

SAMPLE WILL

SAMPLE · WHAT YOUR WILL COULD LOOK LIKE

The Young Parent

Hindu · Young Parent · Bengaluru

A working professional in her mid-thirties, married with one young daughter, protecting a family home and financial assets so her child is looked after if the unthinkable happens.

SAMPLE

LAW TARAZOO

AI + EXPERT ADVOCATE · WILLS MADE RIGHT

START YOUR WILL →lawtarazoo.com/checkout.html

This is a sample. It is not executed, not witnessed, and not a valid 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 · Young Parent · Bengaluru**. 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. How the preamble establishes testator identity, capacity, and the governing personal law (Hindu Succession Act, 1956).
2. Family identification with Class-I heirs correctly listed — and why that matters for probate.
3. A guardianship clause under the Guardians and Wards Act, 1890 — the single most important reason for a young parent to make a Will.
4. How an illiquid family apartment is fairly disposed of alongside liquid investments.
5. The Section 63 testimonium and Section 67 non-beneficiary-witness compliance that make the Will hold up in court.

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.

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 *PRIYA ARJUN KULKARNI*

I, **Priya Arjun Kulkarni**, daughter of Shri Ramesh Deshmukh, aged about 34 years, married, professing the Hindu faith, a resident of India, residing at Flat 1204, Prestige Lakeside Habitat, Whitefield, Bengaluru 560066, Karnataka (PAN: AABPD1234K), do hereby make, publish and declare this writing to be my Last Will and Testament. 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 hereby made shall be governed by the Hindu Succession Act, 1956 (read with the Indian Succession Act, 1925 to the extent applicable). 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 **Shri Arjun Vinod Kulkarni** (son of Shri Vinod Kulkarni). Our marriage was solemnised on 14 February 2015 at Pune, Maharashtra under Hindu rites.

I have the following child, who is my Class-I heir:

(1) My daughter, **Anaya Arjun Kulkarni**, born on 21 August 2019 (a minor at the date of this Will).

My mother, Smt. Sunita Deshmukh, is not financially dependent upon me and is separately provided for. This Will therefore does not make any provision in her favour. ⁴

3. APPOINTMENT OF EXECUTOR

I appoint my husband, **Shri Arjun Vinod Kulkarni**, residing at the same address as above, to be the sole Executor of this my Will.

In the event that my said husband is unable or unwilling to act as Executor, or having so acted becomes unable or unwilling to continue, I appoint my brother, **Shri Kunal Ramesh Deshmukh**, residing at 3B, Sadashiv Peth, Pune 411030, Maharashtra, to be the alternate Executor of this my Will.

The Executor shall serve without remuneration but shall be entitled to reimbursement of all reasonable expenses incurred in the administration of my estate.

The Executor 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 my daughter **Anaya Arjun Kulkarni** (born 21 August 2019) is below the age of eighteen (18) years, I nominate my husband **Shri Arjun Vinod Kulkarni** to be the guardian of her person and property until she attains the age of eighteen (18) years.

In the event that my said husband is unable or unwilling to act as guardian, or having so acted becomes unable or unwilling to continue, I nominate my sister-in-law **Smt. Meera Sanjay Kulkarni**, residing at C-704, Purva Riviera, Marathahalli, Bengaluru 560037, to be the alternate guardian — on the express footing that Anaya shall continue her schooling in Bengaluru until at least her Class-XII board examination.

For the management of the inheritance corpus of my said minor daughter separately from her day-to-day care, I appoint my brother **Shri Kunal Ramesh Deshmukh** as the financial trustee, to hold and manage the inheritance for her benefit until she attains the age of twenty-one (21) years, and to release the said corpus to her outright on attaining that age. Until such release, the trustee shall apply the income, and so much of the corpus as is reasonably necessary, for her education, maintenance and welfare.

