CALI AI

CALI FISCAL GRID

Department-wise Revenue Uplift, Utility and Pricing Memo

Investor / Government Facing Note

Executive proposition

CALI Fiscal Grid is an AI-native land revenue intelligence layer that converts parcels, buildings, units and rights into Fiscal Cognitive Land Atoms (Fiscal CLA). It enables each department to discover missing taxable units, correct valuation, improve billing, recover arrears, detect leakage, forecast land revenues and convert land administration into a measurable revenue engine.

1. CALI'S One-line summary for investors and government

i. **For ULBs**, CALI increases property tax and user-charge collections by identifying missing fiscal units, correcting valuation, improving billing and driving collection/recovery.
ii. **For Revenue Departments,** CALI strengthens land revenue, mutation-linked revenue, premium charges, conversion charges, regularisation income and dispute-linked revenue visibility.
iii. **For Registration Departments**, CALI improves stamp duty and registration fee collections by linking true land value, transaction intelligence, circle-rate optimisation and property-tax clearance logic.
iv. **For Urban Development Authorities**, CALI unlocks development charges, impact fees, FSI/TDR premium optimisation, betterment levies, layout approval charges and land-value capture.
v. **For Finance Departments**, CALI creates a state-level land fiscal command centre for revenue forecasting, leakage analytics, inter-department reconciliation and fiscal policy design.

vi. **For citizens,** CALI improves clarity, faster services, verified property records, fairer valuation, reduced disputes and greater access to credit/monetisation through trusted land data.

2. Why each department gets separate value from the same CALI Fiscal Grid

CALI does not require a separate product for every department. The same parcel-indexed 3D fiscal intelligence grid can serve multiple departments because every fiscal event in land is linked to a CLA: ownership, occupation, construction, valuation, transfer, mutation, tax demand, arrear, dispute, approval, development right and payment. Different departments see different dashboards and workflows, but the underlying intelligence layer is common.

Important positioning

CALI is being marketed as shared land fiscal infrastructure. ULB, Revenue Department, Registration Department, Urban Development Authority and Finance Department are not separate isolated markets. They are separate revenue users of one common land intelligence layer.

3. Department-wise revenue uplift matrix

Department / User	Revenue uplift areas	How CALI Fiscal Grid creates uplift	Indicative pricing / commercial model
ULB / Municipality	Property tax, arrears, penalties, user charges, trade/license linkage, vacant land tax, advertisement/hoarding linkage where applicable.	Discovers missing Fiscal CLA units; reconciles building permissions, satellite/drone imagery, property ledgers, registry data and field verification; corrects undervaluation; prioritises high-value defaulters; creates demand, billing and recovery intelligence.	Per Fiscal CLA implementation fee + annual platform fee + optional success fee on incremental collections. This is the most natural per-CLA model.

Revenue Department	Land revenue, NA conversion, mutation fees, premium charges, regularisation fees, encroachment recovery, lease rent, nazul/government land dues.	Creates CLA-level government land and private land revenue intelligence; identifies missing mutations, unbilled conversions, pending premiums, encroachments, lease arrears and disputed revenue blocks.	Per land parcel / revenue village / district implementation fee + annual state revenue intelligence subscription + optional success fee on recoveries.
Registration Department / IGR	Stamp duty, registration fees, undervaluation recovery, market value correction, transaction risk screening.	Links registration data with valuation intelligence, property-tax status, building/unit identity and transaction history; flags undervalued transfers; supports dynamic circle-rate / ready-reckoner recommendations.	Transaction intelligence fee per registered transaction OR annual IGR integration license + success fee on additional stamp duty detected.
Urban Development Authority	Development charges, scrutiny fees, impact fees, FSI/TDR premium, betterment levy, layout approval charges, land-use conversion revenue.	Maps development potential at CLA level; compares sanctioned vs actual built-up area; detects excess construction; calculates development potential and FSI premiums; supports value-capture models around infrastructure corridors.	Project / zone / corridor-based fee + percentage of premium/levy uplift + SaaS license for planning dashboards.
Finance Department	State-wide land revenue expansion, fiscal forecasting, leakage	Aggregates all department-level land revenues into a fiscal	State enterprise license + revenue analytics

	control, debt capacity, grant allocation, municipal finance improvement.	command centre; creates budget forecasting, revenue heatmaps, 20/80 prioritisation and policy simulation.	subscription + optional share of verified incremental state/ULB revenue.
Citizens / Property Owners	Not direct taxation uplift, but economic uplift: faster clearances, lower disputes, better credit access, tokenisation readiness, transparent dues.	Provides verified CLA identity, clear tax dues, clear ownership/mutation status, faster property services, lender-ready land intelligence and future CALI Token Grid monetisation.	Citizen service fee for certified reports / property intelligence extracts / clearance certificates; bank/lender pays for risk-grade reports where applicable.

