

# PropertyPaper

*Document organiser + renewal reminders for Indian landlords + tenants — rent agreement, registration, PAN, utility, gas. Document chaos is universal; vault + reminders solves it. ■499/mo.*

<b>Category</b>	Set 7 · Verticals & Creator
<b>Customer</b>	Indian landlords (individuals owning 1-10 rental properties) + tenant households with ongoing landlord-tenant documentation needs
<b>Monetisation</b>	■499/mo or ■2,999/yr Landlord (up to 10 properties) · ■199/mo Tenant · ■4,999/mo Pro Landlord (50+ properties + advanced)
<b>Build effort</b>	Med
<b>Plan version</b>	v1.0 — 2026-05

## Executive Summary

PropertyPaper addresses the operational document-chaos endemic to Indian rental property management. A typical Indian landlord with 3-5 rental properties has documentation across: rent agreements (need renewal every 11 months for legal reasons) + police verifications (tenant background) + PAN cards (KYC) + utility bills (electricity + water + gas) + property tax receipts + housing-society NOC + insurance + maintenance contracts. The documents live in physical files + scattered emails + WhatsApp threads + the landlord's memory. Renewals get missed; documents lost; police-verification lapsed.

Product: structured document vault with renewal reminders + workflow tools per landlord (or tenant). Per-property organisation + automated renewal alerts via WhatsApp + email + integration with common renewal services (online rent-agreement renewal + police-verification + tax-receipt generation).

Year-1 target: 4,500 paying landlords + 3,000 tenants generating ■2.6 crore annual revenue against ■45 lakh costs. Cash-positive month 3.

## The Problem

An Indian individual landlord with 3-5 rental properties faces continuous documentation overhead. Per-property documents: rent agreement (11-month renewal mandatory for stamp-duty reasons) + tenant police verification + tenant KYC (PAN + Aadhaar copies) + utility bills (in landlord or tenant name depending on arrangement) + property tax (annual) + housing-society NOC + insurance + maintenance-contracts. Per-tenant lifecycle: tenant moves in (NOC + agreement + deposit + meter reading + welcome documentation), tenant during stay (rent payment tracking + complaints + maintenance), tenant moves out (deposit return + final settlement + meter reading + exit clearance).

Existing solutions. Generic note-taking apps (Notes + Notion + Google Drive) work for organisation but don't provide renewal reminders or workflow. Excel sheets work but require manual maintenance. Property-management software (RealtyJuggler + Buildium) is enterprise-priced + designed for US-style multi-unit management.

Market gap: simple document-organiser + reminder workflow at consumer-SaaS pricing for Indian individual landlord context.

## The Solution

PropertyPaper structured around landlord (or tenant) workflow. Onboarding: property profile setup (address + type + ownership documents + current tenants). Document upload: drag-and-drop or photo-capture for all property + tenant documents; AI categorisation + OCR extraction.

Renewal reminder system: structured tracking of all documents requiring renewal (rent agreement + police verification + insurance + property tax + utility-in-name-changes); automatic WhatsApp + email reminders 30 + 14 + 3 days before due date.

Tenant lifecycle workflow: structured workflows for tenant onboarding (NOC + agreement + KYC + deposit + meter-reading + welcome-documentation) + during-stay (rent tracking + complaint logging + maintenance requests) + exit (deposit return + settlement + meter reading + clearance).

Online integration: integration with online rent-agreement renewal services + police-verification online portals + property-tax payment + utility bill aggregation.

Tenant tier (■199/mo): tenant-side product covering their documents (agreement + KYC + utility bills + rent receipts + deposit-tracking) + lifecycle workflow + landlord-coordination tools.

Pro Landlord tier (■4,999/mo): for landlords with 50+ properties (small-time portfolio investors). Multi-user team workspace + accountant integration + bulk operations.

## Market Opportunity

Indian individual landlord market: ~35M households own rental property; subset with 2+ rental units = ~8M households. Willing-to-pay segment: ~600k-1M landlords would pay ₹499/mo.

Indian tenant market: ~30M+ active urban-rental households. Willing-to-pay segment: ~200k tenants would pay ₹199/mo for document-organiser.

At blended ARPU mix, SAM is ~₹500-1,500 crore. Realistic 3-year capture: 0.3-0.8% = ₹1.5-12 crore annual revenue.

