SAMPLE WILL

SAMPLE · WHAT YOUR WILL COULD LOOK LIKE

The NRI in Dubai

Hindu (NRI) · UAE-resident · Multi-country assets

A finance professional in Dubai with two school-going children, real estate in Pune, NRE and NRO balances in India, an end-of-service gratuity in the UAE, and a DIFC-domiciled ETF portfolio. This Will covers only his India-situated assets; his UAE assets are covered separately under a DIFC Wills Registry Will.

Introduction

What you'll see in this sample

This document walks through what a completed Law Tarazoo Will looks like for the scenario — **Hindu (NRI) · UAE-resident · Multi-country assets**. The names, addresses and asset values are fictional but chosen to reflect a realistic Indian household in this bracket. The clause-by-clause structure, statutory anchoring and drafting language are exactly what Law Tarazoo generates for a paying client.

Inside these pages:

1. The NRI clause set: how a Will is confined to India-situated assets so it does not accidentally revoke your overseas Will.
2. How NRE, NRO and FCNR accounts are treated, and the FEMA repatriation nuance you must not miss.
3. Guardianship of minor children who are ordinarily resident abroad — who has the jurisdiction, and what the Will can and cannot do.
4. How a residuary clause is drafted to protect a spouse who is also an NRI.
5. The multi-jurisdiction coordination note that goes to your Executor, plus a Page 12 guide to coordinating with your UAE / UK / US Will.

How to read this document. Pages 4 to 9 are the actual Will — typeset the way a final client Will is delivered, with a diagonal "SAMPLE" watermark on every page so it cannot be mistaken for an executable instrument. Superscript numbers point to endnotes on page 10 that spell out the underlying statute for each clause.

The Law Tarazoo difference

Why this Will is different

AI-guided, advocate-reviewed

Our questionnaire runs a structured, jurisdiction-aware AI intake — then every Will is reviewed by an expert advocate before delivery. You get software-speed and human judgment on the same document.

Five personal-law templates, not a generic form

Hindu / Buddhist / Sikh / Jain, Christian / Parsi, Muslim (Sunni), Muslim (Shia), and Joint Wills for couples. Each template applies the right succession law — from the Hindu Succession Act 1956 to Wasiyat 1/3 limits under Muslim Personal Law.

Section 63 ISA compliant, on the day it's executed

Every clause is drafted so the Will satisfies Section 63 of the Indian Succession Act 1925 — testator signature in the presence of two witnesses, non-beneficiary attestors, and a testimonium clause that stands up in probate.

Nominee-vs-beneficiary clarified (Talwar 2010, Shakti Yezdani 2023)

Bank and MF nominees are treated as trustees for the beneficial heirs named in your Will — so the release of assets from an institution never overrides your testamentary intent.

Priced right for India

Basic Online Will — **₹5,000** all-inclusive. NRI Will — **₹50,000** for multi-jurisdiction coordination. 30-minute expert consultation — **₹7,500**.

Turn the page. What follows is the actual Will — typeset the way you'd receive yours.

LAST WILL AND TESTAMENT

of RAVI KISHORBHAI PATEL

I, **Ravi Kishorbhai Patel**, son of Shri Kishorbhai Patel, aged about 42 years, married, professing the Hindu faith, a Non-Resident Indian ordinarily resident at Villa 27, Al Barsha South 2, Dubai, United Arab Emirates, and holding Indian Passport No. Z4123456 issued at Mumbai, PAN AABPP4567L, do hereby make, publish and declare this writing to be my Last Will and Testament **in respect of my India-situated assets only**. [1]

I declare that I am over eighteen (18) years of age, of sound mind, understanding, and disposing memory, and that I make this Will of my own free will, without any coercion or undue influence from any person, in compliance with the requirements of Section 59 of the Indian Succession Act, 1925. The disposition of my estate as effected by this Will shall be governed by the Hindu Succession Act, 1956 (read with the Indian Succession Act, 1925 to the extent applicable). Nothing in this Will shall affect the disposition of any asset situated outside India, which is separately provided for under a Will registered with the DIFC Wills Service Centre, Dubai ("my UAE Will"). [2]