4. WITH CALI –

ULB / Municipality: property tax and municipal revenue uplift

4.1Revenue uplift categories

i. **Missing fiscal unit discovery:** identifies residential, commercial, industrial and institutional units not properly mapped to the property-tax register.
ii. **Building-to-unit conversion:** breaks one building into multiple taxable Fiscal CLA units where municipal ledgers are still building-level or under-granular.
iii. **Undervaluation correction**: compares recorded property attributes with actual use, built-up area, location, market value and occupancy.
iv. **Use-change detection**: detects residential-to-commercial, warehouse-to-retail, informal commercial use, higher rental value and premium-category use.
v. **Arrear recovery:** ranks defaulters by value, litigation status, recoverability and ease of enforcement.
vi. **Demand generation improvement**: creates cleaner demand ledgers and reduces unserved bills, duplicate accounts and non-traceable properties.
vii. **Penalty and interest intelligence**: identifies where penalty/interest is legally applicable and recoverable.

viii. **Vacant land and underused land tax**: identifies high-value vacant or under-developed land that can be taxed or monitored under applicable municipal laws.
ix. **Integration with approvals**: uses building permissions, occupancy certificates and completion certificates to update tax base quickly.

4.2 Government utility

i. Creates a live municipal fiscal twin instead of a static property tax ledger.
ii. Gives ward-wise, zone-wise and property-category-wise revenue heatmaps.
iii. Enables 20/80 collection strategy: focus on the top properties and zones that can produce maximum incremental revenue.
iv. Creates auditable evidence for reassessment, demand correction and recovery notices.
v. Improves municipal borrowing capacity by strengthening own-source revenue visibility.

4.3 Charging model for ULB

i. Implementation fee per Fiscal CLA: charged for identification, atomisation, mapping and onboarding of every taxable fiscal unit.
ii. Annual SaaS/platform fee: charged per city or per 100,000 Fiscal CLA for dashboards, AI agents, updates and analytics.
iii. Success fee: percentage of verified incremental collection, especially arrears and newly discovered units.
iv. Hybrid structure: low upfront per-CLA fee plus performance-linked success fee to make the proposal politically and fiscally acceptable.

5. Revenue Department: land revenue, mutation, government land and premium uplift

5.1 Revenue uplift categories

i. Mutation-linked revenue: identifies transfers where mutation fees, cess, premium or land record update charges are pending.
v. NA conversion and land-use conversion: detects agricultural-to-non-agricultural use, commercial use and construction that may attract conversion charges.
vi. Government land and lease revenue: maps government land, nazul land, leasehold land, expired leases, unpaid lease rent and encroachments.
vii. Regularisation revenue: identifies unauthorised occupation or construction where lawful compounding or regularisation charges may apply.
viii. Dispute and blocked revenue intelligence: identifies parcels where revenue is locked due to title disputes, court cases or unresolved demarcation.

ix. Mining, quarrying, corridor or infrastructure-linked land dues where applicable: maps land-use events that trigger department-level charges.
x. Survey and demarcation fee optimisation: links citizen and institutional requests to digital service fees.

5.1.1 Government utility

i. Creates a district-level and state-level land revenue command centre.
ii. Improves coordination between taluka, district, survey, land records and collectorate functions.
iii. Gives a government-land protection layer by identifying encroachment, under-billing and revenue leakage.
iv. Supports faster mutation services while ensuring payable revenue is not missed.
v. Creates data-backed basis for land revenue reform and premium rationalisation.

