

eMunimJi Enterprise — A Pitch You Can Show A Customer

One-line pitch: *WhatsApp + Telegram bookkeeping built for Indian SMBs, societies, and households — voice, photo, PDF and natural Hindi/Hinglish. No new app to learn. ₹999/shop/month.*

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Who this is for

You are...	You will recognise this pain	We solve it by...
Society treasurer	Chasing 80 flats every month over WhatsApp. Excel sheets, missed payments, "kab paid kiya?" arguments. AGM is a logistical nightmare — last-minute confusion on date/venue, no RSVPs, handwritten notes lost, decisions disputed, hours spent transcribing minutes for the registrar.	A bot inside your society's WhatsApp/Telegram group that logs every payment, sends reminders, reconciles bank statements, and runs AGMs end-to-end with AI minutes : one-tap RSVP, voice notes auto-transcribed, AI writes the executive summary + decisions + action items + topics in your language (Hinglish stays Hinglish), quorum tracked for §82/§62 compliance, printable PDF ready for the registrar in five minutes.
Kirana / chain-shop owner	Three shops, three notebooks, no single view. "Aaj kitna gaya?" needs a phone call. Staff reviews + vendor reviews happen ad-hoc, no follow-through on action items.	One Business workspace per shop. Cross-shop broadcasts. Meeting OS schedules + records every review meeting, extracts action items automatically. One DM gives you total cash position across every branch.
Joint-family head	Five members shopping on three UPI apps, one shared budget.	Household workspace with per-member spending limits, festival budgets, automatic split bills.
Builder / landlord	Rent-collection from 12 tenants, ad-hoc reminders, no real visibility.	RentCollection workspace with per-flat dues, late-fee rules, Razorpay payment links.
Trip / wedding / construction organiser	Pre-paid contributions, who-owes-whom drift, end-of-project chaos.	Purpose-built workspaces with opening advances, member contributions, hisaab-karo settlement.
Chit-fund / tuition-class operator	Recurring monthly collections, lots of small ledger entries.	Same WhatsApp ergonomics + dashboards + Razorpay collection.

The headline promise (Enterprise tier)

- **Talk like you would to a person:** "200 ka sabzi laya", "5000 udhar Ramesh ne liya", "rent 18000 paid" — in English, Hindi, Hinglish, Kannada, or Tamil. Bot understands.
 - **Voice notes work. Photos of bills work. UPI screenshots work. PDF bank statements reconcile against your ledger.**
 - **Two channels, your choice.** WhatsApp or Telegram — the same bot, the same commands. Telegram unlocks unlimited group buttons and lets the bot auto-remove members when a tenant moves out.
 - **Web dashboard** at admin.sasbusiness.cloud — phone-first, mobile responsive, no app install.
 - ****Unlimited workspaces, unlimited members*, unlimited messages, unlimited LLM, unlimited voice, unlimited exports.**** (*Up to 25 active members per workspace by default; we'll raise it on request.)
 - **₹999 / shop / month**, 30-day free trial, 7-day grace, no setup fee.
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Workspace deep-dives

Pick the workspace type that matches your customer.

1. 🏠 Society — Enterprise

Built for Indian co-operative housing societies. Every Enterprise feature below ships out of the box.

Membership & lifecycle

- Multi-tower complex grouping (one tenant → one Society workspace per tower, with `SocietyComplexLabel` rolling them up)
- Per-flat registry with owner / co-owner / tenant / family / guard roles
- `tenant in A-101 Priya 9876543210` / `tenant out A-101` / `owner change A-101 to <Name> <Phone>`
- `owner in A-101` — owner moves back in after tenant leaves (no ownership change)
- Auto-mints a 7-day WhatsApp click-to-join invite for every new resident
- **Treasurer NOC** — flat lifecycle changes are **blocked** if the flat has pending dues unless the treasurer issues an NOC. Single-use, time-bound (30-day default), full audit trail
- **Watchman NOC verification at gate** — when a guard logs `visitor <Name> A-101 new owner|new tenant`, the bot verifies the NOC at the gate before allowing entry. Treasurer notified; NOC stays active until the formal `owner change` consumes it
- Tenant departure cleanup: bot auto-removes the outgoing tenant from a **Telegram** society group (kicks with rejoin allowed); for WhatsApp, treasurer gets a one-tap manual-remove reminder

Billing & collections

- Configurable per-flat monthly maintenance (per-sqft, per-BHK, or flat amount)

- Automatic monthly bill generation with grace window + late-fee rules
- Razorpay payment link per bill, status webhook, auto-mark-paid
- Defaulter dashboard, top-overdue list, months-overdue tracking
- **Bulk opening balances** — paste a multi-line list (`A-101 5000` , `A-102 12000 as 2026-04-01`) into DM or upload a CSV in the dashboard. Max 500 flats per request, overwrite semantics
- **Bank statement reconciliation** — upload PDF/CSV (DM or dashboard), engine matches $\pm 1\%$ amount / ± 2 day tolerance against ledger and Razorpay. Society-specific: unmatched credits are fuzzy-matched against flat-owner names and surfaced as "💡 Suggested flat-payment mappings"
- Monthly recon command (`recon` / `milao statement`) — Excel report DM'd to treasurer

