I, Pradeep Sharma, Son of Mr. Suresh Chandra Sharma, aged 38 years (approximately), by religion Hindu, resident of XXXXXXXXX Rajkot, Gujarat - , do hereby declare on this 8th day of August 2015 that This is my final and last WILL. Any other WILL previous to this WILL stands cancel today, 8th August 2015.

I declare that at the time of writing this WILL, I’m mentally fit and in sound physical and mental health. I’m writing this WILL out of my own desire and I’m not under any influence to do so. Through this WILL, I want to distribute all my moveable and immovable assets and investments as per my wish after my death. Below are the details of my moveable, immovable properties and my wish to distribute the same.

**1. Bank Accounts -** Following are the saving bank accounts and fixed deposit bank accounts. After my death, all the money in these accounts should be handed over to my wife Mrs. Priyanka Sharma, aged around 32 years as on date, by religion hindu, resident of XXXXX, Rajkot, Gujarat - .

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S. No. | Bank Name | Account Number | Type of Account | Bank Branch |
| 1 | Indian Bank | XXXXXXX | Single Ownership Saving bank account | XXXXX |
| 2 | Kotak BANK | XXXXXXXX | Single Ownership Saving bank account | XXXX |
| 3 | Punjab National Bank | XXXXXXXXX | Single Ownership Saving bank account | XXXXXX |
| 4 | State Bank of India | XXXXXXXXXX | Joint Ownership Saving bank account with Mr. Suresh Chandra Sharma | XXXXXX |
| 5 | Oriental Bank of Commerce |  | Joint Ownership Saving bank account with Mrs. Priyanka Sharma | XXXXX |
| 6 | Oriental Bank of Commerce |  | Joint Ownership Saving bank account with Mr. Susheel Sharma | XXXXX |

The money lying even in those bank accounts which are not mentioned above but operable under my name either single ownership or joint ownership, should be handed over to my wife Mrs. Priyanka Sharma.

**2. Bank Locker -** I’m holding a bank locker in Oriental bank of Commerce, XXXX Branch under joint ownership with my wife Mrs. Priyanka Sharma. After my death, the locker should be handed over to my wife Mrs. Priyanka Sharma with all the contents lying within the locker.

**3. Demat Account -** I’m holding a demat account with Kotak Securities. The demat account number is XXXX. After my death, all the holdings in the said demat account should be handed over to my wife Mrs. Priyanka Sharma.

**4. Mutual Funds, Bonds and Debentures -** I’m holding several units of different Mutual funds, bonds and debentures. After my death, my wife Mrs. Priyanka Sharma ‘ll be the 100% beneficiary for all these units.

**5. House Property -** I’m owner of 3 house properties as on date. After my death, the said properties should be distributed as below.

|  |  |  |  |
| --- | --- | --- | --- |
| S. No. | Address of House Property | Ownership Status | Beneficiary post my death |
| 1 | XXXXXXXXXXXX | Single | My Mother named Mrs. Rina Sharma, wife of Mr. Suresh Chandra Sharma, aged around 62 years as on date, religion Hindu, Resident of XXXXXXX.  |
| 2 | XXXXXXXXXXX | Single | my Wife Mrs. Priyanka Sharma |
| 3 | XXXXXXX | Joint with my Wife Mrs. Priyanka Sharma | my Wife Mrs. Priyanka Sharma |

Added info for the property listed as S. No. 1 above and which is situated at XXXX. In case, my death happens after my mother Mrs. Rina Sharma, the owner of this property ‘ll be my wife Mrs. Priyanka Sharma.

**6. Life Insurance -** I’m owner of 5 life insurance policies including 1 pension plan as on date. Details of my policies and desired beneficiaries after my death are listed below.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S. No. | Policy No. | Name of Insurer | Sum Assured | Beneficiaries |
| 1 | XXXXXX | LIC | 500000 | 100% My Son named Pulkit Sharma, aged around 8Y as on date, being minor, under the guardianship of my wife Mrs. Priyanka Sharma |
| 2 | XXXXXX | ICICI Pru Life | 2500000 | 50% My Son named Pulkit Sharma, aged around 9Y as on date and 50% my Daughter named Chhaya Sharma aged around 4Y as on date, being minors, under the guardianship of my wife Mrs. Priyanka Sharma |
| 3 | XXXXXX | ICICI Pru Life | 0 | 100% My wife Mrs. Priyanka Sharma |
| 4 |  | SBI Life | 500000 | 100% My wife Mrs. Priyanka Sharma |
| 5 |  | Bharti Axa | 1000000 | 50% My Son named Pulkit Sharma, aged around 9Y as on date and 50% my Daughter named Chhaya Sharma, aged around 4Y as on date, being minors, under the guardianship of my wife Mrs. Priyanka Sharma |

Added info for above policies, in case my wife Mrs. Priyanka Sharma’s death happens before me, all the money collected from the above policies should be converted into a Children Benefit Trust capital. My Son named Pulkit Sharma and My Daughter named Chhaya Sharma ‘ll be the ultimate beneficiaries of this Trust after attaining the age of 21Y for each of them. I appoint my brother Mr. Susheel Sharma and his wife Mrs. Shweta Sharma, as Trustee of the above trust, if it’s created at all.

**7. Employer Benefits -** I’m an employee of XXXXXXXXXXXXX. I’m eligible for several employee benefits from my Employer. After my death, all the benefits like Provident Fund, Gratuity, Insurance, Leave encashment etc either mentioned or not mentioned here, I name my wife Mrs. Priyanka Sharma as the 100% beneficiary for all such employer benefits.

Even those properties either movable or immoveable, which I have not mentioned above or I may acquire in future should be handed over with 100% rights to my wife named Priyanka Sharma.

Signed By

Pradip Sharma

Witness – 1 Witness - 2