

VISION & PLANNING

Plan a Better Life

Through Redevelopment

"Redevelopment is not just about new bricks and mortar—it's about securing your family's financial future and upgrading your quality of life."

”

Nilay Sarathi

Expert Legal Consultant



Secure Title

Ensure clear ownership and flawless legal documentation for peace of mind.
- **Present and Future !!!**



Fair Benefits

Maximize financial gains and area entitlement.



Seamless Transition

End-to-end support at every stage for Redevelopment for Member and his Family.



Legal Clarity

Transparent agreements and risk mitigation at every step.



Why Map This?

Identifying all Class I heirs is crucial. If a primary heir is deceased, their share passes to their own Class I heirs (Pre-deceased heir's branch).

❗ Everyone marked in **Green** must sign the Development Agreement.

Wife (Widow)

Class I Heir

LEGAL HEIR



Son 1

Class I Heir

LEGAL HEIR



Daughter

Class I Heir
(Married/Unmarried)

LEGAL HEIR



Son 2 (Pre-deceased)

Died before Owner



Grandson

Heir of Pre-deceased Son

LEGAL HEIR



Widow (DIL)

Heir of Pre-deceased Son

LEGAL HEIR



Action Item:

Create your own family tree chart before approaching the Society or Developer. Ensure death certificates are available for all "Deceased" members.

SECTION 04

NOMINATION PROVISIONS

Nomination is a critical yet often misunderstood concept in housing societies. It does not confer ownership rights but serves a specific administrative purpose.



Mere Trustee / Custodian

A nominee is merely a trustee on behalf of the legal heirs of the owner. They hold the property in trust until the legal heirs are established through proper succession documents.



No Transfer of Ownership

Property cannot be sold, rented, leased, alienated, or transferred by the Nominee solely on the basis of the nomination form. Legal heirship is mandatory for title transfer.



Society Records Limitations

The Society cannot replace the name of the deceased member with the nominee's name as the primary owner. The nominee is recorded only as a "Provisional Member" or "Nominal Member".



Not a Testamentary Document



Not a Testamentary Document

Nomination is strictly administrative. It serves NO testamentary purpose and cannot replace a Will.



Cannot be Last Testament

Courts have clarified that nomination CANNOT be treated as the last will and testament of the deceased member.



No Transfer of Ownership

Nomination DOES NOT transfer title or ownership rights. It merely transfers the right to hold the shares provisionally.



No Property Rights

A nominee gets NO beneficial interest in the property and holds it only as a trustee for the legal heirs.

⚠ Critical Restrictions

- ✗ Property CANNOT be sold based on nomination alone.
- ✗ Property CANNOT be rented or leased by nominee without heir consent.
- ✗ Nominee CANNOT alienate the property in any manner.

✅ Required Legal Actions

To establish true ownership, legal heirs must execute:

Succession Certificate

Or Legal Heirship Certificate



Family Settlement

Or Release Deed among heirs



Conditions for Validity



Null & Void Post-Death

Nomination Form becomes legally "null & void" if received from "anybody" after the date of demise of the member.



No Re-Nomination Rights

A Nominee cannot re-nominate someone else or file a fresh Nomination Form on behalf of the deceased member.



Individual Persons Only

Nomination is NOT accepted from non-individuals such as Companies, Partnership Firms, or LLPs as legal entities never die.



Eligibility Criteria

Must be a living, mentally fit "individual person" who is above the age of 18 years at the time of nomination.

The "Rights" Myth

Clarifying Nominee Status vs. Legal Rights



Zero Ownership Rights

A Nominee does not have any rights of whatsoever nature over the property title merely by virtue of nomination.



Even if Legal Heir

Even if a nominee happens to be a legal heir, they shall not have rights as a Nominee. They must establish their Legal Heirship separately to claim ownership rights.

Critical Warning

Reliance on nomination alone without a Will or Succession Certificate is the #1 cause of redevelopment delays due to title disputes.



Expert Insight

"Always back your nomination with a registered Will to ensure your intended beneficiary actually gets the title."

