

Society Treasurer Pack

Run your AGM end-to-end on WhatsApp with AI-powered minutes

For: Society treasurer (co-op, multi-tower, AGM-running)

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 **Society treasurer (co-op, multi-tower, AGM-running)**. 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.
-

What the treasurer sees

Society dashboard — at-a-glance treasurer view

!Society dashboard — [collections](#), [defaulters](#), [active poll](#)

April collection up 92% of target · 3 defaulters flagged · live community poll on lift contract renewal.

AI-generated AGM minutes

!AGM minutes with [topics](#), [votes](#), [action items](#), [attendance](#)

Topics, decisions, vote counts, attendance + quorum, and assigned action items — generated automatically from the meeting recording, in the chair's language. Treasurer signs off, bot fans the PDF out to every flat.

Watchman attendance — auto-tracked via WhatsApp check-in

!Watchman roster: [3 shifts](#), [today's status](#), [7-day heatmap](#)

Every watchman DMs the bot a "check-in" with a selfie when they start their shift; bot stamps the timestamp + GPS pin + photo. Treasurer sees on-time / late / absent at a glance, plus a 7-day heatmap that surfaces persistent latecomers before they become a problem.

Patrol log — QR checkpoints with photo proof

!Patrol log: [4 rounds last night](#), [8 checkpoints scanned](#), [missed-patrol alert](#)

Each watchman scans a QR sticker at every checkpoint as they walk the patrol; bot logs the scan + photo. Skipped checkpoints surface immediately. If a scheduled round doesn't start within 30 min, the bot DMs the treasurer automatically — no need to manually audit the next morning.

Community voting — live tally + decision history

[!Voting page: active poll with vote bars, voter list, past poll history](#)

Treasurer posts the question in WhatsApp ("vote on lift contract renewal?") and every flat replies YES / NO / ABSTAIN to the bot. Dashboard shows the live tally, who's voted, who hasn't, and the full decision history filterable by date range. Quorum + result auto-attached to the AGM minutes.

Visitor log — DPDP-compliant entry register

[!Visitor log: filterable by date, host flat, type with photo and OTP approval](#)

Every visitor entry — vendor, delivery, guest, cab — captured with photo + host-flat OTP approval at the gate. Searchable by flat, vendor name, or date range. Resident in-house data stays private; visitor records preserved as a society proof even if a tenant churns (anonymised PII).

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

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> <date> <time> at <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
-

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.

📞 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 Society treasurer (co-op, multi-tower, AGM-running) · ₹999/shop/month · 30-day trial · 7-day grace.