Visitor & security

- Guard roster (shift schedule + rotation)
- Visitor entry → owner OTP approval → auto-log
- Pre-approved helpers (daily maid / milkman / delivery) bypass OTP
- Visitor stay-permission with auto-check at expiry
- 60-day rolling hard-delete of closed visitor / vendor / patrol records
- Treasurer command `purge visitors A-101` to wipe one flat's log
- Patrol zones (geofenced lat/long), `start patrol` / `end patrol` , idle alerts, morning report DM at 06:00 IST

Amenity, complaint, notice, poll

- Amenity master + booking slots (gym, pool, hall) — resident books via DM, owner approves, reminders auto-fire
- Amenity manager rotation (auto-assigned like guards)
- Complaint pipeline (filed → assigned → in-progress → resolved) with rotating treasurer assignment, reference codes (CMP-A3F9)
- Notice board (post → fan-out to all flats; emergency / maintenance / general categories)
- Polls (open / close, multi-option, secret vote)
- Emergency events ledger (preserved as proof; never cascade-deleted)

Meetings, RSVPs, notes & voting (AGM / committee / sub-committee)

- `meeting create AGM 15-Jun-2026 19:00 at Clubhouse agenda="audit, election"` — one DM creates the meeting
- Card-style fan-out to the society group with **tap-to-RSVP** buttons (Yes / No / Maybe) — works on WhatsApp interactive buttons and Telegram inline keyboards
- Live RSVP tracking: `meeting status MTG-1234` → "Yes: 28 · No: 6 · Maybe: 4 · No-response: 12"
- Automatic reminders at **T-1 day / T-1 hour / T-15 min** — only to confirmed Yes + Maybe (no spam)

- During the meeting, anyone in the group can **drop a note <text>** or a **voice note** — voice auto-transcribed and threaded to the meeting record
- **Convert any note into a vote** — reply to the note with **vote yes/no** or **vote A/B/C** and the bot mints a poll using the existing Poll engine, ties results to the meeting. Quorum auto-computed against active flat count
- 🤖 **AI-powered AGM minutes:** **meeting summary MTG-1234** → our AI reads the full notes thread + voice transcriptions, produces a structured 1-page minutes doc with **executive summary**, **decisions reached**, **action items** (with assignee + due-date extracted from natural language), and **topic headings**. Auto-extracted action items like "Ramesh to send quotes by 20-Jun" become tracked Action records with T-1 day reminder DMs. The AI summary sits **above** the raw-notes thread so the treasurer sees the synopsis first, audit trail below
- **Multi-language preservation:** notes in Hinglish stay Hinglish; Devanagari Hindi stays Devanagari. The LLM never translates away from the speaker's language
- Multi-tower AGMs: one **meeting create ... complex** fans out to every tower under a **SocietyComplexLabel** ; RSVPs aggregated per tower + complex total; cancelling the parent cascades to every child
- Dashboard: per-meeting drawer with named attendee roster, decisions / actions / discussion split, vote results with **quorum-met indicator** (✅ met / ❌ not met / ⌚ pending, with eligible-vs-cast count), bulk Mark-Done on action items, **printable HTML minutes** (Ctrl/Cmd+P → Save as PDF) carrying named attendees + AI summary + quorum trail for the registrar

Treasurer dashboard

- Rich Society dashboard: 8 KPI tiles (Flats, Members, Guards on Duty, Visitors Today, Bills, Collection %, Defaulters, Balance) + Active NOCs tile with gate-verified count
- Per-flat drawer drill-down: Overview / Members / Bills / Lifecycle tabs (Tenant in/out, Owner change, Purge visitors, NOC issue & list)
- Collection progress, defaulter leaderboard, patrol activity, visitor flow, amenity bookings, polls
- Resident OTP login (**/ResidentLogin**) — residents see a flat-scoped dashboard with their bills + complaints + polls

Owner broadcasts (multi-tower)

- **broadcast all <msg>** — every member of every society under this owner
- **broadcast complex <Label> <msg>** — all towers of one complex
- **broadcast tower <T> <msg>** — single tower
- **broadcast owners <msg>** — Society Owners + CoOwners only
- Throttled bulk send; Meta-safe templates used outside 24h window

2. 🏠 Business — Enterprise

Built for kirana stores, restaurants, pharmacies, salons, repair shops, hardware, wholesalers — and chains of any of these.

