JT

John Thomas Fin Accounting

AI-powered cloud accounting · John Thomas Fintech Pvt Ltd, Kochi

Accounting that runs itself. GST, payroll and books, powered by AI.

For Indian shops, MSMEs, growing companies and CA firms. Cloud software hosted in India, used from any browser.

7 days free · no card needed

Monthly by UPI AutoPay

Pay yearly, save up to 17%

WHAT IT DOES FOR YOU

Type it, and AI books it

Tell the "Ask & Invoice Agent" what you sold or spent. It drafts the invoice or entry and lists who still owes you.

Snap a bill, get the entry

Smart Scan & Book reads a GST invoice photo, picks up line items and HSN codes, and posts the entry.

GST returns ready

GSTR-1, GSTR-3B and HSN reports in Excel and JSON, with e-invoices (IRN) and e-way bills built in.

In 21 languages

English plus 20 Indian languages, including हिन्दी, മലയാളം, தமிழ், বাংলা and తెలుగు.

Audit-ready by law

Every edit is logged with a tamper-evident SHA-256 trail, as MCA Rule 11(g) requires.

Share on WhatsApp

Send invoices and payment reminders to customers on WhatsApp straight from the app.

Start your free trial

johnthomasfinaccountingai.com

Scan the code, or call +91 82107 00278

Five plans. One for every size of business.

Prices are before 18% GST. Pay monthly by UPI AutoPay or e-NACH, or pay yearly and save up to two months. Every plan except CA starts with a 7-day free trial, no card needed.

PLAN	BUILT FOR	MONTHLY	YEARLY	COVERS
Silver Shop Owner	Retail shops	₹599	₹5,999	1 shop · 1 owner + 1 auditor login
Silver MSME Cloud	MSMEs under ₹5 Cr turnover	₹599	₹4,999	1 company · 1 user + 1 auditor login
Gold C-Suite Cloud MOST POPULAR	Growing companies with a leadership team	₹1,499	₹14,999	Up to 3 companies · 10 logins
CA All-in-One AI Automation	CA firms and tax practitioners	—	₹99,999	1 CA user · 100 client companies · 10-day trial with 5 clients
Unlimited Enterprise	Large groups and multi-branch businesses	₹7,499	₹74,999	Unlimited companies, branches and logins

INCLUDED IN EVERY PLAN

- ✓ Secure cloud hosted in India, works in any browser
- ✓ Monthly allowance of automated WhatsApp messages, e-invoices (IRN) and e-way bills
- ✓ 21 languages: English and 20 Indian languages
- ✓ WhatsApp sharing of invoices and payment reminders
- ✓ Tamper-evident edit log as MCA Rule 11(g) requires
- ✓ Ask & Invoice Agent on Shop, MSME, Gold and Enterprise plans

SHOP	MSME	GOLD	CA	ENTERPRISE
100 WhatsApp msgs 50 IRN / e-way	**100** WhatsApp msgs 50 IRN / e-way	**500** WhatsApp msgs 500 IRN / e-way	**2,000** WhatsApp msgs 2,000 IRN / e-way	**5,000** WhatsApp msgs 50,000 IRN / e-way

Monthly allowances per plan. Need more? See top-up packs on the back page.

Simple, complete books for shops and small businesses.

Silver Shop Owner

₹599/month
or ₹5,999/year (save 17%)

For retail shops · 1 shop, 1 owner login, 1 auditor login

- Retail POS billing with double-entry books and F4–F9 shortcut keys
- GSTR-1, GSTR-3B and HSN reports in Excel and JSON
- Tamper-evident SHA-256 edit log (MCA Rule 11(g))
- WhatsApp invoices and reminders: 100 automated messages a month
- GST billing and stock at 0%, 5%, 18% and 40% rates
- Bank statement CSV import and reconciliation
- Ask & Invoice Agent drafts invoices from a sentence and lists overdue customers
- 50 e-invoices (IRN) and e-way bills a month

Save up to ₹13,500 over three years compared with desktop accounting software.*

Silver MSME Cloud

₹599/month
or ₹4,999/year (save 30%)

