

title: "eMunimJi · Magic Commands" subtitle: "Voice + DM commands that work for every workspace. Fast, deterministic, free." date: "June 2026"

# Magic Commands

A **magic command** is one short voice note (or typed DM) that returns the answer instantly — no menus, no buttons, no LLM round-trip. Everything in this document works on the **Free tier**, in **7 languages**, and reaches an answer in **under 100 ms** because the parsing is fully deterministic on the device.

*Why it matters: an eMunimJi user sends 12–40 messages a day. If every one cost an LLM call (₹0.20–₹0.40 each), the unit economics collapse. Magic commands keep ~85% of daily traffic on the deterministic path, leaving the LLM for the truly novel queries.*

## How a magic command is parsed

Every magic command is **<PERIOD> × <METRIC>** — two keyword classes the matcher recognises across 7 languages.

"aaj ka kharcha"

| | |

| |└─ METRIC : expense / profit / sales / collection / saving / gst / udhar / margin / summary

|└─ (filler – ignored)

└─ PERIOD : today / yesterday / week / last-week / month / last-month / year / last-year / lifetime

If **both** axes match, eMunimJi answers from local DB in milliseconds. If only one matches (e.g. you say "kharcha" without a period), the bot falls back to the existing balance/expense summary. If neither matches, the LLM path handles it.

## The Period axis — 9 windows

| You say                                                               | Window                    |
|-----------------------------------------------------------------------|---------------------------|
| aaj , aaj ka , aaj ki , today , आज , ಇಂದು , இன்று , ajj               | Today (IST 00:00 → 24:00) |
| kal ka , kal ki , yesterday , ನಿನ್ನೆ , நேற்று                         | Yesterday                 |
| is hafte , hafte ka , this week , इस हफ्ते , ಈ ವಾರ , இந்த வாரம்       | This week (Mon–Sun)       |
| pichhle hafte , last week , पिछले हफ्ते                               | Last week                 |
| mahine ka , is mahine , this month , इस महीने , ಈ ತಿಂಗಳು , இந்த மாதம் | This month (calendar)     |
| pichhle mahine , last month , पिछले महीने                             | Last month                |
| saal ka , is saal , this year , इस साल , ಈ ವರ್ಷ , இந்த வருடம்         | This FY (Apr → Mar)       |
| pichhle saal , last year , पिछले साल                                  | Last FY                   |
| ab tak , lifetime , all time , kul , अब तक                            | Lifetime                  |

**FY-aware:** "saal ka kharcha" gives you the Indian fiscal year (1 Apr → 31 Mar) — not the calendar year. So in May 2026 it returns the Apr-2026 → Mar-2027 window. The CA-ready behaviour by default.

## The Metric axis — 10 verbs

| You say                                                          | Metric     | What it reports                                           |
|------------------------------------------------------------------|------------|-----------------------------------------------------------|
| kharcha , kharch , expense , spent , बचत , खर्चा , ಖರ್ಚು , செலவு | Expense    | All Debit entries in the period + top 5 categories        |
| kamai , income , earning , कमाई , ஆதಾಯம்                         | Income     | All Credit entries + top 5 categories                     |
| bikri , sales , selling , बिक्री , ಮಾರಾಟ , விற்பனை               | Sales      | Sales-tagged credits + top 5 customers                    |
| profit , labh , munafa , लाभ , முன்பாபா , லாಭ                    | Profit     | Sales – stock – opex (Business); Income – Expense (other) |
| collection , vasooli , वसूली , ಸಂಗ್ರಹ , வசூல்                    | Collection | Maintenance / dues collected (Society)                    |
| bachat , saving , बचत , ಉಳಿತಾಯ , சேமிப்பு                        | Saving     | Income – Expense (Household)                              |
| gst , tax , जीएसटी                                               | GST        | CGST + SGST + IGST collected on sales                     |
| udhar , credit sales , उधार , கடன்                               | Udhar      | Credit-tagged sales in the window                         |
| margin , मार्जिन                                                 | Margin     | (Profit ÷ Sales) % (Business)                             |
| hisaab , summary , report , overview , হিসাব                     | Summary    | One-shot P&L card                                         |

## Workspace-aware behaviour

The same `aaj ka kharcha` produces a tailored reply per workspace type.