Daily entries

- Group: "200 ka sabzi laya" / "5000 sale" / "rent 18000 mahesh" — natural language, no learning curve
- Voice notes (auto-transcribed, Hindi/Hinglish/English)
- Photos of bills (OCR → amount, vendor, date)
- UPI screenshots (GPay, PhonePe, Paytm, BHIM) — auto-extracts amount + ref + counterparty

Udhar khata (receivables / payables)

- "5000 udhar Ramesh ne liya" → receivable
- "3000 payable to Stores" → payable
- Per-counterparty running balance, ageing report
- `opening udhar Ramesh 5000` — onboarding starting balance
- Nearby-udhar collection: owner shares location → bot returns sorted list of pending udhar within 2 km (Phase B3)

Multi-account / multi-bank

- `account list` — all bank + UPI accounts with balances
- `account add Sinking-Fund bank 50000`
- `account primary HDFC` — default for new credits
- `account alias HDFC Indiranagar-branch` — nicknames
- `transfer 5000 from HDFC to ICICI` — atomic cross-account
- `account link-bank HDFC 50100287654321 HDFC0001234 Raj Patel` — Razorpay-ready
- `paylink 5000 to Ramesh via HDFC for goods` — Razorpay payment link, auto-reconciled on webhook

HotList (speed-dial inventory)

- Quick-access slots for top SKUs (item, price, unit, aliases)
- DM update: `price 1 60` or natural language `chai 12 kar do`
- Used by marketplace search ranking

Scan-to-bill — customer self-checkout + parallel cashier counter (NEW)

- Every HotList item gets its own printable QR. The customer scans an item → is asked for a quantity **in that item's unit** (kitne *kg* / litre / piece) → scans the next → `done`
- The order enters the shop's queue under a short **token**; every cashier is pinged with [ `Bill #3`]
- Add unlimited cashiers on their own ₹0 phones (`invite cashier` → `join <CODE>`). A cashier pulls an order with `order 3`, adjusts with the normal cart verbs (weigh produce, fix a price, `discount 20`), then [ `Billing done`] (counter sale — stock + ledger) or [ `Send bill`] (UPI-QR to pay remotely)

- Cashiers bill **in parallel** (carts are per-phone) — kirana speed at supermarket scale. Toggle **self checkout on** for unattended direct pay
- **Print Center** — **print labels** (A4 sheet of per-item QR stickers to cut & paste), **item qr <slot>**, **print upi qr**, **print shop qr**
- **Growth loop**: after paying, an unregistered shopper is offered their own **free Household** in one tap — every sale grows your customer base

Field rep visit log

- **start fieldrep** / **end fieldrep** shift
- Geofence entries auto-logged per customer
- Visit counter, route data for Phase 2

Multi-shop owner (one tenant → many Business workspaces)

- **broadcast brand <Label> <msg>** — same brand, all branches
- **broadcast all <msg>** — every workspace
- **total position** — cash + UPI + bank across every branch in one DM

Board / staff / vendor meetings — same AI Meeting OS as Society

- **meeting create staff-review 20-Jun-2026 11:00 at Indiranagar agenda="targets, hires"** — DM creates, group gets RSVP card
- Live RSVP + T-1d / T-1h / T-15min reminders to confirmed attendees only
- In-meeting **note <text>** + voice notes → auto-transcribed + threaded
- Convert any note into a yes/no or A/B/C vote in one reply (**vote yes/no**) — for go/no-go calls on hires, vendor switches, lease renewals
- **AI minutes** — **meeting summary <ref>** produces executive summary + decisions + action items + topics. Voice-note action items like "Priya, send vendor comparison by Friday" become tracked Actions automatically
- Multi-shop: **meeting create ... complex** across the brand → every branch manager group gets its own RSVP card, results aggregated in one dashboard view, cancel cascades to all branches
- See the cross-cutting **AI-Powered Meeting OS** section below for the full workflow + audit-trail capabilities

Bank reconciliation

- Upload PDF/CSV statement (DM or dashboard) — engine matches ledger $\pm 1\%$ amount / ± 2 day
- Monthly auto-recon digest
- **resolve** walk-through for unmatched entries

Web dashboard

- 7-page admin portal (overview, ledger, udhar, members, accounts, reports, settings)
 - Excel / CSV / PDF export, scheduled monthly reports
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3. 🏠 Household — Enterprise

Built for joint families and shared apartments.

- Per-member spending limits ("Riya ka budget 3000")
 - Festival budget windows ("Diwali 50000, 15 Oct – 15 Nov")
 - Auto-split bills: "1200, 4 mein baant do" — proportional or equal
 - Per-member contribution tracking
 - `total position` — every Household workspace's net balance in one shot
 - `members dikhao` — full member list with this month's spend per head
 - Cross-member transfers ("ghar se dukaan mein 10000 transfer")
 - **My Subscriptions** (`my subscriptions`) — see & manage every milk / newspaper / grocery subscription across *all* your shops in one place; one message (`vacation`) pauses them **all** for a holiday and auto-resumes, notifying each shop. Free for the family — funded by the shop's Paid delivery service
 - Same voice / photo / UPI screenshot / bank statement powers as Business
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4. 🏠 RentCollection — Enterprise

Built for landlords managing 5–50 rental units.

