THE ARCHITECT

KARAN SAHU

AI & Quant Engineer

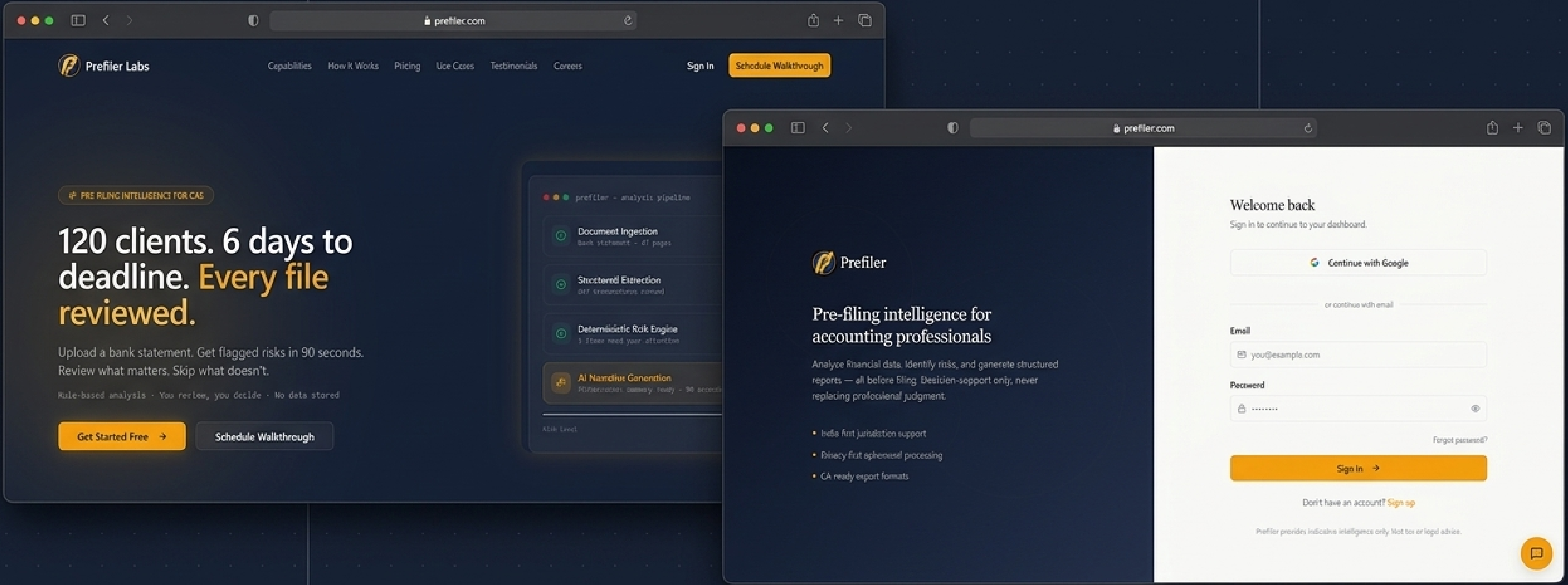
- 8+ years architecting high-performance platforms.
- CTO background with 50+ products shipped.
- Expertise spanning Next.js, LangChain, Pinecone Vector Search, and Firebase.

THE SOLUTION

PREFILER LABS

Pre-filing intelligence for CA firms.

120 clients.
6 days to deadline.
Every file reviewed.



The Promise

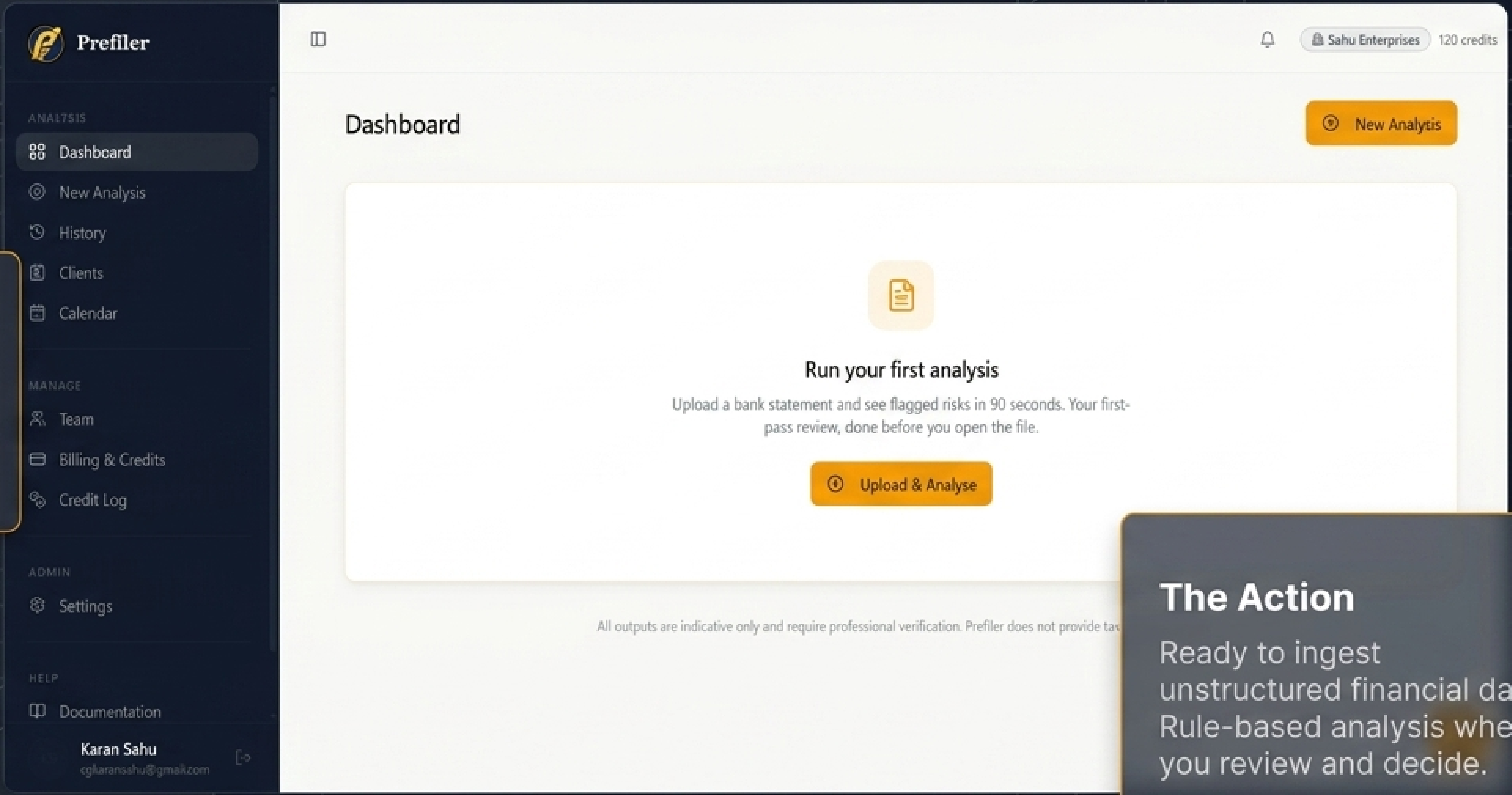
Upload a bank statement. Get flagged risks in 90 seconds.

