

Some Templates for making Wills

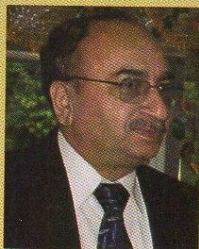
SBI's On Line Portal for making WILL : <https://sbicaptrustee.in/mywill/index.jsp>

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**AN INFORMATIVE BOOKLET
ON CREATION &
EXECUTION OF 'WILL'**



AN INITIATIVE OF PPFG DEPT.
STATE BANK OF INDIA, LOCAL, HEAD OFFICE, BHOPAL



Our society has changed. The joint family system has almost ceased to exist. And often, children and parents live separately after the parents retire.

Due to such changes in society, people often wonder what will happen to their assets after they have passed on. No one wants to leave a mess behind. But with them gone, how will the assets be distributed by their heirs amongst themselves? Could it lead to misunderstanding or friction? The problem becomes more nagging because our assets are also scattered and we ourselves are not sure what we could be leaving behind!

India does not yet have a will culture. In the old joint-family system, there was no need for it. But now, many people want to prepare and leave behind a will. But they don't know how to prepare one. We at State Bank of India therefore thought that we should help our pensioners/ Customers by coming out with a booklet which can guide them and also double up as a will.

The booklet that you hold in your hand is our effort to be of service to you. Although we have prepared it in consultation with our Law Department, we would urge you to show it to some advocate whom you trust and satisfy yourself.

With warm regards,

A handwritten signature in blue ink, appearing to read 'D Khara', written over a horizontal line.

(Dinesh Kumar Khara)
Chief General Manager

We acknowledge the contribution of Sri Ramesh P. Gokhale, Asst. General Manager (Pension, Provident Fund and Gratuity Department) and Sri K. Chandrasekaran, Assistant, General Manager (Law) in preparation of this booklet.

DISCLAIMER: The above publication is circulated on the condition and undertaking that information, comments and views it contains are merely for guidance and reference and must not be taken as having the authority of or being in binding in any way on the State Bank of India, who do not owe any responsibility whatsoever.

I _____ son of / daughter of _____
residing at _____ make this to be my last Will and
Testament.

1. I hereby revoke all wills, codicils and other testamentary documents, made by me and particularly my will dated _____ and codicil dated _____.
2. I am possessed of and absolutely entitled to movable and immovable properties which are described in the schedules I to V attached herein. Any mistake in the description or any omission therefrom will not affect the dispositions hereby made and this will deed will apply to all my properties of whatsoever nature and wherever situated and whether standing in my name alone and jointly with anybody else, if any name is first mentioned.
3. After my death, my Wife/ Husband Mrs./Mr. _____ is entitled to the amounts lying in my Bank specifically mentioned in **Schedule I** attached to this will. This bequeath shall have priority over all other bequests and dispositions.
4. I bequeath my immovable property(ies) situated at _____ and _____ centres specifically mentioned as item No. _____ in **Schedule II** attached to this will to my _____ shri/smt. _____ and item No. _____ to my _____ Shri/Smt./Ms. _____ and Shri/Smt./Ms. _____ absolutely.
5. I bequeath the Gold / Silver ornaments and jewellery mentioned in **Schedule III** to my _____ Shri/Smt./Ms. _____ absolutely.
6. a) I bequeath the Shares/ and Securities, MUTUAL FUND & PPF specifically described under **Schedule IV** to my _____ Shri/ Smt./Ms. _____ and Shri/ Smt./Ms. _____
7. I hold insurance policies for self/ family for life cover as also property which is spelt out in **Schedule V** to my Will.
I bequeath all my properties which are not mentioned in this WILL in favour of Shri/ Smt./Ms. _____ and Shri/Smt./Ms. _____

8. I bequeath my miscellaneous assets in **Schedule VI** as per details given therein.

I have made this WILL while I am in sound health and of good understanding.

In witness thereof I have put my signature hereunder in the presence of witnesses on this.

