CALI FISCAL GRID –

ALL INDIA STATE-WISE FISCAL UNIT AND PROPERTY TAX MODEL

Replicating the Maharashtra / Mumbai Fiscal CLA Logic Across All Indian States and Union Territories

Prepared as a proposal-grade modelling note for CALI AI and RAIN

Core Statement: India is likely operating its municipal property-tax systems on incomplete, non-atomic, legacy tax ledgers. CALI FISCAL GRID can convert these fragmented ledgers into a national parcel-building-unit fiscal grid, revealing missing fiscal units and enabling a 3x property-tax uplift pathway.

1. Executive Summary

This note replicates the Maharashtra/Mumbai logic across India: current visible assessed units are materially lower than the likely physical universe of fiscal units; the missing gap can be discovered through RAIN; and a fully atomised fiscal grid can support 3x property-tax revenues over a phased implementation cycle.

The model estimates approximately 15.30 crore current physical fiscal units across urban India, of which only about 6.05 crore may be effectively visible in legacy municipal tax systems. This implies a potential missing or under-visible fiscal universe of about 9.26 crore units.

With RAIN, the fiscal universe could expand to approximately 28.31 crore fiscal CLA units by capturing buildings, flats, shops, offices, mixed-use units, redevelopment units, informal-to-formal transitions, unit splits/mergers, use changes and vertical fiscal atoms.

For property taxes, the model anchors India's current property-tax pool at approximately Rs 66,136 crore, based on the widely cited benchmark that India collects about 0.2% of GDP in property taxes. A CALI FISCAL GRID base case takes this to about Rs 1,98,408 crore, or approximately 0.6% of GDP. This is a 3x national uplift pathway, not the ceiling.

Metric	Model estimate
Total current physical fiscal units across India	**15.30 crore**
Estimated current visible / assessed fiscal units	**6.05 crore**
Estimated missing / under-visible fiscal units	**9.26 crore**
Future CALI FISCAL GRID fiscal CLA units	**28.31 crore**
Estimated current property taxes across India	**Rs 66,136 crore**
Future property taxes with CALI FISCAL GRID base case	**Rs 1,98,408 crore**
National uplift multiple	**3.0x**

2. Methodology and Source Logic

Method item	Modelling treatment
Base source for fiscal-unit proxy	**2011 Census / Indiastat state-wise urban household counts are used as the primary base for residential fiscal units.** Telangana is separated from the 2011 undivided Andhra Pradesh urban household base using a modelling split because Telangana was created after Census 2011.
Current physical fiscal units	Urban households are projected to 2026 using state-level growth multipliers and then increased by 20% to account for non-residential fiscal atoms such as shops, offices, industrial sheds, institutional units, commercial establishments, mixed-use units and other taxable municipal premises.
Current visible / assessed fiscal units	Legacy visible units are estimated by applying a coverage factor to current physical fiscal units. The coverage factor is higher in better-digitised states/UTs and lower in states where ULB property-tax systems are weaker or more fragmented.
Missing fiscal units	Missing units = current physical fiscal units minus current visible / assessed units. These are not automatically illegal or fully untaxed units; they are the units most likely to be unassessed, under-assessed, wrong-use assessed, merged, excluded, delayed or invisible in legacy tax ledgers.
Future CALI FISCAL GRID fiscal CLA units	Future units = current physical fiscal units x 1.85. This reflects full parcel-building-unit atomisation, vertical units, redevelopment, use changes, fiscal sub-units, parking/storage/terrace/mezzanine atoms and commercial reclassification.
Current property tax pool	India current property taxes are modelled at 0.2% of GDP. Using FY 2024-25 nominal GDP of Rs 330.68 lakh crore, this gives an estimated national current property-tax pool of approximately Rs 66,136 crore.

Future CALI FISCAL GRID property tax pool	CALI FISCAL GRID base case assumes property taxes rise from 0.2% of GDP to 0.6% of GDP. This gives approximately Rs 1,98,408 crore nationally. This is a 3x case; a 1.0% of GDP case would be a higher aspirational scenario.
State allocation	Current and future property-tax pools are distributed across states using a weighted combination of fiscal units and economic-yield indices. High-value urban states such as Maharashtra, Delhi, Karnataka, Tamil Nadu, Gujarat, Telangana and Haryana receive higher yield weights.

3. State-wise All India Property Tax Table

All unit figures below are in lakh units. Property-tax figures are in Rs crore per year. These are proposal-grade model estimates, not official audited ULB totals.