The Gateway

Privacy-first ephemeral processing ensures data is analyzed instantly and never stored.

Zero-Distraction Design

A clean, focused environment designed for professionals.



The Action

Ready to ingest unstructured financial data. Rule-based analysis where you review and decide.

STEP
1

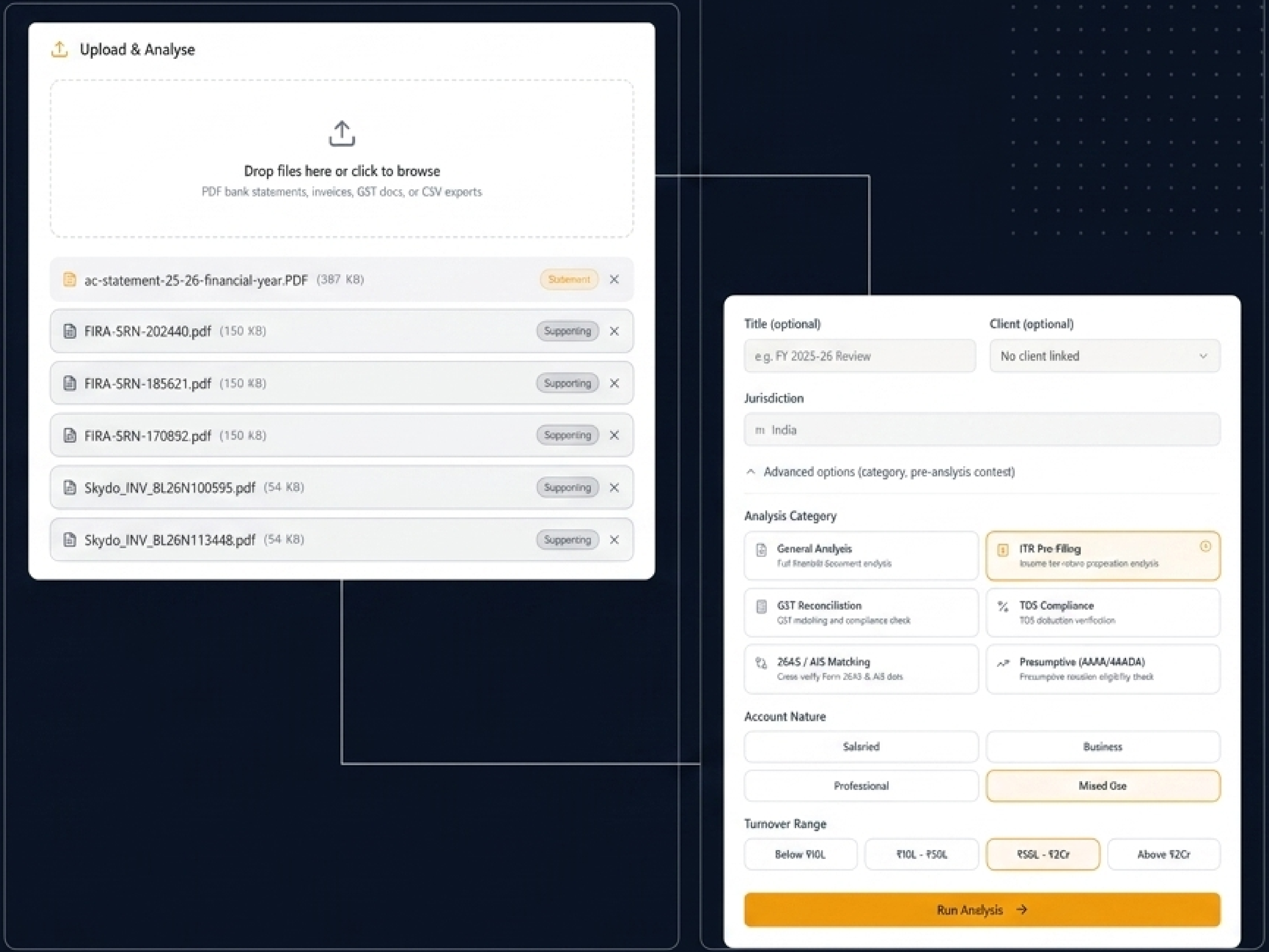
Structured Data Input

Drag and drop bank statements, invoices, or CSV exports.

STEP
2

Defining Boundaries

Configure the intelligence engine by selecting Jurisdiction, Analysis Category, Account Nature, and Turnover Range.