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 — Immovable Property

A1. Residential flat: Flat 1204, Prestige Lakeside Habitat, Whitefield, Bengaluru 560066, Karnataka, admeasuring 1,650 sq. ft. carpet, being a 3-BHK apartment held by me as joint owner with my husband (Anyone-or-Survivor mandate), valued at approximately ₹1.80 crore.

Schedule B — Financial Assets

B1. Savings account with HDFC Bank Ltd., Whitefield branch (last 4: 7823), held by me singly, balance approximately ₹8 lakh; nominee on record: Shri Arjun Vinod Kulkarni.

B2. Fixed deposits with HDFC Bank Ltd. and ICICI Bank Ltd. aggregating approximately ₹22 lakh, held by me singly; nominee on record: Shri Arjun Vinod Kulkarni.

B3. Mutual fund folio with HDFC Asset Management Company Ltd. (folio 51234567), valued approximately ₹48 lakh; nominee on record: Ms. Anaya Arjun Kulkarni (minor).

B4. Mutual fund folio with Nippon India Asset Management Ltd. (folio 22987654), valued approximately ₹37 lakh; nominee on record: Shri Arjun Vinod Kulkarni.

B5. Term life insurance policy issued by HDFC Life Insurance Company Ltd. (policy no. 000LT9034), sum assured ₹1.50 crore; nominee on record: Shri Arjun Vinod Kulkarni.

*Where any of the assets above 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. The nomination is intended to facilitate prompt institutional release and is not intended to confer beneficial ownership.*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 my gold and diamond jewellery, held in Locker No. 214 at HDFC Bank Whitefield branch, to my daughter **Ms. Anaya Arjun Kulkarni**, to be held by my Executor until she attains the age of twenty-one (21) years and thereafter delivered to her.
- (2) I bequeath the sum of ₹5,00,000 (Rupees Five Lakh) to my domestic helper **Smt. Kavita Bai**, in recognition of her long service to our family.
- (3) I bequeath my personal library, comprising approximately 400 books currently at our residence, to my brother **Shri Kunal Ramesh Deshmukh**.

7. RESIDUARY CLAUSE

All the rest, residue and remainder of my estate, of every kind and nature whatsoever and wheresoever situated, 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 Residuary Estate"), I dispose of as follows:

I give the following shares of my Residuary Estate:

- (a) **50%** to my husband **Shri Arjun Vinod Kulkarni**, absolutely; and
- (b) **50%** to my daughter **Ms. Anaya Arjun Kulkarni**, to be held on trust for her by the financial trustee named in Clause 4 above until she attains the age of twenty-one (21) years, and thereafter released to her outright.

If my husband shall predecease me, his share shall pass to my daughter Anaya. If my daughter shall predecease me leaving any lineal descendants, her share shall pass to such descendants per stirpes; if she leaves no descendants, her share shall pass to my husband, if living, and failing him, to my brother Shri Kunal Ramesh Deshmukh.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

Funeral and disposition. It is my wish that my remains be cremated in accordance with Hindu rites at the Wilson Garden electric crematorium, Bengaluru. My family may organise a modest condolence gathering at our residence; I would prefer that in lieu of floral tributes, well-wishers contribute to a scholarship fund at my daughter's school (details with my Executor).

Digital accounts. My Executor shall (a) close my Instagram and Twitter accounts, (b) memorialise my Facebook account, and (c) preserve the contents of my Google Drive for my family. I have not included passwords in this Will; my Executor shall navigate account recovery through normal channels.