_____ day of _____ 20____

Signed by the within named _____ TESTATOR SIGNATURE _____

IN THE PRESENCE OF TWO WITNESSES SIGNATURE(s)

1. NAME _____ R/O _____

2. NAME _____ R/O _____

Note;* this is only a specimen, please modify as per your requirement. For example, if the testator intends to bequeath all his movable or immovable properties or both types of properties to his wife, the will is to be modified accordingly,

- * all pages of the will including schedules should be signed
- * signatures of two witnesses is must,
- * this is applicable for self acquired properties,
- * the will can be registered or unregistered. The advantage of registered will is that it can be proved easily in case of dispute.
- * the will deed can be made out on plain paper.
- * approx. cost of registration of document is presently Rs.250.00 or so.
- * The original copy of executed Will can be kept in Safe deposit Locker or entrusted to legal heirs with following notation:

"The Original of the WILL is hereby entrusted to my Wife/ Husband /Son/ Daughter Smt./Shri _____

- * Codicil means an instrument made in relation to a Will and explains, alters or adds to the dispositions and is deemed to form part of Will.

ENCLOSURES/SCHEDULE TO WILL DEED DT. _____

SCHEDULE-I (DEPOSITS) Mention here brief details e.g. account no., name of Branch/Bank, type of account and names of the A/c holders.

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SCHEDULE-II (IMMOVABLE PROPERTY) Mention here details of the property, area/ location, size and registration details etc.

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SCHEDULE-III (JEWELLERY ETC.)

Mention here details of GOLD/DIMOND JEWELLERY/ORNAMENTS WHICH ARE ALREADY IN USE BY MY WIFE/ DAUGHTER MORE SPECIFICALLY THE FOLLOWING

Bangles _____, Earrings _____, Neckless _____
 Mangalsutra _____, Rings _____, Bracelet _____

SILVER ORNAMENTS/PLATES AND OTHER ITEMS WEIGHING _____ GRAMS HELD IN BANK'S LOCKER AT _____ BRANCH AND AT HOME WEIGHING APPROX. _____ GRAMS.

SCHEDULE-IV (SHARES, DMAT, PPF AND MUTUAL FUNDS)

Mention here details of shares held in DMAT account held with _____ Branch, Securities held with the Company, PPF account No. held with _____ Branch, Mutual fund investments, details of SIP's held etc.

SCHEDULE-V (INSURANCE POLICIES ETC.)

Mention here details of policies, beneficiary, sum assured, due date and name of insurances co. etc.

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SCHEDULE-VI (MISCELLANEOUS ASSETS ETC.)

Mention here details of all other movable assets including vehicles, electronics goods, furniture etc, not specifically covered in the Will deed above.

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.....

.....

.....

PLACE : _____

DATE : _____

SIGNATURE OF TESTATOR

IN THE PRESENCE OF TWO WITNESSES

SIGNATURE(s)

1. NAME _____ R/O _____

2. NAME _____ R/O 8 _____

(Page left Blank for Personal Notings/Information)

LAST WILL AND TESTAMENT

I, _____, son of late Mr. _____, aged 60 and residing at Flat _____, (place) do hereby REVOKE all my former Wills, Codicils and Testamentary Dispositions heretofore if any, made by me and declare this to be my last Will and Testament.

1. I declare that I am married to _____ by (Religion like Hindu etc..) rites on _____ and we have been living together ever since. I say that we have two siblings out of this marriage, my daughter, Miss / Mrs. / Ms. _____ born on _____ and son Master / Mister _____, born on _____.
2. I hereby appoint Mrs. _____, my wife as the sole executor of this will.
3. I hereby declare that I GIVE, DEVISE AND BEQUEATH all my assets, comprising of my immovable and moveable property including and not restricted to my flats, land, bungalows, shares, bank deposits, cash, jewellery, furniture, investments in Mutual Funds, balance in bank accounts, personal effects and all things owned by me including any assets which I may inherit from any of my relatives, including all reversion, expectancy and further assets, if any, acquired by me hereafter, my dues from any of the companies/organizations that I have been employed with and which may be payable to me, to my wife, to be owned by her solely and absolutely with full power, authority and rights of disposition.
4. I say and declare that any error in the description of any of my immovable/movable properties or any omission there from will not affect the disposition hereby made and this Will, shall apply to all my properties of whatsoever nature and wheresoever situated and whether standing in my name alone or jointly with anybody else, if any,
5. I declare that I am the owner of Flat No. _____ admeasuring _____sq.ft. (hereinafter referred to as Flat No.1) along with my wife Mrs. _____. We are the joint owners of the said Flat No.1. I say that I GIVE, DEVISE AND BEQUEATH all my right, title and interest in the said flat absolutely to my wife, such that she shall be owner of Flat No.1 and she shall be the sole owner and occupier of the said premises and at her sole and absolute discretion, is vested with full authority and/or power to deal with the said Flat No.1 and /or dispose the same.
6. I declare that I am the owner of the flat No. _____ at _____ admeasuring _____ sq.ft. (hereinafter referred to as Flat No.XXX) . The Flat No XXX is in my name along with my wife Mrs. _____. I say that I GIVE, DEVISE AND BEQUEATH all my right, title and interest in the said flat No.XXX absolutely to my wife, such that she shall be owner of Flat No.XXX and she shall be the sole owner and occupier of the said premises, at her sole and absolute discretion, with full authority and/or power to deal with the same and/or dispose the same.