**Be a Regular Member**

A nominee can ONLY be admitted as a "Nominal Member" of the Society, never a primary member.

**Attend General Body Meetings**

They have no right to attend any AGM or SGM unless specifically authorized by Court.

**Become MC Member**

Strictly prohibited from becoming a Managing Committee member or office bearer.

**Propose/Second Resolutions**

Cannot propose or second any resolution in General Body or Committee meetings.

**Contest Society Elections**

Cannot stand for any election within the housing society structure.

**Vote in Elections**

Has no voting rights in Society elections, regardless of guise or proxy.

**Nominate Candidates**

Cannot "Propose" or "Second" and nominate any electoral candidate.

**Sign Redevelopment Agreement**

ABSOLUTELY CANNOT sign the Development Agreement (DA) or PAAA as an owner.



EXPERT INSIGHT

From 23+ Years Experience

The Critical Error

"Many societies make the fatal mistake of treating nominees as full members during redevelopment.."

Nominee may be one of the legal heirs and may not be entitled for 100% ownership. The proposed redevelopment unit possession may be challenged by other legal heirs, if any.

 Society Safeguard

Always insist on Probate, Succession Certificate, or Release Deeds from all legal heirs before allowing participation in redevelopment voting or signing.



Who Should Be Your Nominee?

★ Ideal Candidates



Executor of Will

Aligns administrative control with your testamentary wishes, ensuring smooth execution.



Legal Heirs

Reduces conflict probability as the custodian and beneficiary are the same person.

ESSENTIAL CRITERIA



Sound Mind



18+ Years

Why Strategic Nomination Matters



Prevents Unclaimed Property



Avoids Future Litigation



Clear Custodianship

! Critical Rules & Facts



No Consent Needed: You are NOT required to inform the nominee before or after making the nomination.



No Re-nomination: A nominee CANNOT further nominate anyone else; the right stays with the member.



Revocable Anytime: You can change/revoke nomination anytime without needing the current nominee's permission.



Post-Death Constraint: Society CANNOT accept or register a nomination form submitted after the member's death.

SECTION 11

WILL: DEFINITION & ESSENTIALS

"The legal declaration of the intention of a testator with respect to his property which he desires to be carried into effect after his death."

— SECTION 2(H), INDIAN SUCCESSION ACT, 1925

Key Insight: No prescribed format is required, and registration is not mandatory, though highly advisable.



Declaration

Clear, unambiguous statement of intent to distribute assets.



List of Assets

Comprehensive inventory of all movable and immovable properties.



Division of Assets

Specific details on who inherits what share of the estate.



Signing & Witness

Must be signed by testator and attested by at least 2 witnesses.



Storing of Will

Safe custody is crucial to ensure the Will is found and executed after death.



WILL - FAQs

COMMON QUESTIONS & LEGAL CLARITY

SECTION 11



Who can make a Will?

Any person who is of sound mind and is above 18 years of age. The testator must understand the consequences of their actions while drafting the document.



Who is a beneficiary?

A person named in the Will to inherit part or all of the estate. When you allocate assets to someone in your Will, that person is legally termed as a "beneficiary".



How to execute a Will?

The testator (maker) must sign the Will in the presence of at least two witnesses. The witnesses must also sign the document. No specific stamp paper is required; plain paper is valid.



Language restrictions?

There are no restrictions. A Will can be written in any language (Marathi, English, Hindi, etc.). The key requirement is that the words should be clear and unambiguous to reflect the testator's intention.



Registration after death?

Yes, but only after the executor initiates it. The registrar will register it only after investigating and being satisfied with the Will's validity and genuineness.



Expert Insight

"While registration is optional, a Registered Will significantly reduces grounds for legal challenges during probate or succession, especially in redevelopment scenarios where clear title is crucial."





Easy to Draft: Best Practices

✓ Drafting Guidelines



Simple Language

Marathi or English – both are perfectly fine. The goal is clarity, not complexity.



Avoid Legal Jargon

Do NOT use complex legal terminologies. Write in plain, understandable words.



