

THE ARCHITECT

KARAN SAHU

AI & Quant Engineer

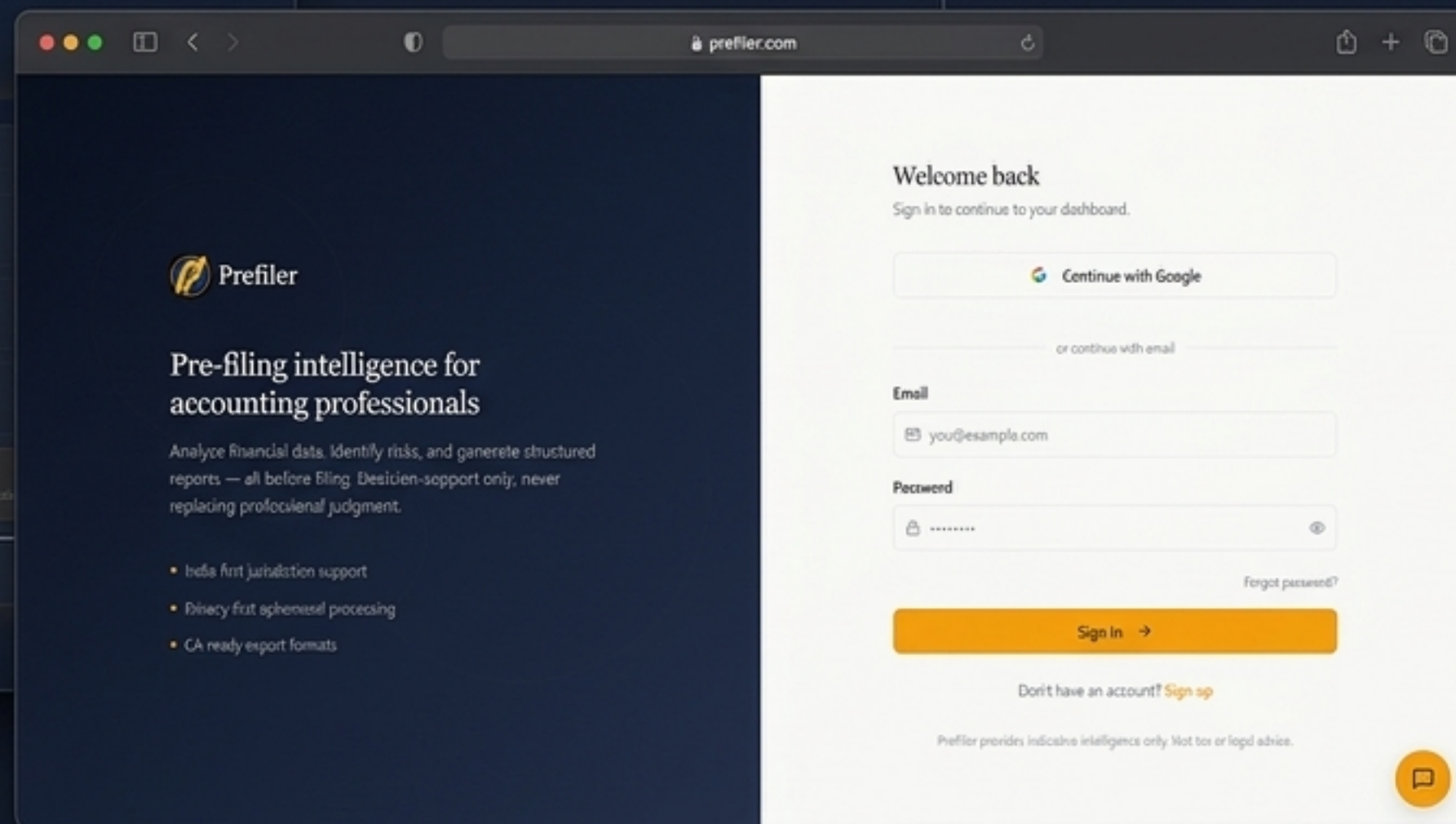
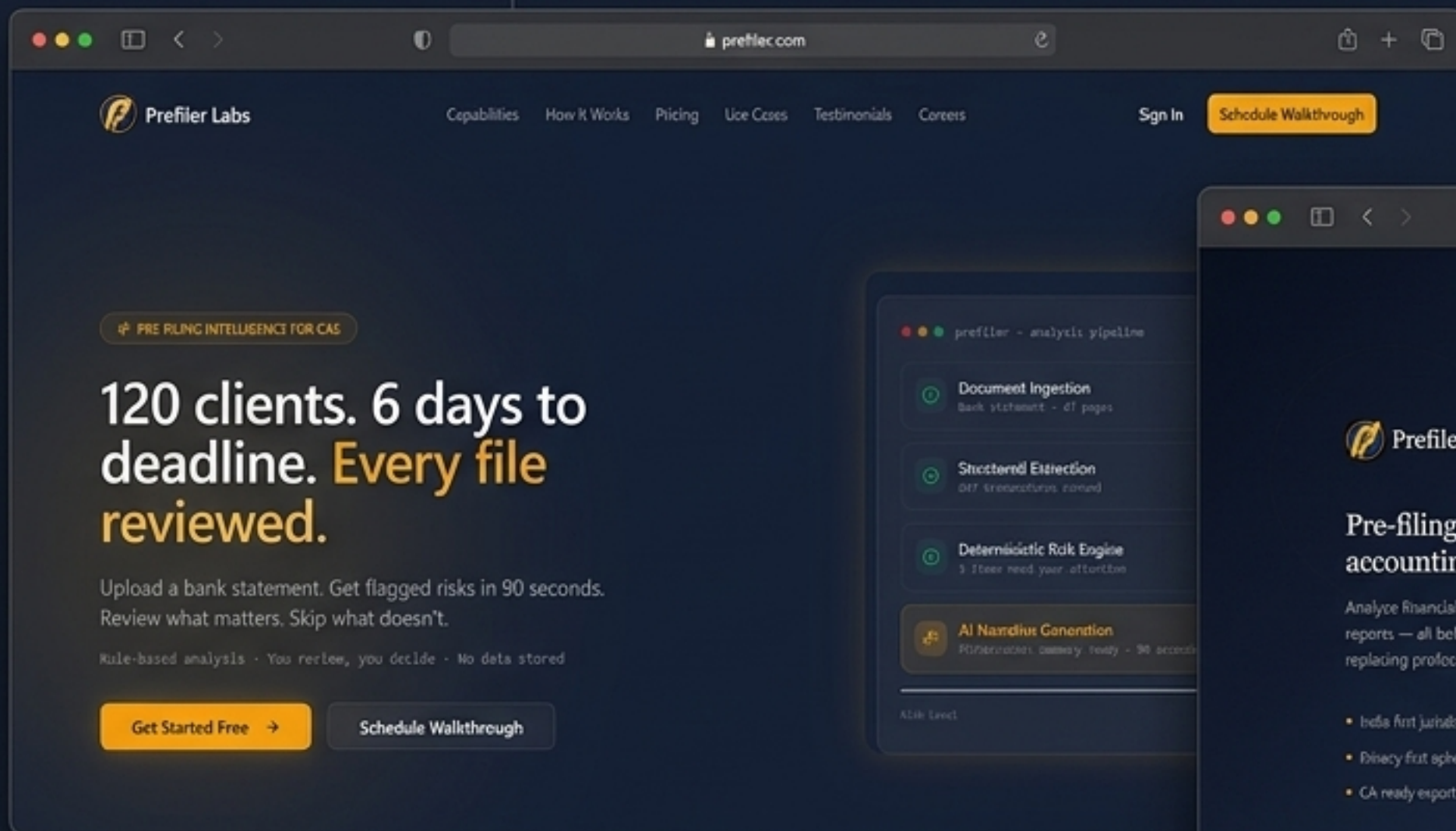
- ◆ 8+ years architecting high-performance platforms.
- ◆ CTO background with 50+ products shipped.
- ◆ Expertise spanning Next.js, LangChain, Pinecone Vector Search, and Firebase.