7. I declare that I am the joint owner of the property situated at _____, presently admeasuring _____ square feet or thereabout in Flat No.YYY, (Address) (hereinafter referred to as Flat No YYY). These are in the joint names of myself and my two brothers Mr._____ and Mr._____. I am the second son out of the three siblings born to my parents and I am entitled to one third share in Flat No YYY. I say that I give, devise and bequeath all my right, title and interest in Flat no. YYY absolutely to Mrs._____, such that she has the full authority and or power to deal with the Flat No YYYin the way she desires.
8. I have the following in my name along with Mrs._____ and or my daughter or son :
- a) List of shares (The shares which are dematted in DP Account No._____ – DPID _____) as on the date of execution of this will are attached herewith and marked Annexure A). There are some shares which are yet to be dematted and the same will also automatically vest with Mrs._____
 - b) List of Mutual Fund in Account No._____ with _____ (Name of Bank)
 - c) List of Bank Accounts :

SBI – Account No._____

Bank of Baroda – Account No._____
 - d) Fixed Deposits with any Bank or Corporates, if any.
 - e) Provident Fund Account No._____ with SBI.
 - f) SBI, Senior Citizens Account No.
 - a)
 - b)
 - g) LIC Policies :
 - a) Policy No._____ – Date of maturity is _____
 - b) Policy No._____ (Date of maturity _____)
 - c) Policy No._____ (Date of Maturity)_____
9. I further declare that in the event of my predeceasing I GIVE, DEVISE AND BEQUEATH all my assets mentioned hereinabove to my wife Mrs._____ to be owned only by her absolutely, at her sole and absolute discretion and full power and/or authority to deal with the same together with powers of disposition of the same.

10. I appoint my wife, as the Executor of my Estate and in the event my wife predeceases me or is unable or unwilling to act as the same, I appoint my son/daughter _____ to act as Executor of my estate. I declare that my Executor shall be entitled to exercise all the powers without obtaining an advance probate hereof.
11. I SAY, declare and confirm that the Testamentary Disposition has been made by me under my direction and without any one's influence or coercion. I SAY that I am in good health and in full command of my mental and physical faculties when I gave these directions and executed this document
12. If any beneficiary under this will contests in any court any of the provisions of this Will, then each and all such persons shall not be entitled to any devises, legacies, bequests, or benefits under this will or any codicil hereto and such interest or shares in my estate shall be disposed of as if that contesting beneficiary has not survived me.
13. If give below my immediate family members and their Address :

Sr. No.	Name	Date of birth	Relationship	Address
1.	_____		Spouse	
2.	_____		<u>Daughter</u>	
3.	_____		<u>Son</u>	
4.				
5.				
6.				

IN WITNESS WHERE OF, I HAVE HERE UNTO PUT MY SIGNATURE ON THIS _____
DAY OF _____

SIGNED AND ACKNOWLEDGED BY THE)
Within named as his last Will and)
Testament in presence of us both being)
Present at the same time and in his)
Presence and at his request and in the)
Presence of each other have hereunto set)
And subscribed our names as attesting)
Witnesses) TESTATOR

WITNESS NO.1

NAME:

AGE:

OCCUPATION:

ADDRESS:

WITNESS NO.2

NAME:

AGE:

OCCUPATION:

ADDRESS:

WILL-DEED

I Sri. _____ S/o. _____ residing at _____
aged about _____
years _____ by religion, occupation _____ do make this my last
will and testament.