Adjacent expansion. Year 2: portfolio-investor tier (high-net-worth individual landlords with 20+ properties). Society-management integration. Year 3: small-developer / builder tier.

## Target Customer

Primary persona: a 52-year-old retired professional in Pune with 4 rental properties (inherited + purchased over years). Currently uses paper files + Excel + memory. Missed rent agreement renewal last year cost ₹15k in stamp-duty penalty. Will pay ₹499/mo Landlord tier.

Secondary persona: a 38-year-old IT professional in Bengaluru owning 2 rental properties as investment alongside primary residence. Will pay ₹499/mo Landlord for organisation.

Tertiary persona: a 30-year-old tenant in Mumbai with 4 prior rental moves in past 8 years. Tired of losing documents. Will pay ₹199/mo Tenant tier for personal document vault + landlord-coordination tools.

## Product

Per-property profile + document upload + AI categorisation.

Renewal reminder system: WhatsApp + email alerts on due-soon documents.

Tenant lifecycle workflows: onboarding + during-stay + exit structured templates.

Online service integrations: rent-agreement online renewal + police-verification + property-tax + utility-bill aggregation.

Tenant tier: personal document vault + lifecycle + landlord-coordination.

Pro Landlord additions: multi-user workspace + accountant integration + bulk operations.

## Technical Architecture

Frontend: Next.js + React Native mobile.

Backend: Python on Hetzner cloud, Postgres + S3-compatible storage (encrypted).

OCR: AI document extraction (Tesseract + LayoutLM + GPT-4o categorisation).

WhatsApp + email reminders: Meta Business Cloud API + Resend.

Online service integrations: per-service API + scrape integrations.

Payments: Razorpay.

Compliance: DPDP Act + sensitive-document encryption + access controls.

## Business Model & Unit Economics

Three tiers. Landlord ■499/mo or ■2,999/yr (up to 10 properties). Tenant ■199/mo (single household). Pro Landlord ■4,999/mo (50+ properties + advanced features).

Conversion: 14-day trial converts at 16%. Distribution: 65% Landlord, 25% Tenant, 10% Pro Landlord. Annual prepay adopted by 40%. Monthly churn under 3%.

Gross margin: 82%. Costs: WhatsApp + storage + integration maintenance.

LTV: ■5,988 × 26 mo = ■15,569 (Landlord); ■2,388 × 18 mo = ■4,298 (Tenant); ■59,988 × 32 mo = ■1.6L (Pro Landlord).

### Unit Economics (Year-1 base case)

Year-1 paying landlords	4,500
Year-1 paying tenants	3,000
Year-1 revenue	■2.6 crore
Gross margin	82%
CAC	■350 landlord / ■140 tenant
Year-1 all-in costs	~■45 lakh
Year-1 net contribution	~■1.7 crore

## Go-to-Market

Channel 1 — Landlord-community + content (40%): landlord-focused content on FB groups + Reddit India + property-investing communities.

Channel 2 — Property-management service partnerships (25%): partnerships with rent-collection services + agreement-renewal services.

Channel 3 — Tenant-acquisition via Tenant tier (20%): each Tenant subscriber introduces their landlord to the platform.

Channel 4 — Paid acquisition (15%).

### Roadmap (first 12 months)

- Month 1-3: MVP with property + document + renewal reminders + Landlord tier. 500 landlords.
- Month 4-5: Tenant tier + tenant lifecycle workflows, 1,500 landlords + 800 tenants.
- Month 6-8: Online service integrations + Pro Landlord tier, 3,000 landlords + 2,000 tenants.
- Month 9-10: Multi-user team workspace + accountant integration, 4,000 landlords + 2,800 tenants.
- Month 11-12: 4,500 landlords + 3,000 tenants, ■2.6 crore annualised.

### Key Risks

- Slow conversion in landlord segment: older landlords are slow to adopt software. Mitigated by simple UX + WhatsApp-first reminders + on-call setup support.
- Sensitive document data: rent agreements + tenant PAN + Aadhaar copies are sensitive. Mitigated by encryption + DPDP compliance + clear access controls + privacy policy.
- Online service integration fragility: third-party portals change without notice. Mitigated by manual fallback + multi-service support.

- Property-management software incumbents adding India-tier — possible. Mitigated by India-specific feature focus + WhatsApp-native + India-pricing.
- Customer churn: tenant moves out → landlord may stop using PropertyPaper. Mitigated by tenant-acquisition tier + multi-property landlord stickiness.