5.1.2 Charging model for Revenue Department

i. Per parcel / per village / per district onboarding fee, because the department manages territory and land records rather than only municipal taxable units.
ii. Annual state land revenue intelligence subscription for dashboards, integrations and AI agents.
iii. Success fee on detected and recovered lease arrears, conversion charges, regularisation charges and mutation-linked recoveries.
iv. Special project fee for government-land inventory, encroachment intelligence or district revenue audit.

6. Registration Department / IGR: stamp duty and transaction revenue uplift

6.1.1 Revenue uplift categories

i. Undervaluation detection: compares declared transaction value with market signals, ready reckoner/circle rate, property attributes and surrounding transactions.
ii. Dynamic valuation intelligence: provides AI-assisted recommendations for circle-rate or ready-reckoner revision.
iii. Property-tax clearance linkage: flags transactions where municipal dues are outstanding before transfer.
iv. Unit identity correction: ensures that the registered unit matches the actual CLA unit, building, floor, use and area.

v. High-risk transaction screening: detects related-party undervaluation, frequent flipping, benami-style patterns where lawful analytics is permitted, and suspicious sequencing.
vi. Stamp duty analytics: identifies areas where government value is systematically below market value, causing recurring revenue leakage.
vii. Mutation and registry reconciliation: ensures post-registration updates flow into land records and municipal ledgers.

6.1.2 Government utility

i. Converts registration from a document-recording system into a transaction intelligence system.
ii. Improves stamp duty collections without necessarily increasing headline duty rates.
iii. Reduces disputes caused by wrong property identity, wrong area, wrong unit mapping or outdated valuation.
iv. Creates transaction-level risk score and audit trail for department officers.
v. Builds a basis for dynamic ready-reckoner/circle-rate reform.

6.1.3 Charging model for Registration Department

i. Per transaction intelligence fee: small fee per registration or valuation check.
ii. Annual integration license for IGR/NGDRS integration, dashboards and analytics.
iii. Success fee on additional stamp duty discovered through undervaluation detection, subject to government procurement rules.
iv. Valuation intelligence subscription for annual ready-reckoner/circle-rate revision.

7. Urban Development Authorities: development charge, FSI/TDR and land-value capture uplift

7.1Revenue uplift categories

i. FSI/TDR premium optimisation: identifies land parcels where additional development rights can lawfully generate premium revenue.
ii. Development charge recovery: links building permissions and layout approvals to unpaid or under-calculated charges.
iii. Impact fee and infrastructure charge modelling: calculates charges based on infrastructure benefit, density and location advantage.
iv. Betterment levy / land-value capture: identifies parcels benefitting from new roads, metro lines, corridors, bridges and public infrastructure.

v. Sanctioned-vs-actual built-up audit: detects deviations that may attract premium, penalty or regularisation revenue where lawful.
vi. Land-use conversion revenue: identifies parcels where change of use increases payable fees or premiums.
vii. Planning auction intelligence: helps price public land, redevelopment rights, lease rights and development concessions.

7.1.1 Government utility

i. Turns urban planning into revenue-aware planning without compromising public purpose.
ii. Provides corridor-wise and zone-wise value-capture maps.
iii. Helps authorities capture part of the land value created by public infrastructure.
iv. Creates a transparent basis for FSI premium, TDR pricing and development permissions.
v. Improves revenue forecasting from master plan changes and infrastructure investments.

7.1.2 Charging model for Urban Development Authorities

i. Zone/corridor/project-based fee for planning and value-capture intelligence.
ii. Premium uplift share where CALI identifies incremental development charges, FSI premiums or betterment levies.
iii. Annual planning intelligence SaaS license for authority-wide use.
iv. Special analytics fee for metro corridor, industrial corridor, new town, redevelopment or smart-city zones.

8. Finance Department: fiscal command centre and state revenue uplift

8.1.1 Revenue uplift categories

i. State-level own-source revenue expansion: aggregates municipal, registration, land revenue and development authority revenue opportunities.
ii. Budget forecasting: creates AI-based land revenue forecasts by district, city, department and tax type.
iii. Leakage command centre: identifies where revenue is being lost due to missing units, low valuation, unpaid dues, registry mismatch or weak recovery.

iv. Policy simulation: models revenue impact of changes to property tax, ready reckoner/circle rates, development charges, vacant land taxes and premium structures.
v. Grant and incentive allocation: helps reward departments/ULBs that improve fiscal performance and target lagging areas.
vi. Debt and credit enhancement: stronger own-source revenue analytics can support better municipal/state borrowing narratives.
vii. Inter-department reconciliation: aligns ULB, Revenue, Registration and Urban Development records for common fiscal truth.

