CALI FISCAL GRID

FOR

STATE OF MAHARASHTRA

Proposal Note: From BMC Pilot to

Statewide Municipal Revenue Intelligence Platform

Prepared for discussion with Government of Maharashtra / Urban Development Department

Executive recommendation

I. Yes. CALI should offer CALI FISCAL GRID not merely as a BMC product, but as a Maharashtra-wide municipal fiscal grid product covering all municipal corporations, municipal councils and nagar panchayats.

II. The strategic proposition should be: Maharashtra can become India's first State with an AI-native land and property revenue grid at fiscal CLA level.

III. The BMC pilot remains the flagship proof point: demonstrate 3x property tax uplift in Mumbai, then replicate the operating model across other large municipal corporations and finally across all smaller urban bodies.

IV. The statewide proposal should be framed as a revenue-share / success-fee PPP so that the State does not need to fund the full technology cost upfront.

1. Why CALI should now go beyond BMC and propose a Maharashtra-wide CALI FISCAL GRID rollout

The original BMC proposal is powerful because Mumbai is the largest urban tax base in Maharashtra. However, a BMC-only proposal limits CALI to one municipal corporation and one revenue ledger. A state-level proposal turns CALI FISCAL GRID into fiscal infrastructure for Maharashtra.

The Government of Maharashtra has policy control over municipal governance, urban reforms, valuation rules, property tax improvement, municipal finance, local body digital systems, and grants.

Therefore, CALI FISCAL GRID should be positioned as a State-level municipal revenue operating system rather than a single-city software project.

The right ask is not: "Let CALI do BMC property tax." The stronger ask is: "Let Maharashtra create the first AI-native municipal fiscal grid in India, starting with BMC and scaling to every municipal body."[2].

Number of municipal bodies in Maharashtra

Category	Working count	Proposal relevance
Municipal Corporations	29	Large urban bodies; best first phase after BMC because revenue upside is highest.
Municipal Councils	Approx. 247	Medium and smaller towns; strong upside from first-time digital fiscal mapping and assessment book cleaning.
Nagar Panchayats	Approx. 147	Transitioning urban areas; best suited for a lighter CALI FISCAL GRID template and standardised fiscal CLA creation.
Total urban local bodies for statewide CALI FISCAL GRID planning	Approx. 423	Final official number should be certified by the Urban Development Department / Directorate of Municipal Administration before proposal filing.

Note: Public sources show slightly different counts depending on whether they refer to the full universe of ULBs or only bodies covered by a particular election cycle. The proposal should therefore use "approximately 423" for modelling and request UDD/DMA certification for the final official list.

3. Statewide fiscal CLA unit and property-tax opportunity: summary model

ULB segment	Current fiscal CLA units	CALI FISCAL GRID fiscal CLA units	Current property tax	CALI FISCAL GRID property tax	Interpretation
29 Municipal Corporations	101.7 lakh	196.8 lakh	₹13,350 cr	₹40,230 cr	3.0x tax uplift targeted; 1.6x-5.0x unit discovery depending on city maturity
Municipal Councils	35.0 lakh	55.0 lakh	₹1,500 cr	₹4,500 cr	Smaller towns; major uplift through coverage, arrears, GIS, valuation refresh
Nagar Panchayats	8.0 lakh	13.0 lakh	₹300 cr	₹900 cr	Lightweight fiscal grid template for early-stage urban bodies
Maharashtra total	**144.7 lakh**	**264.8 lakh**	**₹15,150 cr**	**₹45,630 cr**	**Indicative State potential: about 3x municipal property-tax revenue**

Interpretation: the model estimates Maharashtra's municipal property-tax base at approximately ₹16,000 crore per annum today and a CALI FISCAL GRID -enabled potential of approximately ₹48,000 crore per annum over a 3-year reform period. These are proposal-stage estimates, not certified government accounts.

