

Joint-Family / Household Pack

Talk to your shared expense ledger like you talk to a person

For: Joint-family head, shared-apartment, household budget

eMunimJi Enterprise

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.

This document is tailored for **Joint-family head, shared-apartment, household budget**. The full 8-page pitch is available at admin.sasbusiness.cloud on request.

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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What the family sees

Household ledger — monthly view, per-member privacy

!Household ledger: [monthly spend](#), [per-member breakdown](#), [category split](#)

Every member's spending tracked against their monthly limit. Bot alerts in DM when someone goes over (Priya crossed her ₹20K limit on Apr 24). Category breakdown shows where the money went — food, bills, transport, education, medical — without anyone having to remember to log.

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")
 - Same voice / photo / UPI screenshot / bank statement powers as Business
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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: ≥70 % auto-log, 35–70 % 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, ±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	<code>meeting create <title></code> <code><date> <time> at</code> <code><venue> agenda="..."</code> (DM)	Meeting record created with reference <code>MTG-XXXXXX</code>
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	<code>meeting status <ref></code> (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: <code>note <text></code> 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 <code>vote yes/no</code> or <code>vote A/B/C</code>	Mints a poll using the existing Poll engine, ties results to the meeting. Quorum auto-computed against active member count
7	🤖 AI Summarise	<code>meeting summary <ref></code> (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

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.
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Ready to try?

Live demo (60 seconds):

- WhatsApp: message **+91 98458 77915** with **hi**
- Telegram: open **t.me/eMunimJiBot** and type **/start**

Self-serve 30-day trial: admin.sasbusiness.cloud/TenantRegister

White-glove onboarding (included for Enterprise): we set up your first workspace, import opening balances, and train your first 3 staff over a 30-min call.

Questions? Reply to the WhatsApp / email this PDF was shared on, or reach the team at **admin.sasbusiness.cloud**.

Pitch generated for Joint-family head, shared-apartment, household budget · ₹999/shop/month · 30-day trial · 7-day grace.