1. I have not made any will or other testamentary document, but if any made, I hereby revoke all previous wills and codicils, if any and declare this to be my last will and testament.
2. I appoint (1) Sri. _____ S/o. _____
residing at _____ aged
about _____ years _____ by religion, occupation _____
(2) Sri. _____ S/o. _____ residing at
_____ aged about
_____ years _____ by religion, occupation _____ (3)
Sri. _____ S/o. _____ residing at
_____ aged about
_____ years _____ by religion, occupation _____ as the
executor of this will and trustees of my estate.
3. My family consists of _____
4. My property consists of
 - (a)
 - (b)
 - (c) etc.
5. I bequeath all my property in whatever form existing at the time of my death to the said executor and trustees to hold the same on trust for the benefit of my wife Smt. _____ for her life time and till her death as herein after provided.
6. My executors and trustees shall, after spending the necessary money for the management of the said property out of the income thereof, pay the net income to my wife and the same will belong to her absolutely without liability to account for the same. My executor and trustees will also spend out of the corpus of estate such amounts as may be required by my wife for medical expenses or for pilgrimage. But my executor and trustees will not be entitled to sell my immovable property above mentioned or mortgage the same.
7. On the death of my and if she predeceases me then on my death all my estate then existing whether mentioned in this will or not, will belongs to my children,

- (a) _____
 (b) _____
 (c) _____ absolutely in equal shares and the trustees for the time being of the said estate under this will shall transfer the same among said children by executing proper document or documents.

8. Provided that, if at the time of death of my wife or myself as the case may be any of the said children is a minor, the trustees shall hold the said property on trust until the youngest attains the age of majority and till then the net income of the said property will given or spend for maintenance and education of the said children.
9. My executor and trustees shall obtain probate of this will from a competent court, if required in law and shall pay all the probate duty and other expenses required for such probate and also pay as first charge all my other liabilities by way of taxes or otherwise howsoever.
10. I have made this will out of my free will and when I am in sound health and in good understanding and in witness thereof I have put my signature hereunder in the presence of witnesses on this _____ day of _____ month of _____ year.

Signed by the within named testator }
 Sri. _____ }
 opposite in the presence of witnesses, }
 who in presence and at his request and }
 in the presence of each other have put }
 there signature as witnesses hereunder. }

TESTATOR

1. Sri. _____

Full Address: _____

. _____

2. Sri. _____

Full Address: _____

. _____

Making Will by an NRI

13th June 2018

As an NRI, you are probably holding movable and/or immovable properties in the country where you are residing as well as in India. So technically, for estate planning, you need to prepare a Will which is legal in both countries. You may have to prepare two separate Wills - one Will for your properties in India and the other Will for properties in your resident country. Here's everything you need to know about preparing a Will that is line with laws of both the countries.

Part 1:

Succession Laws are 'Country-specific' and depend upon:

Country of your Domicile;

- Place of resident when died;
- Location of immovable properties;
- Location of Movable properties; and
- Whether country of your domicile has forced Heir-ship laws or Community Property laws.

Part 2:

Why a Separate Indian WILL is advisable for NRIs:

- As an **NRI**, you are legally allowed to make a Separate Will as per India laws to cover assets in India. So why not make the best of this?
- It can save huge inheritance taxes in your country of residence since there is no inheritance tax or estate duty in India.
- It allows smooth and faster execution/transfer of title of assets to the family as there is no need to wait for proceedings to end in your resident country.
- If you reside in a country that follows Sharia laws, having an Indian Will allows you to distribute assets in India as per your personal religion/prevaling laws.

Part 3:

We strongly recommend you to prepare a separate Will as per Indian laws if:

- You own any immovable property in India (like flat, shop, land, building, bungalow, Kothi etc.) as owner, member of HUF or as share in ancestral property.
- You own many movable properties in India and abroad and you are domiciled in India as you desire to stay permanently in India, though you hold citizenship of another country.

Part 4:

These are the things you should note when you prepare an India Will as an NRI:

1. **Transfer of Immovable Property in India:** If you hold any immovable property in India as an owner, member of HUF or as share in ancestral property, such property can be transferred to someone else only if your Will meets the requirements of the Indian laws. In the absence of a proper Will, such properties will be bequeathed as per intestate ('No-Will') situation
2. **Transfer of Immovable Property in Resident Country:** If you own any immovable property in a country other than India, the laws of Succession applicable in that country will apply.
3. **Transfer of Movable Property:** If you own any movable property (shares, bank account, insurance policies etc.), such properties can be bequeathed as per Succession Law of the country where NRI is domiciled at the time of death.
4. **Domicile:** Domicile should not be confused with citizenship or residency. Citizenship means that a person belongs to a particular country while Residency refers to where the NRI stays for a prescribed time to determine his status as a resident. Domicile, on the other hand, is a combination of the fact of residence in a particular place and the desire to reside there permanently or indefinitely. Domicile is of two types –
 - **Domicile of origin:** A domicile of origin is the one with which a person is born.
 - **Domicile of choice:** A domicile of choice is a self-acquired domicile which a person chooses to replace his/her former domicile. It may be either a domicile of origin or domicile of choice. Only a legally competent person can choose his/her domicile. A person can remain domiciled in a jurisdiction even after leaving if he has maintained sufficient links with that jurisdiction or has not displayed an intention to leave permanently.
5. **Forced Heir-ship:** Some countries have forced heir-ship rules under which a certain portion of the estate of the deceased must pass to his/her spouse, child or parent. The remaining portion of the estate can be disposed under a Will. A person cannot dispose of his entire 100% estate through a Will. This provides a minimum protection to family members that cannot be defeated by a Will. Some countries where forced heirship rule applies are France, Saudi Arabia, Japan, Scotland, Islamic communities, Belgium, Cyprus, Germany, Italy, the Netherlands, Portugal, Spain, and Sweden.

6. **Community Property:** Some countries also have rules for community property. It provides that most property acquired during the marriage (except for gifts or inheritances) is owned jointly by both spouses and is divided equally upon divorce, annulment, or death. Joint ownership is automatically presumed by law in the absence of specific evidence that would point to a contrary conclusion. In the USA there are nine community property states: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin.

Part 5:

If you are a non-Muslim NRI preparing a Will outside India for properties situated in India, here's what you need to know:

- Your Indian Will can cover only immovable properties situated in India.
- If you are domiciled in India at the time of demise or if the country of your domicile does not impose any testamentary restrictions, your movable properties can be included under your Will.
- As per Indian laws registration of a Will is not compulsory. So a Will printed on a plain paper, signed by you and attested by two witnesses (along with Passport No. or Citizen ID) is a valid Will irrespective of whether it is prepared online or with the help of a legal professional.

For better and smooth execution we recommend you to register your Will with the Indian Embassy in the country of your resident as per process generally mentioned on respective country's Indian Embassy website. Alternatively, it may be notarized. Once you complete these procedures, your legal Will is completed and you won't be required to visit India for Will signing or registration.

	What My Family Should Know					
	Mobile / Phone (Self) : _____					
READY REFERENCE:						
Sr. No.	Particulars	Name	Office address	Residence address	Mobile / Contact number	
A	Family Doctor					
B	Specialist Doctor (if any)					
C	Tax Consultant					
D	Insurance Agent					
E	Stock Broker					
DOCUMENTS DETAILS:						
Sr. No.	Particulars	Number	Expiry date			
A	Passport					
B	Driving license					
C	Credit Cards / ATM Cards					
D	<u>Club Membership</u>					
	Professional					
	Others					
E	Vehicle Details					
F	Income Tax PAN No.					
G	Aadhar Card					
LOCATION OF IMPORTANT DOCUMENTS						
Sr No.	Documents	Location	Nominee (if any)			
A	Personal Will					
B	Spouse's Will					
C	Insurance Policies					
D	Invest. Papers					
E	Property Records					
F	Birth Certificate					
G	Marriage Certificate					
H	Domicile Certificate					
I	Important Agreements					
J	Other Important Papers					
Insurance - LIC Policy Details						
Sr. No.	Name/Nominee	Policy No./ Issuing Office	Agent Name and contact details	Issue Date/ Maturity Date	Premium Amount	Amt
Medi Claim Policy Details						
Sr. No.	Name & Type of Policy	Policy No. /Previous Policy No.	Agent Name and contact details	Issue Date /Maturity Date	Premium	Amt
1	Floater Policy					
2	Individual Policy					