### Business workspace

Optimised for shopkeepers / SMBs. Sales/stock/profit/GST/customer attribution.

| Command                               | Headline                                                   |
|---------------------------------------|------------------------------------------------------------|
| <code>aaj ka kharcha</code>           | Today's debits + top categories (Stock, Salary, Rent, ...) |
| <code>aaj ki bikri</code>             | Today's sales + top 5 customers by ₹                       |
| <code>aaj ka profit</code>            | Sales – Stock – Opex (the real number)                     |
| <code>mahine ka GST</code>            | CGST + SGST + IGST collected this month — ready to file    |
| <code>mahine ka udhar</code>          | Credit-sales total in the window                           |
| <code>saal ka summary</code>          | One-shot FY P&L card                                       |
| <code>saal ka margin</code>           | Year-to-date margin %                                      |
| <code>kal ka kharcha</code>           | Yesterday's spend (forgot-to-check shopkeeper)             |
| <code>pichhle mahine ka profit</code> | Last-month comparison number                               |

### Society workspace

Optimised for RWAs / housing co-ops. Collection/defaulters/sinking-fund focused.

| Command                           | Headline                                                        |
|-----------------------------------|-----------------------------------------------------------------|
| <code>aaj ka collection</code>    | Today's maintenance receipts + top 5 contributors               |
| <code>mahine ka collection</code> | This month's total collected                                    |
| <code>mahine ka kharcha</code>    | Society expenses (lift maintenance, guard salary, water tanker) |
| <code>saal ka collection</code>   | FY-wide collection — for the AGM report                         |
| <code>saal ka kharcha</code>      | FY-wide spend by category                                       |
| <code>is hafte ka summary</code>  | Weekly committee snapshot                                       |

### Household workspace

Optimised for families. Per-member, per-category, savings-rate focused.

| Command                  | Headline                                                           |
|--------------------------|--------------------------------------------------------------------|
| aaj ka kharcha           | Today's debits + top categories (Groceries, Fuel, Eating Out, ...) |
| mahine ki bachat         | Income – Expense for the month                                     |
| mahine ka kharcha        | This month's burn + breakdown                                      |
| saal ka summary          | FY income vs spend (tax-season ready)                              |
| pichhle hafte ka kharcha | Last-week recap                                                    |

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## The full magic-command grid (90 combinations work today)

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Every **PERIOD × METRIC** combination is valid — pick any one column and any one row.

|                   | Today               | Yesterday           | Week                  | L-<br>Week         | Month                  | L-<br>Month         | Year                 | L-Year            | Lifetime            |
|-------------------|---------------------|---------------------|-----------------------|--------------------|------------------------|---------------------|----------------------|-------------------|---------------------|
| <b>Expense</b>    | ✔ aaj ka kharcha    | ✔ kal ka kharcha    | ✔ hafte ka kharch     | ✔ pichhle hafte ka | ✔ mahine ka kharcha    | ✔ pichhle mahine    | ✔ saal ka kharcha    | ✔ pichhle saal    | ✔ ab tak ka kharcha |
| <b>Income</b>     | ✔ aaj ki kamai      | ✔ kal ki kamai      | ✔ hafte ki kamai      | ✔ pichhle hafte ki | ✔ mahine ki kamai      | ✔ pichhle mahine    | ✔ saal ki kamai      | ✔ pichhle saal    | ✔ ab tak kamai      |
| <b>Sales</b>      | ✔ aaj ki bikri      | ✔ kal ki bikri      | ✔ hafte ki bikri      | ...                | ✔ mahine ki bikri      | ...                 | ✔ saal ki bikri      | ...               | ...                 |
| <b>Profit</b>     | ✔ aaj ka profit     | ✔ kal ka profit     | ✔ hafte ka profit     | ...                | ✔ mahine ka profit     | ✔ pichhle mahine ka | ✔ saal ka profit     | ✔ pichhle saal ka | ✔ lifetime profit   |
| <b>Collection</b> | ✔ aaj ka collection | ✔ kal ka collection | ✔ hafte ka collection | ...                | ✔ mahine ka collection | ...                 | ✔ saal ka collection | ...               | ...                 |
| <b>Saving</b>     | ✔ aaj ki bachat     | ✔ kal ki bachat     | ✔ hafte ki bachat     | ...                | ✔ mahine ki bachat     | ✔ pichhle mahine ki | ✔ saal ki bachat     | ...               | ...                 |
| <b>GST</b>        | ✔ aaj ka GST        | ✔ kal ka GST        | ...                   | ...                | ✔ mahine ka GST        | ✔ pichhle mahine ka | ✔ saal ka GST        | ✔ pichhle saal ka | ...                 |
| <b>Udhar</b>      | ✔ aaj ka udhar      | ✔ kal ka udhar      | ✔ hafte ka udhar      | ...                | ✔ mahine ka udhar      | ...                 | ✔ saal ka udhar      | ...               | ...                 |
| <b>Margin</b>     | ✔ aaj ka margin     | ✔ kal ka margin     | ✔ hafte ka margin     | ...                | ✔ mahine ka margin     | ...                 | ✔ saal ka margin     | ...               | ...                 |
| <b>Summary</b>    | ✔ aaj ka hisaab     | ✔ kal ka hisaab     | ✔ hafte ka hisaab     | ✔ pichhle hafte ka | ✔ mahine ka hisaab     | ✔ pichhle mahine ka | ✔ saal ka hisaab     | ✔ pichhle saal ka | ✔ ab tak ka summary |

10 metrics × 9 periods = **90 deterministic answers** with zero LLM cost.