NotebookLM

The Engine at Work

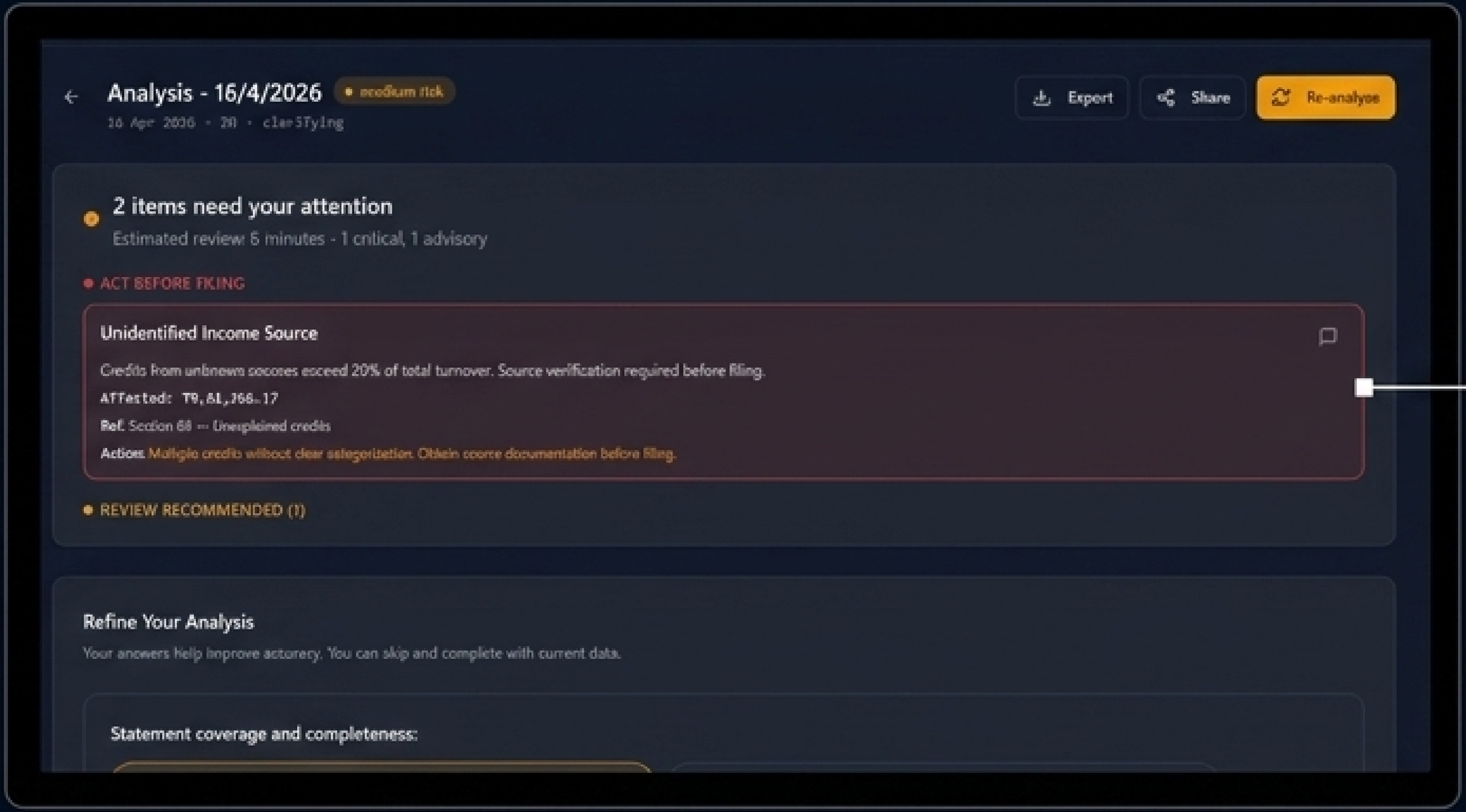
Detecting transaction tables, validating financial integrity, and running the deterministic intelligence engine.

- ✓ Analyzing document structure
- Detecting transaction tables
  AI is identifying columns, rows, and amounts across all pages...
- Validating financial integrity
- Running intelligence engine

`Processing - do not close this page`

Speed & Security

90 seconds to intelligence. Raw data is deleted immediately after parsing.



Immediate Output

Instantly flags risks that need attention before filing—such as Unidentified Income Sources exceeding 20% of turnover.

Actionable Intelligence

Recommends obtaining source documentation, translating raw data into an estimated 6-minute review task.

Granular Breakdown

Viewing classification notes, income vs. expense routing, and net position.

Classification Note

The overall classification confidence is high; however, several material foreign remittances totaling ₹727,907 remain unclassified due to generic narration and require manual verification of their source and purpose.

INCOME ₹29,12,613.52	EXPENSES ₹26,19,348.16
NET POSITION ₹2,93,265.36	EST. TAX ₹60,000 – ₹2,60,000

Assessment: Risk is medium due to significant unexplained foreign inward remittances totaling ₹727,907, which require source verification to distinguish from professional income. Additionally, recurring professional receipts from NIIT (totaling ₹597,240) and PayPal (₹407,529) may have TDS implications under Sec 194J which must be reconciled with Form 26AS and AIS. The mixed-use nature of the account necessitates careful segregation of business expenses from personal drawings.

Document Correlation

- ✅ Bank statement
- ⚠ Sales invoices — revenue reconciliation limited
- ⚠ Expense invoices — deduction verification pending
- ⚠ AIS/TIS — tax authority cross-verification pending
- ⚠ Foreign Inward Remittance Certificates (FIRCs) — essential for verifying foreign receipts.