State / UT	2011 urban HH base	Current physical fiscal units	Current visible / assessed units	Missing / under-visible units	Future CALI FISCAL GRID -CLA units	Current property tax	Future CALI FISCAL GRID - property tax	Uplift
Andaman & Nicobar Islands	0.4	0.7	0.3	0.4	1.2	20	61	3.0x
Andhra Pradesh	36.0	67.0	26.8	40.2	123.9	2,236	6,707	3.0x
Arunachal Pradesh	0.7	1.3	0.5	0.8	2.3	38	115	3.0x
Assam	9.9	17.7	5.0	12.8	32.8	323	969	3.0x
Bihar	20.5	41.8	10.5	31.4	77.4	698	2,095	3.0x
Chandigarh	2.3	4.1	2.6	1.4	7.5	185	556	3.0x
Chhattisgarh	12.9	23.9	9.6	14.3	44.2	544	1,632	3.0x
Dadra & Nagar Haveli and Daman & Diu	0.9	1.6	0.7	1.0	3.0	50	150	3.0x
Delhi	33.6	68.5	37.7	30.8	126.7	5,196	15,587	3.0x
Goa	2.2	3.7	2.1	1.7	6.9	159	478	3.0x
Gujarat	54.7	111.7	50.3	61.4	206.6	5,424	16,272	3.0x
Haryana	18.1	37.0	15.5	21.5	68.5	1,685	5,054	3.0x
Himachal Pradesh	1.7	3.2	1.3	1.9	5.9	96	289	3.0x
Jammu & Kashmir and Ladakh	5.7	10.2	4.1	6.1	18.9	309	928	3.0x
Jharkhand	15.3	28.4	8.5	19.9	52.5	560	1,679	3.0x
Karnataka	54.1	110.4	49.7	60.7	204.2	6,030	18,090	3.0x
Kerala	37.0	64.5	32.2	32.2	119.2	2,543	7,629	3.0x
Lakshadweep	0.1	0.2	0.1	0.1	0.3	5	15	3.0x
Madhya Pradesh	40.1	74.6	26.1	48.5	138.1	1,926	5,777	3.0x
Maharashtra	112.1	195.0	62.4	132.6	360.7	13,613	40,839	3.0x
Manipur	1.7	3.1	1.2	1.9	5.7	94	282	3.0x
Meghalaya	1.2	2.1	0.8	1.3	3.9	64	193	3.0x
Mizoram	1.2	2.1	0.8	1.3	3.9	64	192	3.0x
Nagaland	1.2	2.1	0.9	1.3	3.9	65	194	3.0x
Odisha	15.5	28.8	8.6	20.2	53.3	612	1,835	3.0x
Puducherry	2.1	3.6	2.0	1.6	6.7	121	362	3.0x
Punjab	21.5	37.5	15.0	22.5	69.4	1,252	3,756	3.0x
Rajasthan	32.2	65.6	23.0	42.6	121.4	1,792	5,377	3.0x
Sikkim	0.4	0.6	0.3	0.4	1.2	20	59	3.0x
Tamil Nadu	90.0	156.5	78.3	78.3	289.6	8,077	24,232	3.0x
Telangana	31.9	65.0	27.3	37.7	120.3	3,356	10,068	3.0x
Tripura	2.4	4.3	1.7	2.6	8.0	131	392	3.0x
Uttar Pradesh	77.6	158.3	47.5	110.8	292.9	4,085	12,256	3.0x
Uttarakhand	6.3	12.9	5.2	7.7	23.8	313	939	3.0x
West Bengal	65.7	122.1	46.4	75.7	226.0	4,449	13,347	3.0x
ALL INDIA TOTAL	**808.9 LAC**	**1530.2 LAC**	**604.7 LAC**	**925.5 LAC**	**2830.9 LAC**	**66,136 CR**	**198,408 CR**	**3.0x**

4. Why This is a National Fiscal Grid Opportunity

The table shows that the problem is not confined to Mumbai or Maharashtra. The problem is structural across India. Municipal systems are usually ledger-first, not land-atom-first. They tax what is already recorded, rather than continuously discovering the full physical and economic universe of taxable urban units.

CALI FISCAL GRID changes the architecture. Instead of asking each ULB to improve a fragmented ledger manually, CALI FISCAL GRID creates a parcel-building-unit fiscal grid. Every parcel, building, unit and revenue object receives a fiscal identity, a CALI PIN and a relationship to other land records, registry records, building permissions, GIS footprints, electricity meters and municipal demand ledgers.

For Government of India and State Governments, this creates a new national public finance infrastructure: a National Municipal Fiscal Grid.

This grid can improve own-source revenues of ULBs, reduce dependence on grants, improve creditworthiness for municipal bonds and support the 15th Finance Commission reform direction that property-tax growth should be linked to GSDP growth.

5. What Government Should Do Urgently

i. Approve a 120-day CALI FISCAL GRID Fiscal Diagnostic across the top 50 municipal corporations and selected high-growth municipalities.

ii. Mandate data ingestion from municipal property-tax rolls, building permissions, occupation certificates, GIS footprints, IGR transactions, electricity connections, land records and ward maps.

iii. Create a state-wise Fiscal CLA Registry: parcel -> building -> unit -> use -> value -> tax demand -> collection status.

iv. Compare visible assessed units with physical fiscal units and create a Missing Fiscal Unit Register.

v. Launch recovery and re-assessment protocols: unassessed units, under-assessed units, wrong-use units, arrears, exemptions, government properties and redevelopment-delayed cases.

vi. Use Maharashtra/Mumbai as the first proof-of-concept and then scale to all states through a National CALI FISCAL GRID Fiscal Grid.