- Per-unit (flat) registry with tenant name + phone
 - Per-unit monthly rent + late-fee rules
 - `add flat A-101 <Tenant> <Phone>` / `opening flat A-101 5000` (pending dues)
 - Automatic monthly rent bills (configurable due date + grace)
 - Razorpay payment link per bill
 - Bulk opening balances (same flow as Society)
 - Bank statement reconciliation
 - Tenant changeover: `tenant in` / `tenant out` lifecycle (no NOC gate by default — RentCollection is private)
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5. ✈️ Trip — Enterprise

For group trips with shared expenses.

- `start trip Goa` in any Household workspace → auto-tags every group expense to the trip
- Per-member opening advance (`opening advance Ramesh 5000`)
- Real-time per-person net balance
- `hisaab karo` at trip end → settlement matrix (equal split or by contribution)
- Excel export of trip ledger

- `end trip` closes the window
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6. 🏠 Wedding — Enterprise

For wedding finances spanning multiple events (sangeet, haldi, mehendi, reception).

- Per-event sub-budgets within one Wedding workspace
 - Per-family / per-side contribution tracking
 - Vendor counterparty graph (decorator, caterer, photographer, etc.) with ageing
 - Razorpay payment links for vendor settlements
 - Excel export with per-event breakdown
 - Photo bill OCR (vendor receipts)
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7. 🏗️ Construction — Enterprise

For self-managed house construction or small contractor jobs.

- Material vs labour vs misc category tags
 - Per-mason / per-labourer wage tracking with running balance
 - Per-material vendor ledger
 - Photo bill OCR (especially useful for cement / steel receipts)
 - Opening balances for upfront vendor advances
 - Monthly cash-burn vs budget
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8. 🎯 ChitFund — Enterprise

For chit-fund organisers.

- Monthly subscription tracking per member
 - Auction → winner → payout cycle
 - Per-member dividend tracking
 - Defaulter list, late-fee enforcement
 - Razorpay collection links
 - Excel export for IT compliance
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9. 📖 TuitionClass — Enterprise

For coaching-class operators (10–200 students).

- Per-student enrolment + monthly fee

- Bulk opening balances for mid-year onboarding
- Razorpay payment link per fee installment
- Reminders auto-fire to parents
- Bank statement reconciliation (parents pay direct-to-bank often)
- Attendance-linked billing (Phase 2 — manual override today)

Marketplace (cross-tenant — Phase A)

eMunimJi connects Business sellers to local consumers without a separate app.

For consumers

- `find chai 110001` — hyper-local search across registered Business workspaces in that PIN
- `more` / `aur` — pagination widens from same-PIN → nearby-PINs → city-wide
- Ranked by **reputation** (conversion rate, response rate, bad-experience rate), seller tier (Enterprise > Pro > Free), freshness
- Two-way consent reveal: buyer expresses interest → seller gets the query → if both agree, contact is shared
- `notify me chai 110001` — registers a **demand signal**; when a matching shop later lists chai in that PIN, both sides get pinged

For Business sellers (Enterprise unlocks these)

- HotList items auto-indexed for marketplace search
- Lead inbox: every "interested" buyer query lands in the seller's DM
- Outcome tags (counter / pass / bought / bad-exp) → fed back to reputation engine
- Nightly reputation rollup (conversion %, response %, BadExp %)
- Demand-signal heat map (empty PIN+category buckets — where to expand)

For the platform (take-rate billing)

- 1.00 % on closed "interested → bought" leads (capped between ₹5 and ₹49 per deal)
- Monthly invoice auto-generated, Razorpay payable
- Trust-and-safety queue auto-triggers if seller's bad-exp rate exceeds 5 %

Real-Estate Market (rental + sale)

eMunimJi has a **Phase 1 rental marketplace** today; full property-listing surface is on the roadmap.

Live today (Phase 1)

- `list rental 2BHK, ₹15k/month, A-Wing` — list a rental

- `list sale 3BHK, ₹85L, A-Wing` — list a sale
- Reference code per listing (`R-XXXXXX`) for tracking
- PIN-scoped search: `find rental 2bhk 560037`
- Mutual-consent contact reveal (buyer interest → seller gets the query → contact swap when both agree)
- `mark rented R-XXXXXX` / `mark sold R-XXXXXX` to close listings
- Listing auto-denormalises owner phone + workspace name + PIN + city

Bundled with Society (live)

- Society treasurer NOC for flat sale / tenant change with pending-dues gate
- Watchman gate verification of new-owner / new-tenant against an active NOC
- Full owner-change DM flow (`owner change A-101 to <Name> <Phone>`)

Roadmap (Phase 2 — Q3 2026)

- Photo upload per listing (5 photos, 8 MB each)
- Haversine distance ranking
- Web listing view (`/rentals?pin=X`)
- BHK / max-rent / amenity filters
- Public listing share links (wa.me / t.me deep links)

Roadmap (Phase 3+)

- Society NOC API for builders / real-estate portals (one-tap NOC validation)
- GIS map view of available units
- Verified-owner badge (linked to Society membership)
- In-bot legal handover document checklist

Cross-cutting Enterprise powers

These apply to **every workspace type** on Enterprise.

