

VIRTUAL SAFEKEEPING

Web-based platforms are now offering numerous online storage services that hold on to your life's most important documents till you need them

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Sunil Mahajan had a torrid time a couple of summers back. His air-conditioner went bust in the middle of a scorching Delhi summer but what made it worse was that he could not locate the warranty card and had to shell out Rs 10,000 for a new compressor even though the warranty period had not ended. Mahajan, instead of getting mad, got organised. Last year, with a partner, he started an online service called Kleeto.in that allows people to store everything from receipts to warranty cards, mutual fund and property documents or car insurance papers physically in one place as well as in a digitised form. Swelling dossiers for a lifetime of investments and purchases, busy schedules, and just a general inertia against document management is seeding a new way of storing critical documents online. No more back-breaking searches in old trunks and dusty drawers for that elusive class X board exam certificate which is a must for your all-important visa application.

"We hired a few business school students and conducted three surveys across locations, during which we met 600-800 people to see if there was such a need. To our surprise, 60-70 per cent said yes and that they were poor at managing all their key documents and that volume is exploding as we soon have documents for spouse, children, parents etc." says Mahajan.

Warrantify.com is a similar company but with a focus on warranties alone. The company's objective is to make warranties and the claim process paperless and headache-less in the future. As of now, they act as a platform between the retailer and the subscriber when it comes to storing warranties online. But their objective is to challenge the whole war-



ranty claim process. "The process can be complicated and annoying and you might need to wrangle with the call centre for hours. Instead, we plan on making it as simple as clicking on a 'claim' button online and the retailer can respond to it. It will leverage the impending smart phone penetration and make it painless," says Haritash Tamvada, co-founder and CEO, Warrantify. The company will earn its revenue through sales of extended warranties and accessories for gadgets.

Gulshan Kumar, who works for a telecom company in Delhi, had a harrowing time when he had to file numerous financial and personal documents for a visa application that eventually forced him to take a day off just to locate everything. Kumar now stores everything digitally and physically with Kleeto and can find anything in his searchable database, that too in less than a minute. Chaitanya P, a frequent gadget shopper, could no longer keep track of his warranties. He had to pay for a speaker replacement on his phone in spite of it being within warranty period.

Now, the moment he

Chaitanya P had to pay for a speaker replacement on his phone in spite of it being within the warranty period. Now he just takes a photo of the receipt on his smartphone and uploads it immediately

buys anything, he takes a photo of the receipt on his smart phone and uploads it immediately.

More often than not, health records such as ECGs, old doctors' prescriptions, X-rays are stashed away and forgotten but often another doctor asks for them or the ailment resurfaces. Similar to other online repositories for scanned documents, myhealthrecords.in does the same but for medical records. Family and parental medical histories can also be accessed online remotely on this web-based platform by user-authorized medical experts and referred to for advice.

"Legal and medical records are really important. In one case, a patient wanted to get a second opinion and couldn't send the previous records on time. Digitising X-rays and ECGs is not easy and not everyone has a scanner. We make a virtual clinic for the doctor, give them the website, and they can log on to see all records," says Anil Joshi, co-founder of Myhealthrecords.in. ■