Precise Writing

Be specific about asset details and beneficiary names to avoid ambiguity.

⚖️ Legal Limitations & Rules



No Tenancy Rights Transfer

Tenancy rights cannot be bequeathed through a Will; they follow specific tenancy laws.



Self-Acquired Property Only

You can only will assets you own legally. Ancestral property follows succession laws.



Last Will is FINAL

Always date your Will. The latest dated document supersedes all previous versions.

"Most will disputes arise from ambiguous language rather than legal technicalities. Keep it simple, clear, and update it as needed."



Nilay Sarathi

23+ Years Experience



Grounds for Challenge



Sound Mind Issues

Allegations that the testator lacked mental capacity or was suffering from dementia/illness at the time of drafting.



Undue Influence

Claims that the Will was written under pressure, coercion, or manipulation by a beneficiary.



Outdated Will

Conflicts arising when newer assets are not included or family circumstances have changed significantly.



Protective Safeguards



Revoke Earlier Wills

Explicitly state "I hereby revoke all former Wills and Codicils" to prevent confusion.



Use Codicil for Updates

For minor changes, use a Codicil (supplementary document) instead of rewriting the entire Will.



Registration & Witnesses

Registered Will with medical certificate and independent witnesses is harder to challenge in court.

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Legal Challenge Period

Under the limitation period provisions (referencing Indian Succession & Limitation Acts), a Will can typically be challenged up to 12 years from the date of the testator's death / cause of action.



LEGAL FRAMEWORK

Succession Laws Apply

CORE PRINCIPLE

In the absence of a Will, assets are distributed strictly according to the Personal Laws applicable to the deceased's community.



Community-Specific Laws

Different rules for Hindus, Muslims, Christians, Parsis



Distribution Outcome

All legal heirs acquire rights as per respective succession laws

REQUIRED ACTIONS

Procedural Requirements

To establish clear title for redevelopment without a Will, the following court procedures and legal documents become necessary.



Court Procedures

Succession Certificate (Movable assets/debts) Letter of Administration (Administrative rights) Probate (If required by jurisdiction)



Required Legal Documents

Family Settlement / Arrangement Deed Partition Deed (Division of assets) Release Deed (Relinquishment of rights)



5 Immediate Action Items

1

NOMINATION

Update with immediate effect to ensure property stewardship.

IMMEDIATE

2

WILL & TESTAMENT

Execute and register at the earliest to secure asset distribution.

PRIORITY

3

LEGAL HEIRS

Initiate family discussion, take decisions, and execute necessary settlement documents.

4

FAMILY INCLUSION

If adding family members to new property, execute GIFT DEEDS beforehand.

5

Complete all legal documentations BEFORE VACATING AND INFORM SOCIETY ACCORDINGLY

EXPERT WISDOM

Prevention > Litigation



"Investing time in proper documentation now saves years of legal complications, family disputes, and stalled projects later."

Why Nomination Matters?

- ✓ Prevents unclaimed property
- ✓ Avoids society disputes
- ✓ Ensures smooth handover
- ✓ Clarifies stewardship

“

"The way to get started is to quit talking and begin doing."

— Walt Disney



Living Will (Advance Medical Medical Directive)

The right to refuse or withdraw life support in incurable, irreversible conditions—recognized as a fundamental part of the Right to Right to Life under Article 21.



Legal Recognition

Common Cause v. Union of India (2018)



Updated Procedure

Simplified guidelines (Jan 2023)

Legal Foundation & Scope

WHAT IS A LIVING WILL?

A written declaration by a person of sound mind stating their wishes regarding medical treatment and life-support decisions in the event they become terminally ill, unconscious, or incapable of communicating consent.

Constitutional Validity

Grounded in Article 21 of the Constitution of India (Protection of Life and Personal Liberty). The right to die with dignity is a fundamental part of the right to life.

2018 • Common Cause v. Union of India

Supreme Court formally recognized Advance Medical Directives (Living Wills).

Jan 2023 • Procedural Simplification

Why It Matters



Protects Autonomy

Ensures your medical choices are respected even when you cannot speak.



