eMunimJi · GST Workflow for Business Owners

Snap supplier bills. Bill your customers like always.
Agent does the rest.

SAS Business · Bengaluru

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GST Filing — Business Owner Workflow

You're a kirana / medical / hardware / FMCG / retail owner. Your turnover crossed ₹40 lakh (or you've voluntarily registered for ITC benefits). You have a GSTIN. You hate the 20th of every month.

This page covers the **entire** GST workflow from your phone — start to finish. ~3-minute read.

Setup (one-time, at onboarding)

When you registered eMunimJi at `admin.sasbusiness.cloud/TenantRegister`, eMunimJi asked:

```
eMunimJi: Aapka GSTIN hai? (15 digits)
          Example: 27ABCDE1234F1Z5
          Skip karein agar nahi hai.
You: 27AAPFU0939F1ZV
eMunimJi: □  GSTIN saved. State: Karnataka. Ready to start.
```

If you skipped, send `set gstin <your-gstin>` to eMunimJi any time later. It validates the format + checksum, then derives your home state from the first 2 digits.

For multi-shop chains, **each shop captures its own GSTIN** during the multi-shop onboarding loop. Shops in different states naturally end up with different GSTINs.

Step 1 — Bill your customers (no change from before)

The way you bill your customers **doesn't change**. Voice billing, one-line text, photo of a paper receipt, cart mode — all work as they always did:

```
You: 5 chai 15 to ramesh
eMunimJi: □  □ 75 to Ramesh — Sale · MJ-2026-08-15-0247
          CGST □ 6.75 + SGST □ 6.75  (intra-Karnataka)
          Bill saved.
```

What's new — eMunimJi **silently** attaches:

- HSN code (from the HotList item — set by the agent from the workspace category default; you confirm once per item)
- GST rate (from the HSN)
- CGST + SGST (intra-state) OR IGST (inter-state) split — derived from the customer's state vs your state
- Place of supply (state code)

You see those amounts in the reply, but you didn't type them. They live on the ledger entry, ready for the monthly close.

Inter-state customer? eMunimJi detects it automatically.

If the customer's address (captured when you ran `customer add Sharma Delhi 9876...` or auto-detected from the bank-SMS-matched UPI) is in a different state, eMunimJi computes **IGST** instead of CGST+SGST:

```
You: sold 50 maggi 14 to delhi-customer 07GSTIN
eMunimJi: □  □ 700 to Delhi Customer
     IGST □ 126  (inter-state Delhi)
     Bill saved.
```

For walk-in B2C customers with no recorded state, it defaults to intra-state. You don't need to know this; the math is the same to the customer either way.

Step 2 — Snap supplier bills as they arrive

The new bit. When a supplier hand-delivers an invoice or your distributor leaves a paper bill on the counter — take a photo and send it to eMunimJi.

```
You: [□  photo of Khanna Distributors invoice]
eMunimJi: □  Bill from Khanna Distributors parsed:

     Invoice #KD-2026-08-1247 · 15 Aug 2026
     3 line items:
        • 5 kg basmati rice          □ 4,500
        • 12 pkt maggi               □ 2,400
        • 2 kg loose tea             □ 1,800
                                     ──────
     Taxable value:                  □ 8,700
     CGST 9%:                        □   783
     SGST 9%:                        □   783
     Total:                        □ 10,266

     ITC eligible: □ 1,566

     [□  Save] [□  Edit] [□  Reject]
You: [tap Save]
eMunimJi: □  Purchase recorded. ITC □ 1,566 added to Aug pool.
     Inventory updated:
        • basmati rice  +5kg
        • maggi         +12pkt
        • tea           +2kg
```

eMunimJi's OCR pipeline pulls: - Supplier name + GSTIN - Invoice number + date - Each line item: description, HSN (when printed), quantity, rate, taxable amount - Each line item's tax breakup (CGST/SGST/IGST/cess) - Grand total — cross-checked against the sum of line items (catches OCR errors)

If the OCR is unsure (blurry photo, unusual layout), the preview surfaces what it parsed and you can **Edit** before saving. The `[□  Edit]` button takes you through field-by-field with sensible defaults.

If anything is wrong, **Reject** discards the parse and you can re-photograph or enter manually.

What if the supplier is on eMunimJi too?

When both sides are on the platform, the supplier bill arrives **without OCR** — directly as a structured invoice from their cart. No parsing errors. Use this whenever your suppliers are also our customers.

