eMunimJi · GST Workflow for Society Treasurers

Threshold-aware. Only computes when it legally applies.

SAS Business · Bengaluru

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Contents

GST Filing — Society Treasurer Workflow

You're the treasurer of an RWA / housing society / apartment association. You collect maintenance every month. You don't want to think about GST unless you legally have to. eMunimJi treats GST as **off by default** for societies and only flips it on when the rules say it applies.

When does GST apply to a society?

Short version: only when both of these are true:

1. Society's **annual turnover** (total maintenance + other taxable receipts) exceeds **₹20 lakh** (₹10 lakh in special-category states); AND
2. Per-flat maintenance contribution exceeds **₹7,500 per month**

If either is false, your society is exempt and eMunimJi doesn't compute GST. You'll never see a GST section in your treasurer reports.

For a deeper dive — what counts toward the ₹20 lakh, what's exempt (sinking fund? capital purchases? election expenses?) — see Society-GST-Thresholds.md.

Setup (one-time)

At onboarding, eMunimJi asks for the society's GSTIN if registered:

```
eMunimJi: Aapki society ka GSTIN hai? (15 digits)
     Skip karein agar registered nahi hai.
You: 29ABCD1234E1Z5  (or `skip`)
eMunimJi: ✅  Society GSTIN saved. State: Karnataka.
```

You can also set it later via `set gstin <gstin>`. If your society isn't registered (turnover below threshold), skip — eMunimJi will detect when you cross the threshold and prompt you to register.

Step 1 — Generate maintenance bills the way you always do

The monthly billing flow doesn't change. `generate bills` (or the dashboard equivalent) still runs the per-flat billing cycle — base maintenance, sinking fund, water, late fees, ad-hoc charges. Each `MonthlyBill` is created as today.

What's new — when GST applies, each bill gets an additional **GST line** computed automatically:

```
Bill for B-302 · September 2026
────────────────────────────────
Base maintenance:         ₹ 9,000
Water charges:              ₹ 600
Sinking fund (exempt):      ₹ 500
                       ──────────
Taxable supply:           ₹ 9,600
CGST 9%:                    ₹ 864
SGST 9%:                    ₹ 864
                       ──────────
Total payable:           ₹ 11,828
```

Where the **GST is hidden** because below threshold:

```
Bill for B-302 · September 2026
────────────────────────────────
Base maintenance:        □ 4,500
Water charges:             □ 400
Sinking fund:              □ 500
                       ────────
Total payable:           □ 5,400
```

The threshold check runs per-flat per-month. A single bill above ₹7,500 in a society over ₹20L turnover starts the GST. If only some flats cross the threshold (penthouses billed at ₹12k while regular flats at ₹6k), only the higher bills carry GST — the regular flats remain exempt for that month.

Step 2 — Snap supplier / vendor bills

If your society pays GST-registered vendors (housekeeping company, lift AMC, security agency, plumber on contract), photograph their invoices and send to eMunimJi:

```
You: [□  photo of Sharma Housekeeping invoice]
eMunimJi: □  Bill from Sharma Housekeeping parsed:
     Invoice #SH-2026-08-091 · 31 Aug 2026
     Service: Housekeeping Aug 2026  (SAC 9985)
     Taxable:  □ 35,000
     CGST 9%:   □ 3,150
     SGST 9%:   □ 3,150
     Total:    □ 41,300
     ITC eligible: □ 6,300
     [□  Save] [□  Edit] [□  Reject]
You: [Save]
eMunimJi: □  Vendor invoice saved. ITC □ 6,300 added to Aug pool.
```

ITC on inputs to **taxable supplies** is claimable. Sinking-fund-related vendor work (capital purchases for the building) is **not** ITC-eligible — the agent applies the rules automatically and shows the ITC-eligible portion separately.

Step 3 — Monthly close (1st of every month, 7am)

For societies above threshold:

```
eMunimJi (Sep 1, 7am):
□  *August GST — Sunrise Apartments*

Outward (maintenance + late fee):    □ 4,80,000
CGST collected:                        □ 21,600
SGST collected:                        □ 21,600

ITC available (from vendor invoices):   □ 8,900
                                      ────────
```

```
*Net tax payable:                    □ 34,300*    due *20-Sep*

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

For societies below threshold — **no DM**. The agent stays silent. You'll see the GST section appear on the dashboard if you've crossed the threshold for the first time, with a message:

```
⚠ Your society is now eligible for GST registration.
   This month's per-flat maintenance crossed □ 7,500 for 12 flats AND
   trailing-12-month turnover crossed □ 20 lakh (now □ 24.3 lakh).