8.1.2 Government utility

i. Gives the Finance Department a land revenue dashboard across the state.
ii. Moves land fiscal policy from estimates to evidence-based modelling.
iii. Enables cabinet-level visibility into fiscal leakage and revenue potential.
iv. Creates a measurable revenue reform programme rather than fragmented departmental IT projects.
v. Supports public finance discipline without imposing new broad-based taxes.

8.1.3 Charging model for Finance Department

i. State enterprise license for the CALI Fiscal Command Centre.
ii. Annual analytics and policy simulation subscription.
iii. Shared-savings arrangement on verified incremental revenue across participating departments, if permitted.
iv. Implementation fee for state-wide fiscal data integration and CLA-indexed revenue model.

9. Citizens: economic, service and compliance uplift

9.1.1 Citizen benefits

i. Clear property identity through CALI PIN / CLA reference.
ii. Transparent tax dues, arrears, penalties and payment history.
iii. Faster mutation, clearance and property service workflows due to reconciled records.
iv. Reduced disputes because property attributes, unit identity and department records are aligned.
v. Fairer valuation because similarly placed properties can be assessed consistently.

vi. Better access to bank credit because lenders can rely on verified land and fiscal intelligence.
vii. Tokenisation readiness in future through CALI Token Grid, where verified land intelligence can support regulated monetisation.
viii. Lower harassment and lower discretion because data-backed workflows reduce arbitrary assessment.

9.1.2 Citizen-facing pricing options

i. Basic citizen view should remain low-cost or free where government policy requires transparency.
ii. Chargeable certified property intelligence report for sale, mortgage, dispute, inheritance or development purposes.
iii. Clearance certificate fee for property tax, land dues or transaction readiness where permitted.
iv. Lender-paid report model: banks pay for CALI risk-grade or land intelligence report instead of burdening citizens.
v. Developer / institutional buyer due-diligence report fee for bulk parcel or project-level intelligence.

10. Recommended commercial architecture

User	Recommended fee unit	Why this fits	Performance upside
ULB	Per Fiscal CLA + annual platform + success fee	ULBs collect property tax from units; per-CLA pricing maps directly to value creation.	Share of incremental property tax and arrears collected.
Revenue Department	Per parcel/village/district + annual state subscription	Revenue Department operates across villages, talukas and districts, not only municipal units.	Share of recovered lease, conversion, premium and regularisation dues.
Registration Department	Per transaction check + annual IGR license	IGR value is generated at time of registration and valuation scrutiny.	Share of verified additional stamp duty / undervaluation

			recovery.
Urban Development Authority	Project/zone/corridor fee + premium uplift share	Revenue uplift is often tied to planning zones, corridors and development permissions.	Share of FSI premium, impact fee, betterment levy or development charge uplift.
Finance Department	State enterprise license + analytics subscription	Finance needs command centre, policy simulations and cross-department revenue intelligence.	State-wide shared savings on verified incremental revenue.
Citizens / Banks / Developers	Report/certificate/API fee	Users need specific verified intelligence outputs, not full platform access.	High-margin certified reports, lender risk reports and due diligence products.

11. Revenue uplift logic: how CALI creates money without only increasing tax rates

1. Increase the number of taxable fiscal units by discovering missing parcels, buildings and units.
2. Correct the taxable value by aligning records with actual use, area, location, market value and development potential.
3. Improve billing accuracy by cleaning duplicate, dormant, unserved and unmapped demands.
4. Improve collection efficiency by prioritising high-value recoverable dues and automating notices/workflows.
5. Reduce leakage at transfer by linking registry, valuation, tax dues and mutation logic.
6. Capture development-created value through FSI, TDR, impact fee, premium and betterment levy intelligence.
7. Forecast and simulate policy choices so government can choose the highest-yield, lowest-friction revenue pathway.