Step 3 — Status check any time

You can check where you are on GST mid-month:

```
You: gst status
eMunimJi: □  August GST (so far · 18 days in)

     Outward supplies:    □ 1,82,000
     CGST collected:        □ 8,400
     SGST collected:        □ 8,400
     IGST collected:        □ 4,200

     ITC available:         □ 3,600

     Projected payable:    □ 17,400

     File by:              20-Sep
```

That's a live mid-month projection. The actual filing happens after the month ends.

Step 4 — Monthly close (1st of every month, 7am)

You don't trigger this. The agent does, automatically.

```
eMunimJi (Sep 1, 7:00am):
□  *August GST is ready*

Outward supplies:    □ 2,84,500
CGST collected:      □ 14,225
SGST collected:      □ 14,225
IGST collected:      □ 6,800

ITC available:       □ 7,200

*Net tax payable:    □ 28,050*    due *20-Sep*

[□  Download GSTR-1] [□  Download GSTR-3B] [□  File now]
```

Three options. Pick one:

Option A — File now (Phase 2+: one tap, done)

Tap "**□ File now**". eMunimJi relays your GSTR-1 + GSTR-3B to a GSP partner (in Phase 2) or directly to the GSTN portal (Phase 3 in-house licence). You get a portal acknowledgement number within 60 seconds.

```
eMunimJi (60s later):
□  Filed successfully.
   GSTR-1 ACK: 121604350912345
```

```
GSTR-3B ACK: 121604350912346
Filed at: 07:04 IST Sep 1
Pay □ 28,050 by 20-Sep via portal challan.
```

Until Phase 2 ships, the button labelled "□ File now" gives you the same downloads as the other two buttons and reminds you to upload manually. See Portal-Upload-Manual.md for the 30-second portal walkthrough.

Option B — Download files, upload yourself

Tap "□ **Download GSTR-1**" and "□ **Download GSTR-3B**". You get:

- A `.json` file (portal-spec, ready to upload)
- An `.xlsx` file (the GSTN-template-matching Excel for your records)

Go to `gst.gov.in` □ Returns Dashboard □ Period □ Upload □ drop the JSON. ~30 seconds, no formula entry. See Portal-Upload-Manual.md for screenshots.

Option C — Forward to your CA

Tap "□ **Download…**" then forward the JSON + Excel to your CA on WhatsApp. They upload from their portal account. No work for you beyond the forward.

Step 5 — Due-date escalation (if you forget)

If you haven't tapped "File now" or marked filed manually:

Days to due	eMunimJi does
T-5 (15-Sep)	Soft nudge: "5 days to file Aug GST. Tap below to file now."
T-2 (18-Sep)	Stronger: "Two days. Late fee starts at ₹50/day from 21-Sep."
T-0 (20-Sep)	Final: "Today is the deadline. File now to avoid late fee."
T+1 (21-Sep)	Daily until filed: "Late by N days. Late fee accrued: ₹X."

You can mute escalation in two ways:

- **For one specific month**: `gst filed 082026` (or `gst filed august 2026`) — tells eMunimJi you've filed via the portal directly; flips the runs to `FiledExternally` and stops nudging for that period. Optionally append the portal ACK number: `gst filed 082026 ABC12345`.
- **Permanently for this workspace**: `gst alerts off` — when a CA handles filings outside eMunimJi, this suppresses the T-5/T-2/T-0/T+N pile-on. The monthly close DM on the 1st and `gst status` queries still fire. Re-enable any time with `gst alerts on`.

DM commands (the few you'll actually use)

The upload-only flow does the work. These are the verbs for the occasional escape:

Verb	When you'd use it
gst status (or just gst)	Mid-month check on where you stand — outward / ITC / net payable / due date
gst review <MMYYYY>	Pre-filing month-over-month diff (Apr □ May Δ%) with auto-flagged anomalies (sales doubled, ITC dropped >50%, refund-eligible, etc.) — a CA-style 30-second sanity check before submission
gst download <MMYYYY>	Re-fetch a period's GSTR-1 + GSTR-3B JSON + Excel (e.g. gst download 042026)
gst export <MMYYYY> ca	CA-ready bundle — cover letter (figures + filing status + audit-trail summary) + 4 attachments. Forward one thread to your CA. Aliases: gst ca <MMYYYY>
gst history	List all filing runs for the current fiscal year + their status
gst purchase add <supplier> <amount> [GSTIN] [@rate]	Manual purchase entry when you didn't snap the photo
gst purchases (or gst itc)	Current-month purchase list with running ITC pool
gst purchase void <n>	Soft-delete purchase #N from the list above
gst filed <MMYYYY> [<ack>]	Tell eMunimJi you uploaded via the portal so escalation nudges stop
gst file now <MMYYYY>	One-tap portal filing (Phase 2 — currently surfaces the manual fallback)
gst alerts off / gst alerts on	Mute / unmute the T-5/T-2/T-0 escalation pile-on (use when a CA handles it). Requires GSTIN to be set.
gst help	Quick reference. Shows a register-first banner if you haven't set gstin yet.
Workspace identity	
set gstin <gstin>	Register or update GSTIN. With Phase-2 live verifier wired, the confirmation also shows real-time portal status (□ Active / □ Cancelled / □ Suspended / □ Not Found).
remove gstin	Clear the GSTIN (e.g. shop closed, GSTIN cancelled at portal). 2-step confirm. Hinglish: gstin hatao.
set business type goods\\|services\\|mixed	Pick the threshold for the registration-recommendation advisory (₹40L goods / ₹20L services). Hinglish: samaan / seva.

Verb	When you'd use it
set scheme regular|composition	Switch GST scheme. Composition skips monthly GSTR-1/3B build entirely. Hinglish: saadharan / saral.
Items + tax overrides	
set hsn <item> <hsn>	Override the auto-tagged HSN on a HotList item
set gst rate <item> <rate>	Override the per-item GST rate (0 / 5 / 12 / 18 / 28)
hsn for <item>	Forward HSN lookup. hsn for basmati rice □ ranked matches with code + rate. All tiers, free.
hsn <code>	Reverse HSN lookup. hsn 1006 □ "Rice — basmati, parboiled. 5% GST."
Customer + sales-return ops	
set customer gstin <name> <gstin>	Save a B2B customer's GSTIN (real-time portal status shown when verifier is wired)
credit note to <customer> <amount>	Record a sales return / post-supply discount. Generates a Credit Note PDF + routes to GSTR-1 Section 9B (cdnr/cdnur). Aliases: <customer> ko <amount> wapas, return □ <amount> from <customer>.
Admin / debug	
munim gst now	Manually trigger the nightly compliance pass

Web dashboard: https://admin.sasbusiness.cloud/dashboard/business/gst shows the same live summary + filing history + purchase list (with download buttons and a soft-delete control) per shop. The □ button on each shop card opens an inline form for editing GSTIN / composition flag / legal business name / alerts mute without dropping into DM.

Common questions

"What if I forget to photograph a supplier bill?"

Send it any time — eMunimJi back-dates the entry to the invoice date you provide. ITC stays applicable for the original month. If a month has already been filed, the agent rolls it into the next month's GSTR-3B as a corrigendum.

"What if the OCR gets a line item wrong?"

The preview shows you what was parsed before you tap Save. Tap **Edit** to correct any field. The corrected version is what's saved.

"What about cash sales without a customer name?"

Logged as B2C-small. They're aggregated into the monthly "B2C Others" line in GSTR-1 with just rate × total taxable + total tax. No per-bill detail required for B2C-small (under ₹2.5 lakh inter-state or under invoice-level thresholds intra-state).

"My business has multiple shops in different states."

Each shop is a separate Workspace, each with its own GSTIN. The monthly GST DM arrives **per shop** so each registration is filed separately. A consolidated chain view is available via `gst chain summary` for chain owners.

"What about the reverse-charge mechanism (RCM)?"

When a registered business pays an unregistered supplier (e.g. unregistered transport), RCM applies — you pay the GST on the supplier's behalf and claim ITC. eMunimJi flags this on the photo-parse step: "This vendor appears unregistered; RCM may apply. Confirm?" Phase 2 adds full RCM reporting in GSTR-3B; Phase 1 captures the flag.

"E-invoicing? E-way bill?"

Phase 2 ships these for businesses > ₹5 cr turnover (e-invoice) and goods movements > ₹50k (e-way bill). Phase 1 doesn't block — you can still file regular GSTR-1/3B without them if you're below those thresholds.

What you do NOT have to do — recap

- ☐ Type HSN codes manually
- ☐ Look up GST rates
- ☐ Decide intra-state vs inter-state
- ☐ Maintain an ITC pool spreadsheet
- ☐ Format JSON for the portal
- ☐ Remember the 20th
- ☐ Reconcile against supplier filings (Phase 2 does this automatically)

That's the deal.