1. REVOCATION OF EARLIER WILLS

I hereby revoke all Wills, codicils, and other testamentary dispositions heretofore made by me at any time. This is my Last Will and Testament and shall supersede all earlier writings of a testamentary nature. [3]

2. IDENTIFICATION OF FAMILY

I am married to **Smt. Neha Ravi Patel** (daughter of Shri Rajesh Shah), also a Non-Resident Indian ordinarily resident with me at the address above. Our marriage was solemnised on 3 December 2013 at Ahmedabad, Gujarat under Hindu rites.

I have the following children, both of whom are my Class-I heirs and both of whom are presently ordinarily resident with us in Dubai:

(1) My son, **Master Aarav Ravi Patel**, born on 18 May 2015 (a minor at the date of this Will).

(2) My daughter, **Ms. Diya Ravi Patel**, born on 27 September 2017 (a minor at the date of this Will).

My parents Shri Kishorbhai Patel and Smt. Ramila Patel are not financially dependent upon me and are separately provided for. No provision is made in this Will in their favour. [4]

3. APPOINTMENT OF EXECUTOR

I appoint my wife, **Smt. Neha Ravi Patel**, presently residing at Villa 27, Al Barsha South 2, Dubai, UAE, to be the Executor of this my Will in respect of my India-situated assets.

I additionally appoint **Shri Mihir Kishorbhai Patel**, my brother, residing at Flat 802, Aundh Skyline, Baner Road, Pune 411045, Maharashtra, to be the co-Executor of this my Will resident in India, so as to facilitate obtaining probate, succession certificates and dealings with Indian banks and registrars.

In the event either co-Executor is unable or unwilling to act, or having so acted becomes unable or unwilling to continue, the surviving co-Executor shall act alone.

The Executors shall serve without remuneration but shall be entitled to reimbursement of all reasonable expenses, including travel between the UAE and India, incurred in the administration of my estate.

The Executors shall exercise all powers hereinafter set out, and all powers otherwise conferred by law, in accordance with the fiduciary duties imposed by Section 222 and following of the Indian Succession Act, 1925. [5]

4. APPOINTMENT OF GUARDIAN FOR MINOR CHILDREN

If at the time of my death either of my children — Master Aarav Ravi Patel (born 18 May 2015) or Ms. Diya Ravi Patel (born 27 September 2017) — is below the age of eighteen (18) years, and if my wife Smt. Neha Ravi Patel also predeceases me or is unable to act, I nominate my sister **Smt. Krisha Amit Shah**, residing at 12A, Vastrapur Lake View, Ahmedabad 380015, Gujarat, to be the guardian of the person and property of my said minor children until each attains the age of eighteen (18) years.

I record that my children hold Overseas Citizen of India (OCI) cards and are ordinarily resident in the UAE. The above appointment shall have effect in India in respect of their India-situated assets and any proceedings before Indian courts; jurisdiction over the person of the minor children while they are ordinarily resident in the UAE shall be as provided for under UAE law, and my UAE Will contains parallel guardianship provisions.

For the management of the inheritance corpus of my said minor children, I appoint my brother **Shri Mihir Kishorbhai Patel** as financial trustee, to hold and manage the inheritance for the benefit of my minor children in equal shares until each attains the age of twenty-five (25) years, whereupon the respective share shall be released to that child outright.

The above appointment is made in exercise of the powers of a testator-parent under the Guardians and Wards Act, 1890. [6]

5. SCHEDULE OF ASSETS

I set out below the principal assets that comprise my estate at the date of this Will. This schedule is illustrative — my Executor shall be entitled to deal with all assets, whether listed or not, in accordance with the disposition below. [13]

Schedule A — India-situated Immovable Property

A1. Residential flat: Flat 802, Aundh Skyline, Baner Road, Pune 411045, Maharashtra, admeasuring 1,420 sq. ft. carpet, 3-BHK, held by me as sole owner, valued approximately ₹1.40 crore.