4. City-wise indicative model for the ONLY 29 MUNICIPAL CORPORATIONS

Municipal corporation	Current fiscal CLA units (lakh)	CALI FISCAL GRID fiscal CLA units (lakh)	Current property tax (₹ cr)	CALI FISCAL GRID target (₹ cr)	Unit expansion	Main CALI FISCAL GRID lever
Brihanmumbai / BMC	9.0	45.0	5000	15000	5.0x	Anchor pilot; unit-level fiscal atomisation of flats, commercial units and under-assessed buildings
Pune MC	14.85	25.0	2250	6750	1.7x	Large registered base; GIS + merged-area reconciliation
Pimpri-Chinchwad MC	6.5	11.0	950	2850	1.7x	Drone / unique property ID precedent; industrial-commercial uplift
Thane MC	5.5	9.5	650	1950	1.7x	Arrears and coverage correction; urban redevelopment pressure
Navi Mumbai MC	3.5	6.0	900	2700	1.7x	High-value nodes; dynamic valuation / node premium
Nagpur MC	8.37	13.0	253	900	1.6x	Large arrears and defaults; recovery + classification corrections
Nashik MC	6.22	9.5	187	600	1.5x	Registered base exists; commercial audit + land valuation update
Kalyan-Dombivli MC	5.0	8.0	450	1350	1.6x	High density, under-assessed and redevelopment-linked uplift
Vasai-Virar City MC	4.5	7.5	350	1050	1.7x	Fast-growth peripheral city; coverage and valuation gap
Mira-Bhayandar MC	3.5	6.0	300	900	1.7x	Unit-level assessment and commercial corridor mapping
Panvel MC	3.0	6.0	280	840	2.0x	Mumbai 3.0 growth corridor; rapid urbanisation capture
Chhatrapati Sambhajinagar MC	3.5	5.5	250	750	1.6x	Coverage + arrears + new construction linkage
Solapur MC	2.7	4.2	150	450	1.6x	Base rationalisation and collection enforcement
Kolhapur MC	2.2	3.5	170	510	1.6x	High-value old city + commercial reclassification
Amravati MC	2.5	4.0	120	360	1.6x	Digital portal / building-permission integration potential
Akola MC	1.8	2.8	80	240	1.6x	Survey and valuation correction
Ulhasnagar MC	2.0	3.1	120	360	1.6x	Dense informal/legacy property records; unitisation upside
Bhiwandi-Nizampur MC	2.2	3.5	100	300	1.6x	Industrial/commercial under-classification correction
Malegaon MC	1.8	2.8	75	225	1.6x	Coverage + recovery uplift
Latur City MC	1.5	2.3	75	225	1.5x	Assessment book cleaning and new property discovery
Dhule MC	1.4	2.2	70	210	1.6x	Coverage + valuation refresh
Ahmednagar MC	1.3	2.1	90	270	1.6x	Commercial nodes + arrears ledger

Chandrapur MC	1.2	2.0	75	225	1.7x	Industrial and institutional fiscal audit
Parbhani City MC	1.0	1.6	45	135	1.6x	Base discovery + recovery system
Jalgaon City MC	1.5	2.4	80	240	1.6x	Assessment coverage + arrears
Sangli-Miraj-Kupwad MC	1.6	2.5	85	255	1.6x	Tri-city unitisation and commercial reclassification
Nanded-Waghala MC	1.8	2.8	90	270	1.6x	Coverage and payment digitisation
Ichalkaranji MC	0.9	1.5	55	165	1.7x	Industrial/commercial mapping
Jalna MC	0.9	1.5	50	150	1.7x	New corporation; baseline creation advantage
Total - 29 corporations	**101.7**	**196.8**	**13,350**	**40,230**	**1.9x**	**Statewide urban fiscal grid**

5. How the model calculates unit growth and tax growth

Important: the city-wise table above is a strategic fiscal model. Except where specific public figures are cited in the source note, city-level unit and collection numbers should be treated as indicative estimates requiring validation from municipal assessment books, demand-collection-balance statements, GIS layers and budget books.

5.1 Current fiscal CLA units

Current fiscal CLA units are the estimated number of property-tax assessable objects already appearing, partly appearing, or inferable from existing municipal assessment records. In a mature municipal body, this may be close to the number of registered tax properties. In a legacy city, one "property" entry may represent a building or holding that contains many separately monetisable flats, shops, offices, industrial units, floors or mixed-use units. Therefore, CALI FISCAL GRID separates "recorded property entries" from "true fiscal CLA units."

5.2 CALI FISCAL GRID fiscal CLA units

CALI FISCAL GRID fiscal CLA units are the expected number of taxable or fiscally relevant atomic units after CALI performs parcel-to-building-to-unit atomisation. The model assumes that CALI FISCAL GRID creates a fiscal identity for each assessable unit, including units missed due to old assessment books, under-declared built-up area, missing flats/shops, unassessed commercial use, irregular construction, merged-area records, vacant land, open plots and government/institutional properties where dues or service charges are applicable.

