

Upload, lock and retrieve at will

A number of companies and even banks are providing these services, but at a cost

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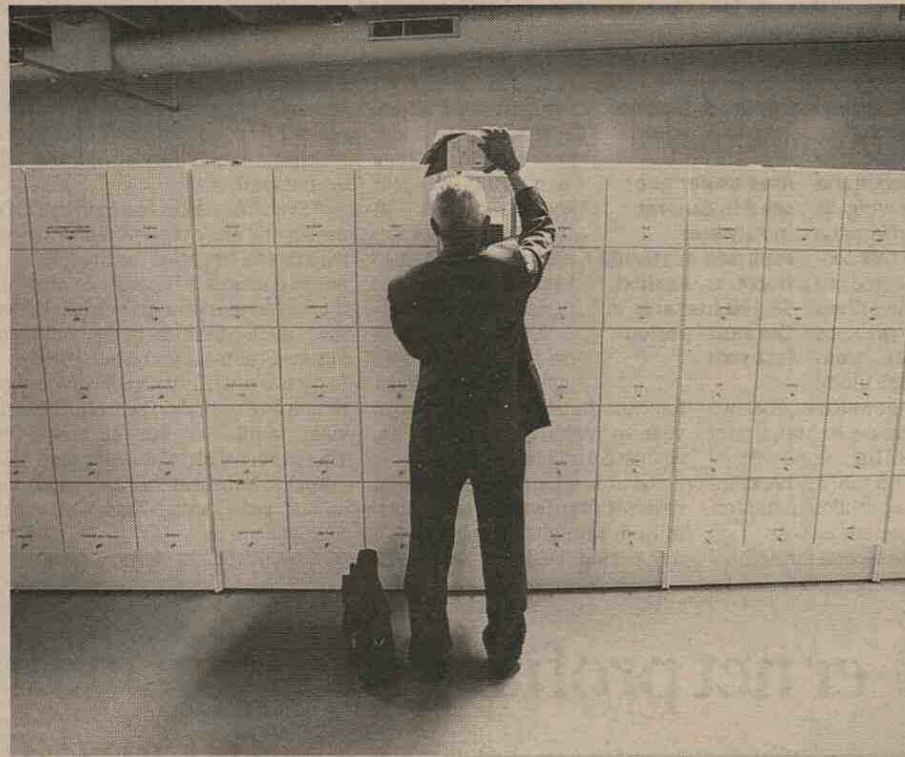
Most of us save important documents like property agreements in safes at our homes or in bank lockers, if these are not required on a daily basis. But, what if we need a copy of a document urgently and are not able to reach the locker? Or, what if the documents are damaged in some natural calamity? Wouldn't it be great to have a digital version of the document that we can access and print anytime and anywhere we want?

Such services are now available. Along with record management companies, banks have also started offering the facility of a virtual online locker where they electronically save the scanned copies of documents that customers wish to save.

Kleeto, a record management company, provides storage for both physical and digital documents. The company will pick up your documents, scan and digitise them and store both physical and digital forms. An account is created for each customer with a login ID and password. Customers can access the documents anytime they want, using the ID and password. If they want the physical documents, customers can ask for the documents to be 'returned' and it would be delivered to them, says Sunil Mahajan, CEO, Kleeto.com.

The annual charges are ₹1,200 for a base package and ₹2,000 for a premium package. The base package offers storage for 100 physical documents (five pages per documents), 500 digital documents and 12 delivery or pick-ups in a year. The premium package offers storage for 250 physical documents, 1,500 digital files and 20 delivery/pick-ups in a year.

Documents that would need to be digitised include appointment letters, car registration papers, birth certificates, educational and professional certificates, bank



DIGITAL LOCKER PRODUCTS OFFERED

	ICICI Bank	OneAssist (Tie-up with HDFC Bank)	Kleeto (Record management company)
Product	E-locker	DocuSafe	Kleeto Experience/base/premium
Offered to	Wealth management customers	All (including HDFC Bank customers)	All
Charges	Free for wealth management customers	₹1,099 & 1,499*	₹1,200 (base plan) & ₹2,000 (premium plan)
Features	Upload, download, view and store documents	One can share documents online with the help of a temporary password too	Along with digitising documents, Kleeto also offers storage of physical documents
How to register	ICICI Bank's wealth customers can avail it for free	Choose a plan, enter personal details and pay online to register	Choose a plan, enter personal details and pay online/offline

*Not sold as a stand alone service. It is available with the 'mobile and wallet protection services' package

statements, credit card receipt and statements, horoscopes, tax certificates, fixed deposits, driving licence, loan documents, medical reports, insurance policies, passport, PAN card, voter card, property papers, utility bills, warranty cards, wills and many more.

Recently, ICICI Bank launched the 'e-locker' — a virtual online locker, which

provides online storage facility for scanned documents. It is currently a free service for the bank's wealth management customers, who can avail of this facility by logging into internet banking using their ID and password. Customers who have the three-in-one account (demat, savings bank, trading account) can access the same e-locker from the website of

both ICICI Bank as well as ICICI Securities.

OneAssist Consumer Solution, which provides mobile and wallet protection services, also offers the online storage service, free of cost, to customers who sign up for their other services. It has recently tied up with HDFC Bank. The annual charges for the wallet protection services are ₹1,099 and ₹1,599 for two

different plans. Similarly, charges for the mobile protection service are ₹1,099 and ₹1,499.

Subrat Pani, co-founder and director of OneAssist says people try to store their important documents online using Google docs and so on. "But this (online storage device) is a more secured and organised way of storing and accessing documents. Since there are two levels of password authentication, it is very secure."

Besides, the files are stored in an encrypted form.

Both ICICI Bank's e-locker and OneAssist's DocuSafe have storage space of one GB. This is enough to store about 50 documents of three-four pages each. You can also customise the locker and have different folders or sub-folders within it for different kinds of documents. For instance, documents required for identity proof, or Know Your Customer verification, financial documents, bills, certificates and so on.

While using DocuSafe you can also email the document to your 'OneAssist' account and the document will be saved automatically in your online safe. It will be identified by your email ID. For instance, you can transfer your bank statements or utility statements directly to your online safe and take a print out whenever you require them.

There is also a feature of sharing documents. For instance, if you need to show your tax certificate to your CA, then you can send a link with a password and an expiry date for the password.

The advantage of an online storage space is that you can get a centralised view of all your documents, says Mahajan. "You may have some documents saved in your official email and some in your personal email. This way you can consolidate all your documents and don't need to figure out where the document is saved," he explains.