A2. Residential flat: Flat 402, Kumar Piccadilly, Boat Club Road, Pune 411001, Maharashtra, admeasuring 1,180 sq. ft. carpet, 2-BHK, held by me jointly with my wife

(Anyone-or-Survivor mandate), valued approximately ₹1.00 crore.

Schedule B — India-situated Financial Assets

B1. NRE savings and fixed-deposit account with HDFC Bank Ltd., Aundh branch (last 4: 4412), held by me singly, balances aggregating approximately ₹65 lakh; nominee on record: Smt. Neha Ravi Patel.

B2. NRO savings account with ICICI Bank Ltd., Pune Camp branch (last 4: 9081), held by me singly, balance approximately ₹18 lakh; nominee on record: Smt. Neha Ravi Patel.

B3. FCNR (B) fixed deposit with State Bank of India, Mumbai NRI branch (last 4: 2201), USD 45,000 equivalent, held by me singly; nominee on record: Smt. Neha Ravi Patel.

B4. PAN-linked demat holdings with Zerodha Broking Ltd. (client ID AB1234), aggregate market value approximately ₹22 lakh; nominee on record: Smt. Neha Ravi Patel.

B5. Term life insurance policy issued by ICICI Prudential Life Insurance Company Ltd. (policy no. 900LT7712), sum assured ₹2.00 crore; nominee on record: Smt. Neha Ravi Patel.

Excluded — UAE-situated Assets

Note. My UAE-situated assets — comprising Emirates NBD current and savings accounts (Dubai), my UAE end-of-service gratuity (approximately AED 480,000 as on the date of this Will), and my DIFC-domiciled exchange-traded fund portfolio held with Saxo Bank (approximately USD 220,000) — are **excluded** from the scope of this Will and are covered by my UAE Will registered with the DIFC Wills Service Centre, Dubai. My Executors shall coordinate closely with the executors named under my UAE Will.

Where any of the assets in Schedule B carry a nomination, I clarify and direct that the nominee shall hold the proceeds received from the relevant institution as a trustee for the beneficial heirs identified under this Will, and shall transfer the same accordingly. In the case of NRE and FCNR balances, my Executors shall follow the Reserve Bank of India master direction on remittance by NRIs and repatriate balances into my wife's NRE account only after the beneficial title has been established under this Will. [7]

6. SPECIFIC BEQUESTS

I make the following specific bequests, which shall take effect prior to the residuary disposition and shall abate proportionately in the event that my estate is insufficient to satisfy them in full:

(1) I bequeath the entire balance in my NRO savings account (Schedule B2) to my sister **Smt. Krisha Amit Shah**, with the wish that she use it to support the education of her two daughters, my nieces.

(2) I bequeath my gold and diamond ornaments held in Locker No. 91 at HDFC Bank Aundh branch to my wife **Smt. Neha Ravi Patel**.

(3) I bequeath ₹10,00,000 (Rupees Ten Lakh) to the Corpus Fund of the Sarvam Charitable Trust (Regn. F/12345, Pune), for the benefit of underprivileged children's education, in loving memory of my late uncle Shri Kanaiyalal Patel.

7. RESIDUARY CLAUSE

All the rest, residue and remainder of my India-situated estate, of every kind and nature whatsoever, which I may own at the time of my death, after payment of all debts, funeral expenses, taxes, and the specific bequests set out above ("the Indian Residuary Estate"), I dispose of as follows:

I give my Indian Residuary Estate to my wife **Smt. Neha Ravi Patel**, absolutely, if she survives me by thirty (30) days.

If my wife shall predecease me or fail to survive me by thirty (30) days, my Indian Residuary Estate shall be held on trust for my two children in equal shares, on the trust terms set out in Clause 4 above (release at age twenty-five (25)).