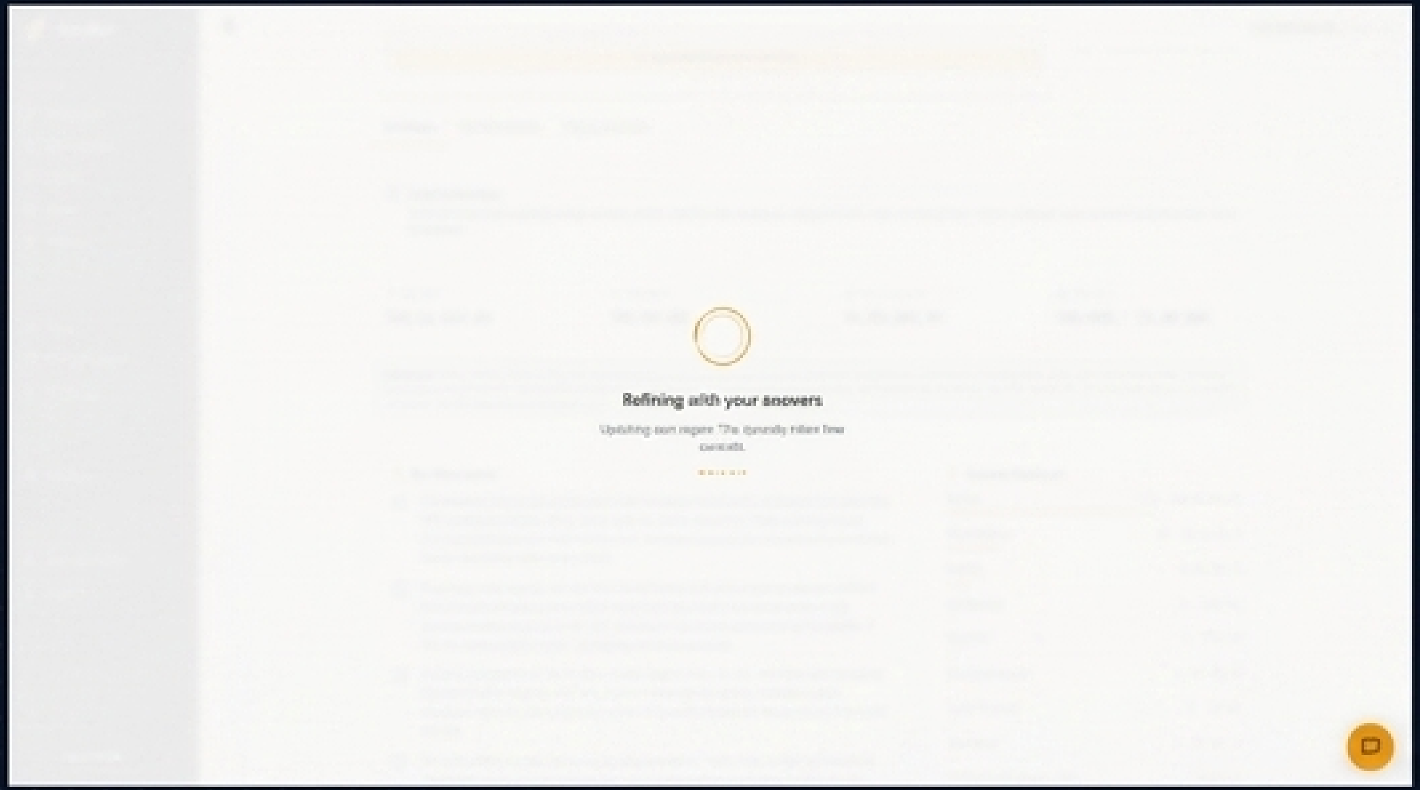
Tax Estimation Basis

Observed professional receipts (NIIT, Paypal) for the period: ₹10,04,769.
Foreign inward remittances requiring classification: ₹727,907.
Assuming data covers 6 months and annualizing, total gross receipts range from ₹20.1L to ₹34.6L.
Applying presumptive taxation for professionals under Sec 44ADA (50% of gross receipts) provides the taxable income base.