Prevents Prolonged Suffering

Avoids unwanted artificial life support in vegetative states.



Reduces Family Conflict

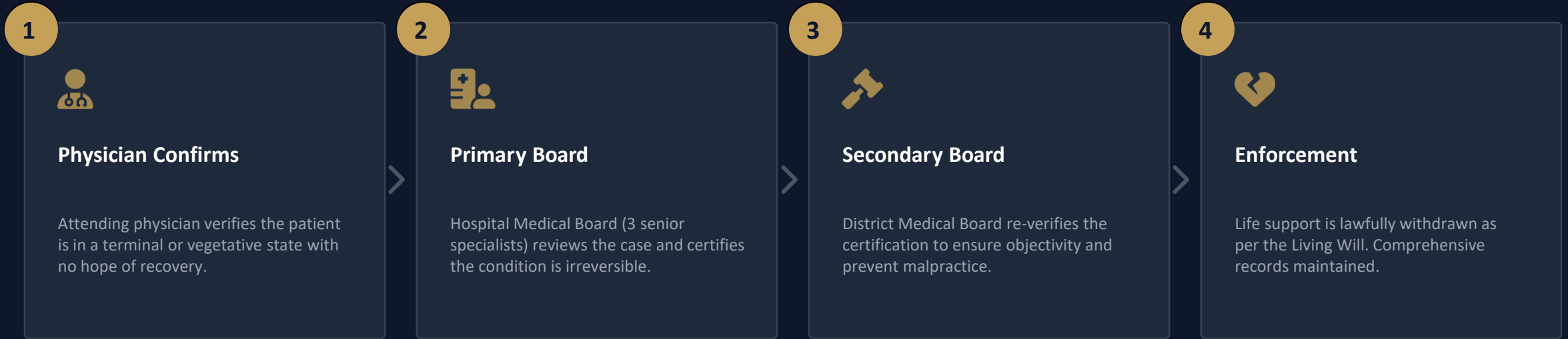
Removes the burden of difficult life-or-death decisions from loved ones.



Clarity for Doctors

Provides legal protection and ethical guidance for lawful withdrawal of treatment.

Enforcement Workflow During Medical Crisis



CRUCIAL SAFEGUARDS

Review Mechanism

Two-tier medical board verification prevents hasty decisions.

Revocability

Can be revoked or altered anytime while the person is of sound mind.

Documentation

Recorded with District Medical Officer/Hospital for legal accessibility.

Living Will vs. Normal Will

	CURRENT TOPIC  Living Will ADVANCE MEDICAL DIRECTIVE	 Normal Will TESTAMENTARY INSTRUMENT
🎯 PURPOSE	Medical treatment & end-of-life choices	Distribution of property & assets
🕒 WHEN EFFECTIVE	When alive but incapacitated	Only after death
📌 LEGAL BASIS	Supreme Court Judgments(Common Cause 2018 & 2023)	Indian Succession Act, 1925
🏛️ RECORD WITH	District Medical Officer / Hospital	Sub-Registrar (Optional)
✍️ WITNESSES	Two (2) Witnesses	Two (2) Witnesses
↺️ REVOCABILITY	Yes, anytime while of sound mind	Yes, anytime before death

Professional Executors & Corporate Fiduciaries

Professional entities that act as continuous, neutral, and regulated fiduciaries for estate execution and trust administration, ensuring unbiased management.



Key Institutions

METCO, Warmond Trustees, Amicorp



Core Benefits

Continuity, Neutrality, Regulation

Why Appoint a Professional Executor?



Role: Executor

Handles probate, asset collection, liability settlement, tax filings, and final distribution post-death.



Role: Trustee

Manages testamentary, family, or charitable trusts created within the Will for long-term administration.



BENEFIT 01

Continuity

Corporate entities never "die" or fall ill. Ensures uninterrupted estate administration even if individual staff members change.



BENEFIT 02

Neutrality

Prevents family bias or conflict. Acts as an impartial third party solely focused on executing your wishes as written.