12. CALI Fiscal Grid sub-models and departmental utility

Sub-model inside CALI Fiscal Grid	Main function	Primary beneficiary	Revenue impact
Fiscal CLA Discovery Model	Finds missing parcels, buildings, units and taxable entities.	ULB, Revenue, Finance	Expands tax base.
Valuation Intelligence Model	Corrects value, use, category and location-based assessment.	ULB, Registration, Finance	Reduces undervaluation.
Arrear Recovery Model	Prioritises dues by value, recoverability and legal action path.	ULB, Revenue, Finance	Improves cash collection.
Registry-Revenue Reconciliation Model	Links registry, mutation, land record and municipal ledgers.	Registration, Revenue, ULB	Stops transfer-linked leakage.
Development Potential Model	Models FSI/TDR, premium, corridor gain and planning charges.	Urban Development, Finance	Captures land-value uplift.
Compliance / Risk Scoring Model	Scores parcels and transactions for leakage, anomalies and enforcement.	All departments	Targets audits and enforcement.
Fiscal Forecasting Model	Forecasts department-wise and territory-wise revenue.	Finance, ULB, State	Improves budgeting and policy.

Citizen Clearance Model	Shows dues, ownership, mutation and transaction readiness.	Citizens, ULB, IGR	Improves compliance and service revenues.

13. Suggested investor/government positioning

Positioning statement

CALI Fiscal Grid is not a departmental software application. It is a shared AI-native land fiscal intelligence layer that allows every land-facing department to see, value, bill, collect, recover, forecast and monetise land revenues at the atomic CLA level.

13.1.1 Why this is attractive to government

i. It does not ask government to impose a new broad tax; it helps collect what is already legally due or economically justified.
ii. It gives every department a direct revenue case, not merely an IT modernisation case.
iii. It creates inter-departmental fiscal truth without replacing existing departmental systems immediately.
iv. It can start with ULB property tax and expand to state-level land fiscal intelligence.
v. It enables measurable ROI because uplift can be compared against baseline collections.

13.1.2 Why this is attractive to investors

i. Multiple buyers from the same land data asset: ULB, Revenue, IGR, Urban Development, Finance, citizens, banks and developers.
ii. Recurring platform revenue plus transaction fees plus performance-linked revenue share.
iii. High data moat because CLA intelligence improves with every city, parcel, registry event, valuation correction and recovery workflow.
iv. Government-grade category creation: land revenue intelligence infrastructure.
v. Potential to expand from city pilots to state and national deployment.

14. Practical pilot sequencing

i. We Start with ULB property tax in one high-value city because the revenue uplift is easiest to prove.
ii. We then Add Registration Department linkage for transfer clearance, valuation intelligence and stamp duty leakage detection.
iii. Add Revenue Department for mutation, conversion, lease and government land revenue intelligence.
iv. Add Urban Development Authority for FSI/TDR, development charge and land-value capture models.
v. Create Finance Department dashboard after 2-3 departmental data streams are live, so the state can see aggregate land revenue uplift.
vi. Launch citizen and lender reports after core CLA data reaches sufficient reliability.

15. Indicative pricing principles

i. Price should follow the value unit of each department: ULB = Fiscal CLA; Revenue Department = parcel/village/district; Registration = transaction; Urban Development = zone/project/corridor; Finance = state enterprise intelligence; Citizens/banks = report or certificate.
ii. Avoid one flat fee for all departments because each department captures value differently.
iii. Keep base implementation affordable and build upside through success fees and annual subscription.
iv. For government procurement, success fee should be framed as revenue-share / shared-savings / performance-linked annuity depending on legal permissibility.
v. For investors, emphasize that one CLA can produce multiple monetisation events across departments over time.

16. Conclusion

CALI Fiscal Grid is positioned as the common fiscal intelligence layer for land-facing government departments. The ULB may be the first buyer because property tax uplift is immediately visible, but the larger opportunity is state-wide land revenue intelligence across Revenue, Registration, Urban Development and Finance Departments. The same CLA primitive can create revenue uplift repeatedly: once as a taxable unit, again as a valuation object, again as a registry transaction object, again as a development-right object, and again as a citizen/lender intelligence object.

CONCLUSION

The commercial power of CALI is that one atomic land intelligence asset can be monetised across many government workflows. This creates a multi-department revenue model, a deeper data moat and a path from municipal pilots to state and national fiscal infrastructure.