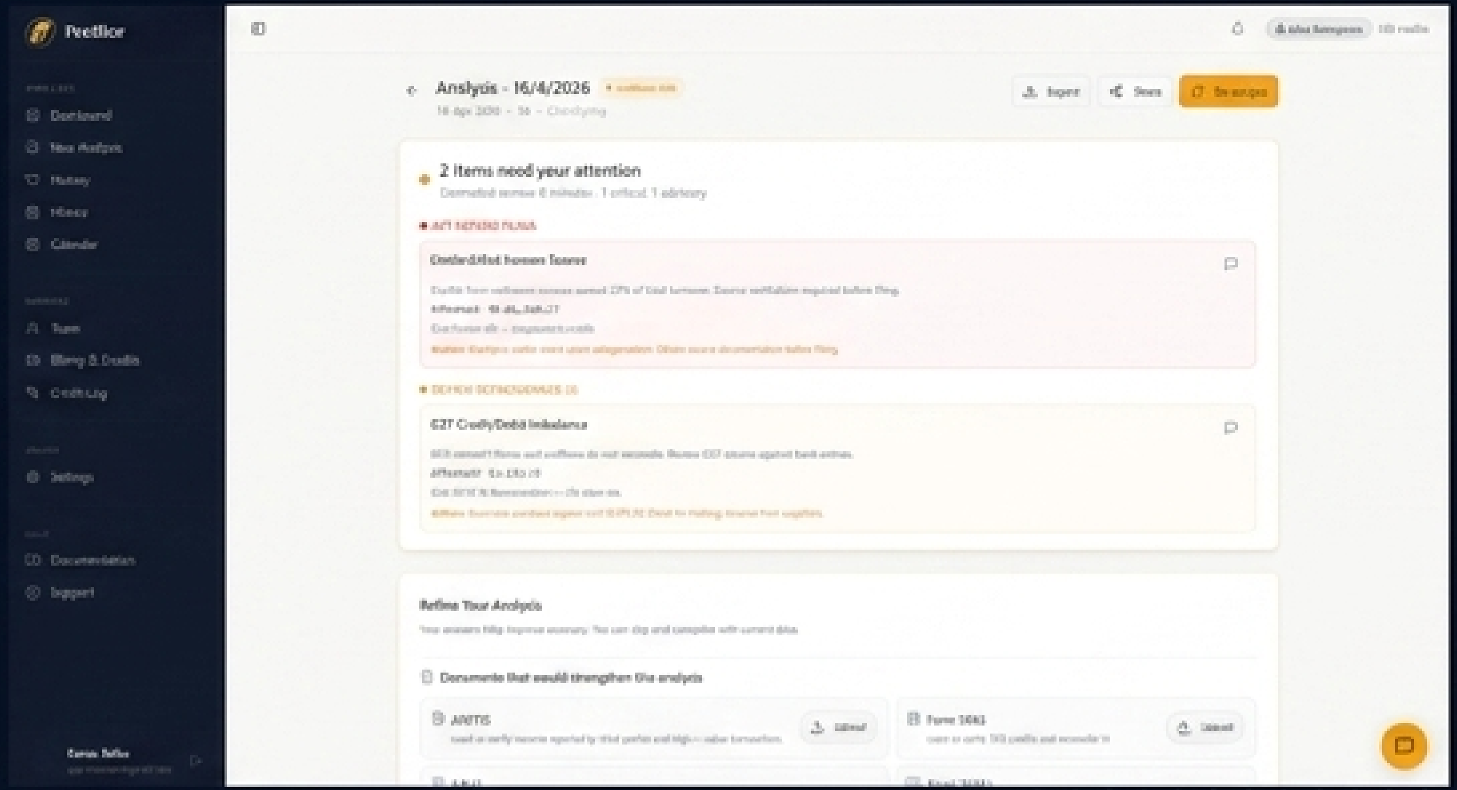
Professional Logic

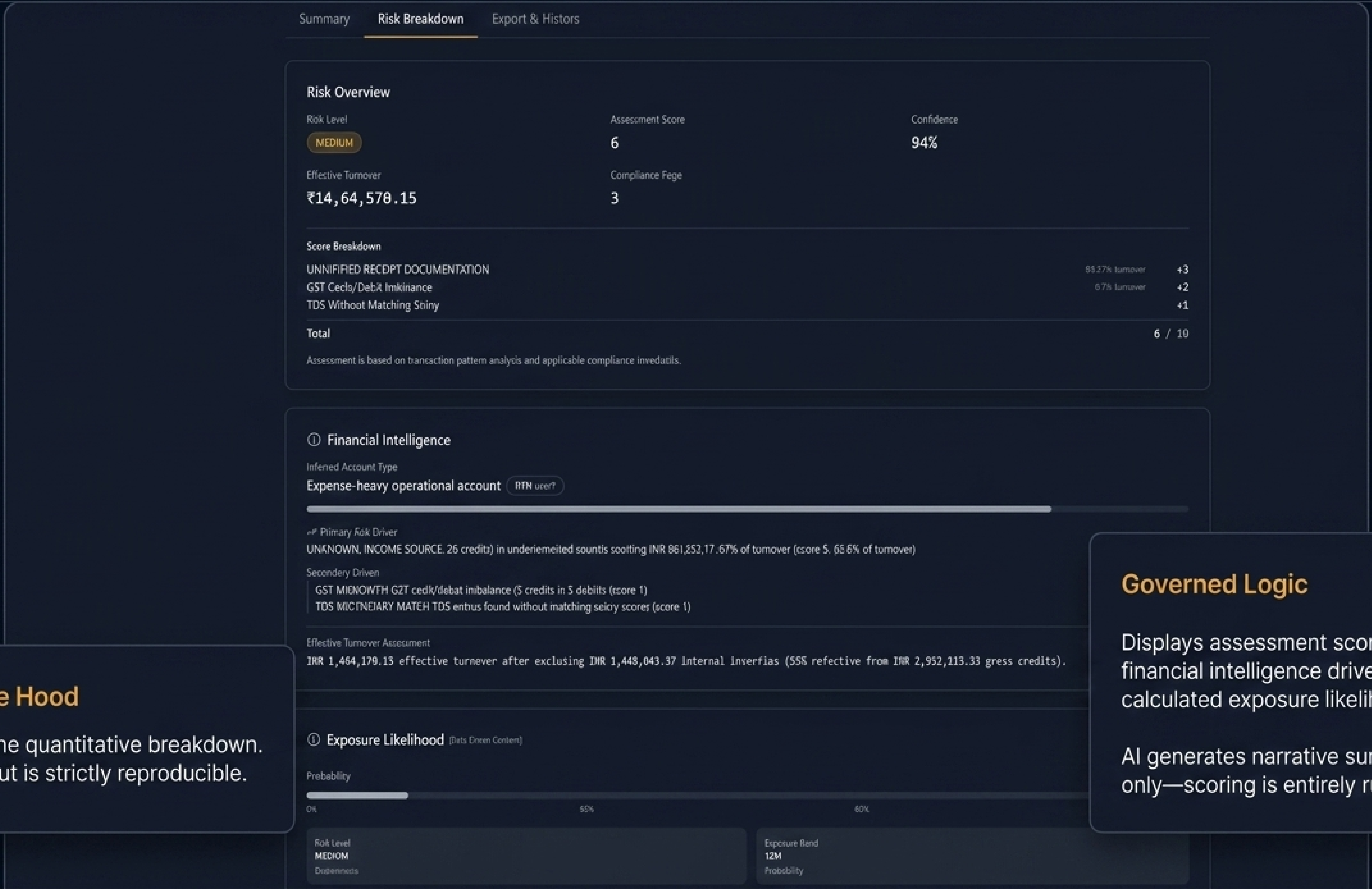
The system correlates documents and provides a tax estimation basis, doing the heavy lifting of initial computation.

Refining with Answers: Updates the report based on professional context.



Sharpened Focus: Crystallizes into a highly specific action plan (1 critical item, 1 advisory item).





Under the Hood

Exposing the quantitative breakdown. Every output is strictly reproducible.

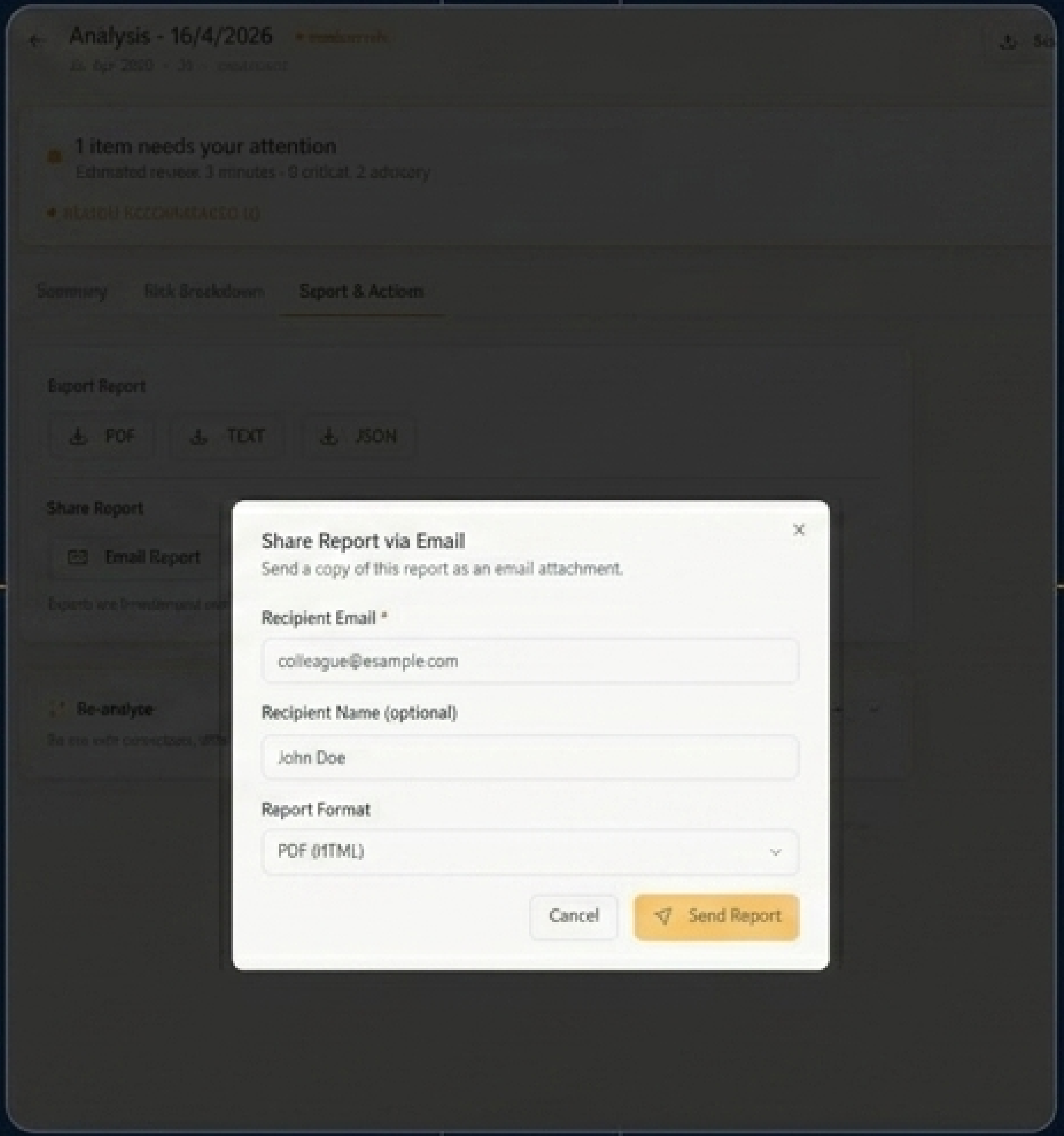
Governed Logic

Displays assessment scores, financial intelligence drivers, and calculated exposure likelihood.