BENEFIT 03

Expertise

Navigates complex legal, tax, and compliance requirements efficiently. Experienced in handling bureaucracy.



BENEFIT 04

Transparency

Provides audited, documented administration and accounting. Clear records reduce suspicion among beneficiaries.



BENEFIT 05

Convenience

Relieves grieving family members from the heavy administrative burden and procedural hurdles of probate.



BENEFIT 06

Credibility

Courts, banks, and authorities readily recognize established corporate executors (like METCO) as reliable fiduciaries.

Appointment Steps & Legal Recognition

Step-by-Step Process

01 Engage Early & Discuss

Contact the trustee company in advance. Discuss estate details, family situation, and intent.

02 Obtain Written Consent

Mandatory to get formal acceptance letter from the corporate body to act as Executor/Trustee.

03 Insert Appointment Clause

Include clear language appointing the company (e.g., METCO) as sole Executor and Trustee.

04 Define Fee & Custody

Document fee arrangement (enrollment vs posthumous). Hand over original Will for safe custody.

LEGAL RECOGNITION

Section 222(2)

Indian Succession Act, 1925

"Allows a body corporate to act as executor if permitted by its charter (Articles of Association)."

Probate granted to a company carries equal authority to an individual executor.

Crucial Precautions

Verify Credentials

Ensure the entity is a registered corporate fiduciary with a track record (e.g., METCO est. 1946).

Understand Fee Structure

Confirm probate charges, administration commissions, and payment modes.

Communication Protocol

Clarify who the executor coordinates with (heirs/lawyers) to avoid confusion.

Protecting Disabled Heirs & Dependents

Establishing robust legal structures to ensure lifetime protection, professional management, and welfare of heirs who cannot legally administer property themselves.



Testamentary Trusts

Protection within the Will



Professional Management

Trustees & Corporate Fiduciaries

Testamentary Trust: The Core Solution

THE LEGAL CHALLENGE

Under Section 8 of the Indian Contract Act, 1872, persons of unsound mind lack the capacity to contract or administer property. Direct inheritance can lead to frozen assets or misuse.

The "Trust within a Will"

The most secure method is creating a Testamentary Trust inside your Will. Unlike a direct bequest, this structure becomes effective only after your death.



Asset Segregation

Set aside specific assets exclusively for the heir's welfare.



Managed Control

Trustees manage investments and release funds for care.



Who Should be Trustee?

- **Professional Fiduciaries**

Institutions like METCO, Warmond, or Amicorp provide continuity (they don't "die") and neutrality.

- **Hybrid Approach**

Appoint a family member + Professional Trustee for both emotional understanding and administrative rigor.



Structuring the Trust

- ✓ Define usage: Maintenance, rehab, medical, residential care.

Appoint a "Protector" to supervise trustee actions.

- ✓ Restrict sale of corpus assets to prevent depletion.

Safeguards & National Trust Act, 1999



National Trust Act, 1999

Special legislation for persons with Autism, Cerebral Palsy, Mental Retardation, and Multiple Disabilities.



Statutory Guardianship

Allows appointment of a legal guardian who is recognized by local authorities to manage care post-parents' lifetime.



SAFEGUARD 01

Co-Trusteeship

Appoint a Professional Trustee (for admin) alongside a Family Member (for emotional care) to balance efficiency with empathy.



SAFEGUARD 02

Restrict Sale

Explicitly forbid the sale of corpus assets (like the residence) unless absolutely necessary for medical emergencies.



SAFEGUARD 03

Successor Trustees

Name substitute trustees in the Will to ensure continuity if the original trustees resign, die, or become incapacitated.



SAFEGUARD 04

Define "Welfare"

Be specific. List maintenance, rehabilitation, therapy, residential care, and hobbies to guide trustee spending.



SAFEGUARD 05

Appoint a Protector

Designate a "Protector" with veto power to oversee the trustees and intervene if funds are misused.



SAFEGUARD 06

NTA Registration

Register a private trust under the National Trust Act (nationaltrust.gov.in) for additional government protection.