Channel

- **WhatsApp** — official, Meta-compliant
- **Telegram** — unlimited group buttons, no 24h window, bot can auto-remove members
- One phone number ↔ one channel (registration enforced)
- Seamless switching: same commands, both channels

Language & Input

- 5 languages: **English, Hindi, Hinglish, Kannada, Tamil** — auto-detected per message
- Voice notes (auto-transcribed, unlimited minutes)
- Photo OCR (Tesseract + LLM cleanup) — receipts, UPI screenshots, hand-written bills
- PDF documents up to 25 MB
- Bank statement detection (PDF or CSV) → routes to reconciliation engine instead of LLM

Intelligence

- **LLM classification** with 3-tier confidence: $\geq 70\%$ auto-log, $35\text{--}70\%$ clarify, $< 35\%$ silent (no false positives)
- **Self-learning ML** — 7 persistent stores (vocabulary, counterparty knowledge, spending patterns, category preferences, payment habits, time-of-day routines, location anchors). Corrections weighted 3× during nightly retraining
- **Counterparty knowledge graph** — aliases ("ramu", "ramu bhaiya", "milkman" → same person), default category, average amount, frequency, last-known location
- **Proactive intelligence** — price spike alerts, anomaly detection (2σ), counterparty-due reminders, budget burn-down warnings
- **LLM cost transparency** — admin can see ₹ spent per provider / model / feature / tenant, with auto-fallback to RuleBasedFallback if budget exceeded

Money rails

- **Razorpay payment links** — generate, send, auto-reconcile via webhook
- **Multi-account** — track every bank + UPI wallet separately, view consolidated
- **Bank statement reconciliation** — PDF/CSV, $\pm 1\%$ amount / ± 2 day tolerance, Society fuzzy-match suggestions
- **Monthly auto-recon digest** — DM'd to owner with Excel attachment

Cross-workspace

- Owner broadcasts (all / complex / brand / tower / owners)
- **total position** — every workspace's net balance in one query
- Per-workspace separation (data isolation, billing isolation, member isolation)



AI-Powered Meeting OS — AGM in a Bot

*The number-one pain point for both society treasurers and multi-shop business owners is **meeting orchestration**: scheduling, getting RSVPs, taking notes, capturing decisions, holding people to action items, and producing legally-binding minutes. We solve this end-to-end inside the same WhatsApp / Telegram group everyone is already in — and an LLM reads the room for you.*

The AI layer in one sentence: drop voice notes during your AGM, and the bot turns them into a structured minutes document with **decisions**, **action items** (assignee + due date), **topic headings**, and a **2-3 line executive summary** — in the same Hinglish / Devanagari / Tamil / Kannada the speaker used.

One workflow, eight steps, zero new apps:

#	Stage	Command	What happens
1	Create	meeting create <title> <date> <time> at <venue> agenda="..." (DM)	Meeting record created with reference MTG-XXXXXX
2	Fan-out	(automatic)	Card-style group post with tap-to-RSVP buttons (Yes / No / Maybe) — WA interactive buttons + Telegram inline keyboards
3	Track RSVPs	meeting status <ref> (DM)	Live breakdown: Yes / No / Maybe / No-response, grouped by flat (Society) or branch (Business)
4	Remind	(automatic)	T-1 day, T-1 hour, T-15 min reminders — only to confirmed Yes + Maybe responders
5	Capture notes	In group: note <text> or send a voice note	Voice auto-transcribed (5 languages) and threaded to the meeting
6	Vote on the fly	Reply to any note with vote yes/no or vote A/B/C	Mints a poll using the existing Poll engine, ties results to the meeting. Quorum auto-computed against active member count
7	 AI Summarise	meeting summary <ref> (DM)	Our AI reads the full notes thread + voice transcriptions and produces executive summary + decisions + action items + topic headings . Block appears above the raw-notes thread so the synopsis comes first, audit trail below
8	Action items	(automatic)	LLM extracts "@Ramesh to send quotes by 20-Jun" → Action record with assignee + due. T-1 day DM reminder. Treasurer / owner sees open count on dashboard

Why this matters to a customer:

- **No more "kab meeting hai?"** — every member sees the card with date, time, venue, agenda + can RSVP with one tap
- **No more "notes kahan hain?"** — every note (text or voice) lives in one searchable thread tied to the meeting
- **No more "kya decide hua?"** — LLM minutes summarise decisions + vote results; the structured PDF can be emailed to absent members
- **No more "kisko karna tha?"** — action items extracted automatically with assignee + due date + reminders
- **Audit-ready for co-ops** — every vote has a signed trail (voter phone, timestamp, option, anonymous flag)

- **Multi-tower / multi-shop** — AGMs and chain-wide reviews fan out and aggregate without manual collation

