

JATIN POPAT, 49, founder and CEO, Willjini.com

'We aim to bust myths about will-writing'

Anubhuti Matta

anubhuti.matta@hindustantimes.com

Jatin Popat (below), CEO and founder of Willjini.com — a year-old succession services portal that offers will-writing services and other succession services — discusses why such offerings are gaining ground in India.

How would you define the need for a service such as Willjini.com?

The website was launched in June 2014, to allow people to make wills from the comfort of their homes. Indians are not comfortable with addressing the idea of death. A lot of people, at some point, consider making wills but don't end up doing so, thinking the legal process will take long, and procrastinate until its too late. It is crucial to have a will to avoid disasters in the future.

Willjini.com facilitates the writing of a will in 30 minutes, and customers do not have to physically meet



anyone or make incessant calls. Only your witnesses will know about your will. The portal is managed by succession services lawyers.

Can you run us through the online process?

You must fulfil three steps — first, fill in your personal and property details; next, file your distribution wishes; and finally, declare your will. Once all details are filled in, the will is sent to you in a Word document.

To generate a will instantly, you need to fill in details of witnesses and include the signatures of two witnesses.

What are the advantages of an online will?

The greatest advantage is that there is a fixed price to making your will. A lawyer may charge anywhere between a few hundreds to a several thousands. For a fee of Rs 5,000, lawyers associated

with Willjini.com will assist you, and make additions or deletions to the will as per your directions. Online portals such as Willjini.com also allow you to easily accommodate



■ Online portals allow you to easily accommodate exceptions such as remarriages and adopted children, says Jatin Popat of Willjini.com.

exceptions such as remarriages, adopted children and various communities, instead of having to look for specific lawyers for a certain kind of will.

How important is it to make a will?

There should be at least one will per house. The absence of a will can cause confusion over distribution of property, and a will could thus prevent disputes between siblings or successors.

Why let the government decide what a successor will receive by way of inheritance, when the family member can use his or her own discretion?

How popular are online wills in India?

The concept was introduced about 20 years ago, in countries such as the US, UK, Australia and Canada. In India, it is about a year old. It is important that people know how the process works with online wills since there are a lot of misconceptions involved.

For instance, people believe that at 35, they don't need a will. If you can buy life insurance policy, you should also have a plan to protect your family in case anything happens. Also, NRIs mix their Indian assets with their foreign wills instead of making a separate will as per Indian laws.

FOR LEGAL SERVICES, LOG ON TO...



Meeturpro.com: An online shopping portal for professional legal services.

For home buyers: Title verification, VAT, service tax, TDS computation, drafting services.
For home sellers: Capital gains structuring, drafting services, VAT, service tax, TDS, computation, advisory services in family settlement and partitions.



Legaldesk.in: A do-it-yourself legal drafting product and delivery service.

For home-buyers: Property title verification, drafting of sale deeds and agreements, power of attorney for property matters, gift deed.

For home sellers: Drafting of sale deeds and agreements, MOU and joint venture agreements.

Existing homeowners: Rental agreement — its online preparation and delivery, mortgage and finance agreements, power of attorney to manage the property.



Nrilegalservices.com: Offers completely customised, broad range of services to manage and protect NRI properties without the need for them being personally present in India.

Services: Landlord-tenant disputes, partition of property, property search, power of attorney, succession certificate, etc.



Legaljini.com: Legaljini.com offers online legal services such as title verification, drafting of application on behalf of the buyer to the society for NOC, drafting of sale deed and other property affidavits, drafting of power of attorney, etc.

Willjini.com: Offers succession services and services related to the will.



Ezeewill.com: Is a government-owned online portal for will preparation. Wills are delivered to users through courier or e-mail.

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NET ADVANTAGE

A growing number of Indians are using online portals to help with real-estate legalities and will-making. While these services are cost-effective and convenient, experts say users must read the fine print

Pooja Birala Jatwal
@htproject@hindustantimes.com

Deepika Radhakrishnan, 25, an IT professional, was about to buy her first flat in Guduvancheri, Chennai, in July this year, and was looking for guidance. "I am not well-versed with legal rules regarding purchase of a property," she says.

She logged on to Meeturpro.com, an e-commerce platform for professional services such as personal taxation, business set up, drafting deeds and agreements, and after sharing details about the developer, title, and the flat online, she got help with her sale agreement, verification and background checks.

This service cost her Rs 11,000, excluding taxes, and two months ago, she bought the 2BHK flat.

Similarly software engineer Prince Gupta, 26, preferred to renew his rental agreement five months ago through the two-year-old portal LegalDesk. In this, he says, helped him save on time and the inconvenience caused, if brokers were involved in the process.

