**📊 Business Dashboard & Notifications**

* Business overview:
  + Cash in hand
  + Bank balances
  + Stock value
  + Expenses
  + Outstanding payments
  + Subscriptions & revenue
* Visual graphs & charts:
  + Sales trends
  + Expenses
  + Profit/Loss
  + KPIs & growth analytics
* Notifications & alerts:
  + Low stock & reorder alerts
  + Expiry item alerts
  + Payment reminders (Email, SMS, WhatsApp)
  + Subscription & performance alerts
* Quick access shortcuts:
  + Recent transactions
  + Reports

**🧾 Billing, Invoicing & Sales**

* GST-compliant invoices, credit/debit notes, proforma invoices
* Professional, customizable templates: logo, branding, footer, custom fields
* Multiple invoice formats & numbering control (auto, prefixes)
* Recurring invoices & subscriptions (with proration, consolidated billing)
* Progress, retainer, and mixed invoices
* Batch invoice creation & bulk sharing (Email, WhatsApp, SMS)
* Invoice notes & payment instructions
* Backdated invoices & consolidated invoicing for multiple orders
* Barcode integration (scanning, generation, printing)
* Auto-payment status tracking & linking invoices with payments
* Split payments (Cash, UPI, Card, Cheque, NEFT/RTGS)
* Generate & print:
  + E-Invoices with QR codes
  + E-Way bills
  + Packing slips & shipping labels
* Print settings: thermal/regular printers, paper size/layout
* Profit margin per line item display during billing
* Discounts, loyalty points, and multi-currency support
* Inclusive/exclusive tax handling with rounding off
* Share invoices as PDF or images via apps

**📦 Inventory & Stock Management**

* Real-time stock tracking with auto-updates on sales/purchase/returns
* Item details with images, SKU, barcodes & custom fields
* Item grouping: categories, brands, types, bundles/composite items
* Multi-warehouse/godown & shelf/bin location management
* Batch, serial no., IMEI & expiry tracking with notifications
* Stock valuation methods: FIFO, GST-linked valuation
* Stock adjustments (damage, return, loss) with audit trails
* Opening stock entry & bulk import/export via Excel/CSV
* Auto reorder levels with alerts & backorder support
* Drop shipments & vendor-specific pricing lists
* Multi-unit support with conversion factors
* Barcode & RFID integration
* Purchase return & credit note adjustments
* Detailed stock & valuation reports (batch, expiry, warehouse, etc.)

**🛒 Purchase Management**

* Create & track purchase orders
* Manage purchase bills with linked payments
* Purchase returns & debit notes
* Vendor-specific price lists & history
* Expense categorization for purchased goods

**💰 Expense & Project Management**

* Record GST & non-GST business expenses
* Recurring expense entries with categorization (by department/type)
* Auto-scan/upload receipts & attach bills/docs
* GPS & mileage tracking
* Project & time tracking:
  + Log billable/non-billable hours
  + Timer widgets (desktop/mobile)
  + Convert timesheets into invoices

**🏦 Bank, Cash & Loan Management**

* Multiple accounts: banks, credit cards, loans, overdrafts
* Track: cash in hand, cash flow
* Record & reconcile cheques (deposits, withdrawals, bounce status)
* Loan account management with EMI & interest tracking

**👥 Customer, Vendor & Party Management**

* Store detailed info: GSTIN, contact, shipping address, payment terms
* Group customers/suppliers for reporting
* Track payment history, dues, credits & balances
* Import/export party data via Excel/CRM
* Customer & vendor portals for orders, payments, POs
* Customer hierarchy & sub-customer support
* Invite parties to register & interact via online portals

**💳 Payments & Collections**

* Accept payments in multiple modes (Cash, Card, UPI, Cheque, NEFT/RTGS)
* Integrated payment gateways with real-time status updates
* Record TDS payments & apply credits (customer/vendor)
* Auto payment reminders (Email, SMS, WhatsApp) with custom templates
* Scheduled reminders by due dates
* Generate digital receipts & share instantly

**🧾 GST, Tax & Compliance**

* Automated GST calculations with HSN/SAC codes
* Reverse charge & composite scheme support
* Tax groups, cess & state of supply management
* Generate & file returns: GSTR-1, 2, 3B, 9, others
* E-Invoicing with QR codes
* E-Way bill generation & tracking
* Audit trails & tax reports for filing