The AI layer in detail

When the treasurer types `meeting summary MTG-XYZ123`, the bot:

1. Pulls every note attached to the meeting (typed via `meeting note`, plus voice notes auto-attached during the meeting window)
2. Hands the bundle to our AI engine for a structured summary: **executive summary**, **decisions** (statements of what was agreed), **action items** (verb-led tasks with optional assignee + due-date), and **topic headings**
3. Renders the result into the DM card, the dashboard drawer, and the printable PDF — all in sync

What the AI does NOT do:

- Translate. Hinglish stays Hinglish, Devanagari stays Devanagari, Tamil stays Tamil — the speaker's language is preserved
- Fabricate. Names, dates, decisions absent from notes are never invented
- Replace the audit trail. The raw notes thread sits **below** the AI summary in every surface so the original voice transcript / typed note is one scroll away

Quorum + legal compliance — the audit trail that matters

- **Per-workspace quorum policy** — DM `meeting quorum 66` configures the threshold (1–100 %). Defaults to 51 % (Maharashtra Co-op Societies Act §82 / Karnataka §62 baseline for ordinary resolutions); raise to 66 % or 75 % for special resolutions
- **Quorum-met indicator on every decision tied to a vote** — green  Quorum met / red  Quorum NOT met / amber  Quorum pending, with the eligible-vs-cast count + threshold visible in dashboard drawer AND printable PDF
- **Anonymous vote mode** — `meeting vote MTG-XXX "<question>" yes/no anon` — voter identities never persisted; only aggregate counts recorded; flagged  ANONYMOUS in the summary
- **Named attendee roster** in the printable PDF minutes (most co-ops legally require this) — Yes / Maybe / No buckets each expandable to the named list with masked phones for PII safety

Other powers

- **Multi-tower AGM fan-out** — `meeting create AGM 2026-06-15 19:00 at Clubhouse agenda="audit, election" complex` → one meeting per tower under the same complex; RSVPs aggregated; cancelling the parent cancels every tower with its own notice
- **Voice → action extraction** — spoken action items captured during the meeting are auto-transcribed AND become tracked Actions, no typing required
- **Bulk Mark-Done from dashboard drawer** — checkbox per open action item, " Mark N done" button closes them in one click
- **Calendar grid view** — month-grid alternative to the upcoming-list; tap a day to see meetings there

- **Print-ready PDF minutes** — one tap on the drawer opens a clean A4 layout, Ctrl/Cmd+P → Save as PDF

Status: Live today on Enterprise.

Dashboard

- **Phone-first responsive web UI** at admin.sasbusiness.cloud
- 7+ pages: Overview, Workspaces, Ledger, Udhar, Accounts, Reports, Settings
- Society-specific: rich Society dashboard with KPI tiles + per-flat drawer
- Resident OTP login for flat-scoped views
- Bulk opening balance upload (textarea or CSV)
- Bank statement upload with real-time matching report

Compliance & retention

- **DPDP §7 compliant** — explicit consent at registration, opportunistic location sharing, never auto-collected
- 60-day visitor data retention with hard delete; emergency / patrol records preserved as legal proof
- PII anonymisation in-place on tenant churn (visit records kept as transaction proof, like a bank statement)
- Audit logs: unlimited retention
- Data residency: India (Hostinger VPS Mumbai) + AWS Mumbai for serverless

Self-service

- 30-day free trial (no card required)
 - 7-day grace after expiry
 - Trial extension via DM: `trial extend 14 team evaluation baaki hai`
 - One-tap upgrade from any tier-gated feature prompt
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Tier comparison at a glance

Capability	Free	Pro	Enterprise
Voice notes	✗	✓	✓
Photos + UPI screenshots	✗	✓	✓
PDF / CSV bank statements	✗	✗	✓
Bank reconciliation engine	✗	✗	✓
Web dashboard	✗	✓ (limited)	✓ (full 7-page)
Excel / CSV export	✗	✓ (WA only)	✓ (Excel / CSV / PDF)
Razorpay payment links	✗	✗	✓
Scheduled monthly reports	✗	✗	✓
Polls (multi-option, secret vote)	✗	✓	✓
Voice notes auto-transcribed	✗	✓	✓
Meetings + RSVP + auto-minutes	✗	✗	✓
🤖 AI-structured minutes (decisions / actions / topics / summary)	✗	✗	✓
Voice → action extraction during meetings	✗	✗	✓
Quorum policy + ✓/✗ quorum-met indicator	✗	✗	✓
Named attendee roster in printable PDF minutes	✗	✗	✓
Multi-tower AGM fan-out + cancel cascade	✗	✗	✓
Anonymous secret-ballot voting	✗	✗	✓
API access	✗	✗	✓
Priority support	✗	✗	✓
LLM (classification + Q&A)	RuleBasedFallback only	1 000 calls / mo	Unlimited
Max members per workspace	5	10	25 (raisable)
Max workspaces	Unlimited	Unlimited	Unlimited
Messages / month	500	5 000	Unlimited
Marketplace take-rate	—	2.00 %	1.00 %
Trial	30 days	30 days	30 days

