

EASY STORAGE

DIGITIZING

DOCUMENTS

ONLINE STORE

FILES

# Digitize documents and store online to ensure their safety

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lead to cancellation of your loan request. Similarly, misplacing a medical report may put your loved one's life in danger.

Imagine you applied for a home loan and at the time of documentation, the bank asked you for the receipts of income-tax returns you filed for the last three years and also the corresponding form 16s. While you had all the form 16s of the previous years, you had misplaced the acknowledgement receipts for one of the years. This could

If you are one of those who often misplace documents, you can look at digitising your documents online. There are companies that offer you online space for digitizing and storing documents for your use. What's more, these facilities help you organize your documents in separate folders.



You may wonder if simply scanning files and saving them on your desktop, or email or elsewhere may work. But there are inherent problems with that: your desktop can crash, your mail hacked, or simply the files may be too heavy to upload. But the digitization facility helps you tide over all such problems.

### **What's the service?**

Companies basically offer you online space to store documents in easy-to-use folders in portable document (pdf), image (jpg) and other formats.

This service helps you scan and convert physical documents into digital format and upload it online. The service is Internet-based but not all companies offer it free of cost. You just need to get a login identity and password after you create an account with the site you choose by making a payment online. The fee could be just Rs 500 per annum and can go up to Rs 2,000, depending on the service you choose.

**How do you retrieve files:** Once the documents are uploaded, you can log in and search the relevant documents with key words, download it and also send across the files to people. Archived digital data is tagged, indexed for easy search and retrieval.

### **Who offers it?**

ICICI Securities has launched a facility called eSafe on its online broking platform, ICICIdirect.com for its customers, where it gives free 25 MB online space to store documents and images. ICICI Direct offers this service free of cost to its customers.

You can also avail document storage facility pertaining to one set of services. For instance, ITR Vault.in helps you upload and store documents related to income-tax and wealth tax.

On the other hand, Myhealthrecords.in helps you digitally archive your medical

documents such as ECGs, X-rays and MRIs, lab reports, medical bills and hospital records, among others. "With the help of high-end technology, we help to compress documents up to 1/10 times. Though you can upload paper records on your own we help you compress and digitize other records such as film X-Rays, MRI's, CT Scans and ultrasound images and store it for you online," says Anil Joshi, co-founder, Myhealthrecords.in.

Apart from converting your physical papers into digitized format, Kleeto.in also picks up documents from your home and keeps it in a warehouse and delivers them to you whenever you need them. "Under our record management services, we keep the documents in safe custody. We package, barcode and put in a box and store in termite-free, fireproof warehouses. The moment you sign up with us, we are legally bound to keep the documents safe," says Sunil Mahajan, chief executive officer, Kleeto.in.

### **Why should you sign up?**

**Storage:** Since your documents or files are constantly exposed to various risks such as theft, fire, loss, memory, termites, dust, moisture and even kids at home, storing them online ensures their safety. Says Bangalore-based Sudipto Das, who is into a semi-conductor business and has signed up with Kleeto.in, "I didn't have time to compile complicated manual files on my own. It has made things simpler for me."

**Restoration:** With digitization, data can be enhanced to make it more legible. Old, faded and fragile documents can be made readable. "While we scan all physical documents we use technology to make content of physical documents part of search where user can search for file titles or content. We have an inhouse software that enables this search option," says Mahajan.

### **Is it safe?**

Even as these sites offer you ease in terms of retrieval and storage, there could be security issues. Says cyber law expert Pavan Duggal, "There are legal issues pertaining to jurisdiction and security of the documents or electronic data. So before signing up you should go through the terms and conditions to have a clear idea of where the storage of document is happening, what are the security mechanisms that the

company is adopting and what are the redress mechanisms available in the event of a dispute with the provider.”

As a measure of security, in the ICICI Direct.com facility, you have to keep changing your password every 15 days. ITR Vault offers you a dual password facility. The second password can be given to your consultant, who can upload your documents or retrieve them. Using the second password, a person can only add or read any document; he/she cannot amend or delete any document.

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