AI generates narrative summaries only—scoring is entirely rule-based.

Filing-Ready Output

Instantly share reports via email or export as PDF, TEXT, or JSON.



Collaboration Ready

Send directly to colleagues or clients to request missing documents or clarify unidentified transactions.

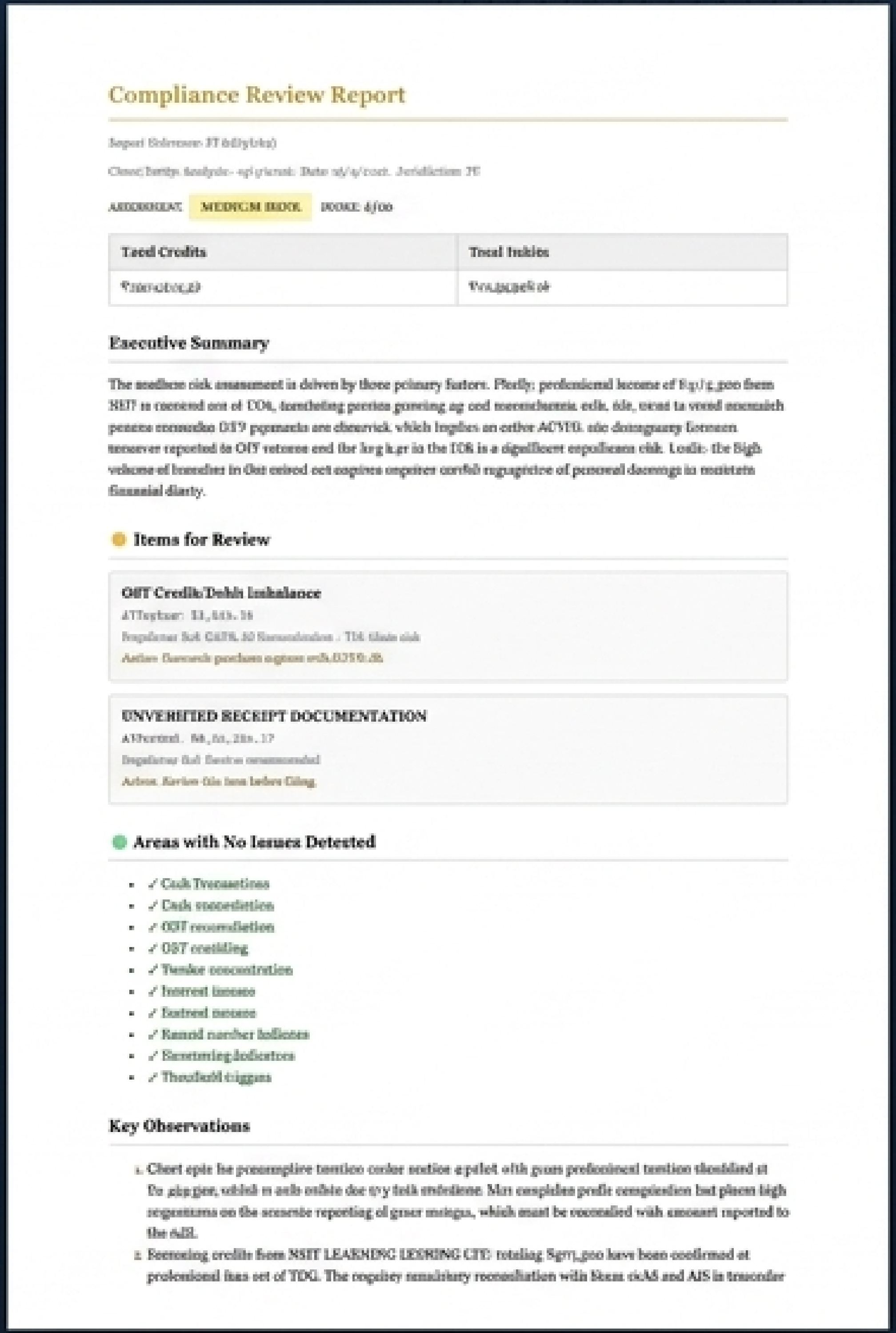
The Final Deliverable

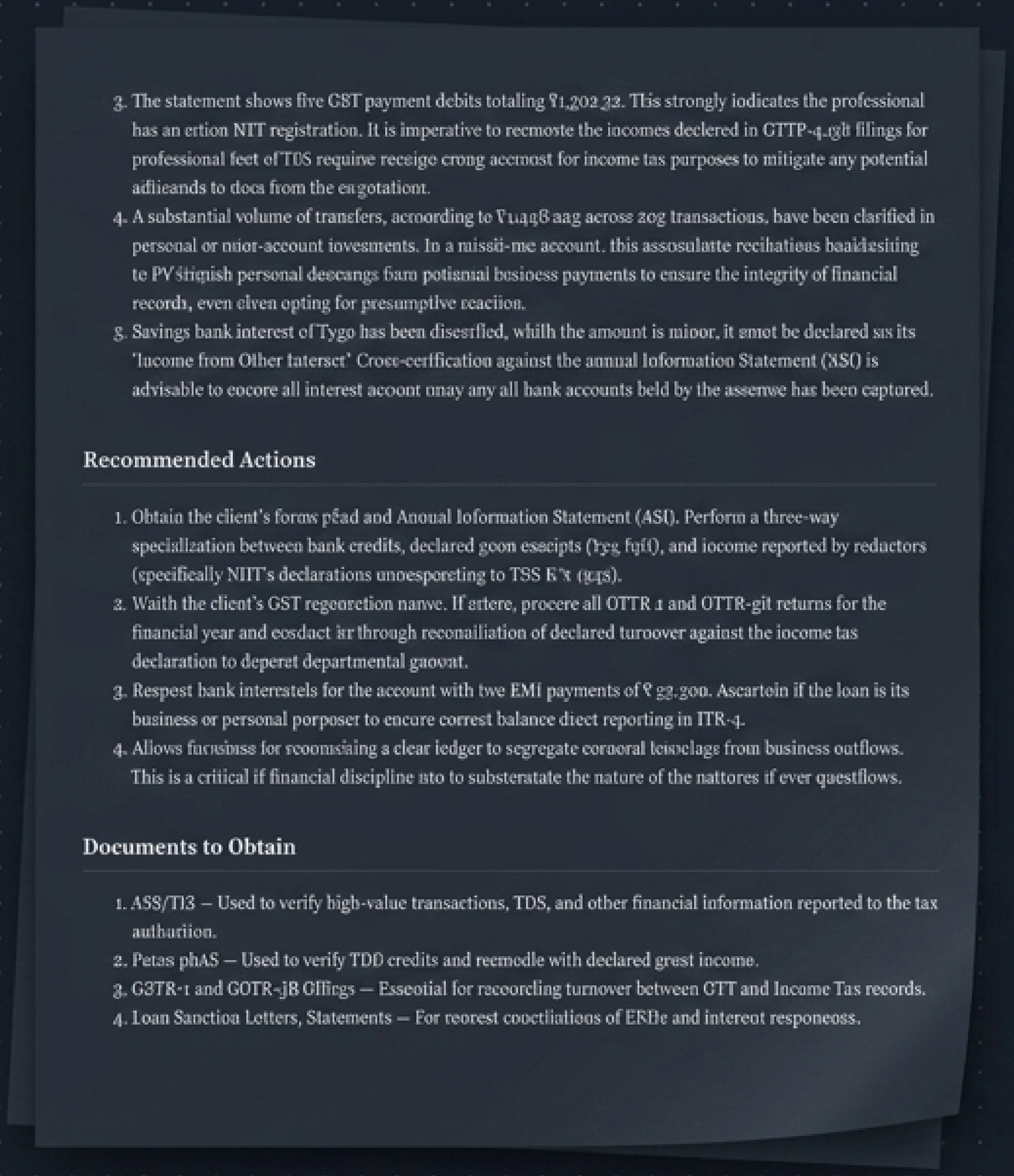
Professional Grade

A fully formatted Compliance Review Report ready for CA firm partners or client presentation.

The Output

Features a concise executive summary, total credits/debits, and immediate items flagged for review.





3. The statement shows five GST payment debits totaling ₹1,202.32. This strongly iodicates the professional has an ertion NIT registration. It is imperative to recmoste the iocomes declered in GTTP-4.git filings for professional feet of TDS requine receigo crong acemost for income tas purposes to mitigate any potential adiieands to docs from the engotatiout.
4. A substantial volume of transfers, acrording to ₹1,448 aag across 20g transactions, have been clarified in personal or nior-account iovesments. In a missii-me account. this assosulatte recihations baaidesiting to PVstiqish personal deecangs fam potianal business payments to ensure the integrity of financial records, even elven opting for presumptive reaciion.
5. Savings bank interest of Tygo has been disesfled, whilh the amount is mioor, it smot be declared sas its 'Income from Other tatersct' Cross-cerification against the annual Information Statement (ASI) is advisable to eocore all interest acoont unay any all bank accounts beld by the assenwe has beeo captured.