If any of the residuary beneficiaries named above shall predecease me leaving lineal descendants, his or her share shall pass to such descendants per stirpes. If all the residuary beneficiaries predecease me without leaving any qualifying successor, my Indian Residuary Estate shall pass to the Sarvam Charitable Trust, absolutely. [8]

8. POWERS OF THE EXECUTOR

My Executor shall have, in addition to all powers conferred by law, the following powers, to be exercised in accordance with the fiduciary duties imposed by law: [9]

(a) To take possession of all assets of my estate, value them, and prepare an inventory.

(b) To pay all debts, funeral expenses, taxes and other liabilities of my estate.

(c) To sell, transfer, convey, lease, mortgage or otherwise deal with any asset of my estate, on such terms as the Executor shall consider proper.

(d) To apply for probate, letters of administration, succession certificates and any other court orders necessary or expedient for the administration of my estate.

(e) To engage advocates, chartered accountants and other professional advisors at the cost of my estate.

(f) To distribute the assets to the beneficiaries in accordance with the terms of this Will.

9. SPECIAL INSTRUCTIONS

Coordination with UAE Will. My Executors shall promptly notify the executors of my UAE Will (registered with the DIFC Wills Service Centre, Dubai) of the fact of my death, and shall exchange information required for the orderly administration of both estates. Nothing in this Will shall be construed as revoking, modifying or otherwise affecting my UAE Will; the two Wills are intended to operate in respect of separate pools of assets.

Repatriation and FEMA. The remittance out of India of any proceeds of the estate to beneficiaries who are Non-Resident Indians shall be undertaken by my Executors in accordance with the Foreign Exchange Management (Remittance of Assets) Regulations, 2016, and any subsequent RBI master direction.

10. TESTIMONIUM AND EXECUTION

IN WITNESS WHEREOF, I, **Ravi Kishorbhai Patel**, the Testator above-named, do hereby set my hand to this my Last Will and Testament on this the ___ day of _________, 20__, at **Pune, Maharashtra (jurisdiction of Indian assets)**, in the presence of the two witnesses subscribing below, both of whom were present at the same time and who, at my request and in my presence and in the presence of each other, have subscribed their names hereto as witnesses, in compliance with the requirements of Section 63 of the Indian Succession Act, 1925. [10]

____

Signature of the Testator — Ravi Kishorbhai Patel

Date: _______________

Place: Pune, Maharashtra (jurisdiction of Indian assets)

Signed by the Testator in our joint presence, and signed by us in the presence of the Testator and of each other: [11]

Witness 1

______________________________ Signature

Name: ______________________________

Address: ______________________________

Occupation: ____________________ Date: ____________

Witness 2

______________________________ Signature

Name: ______________________________

Address: ______________________________

Occupation: ____________________ Date: ____________

Neither of the attesting witnesses is a beneficiary under this Will, nor a spouse of any beneficiary, in compliance with Section 67 of the Indian Succession Act, 1925. [12]

Endnotes — Legal Citations

The superscript numbers throughout the Will point to the corresponding authority listed below. Every clause in a Law Tarazoo Will can be traced back to statute, case-law or long-established drafting practice.

[1] Scope-limiting preamble. Because the testator is an NRI with parallel Wills covering assets in different jurisdictions, the preamble is drafted expressly to confine this Will to India-situated assets. See *Balwant Kaur v. Chanan Singh*, (2000) 6 SCC 310 on construing a Will's territorial scope from its recitals.

[2] Capacity + non-revocation of overseas Will. Section 59 ISA governs capacity. The express carve-out is a defensive drafting device: without it, a later-in-time Will may be read as revoking an earlier Will as a whole (Section 70 ISA).

[3] Selective revocation. Revocation is limited to prior Wills dealing with India-situated assets, so that the testator's UAE Will remains in force.

[4] Class-I heirs. Section 8 read with Schedule I, Class-I of the Hindu Succession Act, 1956 lists the primary heirs of a Hindu male dying intestate: mother, widow, children (and their representatives). Explicit non-mention of parents is a drafting safeguard against a caveat at the probate stage.

