ Bank locker key: which bank, which branch, who is the joint holder

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ASSETS

- ☐ Bank accounts: bank name, account number, branch, nominee
- ☐ Fixed deposits: bank, FD number, maturity date, nominee
- ☐ PPF account: bank or post office, account number, nominee
- ☐ EPF / pension: UAN number, employer name, nominee
- ☐ Mutual fund folios: registrar (CAMS / KFintech), folio numbers, nominee
- ☐ Life insurance policies: company, policy number, sum assured, nominee, premium due date
- ☐ Health insurance: company, policy number, what it covers, renewal date
- ☐ Shares or demat account: DP name, BO ID, nominee
- ☐ Property: address, registration details, loan status, property tax records
- ☐ Gold and jewellery: approximate weight, where kept, any receipts
- ☐ Vehicles: registration number, loan status if any

- ☐ Any business ownership or partnership stake
- ☐ Any money owed to you by others (informal or documented)

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DEBTS AND LIABILITIES

- ☐ Home loan: bank, outstanding amount, EMI date, whether insured
- ☐ Personal loan or car loan: same details
- ☐ Credit cards: bank names, card numbers, outstanding amounts
- ☐ Any loan taken on behalf of a family member
- ☐ Any guarantee given on someone else's loan
- ☐ Business liabilities, if any

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MEMBERSHIPS AND SUBSCRIPTIONS

- ☐ Health club or society memberships
- ☐ Club memberships with refundable deposits
- ☐ Any ongoing SIPs or recurring investments
- ☐ Professional memberships
- ☐ Subscriptions with auto-renewal that should be cancelled

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DIGITAL ACCOUNTS

- ☐ Email accounts: which ones, recovery options
- ☐ UPI apps and linked bank accounts
- ☐ Mobile banking apps: and where the PINs are stored
- ☐ Social media accounts: and your wishes for them
- ☐ Investment apps (Groww, Zerodha, etc.): login method, linked bank

- ☐ Any password manager: and where the master password is kept
- ☐ Cryptocurrency or digital wallets, if any

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YOUR WILL

- ☐ Is there a will? If yes: where is the original kept, who are the witnesses
- ☐ If no will exists: is this the year to make one
- ☐ Who are the executors
- ☐ Have your wishes for specific assets or heirlooms been written down anywhere
- ☐ Does your will reflect any changes since it was last drafted (new children, new property, changed nominees)

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FINAL WISHES

- ☐ Burial or cremation preference
- ☐ Any specific religious or community customs you want followed
- ☐ Who should be informed first
- ☐ Any messages you want left for the people who matter
- ☐ Organ donation: your decision, recorded and shared

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That is the list. Eighty-odd items across eight categories. Most families will find, working through it honestly, that they have the information for some of these and gaps they did not expect in others. That is not a failure. It is the starting point.

The question now is where you put it.

About Aakhri Pal

Aakhri Pal is a secure, India-first platform where you can record everything on this checklist (people, documents, assets, debts, digital accounts, a guided will, and your final wishes) in one place, and release it to your family only when the time comes, through a verified death-certificate process.

Everything you store is encrypted in transit and at rest on Google Cloud. Your most sensitive secrets (passwords and digital-account keys) are encrypted on your own device with AES-256 before they ever reach the servers. By default, the recovery key is held in Google Cloud's key-management service so your family can access your records after a verified death. An optional personal passphrase enables true zero-knowledge mode, meaning not even Aakhri Pal can read those secrets. Your family accesses everything only through a verified death-release flow (a death certificate review), never before. Built on Google Cloud, encrypted in transit over HTTPS/TLS.

Available in ten languages: English, Hindi, Bengali, Gujarati, Marathi, Punjabi, Kannada, Tamil, Telugu, and Malayalam. One-time, lifetime access at ₹5,100. Works on any phone.

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