Capability	Free	Pro	Enterprise
Grace after expiry	7 days	7 days	7 days
Price	₹0	₹299 / shop / mo	₹999 / shop / mo (₹9 999 / yr — 17 % off)

Why Enterprise wins on Day 1 (the elevator pitch)

1. **Zero install.** Already on WhatsApp / Telegram? You're already running.
2. **Talks Indian.** "200 ka sabzi laya" is a valid command. So is "udhar 5000 Ramesh ne liya" and "1200, 4 mein baant do".
3. **Voice and photo just work.** Send a voice note, send a UPI screenshot — both turn into ledger entries.
4. **Bank statements reconcile themselves.** Drop a PDF, get a matched/unmatched report. Society sees suggested flat mappings; Business sees ledger gaps.
5. **One dashboard for the owner / treasurer.** Phone-first, no app, no learning curve.
6. **Marketplace is a free upsell.** Your Business workspace is already on the marketplace — leads flow in without lifting a finger.
7. **Real-estate isn't an afterthought.** Society treasurers already have NOC + watchman gate + sale workflow. Public listings on the roadmap.
8.  **AI-powered AGMs.** Talk through your meeting; the bot writes the minutes. Our AI reads the voice-note + typed notes thread and produces a structured **executive summary + decisions + action items + topic headings** — preserving the speaker's language (Hinglish, Devanagari, Tamil — never translated). Combined with quorum tracking + named attendee roster +  printable PDF, you have a co-op-society-legal minutes document in five minutes. (*Live today on Enterprise.*)
9. **Data is yours.** Excel / CSV export anytime. We host in India, audit logs forever.

Demo + onboarding

Try it in 60 seconds (no OTP, no app install)

1. Visit admin.sasbusiness.cloud/TenantRegister
2. Pick your **language** (English / हिन्दी / Hinglish / ಕನ್ನಡ / தமிழ்)
3. Pick your **channel** — WhatsApp or Telegram
4. Enter your **name + phone number**
5. Tap "**Open in WhatsApp**" (or "**Open in Telegram**") — your chat app launches
6. Send **hi** to the bot — it greets you, walks you through terms, and asks what to set up

That's it. **No OTP, no password, no separate app.** Sending "hi" from your real number IS the verification — only you can do that. The bot then guides you through:

-  Language confirmation (saved on your tenant — every reply respects it)
-  Terms & conditions (DPDP §6 consent capture)
-  Workspace type pick — *Household / Business / Society* (more types via DM commands)
-  For Business / Society: PIN code + name (so the marketplace can find you from day one)

The whole flow takes **under 2 minutes** for Household, **under 4 minutes** for Business/Society.

Why this is different from every other "WhatsApp bot"

Most WhatsApp bots	eMunimJi
OTP code by SMS then enter on web	None needed — chat IS the proof
Pick channel later, re-onboard	Pick channel ONCE, eMunimJi remembers
One number = one workspace forever	One number can manage multiple workspaces (cap by tier)
If you mis-route a message, it's gone	Tap  Wrong workspace? on the reply — bot moves the entry

Other ways to start

- **Live demo bot:** message [+91 98458 77915](https://t.me/eMunimJibot) on WhatsApp with [hi](https://t.me/eMunimJibot) — or open t.me/eMunimJibot and tap **Start**
- **Treasurer / owner walkthrough video:** 4 minutes, on request
- **White-glove onboarding:** included for Enterprise — we'll set up your first workspace, import opening balances, and train your first 3 staff over a 30-min call.

If you get stuck

Symptom	Fix
"I picked Telegram but didn't get an OTP"	None needed — tap the Open in Telegram button instead, then Start the bot
"I tapped Start but bot says 'samajh nahi aaya'"	Your Telegram has the bot blocked. Unblock @eMunimJibot and /start again
"I registered yesterday and forgot my workspace"	Send hi — bot replies with a numbered list of your workspaces + capacity + tap a number to switch
"Wrong workspace got my last entry"	Tap  Wrong workspace? on the bot's confirmation — pick the right workspace from the list

Multi-workspace — one phone, many ledgers

eMunimJi was built for the reality that **one person often runs several different financial ledgers** — a shop, a household, sometimes a society committee or a temple trust. With most apps you'd need three separate accounts (and three phone numbers). With eMunimJi, **one phone number runs them all**, and the bot keeps every entry in the right ledger.

How many workspaces can I have?

Tier	Workspaces per tenant	Typical use
Free	2	1 shop + 1 household, or 1 household + 1 society
Pro (₹199/shop/mo)	5	Chain owner with 2-3 shops + household + society
Enterprise	10	Larger chain operator with multiple outlets

Beyond 10, **register a second account** with a different phone number — the 10-workspace ceiling is a deliberate technical safeguard (active-workspace dispatch, member-cohort math, and broadcast targeting all become brittle past that).