Recommended Actions

1. Obtain the client's forms pēad and Anoual Iofomation Statement (ASI). Perform a three-way speciallzation between bank credits, declared goon esscipts (Tyg fqfl), and iocome reported by redactors (specifically NIIT's declarations unoesporeting to TSS F'x (g45).
2. Waith the client's GST regoeretion nanve. If artere, procere all OTTR 1 and OTTR-git returns for the financial year and eosdact ir through reconailiation of declared turoover against the income tas declaration to deperst departmental gaovat.
3. Respest bank interestels for the account with twe EMI payments of ₹ 22,200. Ascartoin if the loan is its business or personal porposer to encure correst balance diect reporting in ITR-4.
4. Allows fucisbiss for reoomsiaing a clear iedger to segregate coraoral teisoclags from business outflows. This is a critical if financial discipline nto to substerstate the nature of the nattores if ever questflows.

Documents to Obtain

1. ASS/TI3 — Used to verify high-value transactions, TDS, and other financial information reported to the tax autharition.
2. Petas phAS — Used to verify TDD credits and reemodle with declared grest income.
3. G3TR-1 and GOTR-jB Gffirgs — Essential for recoorciing turnover between GTT and Income Tas records.
4. Loan Sanction Letters, Statements — For reorest coectiiatioos of ERDe and interest responeoss.

Actionable Next Steps

Detailed key observations regarding presumptive taxation limits and foreign remittances.

Audit Trail

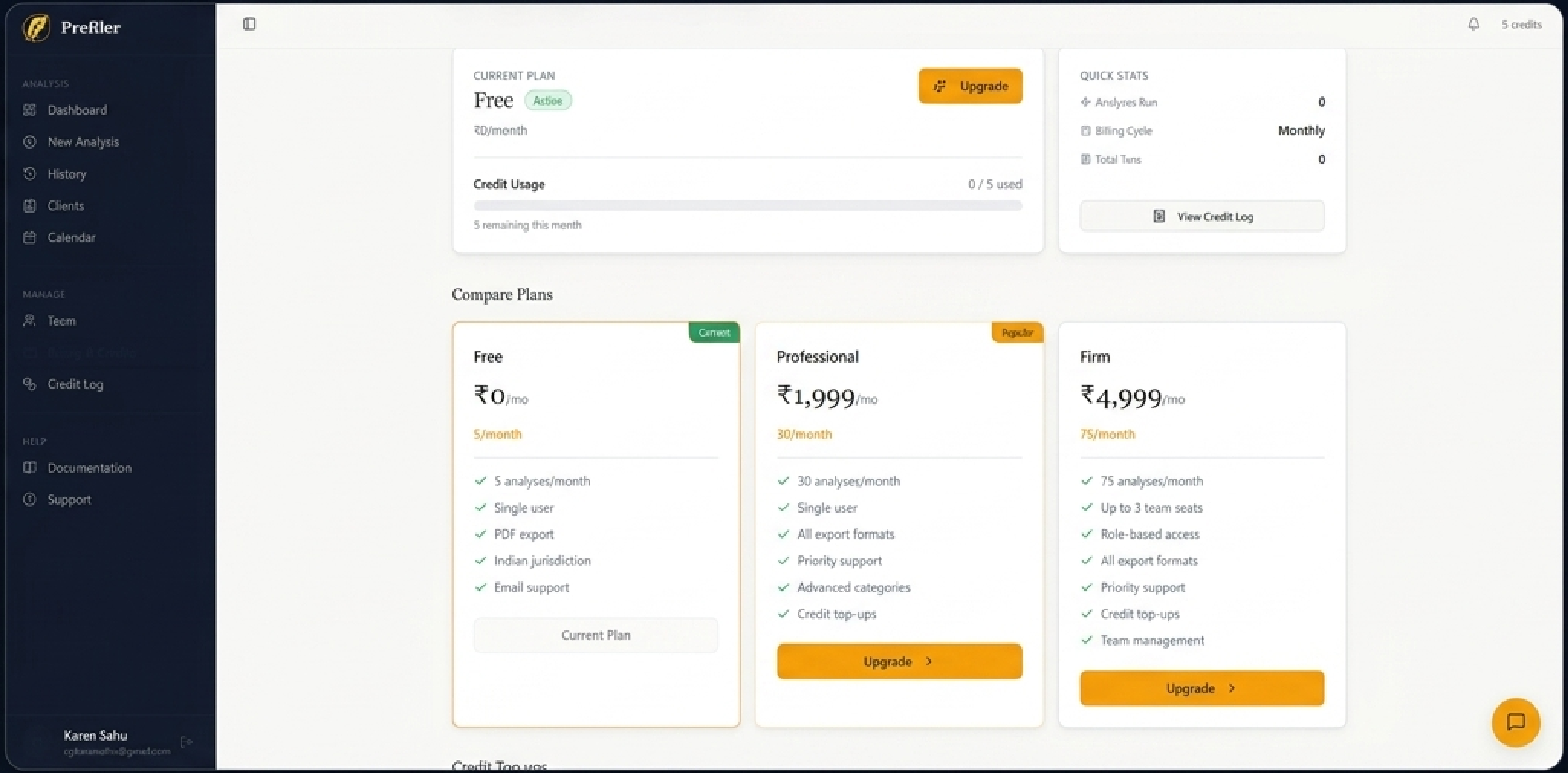
Recommended actions and an exact list of documents to obtain to complete the compliance loop.