NRI Wills & Cross-Border Succession

Indian law exclusively governs property situated in India. Strategic alignment of foreign and Indian instruments is crucial for efficient cross-border enforcement.



Lex Situs Principle

Indian law applies to Indian assets



Dual-Will Strategy

Separate Wills for efficiency

Core Principles & Best Practices

LEGAL FUNDAMENTALS



Applicable Law

Indian succession laws govern all property situated in India (e.g., flat in Mumbai), regardless of the owner's domicile or place of death.



Foreign Will Validity

Valid in India if compliant with local law & ISA Section 63 (written, signed, 2 witnesses). However, authorities typically require Indian probate.

ACTIONABLE BEST PRACTICES



01

Separate Wills

Create one Will for Indian assets (Indian law) and another for foreign assets (local law) to avoid probate delays.



02

Clear Executors

Appoint distinct executors for each jurisdiction. Ensure the Indian executor is willing and able to act locally.



03

Consistency

Ensure no overlap or contradiction between the two Wills. The foreign Will should clearly exclude Indian assets.



04

Registration

Consider registering the Indian Will with a Sub-Registrar during your next visit to India for added authenticity.

Procedures, Resealing & Documentation

COMMONWEALTH PROCESS (UK, CANADA, AUS, SINGAPORE)



Foreign Probate



Apostille



Resealing (S. 228)

Result: Same legal effect as Indian probate.

NON-COMMONWEALTH (USA, UAE, EUROPE, ETC.)



Certified Will



Notarize/Apostille



Fresh Probate

Result: New Indian grant required (longer process).

ESSENTIAL DOCUMENTS

Original/Notarized Will or Probate Order

Death Certificate (Apostilled/Attested)

Property Title Documents

Succession Certificate / LOA (if intestate)

TIMELINES & TOOLS

Expected Duration:

Uncontested: 4–8 months

Contested: 1–3+ years

Power of Attorney (PoA):

Must be executed abroad, apostilled/attested, then adjudicated (stamped) in India.

COURT REFUSAL GROUNDS

Suspicious or ambiguous content

Conflict with Indian public policy

Failure to meet Indian formalities

(e.g., lack of 2 witnesses)

Tax Implications & Action Checklists

Tax Impact

Inheritance Tax

ZERO

Abolished in 1985. No tax payable on receiving inheritance in India.

Capital Gains

APPLICABLE

Payable only when the inherited property is subsequently sold.

TDS (Sec 195)

MANDATORY

If seller is NRI, buyer must deduct TDS (20-30%+) on sale proceeds.



Action Checklist: For The Testator (NRI)

DO IT NOW



Create Two Separate Wills

One for Indian assets, one for foreign assets.



Appoint Executors

Ideally someone resident in India for local duties.



Maintain Asset Inventory

List all properties, bank accounts, lockers.



Plan for Probate

Keep original Will safe; inform family of location.



Action Checklist: For Heirs & Executors

POST-DEMISE



Secure Original Documents

Will, Death Certificate, Property Deeds.



Obtain Attestations

Apostille death certificate if issued abroad.



Engage Legal Counsel

File for Probate / Resealing in High Court.



Coordinate with Banks

Submit claim forms with court orders.



Manage Power of Attorney (PoA)

If heir cannot travel, execute PoA abroad -> Apostille -> Adjudicate in India.

Summary & Key Takeaways



Living Will

- ✓ Assert autonomy over end-of-life care.
- ✓ Follow simplified SC procedures (2023).



Executors

- ✓ Leverage corporate fiduciaries (METCO) for neutrality.
- ✓ Legally recognized under ISA Section 222(2).



Disabled Heirs

- ✓ Use Testamentary Trusts for lifetime protection.
- ✓ Utilize National Trust Act 1999 provisions.



NRI Wills

- ✓ Maintain separate Wills for India and abroad.
- ✓ Plan for Probate Resealing (Section 228).



IMMEDIATE NEXT STEPS

1

Finalize Drafting

Consult legal counsel to draft Wills and Trust deeds incorporating discussed safeguards.