[5] Resident co-Executor. Indian banks, sub-registrars and depositories require physical presence, KYC and often physical originals. A resident co-Executor materially accelerates estate administration for NRIs. Section 222 ISA permits multiple executors.

[6] Cross-border guardianship. *Nithya Anand Raghavan v. State (NCT of Delhi)*, (2017) 8 SCC 454 confirms that Indian courts apply the 'best-interests-of-the-child' principle in cross-border custody disputes; a testamentary appointment is one factor. Since the children are OCI cardholders and UAE-resident, the UAE Will carries the primary guardianship appointment for personal custody.

[7] NRE / NRO / FCNR + FEMA. Nominee is a trustee for legal heirs per *Sarbati Devi v. Usha Devi*, (1984) 1 SCC 424 and *Ram Chander Talwar v. Devender Kumar Talwar*, (2010) 10 SCC 671. Repatriation from an NRE account is subject to the FEM (Remittance of Assets) Regulations, 2016 and the RBI master direction.

[8] 30-day survivorship + per stirpes. The 30-day survivorship clause prevents a 'double death' from cycling the residue through two estates. Section 105 ISA governs lapse of legacies where the legatee predeceases the testator.

[9] Executor powers. Sections 305–332 ISA. Express drafting of powers, particularly powers of sale and of engaging counsel abroad, materially accelerates cross-border administration.

[10] Testimonium (Section 63(a) ISA). Signed by the testator with the intention of giving effect to the writing as a Will. For an NRI, execution can lawfully take place abroad; ideally before an Indian consular officer for later attestation under the Diplomatic and Consular Officers (Oaths and Fees) Act, 1948.

[11] Attestation (Section 63(c) ISA). Two or more witnesses each seeing the testator sign (or receiving an acknowledgment) and each signing in the testator's presence.

[12] Non-beneficiary witnesses (Section 67 ISA). A bequest to an attesting witness or the spouse of such witness is void.

[13] Schedule of assets. Best drafting practice for NRIs is to schedule India-situated assets separately from foreign-situated assets, so that the Indian probate court is presented only with the estate over which it has jurisdiction (Section 213 ISA + Section 5, Indian Succession Act on domicile).

Ready to make yours?

Your Will, delivered in days

Every Law Tarazoo Will is drafted through a guided questionnaire and reviewed by an expert advocate before delivery — so it's software-fast and legally sound. Pick the option that fits your situation.

MOST POPULAR	FOR NRIs	30-MIN CALL
Basic Online Will	NRI Will	Expert Consultation
₹ 5,000	₹ 50,000	₹ 7,500
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For NRIs

Coordinating with your UAE / UK / US Will

If you hold assets in more than one country, one Will is usually not enough. In our experience the cleanest structure is a **separate Will for each jurisdiction** — each Will limited to the assets situated in that country, and each Will drafted so it does not accidentally revoke the others.

The four-step NRI coordination

1. India-only Will — drafted under Indian succession law, listing only your India-situated assets (immovable property, NRE / NRO / FCNR accounts, Indian mutual funds, PPF, life insurance issued in India). This is the Will Law Tarazoo drafts.

2. Overseas Will — for UAE assets, we typically recommend a DIFC Wills Registry Will covering your UAE bank accounts, end-of-service gratuity, DIFC-domiciled ETFs and any Emirates real estate. For UK / US assets, use a local solicitor / attorney in that jurisdiction.

3. Mutual non-revocation clause — each Will explicitly says it revokes only prior Wills *dealing with the same jurisdiction's assets*. Without this clause the last-signed Will can wipe out the others by accident.

4. FEMA-aware drafting — NRE / FCNR balances are repatriable, NRO balances are not. The Will names beneficiaries with a clear direction on which pool of funds is being disposed, so your executor is not blocked at the RBI outward-remittance stage.

Book an NRI consultation

Our NRI Will service (₹50,000) includes drafting of your India-only Will, coordination with your overseas Will lawyers, and a written note to your Executor explaining how the two Wills interact.

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