**🛍️ Online Store & E-commerce**

* Free online store with product catalog (images, descriptions, pricing)
* Share catalog link for customer ordering
* Convert online orders into invoices automatically
* Multi-currency, multi-channel selling (Shopify, Amazon, Etsy)
* Sync with accounting & e-commerce platforms

**📑 Reporting & Analytics**

* 35+ reports:
  + Sales, purchase, party, item-wise
  + Profit & loss, balance sheet, cash flow, day book
  + GST filing/audit reports
  + Stock reports: low stock, expiry, batch, warehouse
  + Shipment & warehouse reports
  + Expense, income & payment reminder reports
* Export reports (PDF, Excel)
* Graphs, dashboard analytics & KPIs

**🔄 Backup, Security & User Control**

* Auto daily backup: cloud (Google Drive), local device, email
* Manual encrypted backup export/import
* Restore in case of data loss
* Multi-user role-based access control
* Multi-company & multi-location management
* Audit logs of user actions
* App lock (PIN, fingerprint biometric)
* Data encryption & privacy protection

**⚙️ Customization, Utilities & Integrations**

* Custom fields for invoices, parties & transactions
* Invoice themes & print layout customization
* Import/export masters (items, parties, transactions)
* Financial year closure & verification tools
* Calculator & currency conversion
* Shortcut keys for quick billing
* Status tracking for orders, invoices, payments
* Mobile app with scanning & real-time updates
* Integrations: Zoho CRM, Books, Analytics, Cliq, QuickBooks Online
* Webhooks, APIs & usage monitoring
* Help guides, tutorials & remote assistance

Here’s the **side-by-side feature matrix** (✅ = available, ❌ = not available, ⚡ = advanced/extra in Zoho):

**📊 Business Dashboard & Notifications**

| **Feature** | **Vyapar** | **Zoho (Inventory + Billing)** |
| --- | --- | --- |
| Business overview (cash, bank, stock, expenses) | ✅ | ✅ |
| Visual graphs & charts | ✅ (basic) | ⚡ (advanced analytics, KPIs) |
| Low stock & expiry alerts | ✅ | ✅ |
| Payment reminders (Email, SMS, WhatsApp) | ✅ | ✅ |
| Subscription & performance alerts | ❌ | ✅ |
| Quick access shortcuts (recent transactions, reports) | ✅ | ✅ |

**🧾 Billing, Invoicing & Sales**

| **Feature** | **Vyapar** | **Zoho** |
| --- | --- | --- |
| GST-compliant invoices | ✅ | ✅ |
| Customizable invoice templates | ✅ | ✅ |
| Recurring invoices & subscriptions | ❌ | ✅ |
| Proforma, debit/credit notes | ✅ | ✅ |
| Progress, retainer, mixed invoices | ❌ | ✅ |
| Bulk invoice sharing (WhatsApp, SMS, Email) | ✅ | ✅ |
| Invoice numbering control (prefix, auto) | ✅ | ✅ |
| Barcode integration (scan & print) | ✅ | ✅ |
| Split payments (Cash + UPI etc.) | ✅ | ✅ |
| E-invoice & QR code | ✅ | ✅ |
| E-way bills | ✅ | ✅ |
| Packing slips & shipping labels | ❌ | ✅ |
| Profit margin per line item in billing | ✅ | ✅ |
| Multi-currency invoices | ❌ | ✅ |

**📦 Inventory & Stock Management**

| **Feature** | **Vyapar** | **Zoho** |
| --- | --- | --- |
| Real-time stock updates | ✅ | ✅ |
| Item details with SKU, barcodes | ✅ | ✅ |
| Item groups, bundles/composite items | ❌ | ✅ |
| Multi-warehouse/godown management | ✅ (basic) | ⚡ (advanced) |
| Batch, serial no., IMEI, expiry tracking | ✅ | ✅ |
| Stock valuation methods (FIFO, etc.) | ✅ | ✅ |
| Auto reorder levels with alerts | ✅ | ✅ |
| Drop shipments | ❌ | ✅ |
| Vendor-specific price lists | ❌ | ✅ |
| Multi-unit support | ✅ | ✅ |
| Barcode & RFID | ✅ (basic barcode) | ⚡ (barcode + RFID) |
| Stock reports (low stock, expiry, warehouse) | ✅ | ✅ |

**🛒 Purchase Management**

| **Feature** | **Vyapar** | **Zoho** |
| --- | --- | --- |
| Purchase orders | ✅ | ✅ |
| Purchase bills & payments | ✅ | ✅ |
| Purchase returns & debit notes | ✅ | ✅ |
| Vendor-specific pricing & history | ❌ | ✅ |