2

Assemble Inventory

Consolidate list of assets, liabilities, and digital credentials for executors.

3

Obtain Consents

Get written consent from appointed Trustees/Executors Trustees/Executors (especially corporate ones).

4

Review Cadence

Set a calendar reminder to review your estate plan every 2-3 years.

FAQs on WILL:

The Will must be **in writing** (oral/-verbal wills are not valid) — handwritten (“holograph”), typed or printed Wills are valid.

The testator must **sign** (or affix mark) the Will (or direct someone to sign in his/her presence) — per clause (a) of Section 63

The Will must be **attested by at least two witnesses** (“attesting witnesses”). That means: they must see the testator sign (or affix mark) — or see the person signing on behalf of testator under their direction, or receive acknowledgement of testator’s signature/mark. Each witness must then sign in presence of the testator

Law requires **minimum two witnesses** to attest the Will

here is *no statutory bar* on a beneficiary or legal-heir acting as a witness However — and this is important — using a beneficiary (or someone closely interested) as a witness may lead to **future disputes or challenges**: other heirs or claimants may question undue influence, conflict of interest, or object to fairness

therefore recommend that witnesses should preferably be “independent” — not beneficiaries, ideally unrelated or disinterested parties — to avoid grounds for challenge

Is a medical certificate required to make a Will? What if testator is old/sick?

no legal requirement that a Will be accompanied by a medical certificate

The real legal test is “sound disposing mind” — i.e. mental capacity to understand what you’re doing, the assets, the effect of Will, the beneficiaries etc.

obtaining a **medical fitness certificate** (i.e. from a qualified doctor, certifying mental soundness) is often advisable — especially when the testator is old, infirm, or there’s a risk of challenge. This certificate can serve as strong evidence if mental capacity is questioned later. Medical certificate: **not mandatory**, but **helpful** as precautionary/protective measure in many cases

Is registration of Will mandatory? Does an unregistered Will hold legally?

No — registration is **not mandatory**. Registering a Will is a **prudent step** — it gives additional assurance and helps avoid loss, tampering, or disputes later. A registered Will stored with Sub-registrar offers more credibility.

But — and very important — **mere registration does not guarantee validity**. If other elements (sound mind, proper attestation, voluntariness) are flawed, a registered Will can still be contested

What happens in case of conflict / dispute over a Will? How is it resolved?

- A Will (registered or not) may be contested — common grounds: testator lacked mental capacity at signing; undue influence/coercion; fraud/forgery; improper witnessing/attestation
- To resolve conflict, validity of Will is examined under probate procedure: the court (or appropriate legal forum) checks whether all legal formalities were followed, whether witnesses are genuine and credible, whether there's any later Will, etc
- If Will is declared invalid, estate may be distributed under intestacy rules (i.e. as per law/hierarchy of heirs), or an earlier valid Will may prevail (if exists), depending on facts.

Common Question / Concern

Can a handwritten Will (on plain paper) be legally valid?

Can I update or revoke my Will later?

Should I store the Will somewhere safe?

What if the Will maker is ill or physically disabled and cannot sign — can thumb impression or mark be used?

Do witnesses need to know the contents of the Will?

If a Will isn't registered, does that mean it's "unofficial" or "less valid"?

What the Law / Practice Says / What to Check

Yes — handwritten ("holographic") Wills are valid, provided the testator signs (or affixes mark), witnesses attest, and other legal requirements are met.

Yes. A testator is free to amend or revoke a Will during lifetime. A "codicil" can be used for minor changes; for major overhaul, better to draft a fresh Will.

Yes — whether registered or not, keep the Will securely (locked drawer or safe deposit), and inform trusted persons (executor or close family) about location.

Yes — affixing a mark or signing via another person under testator's direction and in his presence. Then witnesses must attest accordingly.

No — it's not necessary for witnesses to read or understand the Will's content or be aware of beneficiary names. Their role is attestation: witnessing testator's signature/mark.

Not automatically. An unregistered Will that meets all essentials — signature, witnesses, sound mind — is valid. Registration helps add credibility and safety.