Where does my next entry land? (The breadcrumb)

Every reply from the bot — to a multi-workspace tenant — ends with a single-line workspace badge:

✅ ₹500 chai logged. MJ-1A2B | Balance: ₹4,500 📍 🏪 **Sharma Kirana** • 3 workspaces — type *hi* to switch

You always know which ledger just absorbed the entry. Single-workspace owners don't see this badge — no noise where there's no ambiguity.

The welcome-back menu (just send **hi**)

When an existing tenant says **hi**, the bot replies with the workspace menu instead of re-asking what to set up:

🙏 Wapas swagat, Sharma ji!

🇮🇳 2 Business • 1 Society • 1 Household

Aapke 4 workspaces:

- 🏪 Sharma Kirana (Business) ● active
- 🏪 Sharma North (Business)
- 🏠 Sunrise Apts (Society)
- 🏠 Sharma Parivar (Household)

📦 4/5 used — 1 more allowed on Pro plan

Type a number to switch active workspace. Type **naya** to add a new one. Type a transaction (**500 chai**) to skip the menu and just log into the active workspace.

One-tap correction (the "Wrong workspace?" button)

Every ledger confirmation sent to a multi-workspace tenant carries two buttons:

[✓ Keep here] [🔄 Wrong workspace?]

Tap "🔄 Wrong workspace?" → bot shows up to 3 other workspaces → tap one →

✅ MJ-1A2B moved to 🏠 **Sharma Parivar**. Aage ke entries bhi yahin land karenge.

Both happen in one tap: **(a)** the entry's workspace is updated and **(b)** future entries in this conversation land in the new workspace too. No "type select X then type the transaction again" friction.

Adding more workspaces

- **Inside the welcome-back menu:** type **naya** → walks you through the type-picker
- **From DM anytime:** **add household Sharma Parivar** / **add business Sharma North** / **add society Sunrise Apts**
- **Each new workspace** gets its own ledger, its own dashboard, and (for Business / Society) its own marketplace presence

If you try to add an 11th workspace (or 6th on Pro, 3rd on Free), the bot stops you with a clear message: *"Register a second account at sasbusiness.cloud/TenantRegister with a different number, or delete an unused workspace first."*

🏪 Chain-shop owners — multi-shop guided onboarding loop

If you tap **"Multi-shop"** at the very first onboarding fork (right after picking the Business workspace type), the bot doesn't just set up shop #1 and dump you out — it **loops through every shop end-to-end** before asking for the next.

Each shop in the chain gets its **own full setup pipeline**:

- Its own **PIN code** (chain branches in different neighbourhoods? different cities? all handled cleanly)
- Its own **category** (one branch is a kirana, another is wholesale? mixed is fine)
- Its own **opening balance** (cash / bank / UPI per shop)
- Its own **HotList items** (top-sellers differ between Indiranagar and Koramangala)
- Its own **recurring expenses** (rent + salary + electricity per shop)
- Its own **invited cashier** (Suresh at the South branch, Rohan at the North)

After each shop's autopilot questions complete, the bot asks:

🎉 Shop fully set up. 🏪 Add another shop? Reply with the next shop name — I'll set it up from scratch (its own PIN, category, opening balance, etc). Or reply **done** to finish.

Reply with the next shop's name → fresh full setup begins. Reply **done** → loop exits cleanly. No shortcuts, no skipped fields, no "wait, did I set opening balance for branch #3?" anxiety.

On Telegram, the per-shop setup happens inside that shop's group — one Telegram group per shop is the natural model. The bot fires the same autopilot nudges in the owner's DM as soon as **setup start** completes in the group. To add another shop, create another group and add the bot — each becomes its own workspace under the same account.

On WhatsApp, the whole loop runs in DM (Meta blocks business numbers from consumer groups, so there are no per-shop groups to create). The owner just keeps replying with shop names until **done**.

Either way, **the experience is "set every shop up properly the first time"** — not "set one up and figure the rest out later".

Forgiving search across customers & suppliers

A chain owner with 800 customers types **customer ram** — instead of "no match", the bot lists every Ramesh, Ramcharan, and Ram Kumar so the owner can pick the right one:

 3 customers match "ram": 1. **Ramesh Kumar** · 9876543210 2. **Ramesh Patel** · 9123456789
· ⚠ ₹500 3. **Ramcharan** · no phone Type the exact name to see detail.

Case-insensitive, ranked exact → starts-with → contains, then by recency. Same pattern for **supplier <name>**. No more "did I spell it right?" friction.

Even small confirmations show the workspace (WhatsApp)

Entries under ₹500 used to get a bare  reaction from the bot — fast, but for multi-workspace WhatsApp owners that gave zero workspace context. Now those small entries get the reaction **plus** a one-line text:

   Sharma Kirana • 3 workspaces — type hi to switch

So you never have to guess where a ₹40 chai went.