For MSMEs under ₹5 Cr turnover · 1 company, 1 user login, 1 auditor login

- Full double-entry ledger with F4–F9 shortcut keys
- GSTR-1, GSTR-3B and HSN reports in Excel and JSON
- Tamper-evident SHA-256 edit log (MCA Rule 11(g))
- WhatsApp invoices and reminders: 100 automated messages a month
- GST billing and stock at 0%, 5%, 18% and 40% rates
- Bank statement CSV import and reconciliation
- Ask & Invoice Agent for invoices and overdue lists
- 50 e-invoices (IRN) and e-way bills a month

Save up to ₹16,500 (52%) over three years compared with desktop accounting software.*

Prices before 18% GST. 7-day free trial, no card needed. *Savings are the company's estimate against typical desktop accounting licences and upgrades over three years.

For companies run by a leadership team.

MOST POPULAR

Gold C-Suite Cloud

₹1,499/month
or ₹14,999/year (save 17%)

Up to 3 companies and 10 logins

- Separate CEO, CFO and Accounts Head logins
- Sales orders, purchase orders and goods receipt notes (GRN)
- NIC e-invoice (IRN) and e-way bill generation
- Ask & Invoice Agent for invoices and overdue lists
- 500 e-invoices (IRN) and e-way bills a month
- 5 custom company roles with 27 permissions to choose from
- MSME Section 43B(h) payment tracking
- AS-3 cash flow statement, Section 115BAA tax and MAT
- 500 automated WhatsApp messages a month

Save up to ₹49,500 over three years compared with desktop accounting software.*

Unlimited Enterprise

₹7,499/month
or ₹74,999/year (save 17%)

Unlimited companies, branches and logins

- Dedicated, isolated cloud environment in India
- Custom ERP webhook and XML bridge
- Ask & Invoice Agent for invoices and overdue lists
- 50,000 e-invoice (IRN) and e-way bill calls a month
- 24/7 dedicated CA support with a service-level agreement
- 5,000 automated WhatsApp messages a month

Save up to ₹73,700 over three years compared with desktop accounting software.*

Prices before 18% GST. 7-day free trial, no card needed. *Savings are the company's estimate against typical desktop accounting licences and upgrades over three years.

Run 100 clients' compliance from one AI-assisted portal.

CA All-in-One AI Automation

1 CA user · 100 client companies · annual plan

₹99,999/year

10-day free trial with 5 clients

What's included

- 10 statutory filing engines: GST, ITR, TDS/TCS, PF/ESI and professional tax
- Dual maker-checker review, approved with the CA's ICAI membership number
- Write-once (WORM) audit log as MCA Rule 11(g) requires
- 2,000 e-invoices (IRN) and e-way bills a month
- 4 statutory rule checks with role enforcement
- Hardware DSC token support and WhatsApp two-factor sign-in
- 2,000 automated WhatsApp messages a month
- WhatsApp sharing of invoices and reminders

How a month runs in the portal

1 · RADAR
Compliance calendar flags every client's due dates: overdue, due in 2 days, due in 7.

2 · COLLECT
Client documents and statements come in and are matched in Import & Reconcile.

3 · PREPARE
AI drafts the return. Staff prepare it as maker for the CA to check.

4 · REVIEW
The CA reviews and approves on the CA Review screen.

5 · HAND OVER
An operator files it on the government portal from the hand-over screen.

6 · ARCHIVE
Filed returns and acknowledgements go to a permanent archive.

Need more than 100 clients? Add 50 client companies for ₹24,999 a year. Moving from other software? Assisted data migration and role setup: ₹2,999.

Prices before 18% GST. Filing on government portals is done by your firm; the portal prepares, checks and tracks it.

Grow without changing plans.

TOP-UP PACK	WHAT YOU GET	PRICE
WhatsApp & SMS	5,000 more messages	**₹999**
e-Invoice (IRN) & e-way bill	10,000 more calls	**₹1,499**
Data migration & role setup	Assisted move from your current software	**₹2,999**
CA extra clients	50 more client companies (CA plan only)	**₹24,999/yr**

All prices before 18% GST.

Subscriber lucky draw: win an iPhone 18 Pro

One paying customer on any of the five plans, monthly or yearly, wins. Draw date to be announced. Terms apply: the winner bears TDS at 30% plus surcharge and cess, and the prize is released after the tax is deposited.

Try it free for 7 days.
No card needed.

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