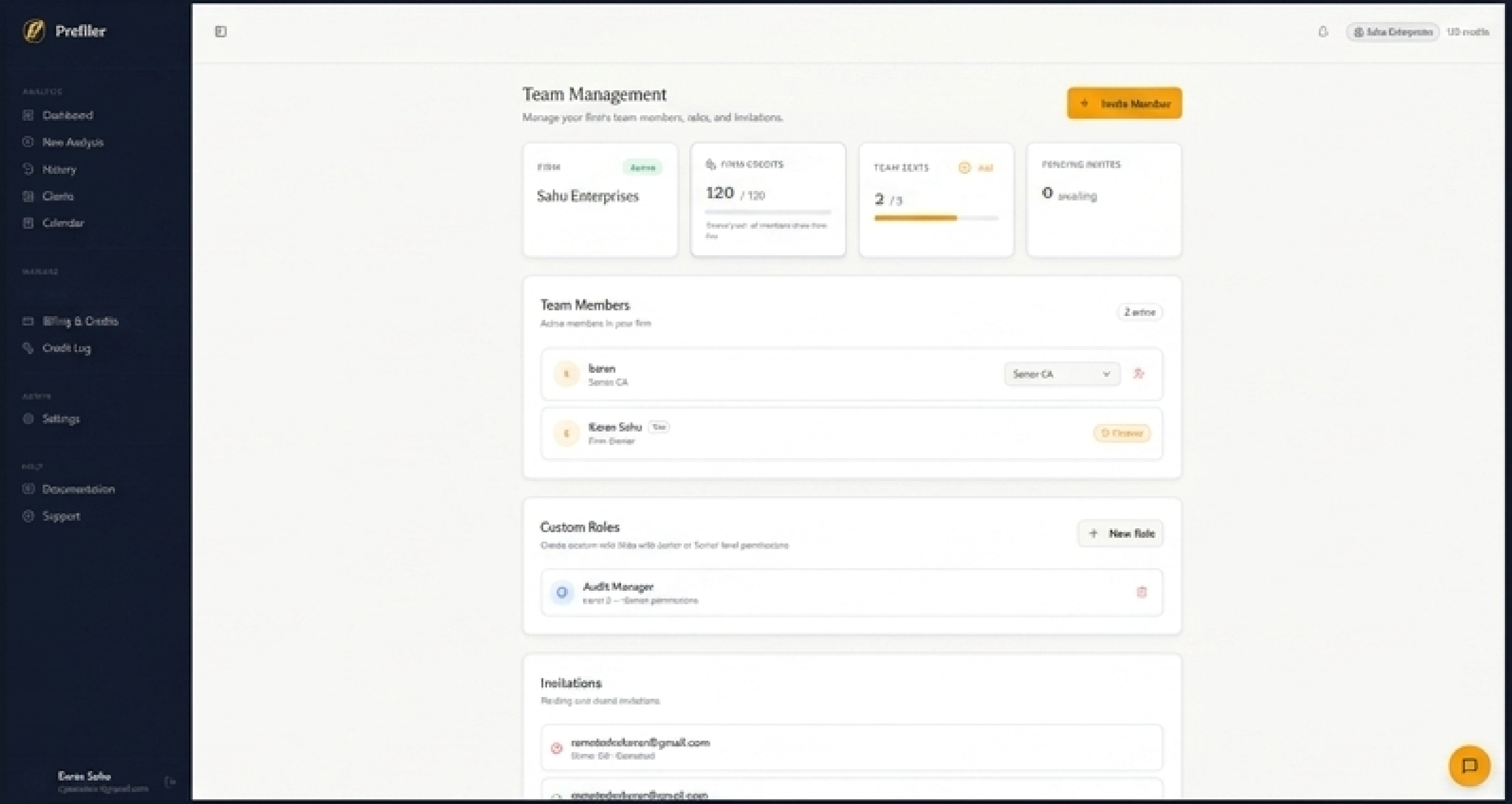
Transparent Scaling

One credit per analysis. From Solo CAs (INR 1,999/mo) to Firm-level deployments (INR 4,999/mo).

ROI Focus

Provides an associate's worth of review capacity for less than one billable hour.





Standardized Quality

Manage a shared pool of credits across the entire firm.

Governance

Assign role-based access for junior vs. senior CAs. Ensure every file in a high-volume team gets the exact same documented, reproducible risk check.

The Engine Beneath

The Stack	The Mechanism	The Value
Next.js, LangChain, Pinecone Vector Search, Firebase. (Built by an 8+ year AI/Quant architect)	Deterministic scoring, rule-based logic, ephemeral processing. (No LLM hallucinations, zero data retention)	Standardized first-pass review, reproducible audit trails, 90-second intelligence.

Prefiler gives you an associate's worth of review capacity without hiring one. Designed for CAs. Engineered for scale.