I, Ram Dashrath Raghukul, a resident of Mumbai city in the State of Maharashtra, India, declare that this is my will. I revoke all wills and codicils that I have previously made.

I am married to Sita Ram Raghukul and have the following children now living: Luv Ram Raghukul and Kush Ram Raghukul. I have never adopted any children and have never entered into any extra-marital relationships.

**Disposition of Property and other Assets**

I declare that as of date of signing this document, I own only one physical property at \_\_\_\_\_\_\_\_\_\_\_\_\_\_, Mumbai 400001, India, jointly with my spouse Sita Ram Raghukul. As of date, I do not have any other physical property under my name in India or anywhere else.

A beneficiary listed here must survive me for at atleast 45 days to receive assets under this will. As used in this will, the phrase “survive me” means to be alive or in existence as an organization on the 45th day after my death.

My assets would include my property, shares, bonds, Fixed deposits, bank accounts, my HUF assets, life insurance proceeds, in India, owned by me at the time of my death.

I leave all my assets as mentioned in the beneficiary information of each asset viz. to my spouse, Sita Ram Raghukul and children Luv Ram Raghukul and Kush Ram Raghukul, in equal proportion. If Sita Ram Raghukul does not survive me then I leave my residuary estate equally to my children Luv Ram Raghukul and Kush Ram Raghukul. If either my spouse or either of these children does not survive me, I leave his or her share in equal proportion to the surviving beneficiaries.

Intentionally, all my other relatives and all other family members have been left out as a beneficiary, because I truly believe that I have helped him enough and to the best of my abilities, and NO further help is required.

**Personal Guardian**

If at my death, only if Sita cannot raise the children a guardian would be needed to take care of Luv and Kush, I name Lakshman Dashrath Raghukul as their personal guardian (but he will not be an asset or property guardian). If Lakshman Dashrath Raghukul is unwilling or unable to serve as a custodian, I name Bharat Dashrath Raghukul to serve instead.

Reasons for my choice for personal guardian for all my minor children is that he is my brother and being locally situated in Mumbai, he is best suited for taking care of them if required. No Personal guardian shall be required to post bond.

**Property/ Asset Guardian**

If at my death and the death of Sita Ram Raghukul, a guardian is needed to take care of assets of Luv and Kush, I name my mother Kaushalya Dashrath Raghukul as their property/ asset guardian. If Kaushalya Dashrath Raghukul is unwilling or unable to serve as a guardian, I name Sumitra Dashrath Raghukul. The guardian must take the assistance of my Chartered Accountant Rishi Valmiki. If is unwilling or unable to assist, I name CA Vishwa Mitra to serve instead.

Reasons for my choice for property (asset) guardian for all my minor children is that the guardian should be a family member and should be best suited for taking care of matters as required, only assisted by my CA for over a decade. The guardian would obviously not have any rights over the assets and would cease to be a guardian once both the children reach the age of 18.

No Property/ Asset guardian shall be required to post bond.

**Executor**

I name Sita Ram Raghukul to serve as my Executor of the will. If Sita Ram Raghukul is unwilling or unable to serve as an Executor, I name Lakshman Dashrath Raghukul as Executor of the will. No Executor shall be required to post bond.

**Executor’s Powers**

I direct my executor to take all actions legally permissible to have the probate of my will done as simply and as free of court supervision as possible under the laws of the state having jurisdiction over this will, including filing of a petition in the appropriate court for independent administration of my estate.

I grant my executor the following powers, to be exercised as she deems to be in the best interest of my estate:

1. To retain of my assets without liability for loss or depreciation
2. To dispose of my assets (including treasuries, stocks and mutual funds and life insurance policies) in a private or public sale, or exchange, or otherwise, and receive and administer the proceeds as a part of my estate
3. To abandon, adjust, arbitrate, compromise, sue on or defend and otherwise deal with and settle claims in favour of or against my estate

These powers, authority and discretion are in addition to the powers, authority and discretion vested in her by operation of law by virtue of her office, and may be exercised as often as deemed necessary or advisable, without application to or approval by any court.

**Payment of taxes**

I direct that all estate and inheritance taxes assessed against my assets in my estate or against my beneficiaries be paid using the following asset:

1. Indian Bank savings account, \_\_\_ branch, Mumbai 400001, India

**No-contest provision**

If any beneficiary under this will contests this will or any of its provisions, any share or interest in my estate given to the contesting beneficiary under this will is revoked and shall be disposed of as if that contesting beneficiary has not survived me.

**Severability**

If a court invalidates any provision of this will, that shall not affect other provisions of that can be given effect without the invalid provision.

**Signature**

I, Ram Dashrath Raghukul, sign my name to this document, this 25th day of August, 2014, at \_\_\_\_\_\_\_\_\_\_\_\_\_\_, Mumbai 400001. I declare that I sign and execute this document as my last will, that I sign willingly and that I execute it as my free and voluntary act. I declare that I am of the age of majority and am under no constraint or undue influence.

Signature:

**Witnesses**

We, the witnesses sign our names to this document, and declare that the Signatory (Ram Dashrath Raghukul) willingly signed and executed this document as his last will. In the presence of Ram Dashrath Raghukul, and in the presence of each other, we will sign this will as witnesses to his signing.

To the best of our knowledge Ram Dashrath Raghukul is of the age of majority and is of sound mind and is under no constraint or undue influence. We declare under penalty of perjury that the foregoing is true and correct, 25th day of August, 2014, at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

**First Witness**

Signature:

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Second Witness**

Signature:

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_