Vehicle Insurance Policy Details						
Sr. No.	Name/Vehicle	Policy No. / Issuing Office	Agent Name and contact details	Issue Date /Maturity Date	Premium	Amt
1	Reg. No.			Valid till		
	Model Name & No.					
	Engine No.					
	Chassis No.					
	Mfg Yr.					
	CC -					
	Nominee-					
	Agent Name					
	& Mobile No.					
2						
3						
FIRE / BURGLARY INSURANCE DETAIL:						
Sr. No.	Name of the Property / Nominee	Policy No. / Issuing Office	Agent Name and contact details	Issue Date /Maturity Date	Risks covered Premium (Rs.)	Amt
1						
2						
BANK ACCOUNTS:						
Sr No	Bank Name - Branch	Type of Account	Operating Instructions	Nominee/s	Specimen Signature	Reg Mobile No
FIXED DEPOSIT / RECURRING DEPOSIT / COMPANY DEPOSIT:						
Sr No	Bank / Company Name & Branch	Type of Dep. (SDR /FDR /RD)	FDR No.	Date of Dep. And Due Date	Any loan against it	Amount (Rs.)
1						
	(Nominee/s)					
SHARES/UNITS/DEBENTURES/BONDS/MF: Standing in own name or Jointly with						
Sr No	Demat A/c / Broker Name	Demat A/c No.	Nominee	Demat Bank details	Held Singly / Jointly	Contact No of concerned Person
1						
LOCKERS						
Sr No	Bank Name & Branch	Locker No.	In the Name of	Code/Key No	Nominee	
PUBLIC PROVIDENT FUND (PPF)						
Sr No	Bank Name & Branch	Name of Account Holder	PPF A/c. No.	Maturity Date	Nominee /s	

Pension A/c						
Sr No	Bank Name & Branch	Type of Account & Pension A/c. No.	Operating Instructions	Pension Payment Order No.	Nominee /s	Due Date for Live Certificate
1						
ATM / Debit Card Details						
Sr. No.	Name	SB A/c. No. / Bank & Branch	ATM / Debit Card No.	Issue Date	Valid Thru	
1						
2						
Credit Card Details						
Sr. No.	Name	Bank's Name	ATM / Credit Card No.	Valid From	Valid Thru	
1						
PAN CARD Details						
Sr. No.	Name	Father's/ Husband Name	PAN CARD No./Issue Dt.	Contact Details		
1						
Passport Details						
Sr. No.	Name	Passport No.	Issue Dt.	Expiry Date		
Electricity Details						
Sr. No.	Billing Name	Address	Meter No.	Consumer No.	Deposit Rs.	
1						
2						
Gas Pipe Line Details						
Sr. No.	Billing Name	House Details	Meter No./ Route No	Consumer No/ Khata No.	Deposit Rs.	
1						
Gas Cylinder Agency Service Details -						
Sr. No.	Name	House Details	Consumer No.	IOC Serial No.	Deposit Rs.	
1						
BSNL Land Line Details						
Sr. No.	Name	House Details	Phone No.	Customer ID / Account No.	Deposit LL / Broad Band WIFI Rs.	
1						
Driving License Details						
Sr. No.	Name	Driving License No. / Licencing Authority	Issue Date /CDOI	Valid Details / Valid From	Valid Till	
1						

Ration Card Details						
Sr. No.	Name	Ration Card No. /Issuing Authority	Issue Date	Remarks		
1						
Aadhar Card - UID Details						
Sr. No.	Name	Aadhar Card No. /Enrollment No.	Issue Date	Remarks		
1						
Election Identity Card - Details						
Sr. No.	Name	Father's /Husband's Name	Identity Card No.	Issue Date		
1						
HOUSE PROPERTY:						
Property Detail & standing in the name of:	How acquired (Inherited /Loan) Bank Loan Detail: Loan Amt. Inst. Amt. O/s. Amt.	Registration No. / Share Certificate No.	Nominee if any	Property Card No. and valid upto	House Tax (Rs.)	
(Mortgage with Bank Name & Branch / Place of Docs. And Risk/s covered)						
(Ins. Policy No., Amt. & Due Date)						
House Tax Details:						
Sr. No.	Name	House Details	Census No.	Property Identification No. (PIN)	Construction Sq. Mtrs.	
1						
INCOME TAX						
PAN	Ward No. and Office Address	Last Return Filed	File No.			

	WILL:				
	My will is executed on : _____				
	Copy of the will is kept at: _____				
	Legal Heirs/Successors				
	Name	Relation			
	POWER OF ATTORNEY :				
	Power of Attorney executed for Wife/Son/Others				
	My Power of Attorney is				
	Deed Executed on:				
	Details kept in File No.				
	MY DEBT / LIABILITIES :				
	(a) I am guarantor of				
	Give complete details:				
Sr No	Name	Amount	Gur. Againts		
1					
2					
	(b) I have borrowed from :				
	Give compete details				
Sr No	Name	Amount	Int	O/S Bal	Mortgage Details
1					
2					
	(c) Other Liabilities				