10. TESTIMONIUM AND EXECUTION

IN WITNESS WHEREOF, I, **Priya Arjun Kulkarni**, the Testator above-named, do hereby set my hand to this my Last Will and Testament on this the ___ day of _____, 20__, at **Bengaluru, Karnataka**, 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

Date: _____

Place: Bengaluru, Karnataka

Signature of the Testator — Priya Arjun Kulkarni

*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

SAMPLE

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] **Preamble & identification.** Section 59 of the Indian Succession Act, 1925 requires that a Will be made by a person of sound mind and above 18 years. Naming the testator with full paternity, age, religion, residence and PAN is drafting practice that assists identification at the probate stage under Section 213 ISA.
- [2] **Capacity & governing law.** For Hindus, Buddhists, Sikhs and Jains, testamentary capacity is governed by Section 59 ISA read with the Hindu Succession Act, 1956. See *Mathai Samuel v. Eapen Eapen*, (2012) 13 SCC 80 on the emphatic burden on the propounder to prove capacity and absence of suspicious circumstances.
- [3] **Revocation of earlier Wills.** Section 70 of the ISA recognises revocation by subsequent Will — a boilerplate revocation clause avoids partial-revocation disputes.
- [4] **Non-mention of a Class-I heir.** A testator is free to exclude any heir; the omission is not itself a 'suspicious circumstance' provided the Will explains it. See *H. Venkatachala Iyengar v. B. N. Thimmajamma*, AIR 1959 SC 443, on suspicious circumstances.
- [5] **Executor.** Section 222 ISA recognises appointment of an executor either expressly or by necessary implication. Sections 211 and 213 vest the estate in and require probate for executor action in the presidency towns.
- [6] **Guardianship of a minor.** Section 60 of the Hindu Minority and Guardianship Act, 1956 and Section 7 of the Guardians and Wards Act, 1890 read together permit a parent to appoint a testamentary guardian for a Hindu minor. The appointment becomes effective on the death of the appointing parent.
- [7] **Nominee-vs-heir.** *Sarbaty Devi v. Usha Devi*, (1984) 1 SCC 424 and *Ram Chander Talwar v. Devender Kumar Talwar*, (2010) 10 SCC 671 confirm that a nominee under insurance / bank / MF legislation is a trustee for the legal heirs. *Shakti Yezdani v. Jayanand Jayant Salgaonkar*, (2023) 7 SCC 1 recently reaffirmed this for company-law nominations.
- [8] **Residuary and predecease.** Section 105 ISA governs lapse of legacies where the legatee predeceases the testator; the per-stirpes fallback keeps grandchildren within the line of succession.
- [9] **Executor powers.** Sections 305–332 ISA set out the executor's statutory powers of assent, sale, and management. Express drafting of powers avoids disputes with banks and registrars during administration.
- [10] **Testimonium (Section 63(a) ISA).** The Will must be signed by the testator (or by another in the testator's presence and by his direction) with the intention of giving effect to the writing as a Will.
- [11] **Attestation (Section 63(c) ISA).** Two or more witnesses must each see the testator sign (or receive an acknowledgment of the signature) and each must sign in the presence of the testator. Simultaneous presence of witnesses to each other is not strictly required, but recommended for evidentiary safety.
- [12] **Non-beneficiary witnesses (Section 67 ISA).** A bequest to an attesting witness or to the spouse of such witness is void — though the Will itself remains valid. Best practice: witnesses should be neither beneficiaries nor spouses of beneficiaries.

[13] Schedule of assets. While ISA does not require a Schedule, listing principal assets aids the Executor in obtaining probate/succession certificates and prevents beneficial-owner disputes with joint-holders.

SAMPLE

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
AI questionnaire · expert-advocate review · DOCX + PDF delivery	India-only Will drafted under FEMA guidance · coordinates with your overseas Will	One-on-one call with an expert advocate · no drafting included

AS FEATURED IN The Economic Times · India Today · Business Standard · Outlook Money · The Hindu Businessline



Scan to start your Will
lawtarazoo.com/checkout.html

Talk to us

Email hello@lawtarazoo.com

WhatsApp +91 XXXXX XXXXX

Office Kandivali East, Mumbai 400 101

Turnaround: **3–5 working days** for the Basic Online Will after your questionnaire is submitted.

Start now → www.lawtarazoo.com/checkout.html

This document is a sample for illustrative purposes only. It is not executed, witnessed, or valid as a Will. To make a legally valid Will, visit lawtarazoo.com.