**💰 Expense & Project Management**

| **Feature** | **Vyapar** | **Zoho** |
| --- | --- | --- |
| Record GST & non-GST expenses | ✅ | ✅ |
| Recurring expenses | ❌ | ✅ |
| Upload receipts/docs | ✅ | ✅ |
| Mileage tracking | ❌ | ✅ |
| Project & time tracking | ❌ | ✅ |

**🏦 Bank, Cash & Loan Management**

| **Feature** | **Vyapar** | **Zoho** |
| --- | --- | --- |
| Multiple bank & cash accounts | ✅ | ✅ |
| Cheque deposit, withdrawal, bounce | ✅ | ❌ |
| Loan/EMI tracking | ✅ | ❌ |
| Bank reconciliation | ✅ (manual) | ⚡ (automated with feeds) |

**👥 Customer, Vendor & Party Management**

| **Feature** | **Vyapar** | **Zoho** |
| --- | --- | --- |
| Store GSTIN, payment terms, shipping info | ✅ | ✅ |
| Customer/vendor groups | ✅ | ✅ |
| Payment history & balances | ✅ | ✅ |
| Import/export party data | ✅ | ✅ |
| Customer/vendor portal | ❌ | ✅ |
| Sub-customers / hierarchy | ❌ | ✅ |

**💳 Payments & Collections**

| **Feature** | **Vyapar** | **Zoho** |
| --- | --- | --- |
| Multi-mode payments | ✅ | ✅ |
| Integrated gateways | ✅ (limited) | ⚡ (many gateways) |
| TDS payments | ❌ | ✅ |
| Auto reminders with templates | ✅ | ✅ |
| Scheduled reminders | ❌ | ✅ |
| Digital receipts | ✅ | ✅ |

**🧾 GST, Tax & Compliance**

| **Feature** | **Vyapar** | **Zoho** |
| --- | --- | --- |
| GST calculations & HSN/SAC | ✅ | ✅ |
| Reverse charge, composite scheme | ✅ | ✅ |
| File GST returns (GSTR-1,3B,9 etc.) | ✅ (with govt portal) | ✅ (Zoho flow) |
| E-invoicing with QR | ✅ | ✅ |
| E-way bill | ✅ | ✅ |

**🛍️ Online Store & E-commerce**

| **Feature** | **Vyapar** | **Zoho** |
| --- | --- | --- |
| Free online store/catalog | ✅ | ❌ |
| Online order → invoice | ✅ | ✅ |
| Multi-channel (Shopify, Amazon, etc.) | ❌ | ✅ |
| Multi-currency selling | ❌ | ✅ |

**📑 Reporting & Analytics**

| **Feature** | **Vyapar** | **Zoho** |
| --- | --- | --- |
| 35+ business reports | ✅ | ✅ |
| Sales, purchase, item, party reports | ✅ | ✅ |
| Profit & loss, balance sheet, cash flow | ✅ | ✅ |
| Tax/GST reports | ✅ | ✅ |
| Advanced dashboards, KPIs | ❌ | ✅ |
| Export to PDF, Excel | ✅ | ✅ |

**🔄 Backup, Security & User Control**

| **Feature** | **Vyapar** | **Zoho** |
| --- | --- | --- |
| Auto daily backup (cloud, local) | ✅ | ✅ |
| Manual export/import backup | ✅ | ✅ |
| Multi-user, role-based access | ✅ | ✅ |
| Multi-company | ✅ | ✅ |
| Audit logs of actions | ✅ | ✅ |
| App lock (PIN, biometric) | ✅ | ❌ (web app) |
| Data encryption & privacy | ✅ | ✅ |

**⚙️ Customization, Utilities & Integrations**

| **Feature** | **Vyapar** | **Zoho** |
| --- | --- | --- |
| Custom fields | ✅ | ✅ |
| Invoice print customization | ✅ | ✅ |
| Import/export masters | ✅ | ✅ |
| Financial year closure | ✅ | ✅ |
| Mobile app with scanner | ✅ | ✅ |
| API & webhooks | ❌ | ✅ |
| Integrations (CRM, Books, Analytics) | ❌ | ✅ |
| Help guides & tutorials | ✅ | ✅ |

✅ **Summary in one line:**

* **Vyapar** = Best for small/local businesses (easy billing, GST, offline + online store, basic reports).
* **Zoho** = Best for medium/large businesses (advanced invoicing, subscriptions, e-commerce, integrations, project/time tracking).