5.3 Property-tax growth

Growth lever	What CALI FISCAL GRID does	Fiscal impact
Coverage expansion	Bringing missing or under-assessed units onto the fiscal grid	Adds new demand without raising rates on compliant taxpayers
Valuation refresh	Linking fiscal CLA to RR/capital value/zonal value/building use/floor area	Corrects undervaluation and outdated category classification
Use-class correction	Residential property used as commercial / hotel / hospital / warehousing / industrial etc.	Raises tax yield by applying correct use category
Arrears intelligence	Creation of live DCB ledger at fiscal	Improves recovery from chronic

	CLA level	defaulters
Registry and permission linkage	Mutation, transfer, building permission, OC and tax ledger linked to CALI PIN	Reduces future leakage and builds permanent compliance
AI prioritisation	20/80 targeting of high-yield revenue nodes	Focuses municipal action on parcels/units that produce maximum revenue

For planning purposes, the document uses a conservative 3x property-tax uplift target at the State level over three years. This is consistent with the BMC positioning already prepared for CALI: if Mumbai can move from roughly ₹5,000 crore to ₹15,000 crore, Maharashtra can present a larger statewide fiscal reform objective of moving from approximately ₹16,000 crore to approximately ₹48,000 crore.

6. Proposed phased implementation for Maharashtra

Phase	Scope	Coverage	Timeline	Deliverable
Phase 0	State MoU + data room	UDD/DMA, BMC, selected pilot corporations	90 days	Certified ULB list; data-sharing protocol; CALI FISCAL GRID data schema; legal and privacy framework
Phase 1	BMC flagship pilot	BMC	6-9 months	Mumbai fiscal CLA grid; unit-level CALI PIN; 3x roadmap; first revenue recovery dashboard
Phase 2	Top revenue corporations	Pune, PCMC, Thane, Navi Mumbai, Nagpur, Nashik, Kalyan-Dombivli, Vasai-Virar, Mira-Bhayandar, Panvel	12-18 months	State-level municipal revenue cockpit covering the major urban tax base
Phase 3	All 29 municipal corporations	Remaining corporations	18-24 months	Complete corporation-level fiscal grid for Maharashtra
Phase 4	Municipal councils + nagar panchayats	Approx. 247 councils + 147 nagar panchayats	24-36 months	Full Maharashtra municipal fiscal grid and standardised property-tax intelligence layer

7. Benefits to Government of Maharashtra

i. **First full CALI FISCAL GRID in India:** Maharashtra can become the first State to build a live, AI-native fiscal grid of parcels, buildings and units across all urban bodies.

ii. **3x property-tax vision:** A statewide target of approximately ₹48,000 crore per annum creates a clear fiscal reform story without depending only on grants or debt.

iii. **Permanent municipal finance reform:** CALI FISCAL GRID does not merely recover arrears; it changes the property-tax architecture by creating fiscal CLA identities and linking them to valuation, use, permissions and transfer events.

iv. **State-level dashboard for CM/UDD:** The State can see city-wise demand, collection, leakage, arrears, valuation gaps, under-assessed zones and high-yield revenue nodes.

v. **Better grants and borrowing capacity:** Improved own-source revenue strengthens municipal creditworthiness and makes cities more eligible for infrastructure finance.
vi. **Fairness for compliant citizens:** By finding missing and under-assessed properties, the burden can be spread more fairly rather than repeatedly taxing only compliant payers.
vii. **Integration with land records and registry:** CALI PIN can gradually link municipal property tax to land parcel identity, building permissions, mutation, registration and transfer clearance.
viii. **Policy leadership:** Maharashtra can ask the Government of India to support an AI-native land revenue intelligence platform as the next layer above DILRMP/NGDRS-style legacy digitisation.

8. Suggested Partnership with Government

CALI proposes to partner with the Government of Maharashtra to build CALI FISCAL GRID - an AI-native municipal revenue operating system and statewide fiscal grid for all municipal bodies. The first implementation shall begin with BMC as the flagship proof-of-value pilot and then scale to the 29 municipal corporations, followed by municipal councils and nagar panchayats. The objective is to convert every assessable parcel, building, floor, flat, shop, office, industrial unit and fiscally relevant property object into a Cognitive Land Atom / fiscal CLA with a unique CALI PIN, thereby creating Maharashtra's first live municipal revenue intelligence grid.

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9. CALI'S - Caveats

i. The city-wise numbers in this note are proposal-stage estimates. CALI requests for certified data from each ULB: number of assessed properties, number of units, DCB statement, arrears age-wise breakup, GIS layer, building permission data, mutation data and collection history.
ii. The 3x target is a three-year potential and not as a guaranteed first-year result. First-year uplift should be linked to discovery, billing correction and arrears targeting.
iii. The State proposal does not replace municipal officials. It is as an AI intelligence layer that helps officials discover leakage, prioritise recovery and make lawful assessment decisions faster.
iv. Privacy, data security and citizen grievance safeguards have been included from day one so that CALI FISCAL GRID is accepted as governance infrastructure rather than a surveillance product.