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## Beyond period × metric — other magic verbs

These verbs are also deterministic, also Free-tier, and complement the periodic queries.

| Verb                                                | Workspace            | What it does                                      |
|-----------------------------------------------------|----------------------|---------------------------------------------------|
| <code>balance</code> / <code>kitna hai</code>       | All                  | Current ledger balance                            |
| <code>udhar</code> (no period)                      | Business / Household | Lifetime outstanding by counterparty              |
| <code>udhar Mohan</code>                            | Business             | Mohan's running balance                           |
| <code>restock list</code> / <code>hot list</code>   | Business             | What's running low + suggested order              |
| <code>discount</code> / <code>dam ghatao</code>     | Business             | Price-decay advisor (stale stock)                 |
| <code>top items</code> / <code>bestseller</code>    | Business             | Top 10 items by ₹                                 |
| <code>worst items</code> / <code>slow movers</code> | Business             | Bottom 10                                         |
| <code>customers</code> / <code>customer list</code> | Business             | Customer directory                                |
| <code>suppliers</code>                              | Business             | Supplier directory                                |
| <code>defaulter list</code>                         | Society              | Flats with unpaid maintenance                     |
| <code>members</code> / <code>dikhao</code>          | All                  | Active members in workspace                       |
| <code>share status</code>                           | All                  | 1080×1080 PNG with shop stats for WhatsApp Status |
| <code>share invite</code>                           | All                  | Referral code + share template                    |
| <code>report</code> / <code>excel</code>            | All                  | Excel export of the current month                 |
| <code>pdf</code> / <code>summary pdf</code>         | All                  | PDF export                                        |
| <code>cash close</code> / <code>daily close</code>  | Business             | End-of-day Z-Report                               |
| <code>gst download gstr1 052026</code>              | Business             | Generate GSTR-1 JSON for May 2026                 |
| <code>gst review 052026</code>                      | Business             | Pre-filing review with anomaly flags              |
| <code>complaint</code>                              | Society              | Active resident complaints                        |
| <code>next AGM</code>                               | Society              | Next Annual General Meeting date                  |

## Voice + DM — same words, both channels

Every magic command works **identically** when typed in DM and when spoken as a voice note. Voice goes through Whisper (7 languages), the same text-parsing code path takes over, the same reply comes back.

Voice is faster for the user (3 seconds spoken vs 15 seconds typed) — but the BOT cost is identical, because both paths land at the same deterministic matcher.

## Free vs Pro — what's gated, what isn't

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### Free tier gets:

- ✓ All 90 magic command combinations
- ✓ Multi-language matching (7 langs)
- ✓ Voice transcription (Whisper) on free tier too
- ✓ Workspace-aware replies

### Pro tier adds:

- ✓ Multi-item voice batch ( `maine 20 samosa 200, 30 pastry 300 Mohan se buy kiya` )
- ✓ LLM-powered free-form queries (anything that doesn't match a magic command)
- ✓ Photo OCR of supplier bills
- ✓ Smart compliance agent (nightly advisories)
- ✓ Auto-DM customer UPI links

The magic commands are deliberately **not** gated — they're the daily-driver verbs that should work whether or not someone pays.

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## Why this beats apps

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A typical accounting app:

- 8 menu taps to see "this month's profit"
- 2 minutes to find the right report
- Charges ₹500/month

eMunimJi magic commands:

- 3 seconds to speak `mahine ka profit`
- 100 ms to answer
- Free

Multiply by 30 days × 12 months × 3 daily checks = 1,080 saved interactions per year per user. That's why owners adopt fast — the friction floor is zero.

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## Roadmap — what's next

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- **Comparative voice:** `last year se compare karo` → side-by-side
- **Growth voice:** `kitna grow kiya is saal` → YoY %
- **Forecast voice (Pro):** `mahine ke end tak kitna bachega?` → LLM-projected runway
- **Goal voice:** `is mahine 50000 kamana hai` → set + track target
- **Voice-out:** the reply spoken back as a 10-sec voice note (for owners who drive between shops)

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*Generated June 2026. eMunimJi is a WhatsApp/Telegram bookkeeping product for Indian SMBs, RWAs, and households. Magic commands ship across all 3 workspace types.*