   Action: Register at gst.gov.in within 30 days to avoid penalties.
   We'll start computing GST on future bills automatically once your
   GSTIN is on file.
```

DM commands

Same surface as the business workflow — `set gstin` works identically for Society workspaces, the workflow auto-activates on GSTIN save, and every verb below applies:

Verb	When
gst status (or just gst)	Where you stand this month — outward / ITC / net payable / due date
gst review <MMYYYY>	Pre-filing month-over-month diff + anomaly flags (CA-style sanity check before submission)
gst download <MMYYYY>	Re-fetch a month's GSTR-1 + GSTR-3B JSON + Excel
gst export <MMYYYY> ca	CA-ready bundle — cover letter (figures + filing status + audit trail) + 4 attachments. Forward one thread to your society's CA.
gst history	Year overview — all filing runs + status
gst purchase add <vendor> <amount> [GSTIN] [@rate]	Manual vendor-invoice entry
gst purchases (or gst itc)	Current-month vendor invoices + ITC pool
gst purchase void <n>	Soft-delete vendor invoice #N from the list
gst filed <MMYYYY> [<ack>]	Tell eMunimJi you've filed via the portal — escalation stops
gst file now <MMYYYY>	One-tap portal filing (Phase 2 — currently surfaces manual fallback)
gst alerts off / gst alerts on	Mute / unmute the T-5/T-2/T-0 escalation cadence (use when a CA handles filings). Requires GSTIN to be set.
gst help	Quick reference. Shows a register-first banner if you haven't `set gstin` yet.

Society GST identity

Verb	When
set gstin <gstin>	Register / update the society's GSTIN. Workflow activates automatically. With Phase-2 live verifier wired, the confirmation also shows real-time portal status.
remove gstin	Clear the society's GSTIN (e.g. registration cancelled). 2-step confirm. Hinglish: gstin hatao.
set business type services	Society RWAs are classified as Services (SAC 9963 — real-estate management). Applies the ₹20L Services threshold to the registration-recommendation advisory.
set scheme regular|composition	Composition is rarely applicable to societies; default regular is correct for almost all cases.
Items + sales returns	
set hsn <item> <hsn>	Override an item's HSN (rare — usually auto-tagged from category)
hsn for <item> / hsn <code>	HSN lookup (forward / reverse). All tiers.
credit note to <vendor> <amount>	Record a vendor refund / billing correction. Generates a Credit Note PDF + routes to GSTR-1 Section 9B. Less common in societies but works the same way.
Admin / debug	
munim gst now	Manually trigger the nightly compliance pass

Web dashboard: https://admin.sasbusiness.cloud/dashboard/society/gst shows the same live summary + filing history + vendor-invoice list. The □ button on the society card opens an inline form to set GSTIN / composition / registered society name / alerts mute without dropping into DM.

Common society-specific questions

"My society has 50 flats. 5 penthouses pay ₹12k/month, 45 flats pay ₹4.5k. GST applies to which?"

The 5 penthouses' bills carry CGST + SGST (₹12k > ₹7.5k threshold). The 45 regular flats stay exempt (₹4.5k < threshold). On a per-flat per-month basis. The agent handles this automatically.

"What if the building does a one-time special assessment of ₹50k per flat for the roof repair?"

Capital-account contributions are **exempt** from GST regardless of amount. eMunimJi treats AdHocCharge rows tagged as "capital" / "sinking fund" / "special assessment" as exempt. Routine maintenance ad-hocs (a one-time security fee, festival decoration) ARE taxable if you're above threshold.

"Our turnover dropped below ₹20 lakh this year. Can we de-register?"

You can apply for cancellation at gst.gov.in. eMunimJi will detect the drop in trailing-12-month turnover and prompt: "Last 12 months turnover ₹17.8L — below ₹20L threshold. Consider GSTIN cancellation. Until cancelled, you must keep filing."

“What about commercial complexes mixed with residential?”

The ₹7,500/month rule applies only to **residential** RWAs. Commercial complexes always require GST regardless of per-unit value. The agent uses `WorkspaceType.Society` for residential; commercial complexes should be registered as `WorkspaceType.Business` (despite the building structure) to get correct GST treatment.

“What about lift AMC, gardening contract — they bill the society GST. Can we claim ITC?”

Yes — to the extent the society itself is GST-registered AND the input service is used for taxable outward supply (maintenance billed to residents). The agent allocates ITC accordingly. Inputs used for exempt outward supply (e.g. sinking-fund-funded works) don’t qualify for ITC.

“My treasurer’s term ends mid-year. Will the new treasurer see all this?”

Yes — the GST data is workspace-scoped, not treasurer-scoped. The new treasurer sees the full history, all filings, all vendor invoices. Their first DM with eMunimJi mentions “We’re mid-FY; here’s the GST state.”

What you do NOT have to do — recap

- ☐ Decide whether GST applies this month (threshold check is automatic)
- ☐ Split taxable maintenance vs exempt sinking fund (charge types are tagged at config time)
- ☐ Maintain ITC on vendor inputs vs capital purchases (auto-allocated)
- ☐ Format any of this for the portal

Where to go next

- Full threshold rules + edge cases: Society-GST-Thresholds.md
- The math under the hood: Calculation-Engine.md
- Manual upload (Phase 1): Portal-Upload-Manual.md