LegalDesk.in is a do-it-yourself platform that helps users make agreements, deeds, affidavits and wills online from anywhere, anytime. "I found the online service very professional and transparent," says Gupta. "I could see the entire process right in front of me, and I got



Accessing legal help online is a great start. It helps digitise all your documents and a website may end up informing a client on things that lawyers may not. It may also result in having documents on time.

PANKAJ KAPOOR, director of real-estate research agency, Ulaes Foras

my agreement within four days without having to make a single visit to their office."

Likewise, LegalJini.com that provides on-demand legal services, helped Juhu resident Parnas Mistry, 40, prepare his sale agreement to convert rented property into ownership and complete the sales transaction, including registration. "It was great to have an online, professional expert helping me sort out complex real-estate issues," says Mistry.

Across the country a growing number of people are opting for online legal help to verify

documents and make wills, as against consulting offline brokers or lawyers. Experts say online portals can help clients save time, and exorbitant fees paid to lawyers.

"Accessing legal help online is a great start. It helps digitise all your documents and a website may inform a client about many other things that one may not get out of consulting a lawyer personally," says Pankaj Kapoor, director of real estate research agency Ulaes Foras. "Also, for chores such as registering a sale deed, for which agents charge Rs 5,000, you may end up paying less and actually get it on time."

HOW IT WORKS

According to Krupesh Bhat, 39, founder of year-old portal legaldesk.in, three main factors have led to a change in the mindset of people who were earlier suspicious of sharing legal details online and depended on brokers and lawyers to do it for them.

"First, online services are more affordable, for instance, some of our services start at Rs 250," he says. "Also, we ensure that most requests are sorted within three days, which is not the case at all offline vendors."

Offline, the processes typically take more time, mainly because of unavailability of lawyers, the time taken for appointments to materialise and the hierarchy of a documentation process has to go through. Therefore, it can take



ILLUSTRATION: SHRIKISHNA PATKAR

a minimum of six to seven days for a document to be handed over to a client, and clients end up paying on a per-day basis.

Third, adds Bhat, online platforms help customers cut down on the legwork involved.

Divakar Vijayasarithy, co-founder of MeetUrPro, says, "Online legal documents are as effective and legally valid

as any offline document. The documents are quality checked for language and legal validity. The customer has plenty of time to go through the document sitting at home — there is no hurry to verify it, unlike when you review it in front of a lawyer," he adds.

Vikram Goel, 40, a Pune resident who works in the books department at

ISRCON, took legal help from LegalJini.com in March this year to rectify his income-tax papers and seek guidance on property rights.

"After exhaustive research, I was assured of the company's credibility and the authenticity of its work," he says. "My only concern was whether they could help in sorting out my property-related taxation

conundrum." The process is still underway but so far he has no complaints.

Bhat of LegalDesk says that his priority behind creating such a website was to save on time that is otherwise involved in running around. "For the simplest of things such as wanting a stamp paper, one needs to get into a long queue and knock on multiple doors," he says.

Adds Vijayasarithy, "The final cost to the consumer in case of legal assistance is usually less online," he says. For example, a basic tax planning service costs Rs 375 and takes 24 hours online, but the same costs Rs 2,000, and can take about four days offline, says Vijayasarithy. He says his firm handles about 280 to 300 transactions a week, and caters to about 700 to 800 customers a month, of which 30% are repeat customers.

At LegalDesk.in, the most

common requests pertain to calculation of stamp duty, notarisation and registration of documents.

While LegalDesk.in has a 20-member team, comprising four senior lawyers, Meeturpro.com's 28-member team consists of lawyers, chartered accountants, company secretaries, certified financial planners and cost accountants.

WHERE THERE'S A WILL

In addition to core real-estate-related legal services, online firms also offer help with will-making. WillJini.com is a Mumbai-based online provider of succession services and will-related dispute settlements, to Indians and NRIs with property in India. The year-old website offers FAQs on basic issues in 12 Indian languages and video assistance in four languages.

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Jayaben Nagda, 69, a home maker from Juhu, learned about online wills from her children. "Running to and fro between lawyers was not feasible at my age. My two sons thought this was the best solution so I drafted my will online six months ago. It took me just an hour to make the will and I had help from lawyers all the time. I am also assured of having changes made as and when I want."

Similarly Mumbai-based Ezeewill.com, launched in August 2014, is an online service of data submission for will preparation. At Ezeewill, for Rs 4,000, clients can draft up to two wills.

PROCEED WITH CAUTION

With the increase in online portals offering a range of technical and complex legal services, what are the precautions customers must take to ensure they are not duped?

"Make sure the online company offers live support in case you need to talk to a legal expert on the telephone," says Bhat. "Check reviews of the company."

Users must also confirm that the price and the refund policy is clearly mentioned.

"Reference checks are important. Users must read the fine print in the agreement and follow up with the website until they get the necessary documents in hand," says real-estate lawyer Vinod Sampat.