

Two-thirds of India's civil litigants were fighting over land or property

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Maxim: *Talk about money before it becomes a problem.* — Monika Halan, in substance

Indian families will discuss almost anything at the dinner table except who owns what, who owes what and who gets what. The silence feels polite. It often ends in a lawyer's office.

The money conversation a family avoids today is usually the one it ends up having later in court.

India's best-known example played out in public. Dhirubhai Ambani, who built Reliance from scratch, died on 6 July 2002, according to [his Wikipedia biography](#), and he did so without leaving a will, as [Deccan Herald noted](#) years later. His sons, Mukesh and Anil, had run the group together while he was alive. Within two years their differences were public; in November 2004, Mukesh acknowledged "differences with Anil over ownership issues".

The settlement took until the early hours of 19 June 2005, and it took their mother. Kokilaben Ambani brokered the division of the empire, helped by senior bankers, according to a [case study of the demerger](#). Two separate groups emerged, and the brothers went their own ways.

It would be too simple to say a will would have prevented all of this. Brothers with different ambitions may have parted anyway. But the absence of clear, discussed arrangements meant that a question the founder could have settled in a quiet conversation was settled instead through three years of strain, in full public view.

Most families are not the Ambanis. Their disputes are over a flat, a plot in the village or a few lakh in a joint account. But the pattern is the same, and the courts are full of it.

What the letters to a columnist reveal

Monika Halan, who has written about personal finance for decades, noticed a change in the questions people sent her. Early on, most were about investing: what to do with ₹50,000 in the bank, which fund to buy, how to divide money between assets. More recently, she wrote in a [November 2024 column](#), the questions have turned to family: inheritance, property, and "the difficulty of money conversations between spouses". Many arrive anonymously and hesitantly, which itself says how hard these topics are to raise.

She was sharp about one comfortable belief in particular: "the absolute myth of a big happy large Indian family". Families that celebrate festivals together, she observed, can end up "in court the next day" over a flat that one child was given and another was not.

The courts bear her out. In a nationwide survey of 9,329 litigants across 24 states, conducted in 2015-16 by the research group DAKSH, about 66% of civil cases involved land or property disputes, and roughly a tenth were family disputes, according to the [DAKSH Access to Justice report](#). Not all of those are quarrels between relatives. But property is where Indian family wealth sits: the average household held about 84% of its wealth in real estate and other physical assets, according to

government survey data [reported by Business Today](#) in 2017. The asset families hold most of is also the one they discuss least.

The conversations families skip

There are at least three money conversations that most Indian families postpone, and each grows harder with time.

The first is between spouses: what each earns, what each owes, what the savings are for, and what happens if one of them dies or falls ill. It is often avoided because it feels like a lack of trust. It is the opposite.

The second is between parents and adult children, and it runs both ways. Parents rarely explain what they own, what they owe or what they intend. Children rarely ask, for fear of seeming greedy. Yet the financial lives of the two generations are closely tied. Only 23% of Indian households were saving or planning to save for retirement in 2016, according to the RBI's Household Finance Committee, and an earlier national survey found about 80% of urban Indians over 60 depending on their children for economic support, as [IndiaSpend reported in Business Standard](#). When parents' retirement is quietly the children's responsibility, not talking about it is not a way of avoiding the issue. It is a way of being surprised by it.

The third is between siblings, about the parents' assets. This is the one most likely to end in court, and it is almost always easier while the parents are alive and can say what they want.

Starting before there is a problem

The hardest part is the first sentence, so make the occasion ordinary rather than dramatic. A family money meeting once a year, perhaps around tax-filing time when the papers are out anyway, turns a loaded subject into a routine. Begin with facts, not feelings: what exists, where it is, who is named on it.

Make a will, and tell the people affected what is in it. Many families assume that nominations settle everything. They do not. In December 2023, in *Shakti Yezdani v Jayanand Jayant Salgaonkar*, the Supreme Court held that a nominee of shares does not become their absolute owner; nomination does not override succession law, and the nominee holds the assets until the rightful heirs establish their claim, [Verdictum reported](#). A nominee makes the transfer easier. A will decides who actually inherits.

If one child is to receive more than another, a property or a share of the business, explain why while you can. A decision explained in person is far easier to accept than one discovered in a document.

And for adult children, ask gently but directly about your parents' retirement. Do they have enough? Do they expect support? Knowing the answer early lets everyone plan, instead of discovering the gap in a hospital corridor.

If you do one thing: Choose a date in the next month for a family money conversation, and write down the three questions you most need answered: what exists, who is meant to have it, and what each person expects of the others. Then hold the meeting, however awkward the first ten minutes feel.

The Ambani settlement needed a mother's authority, senior bankers and three years. Most families will never have that kind of help, or that kind of money to argue over. What they have instead is time, while everyone is still at the same table.

Halan's point is that the awkwardness of a money conversation is small and temporary, while the cost of avoiding it can be large and permanent. Have it while it is still a conversation, and before it has to become a case.

Sources

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