THE SOLUTION

PREFILER LABS

Pre-filing intelligence for CA firms.

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



The Promise

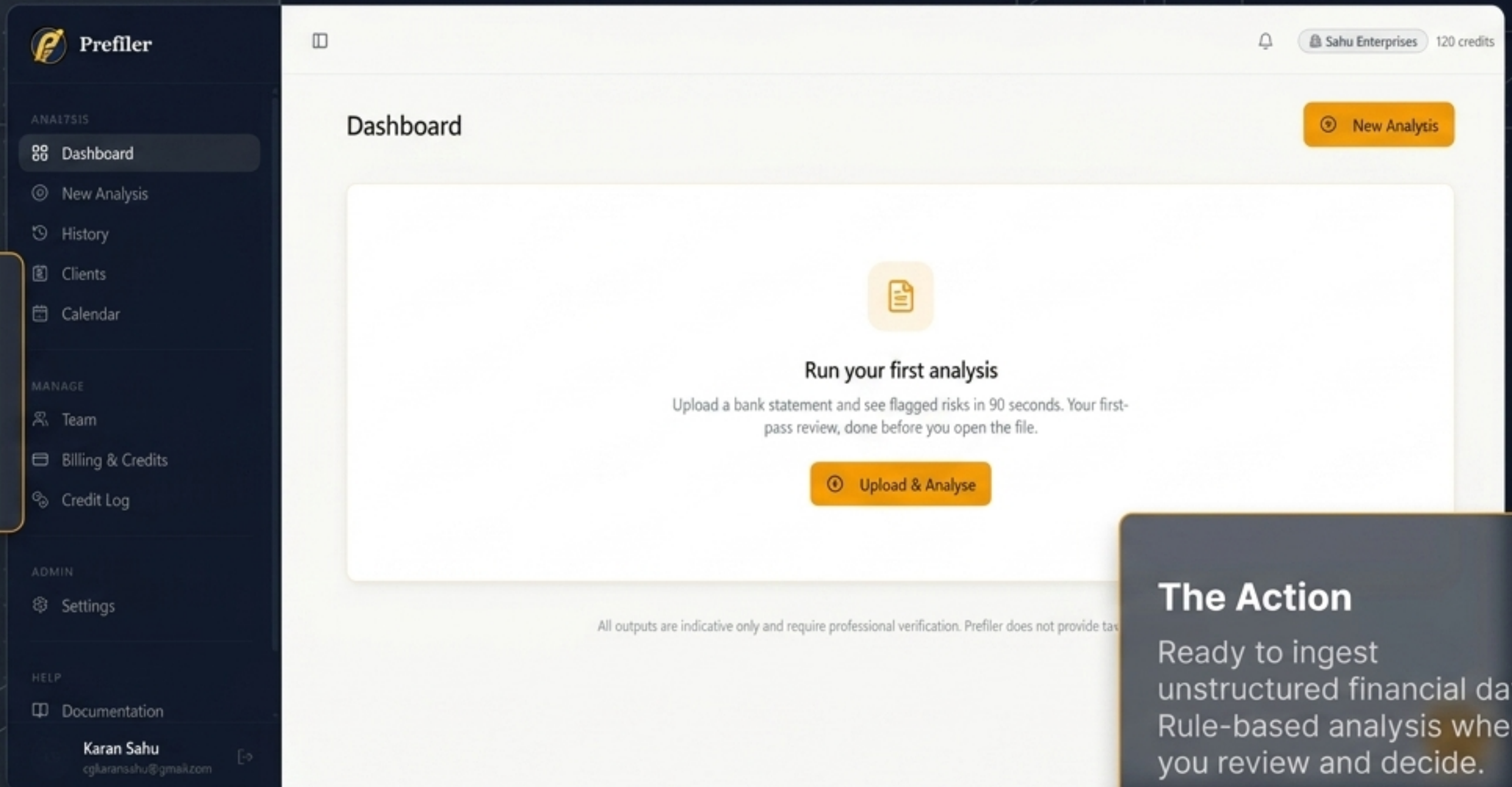
Upload a bank statement. Get flagged risks in 90 seconds.

The Gateway

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

Zero-Distracton 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.

Upload & Analyse



Drop files here or click to browse
PDF bank statements, invoices, GST docs, or CSV exports

- ac-statement-25-26-financial-year.PDF (387 KB) Statement ×
- FIRA-SRN-202440.pdf (150 KB) Supporting ×
- FIRA-SRN-185621.pdf (150 KB) Supporting ×
- FIRA-SRN-170892.pdf (150 KB) Supporting ×
- Skydo_INV_BL26N100595.pdf (54 KB) Supporting ×
- Skydo_INV_BL26N113448.pdf (54 KB) Supporting ×

Title (optional)

e.g. FY 2025-26 Review

Client (optional)

No client linked

Jurisdiction

m India

^ Advanced options (category, pre-analysis context)

Analysis Category

General Analysis
Full financial statement analysis

ITR Pre-Filing
Income tax return preparation analysis

GST Reconciliation
GST crediting and compliance check

TDS Compliance
TDS deduction verification

26AS / AIS Matching
Cross verify Form 26AS & AIS data

Presumptive (AAA/4AADA)
Presumptive taxation eligibility check

Account Nature

Salaried

Business

Professional

Mixed Use

Turnover Range

Below ₹10L

₹10L - ₹50L

₹50L - ₹2Cr

Above ₹2Cr

Run Analysis →

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...

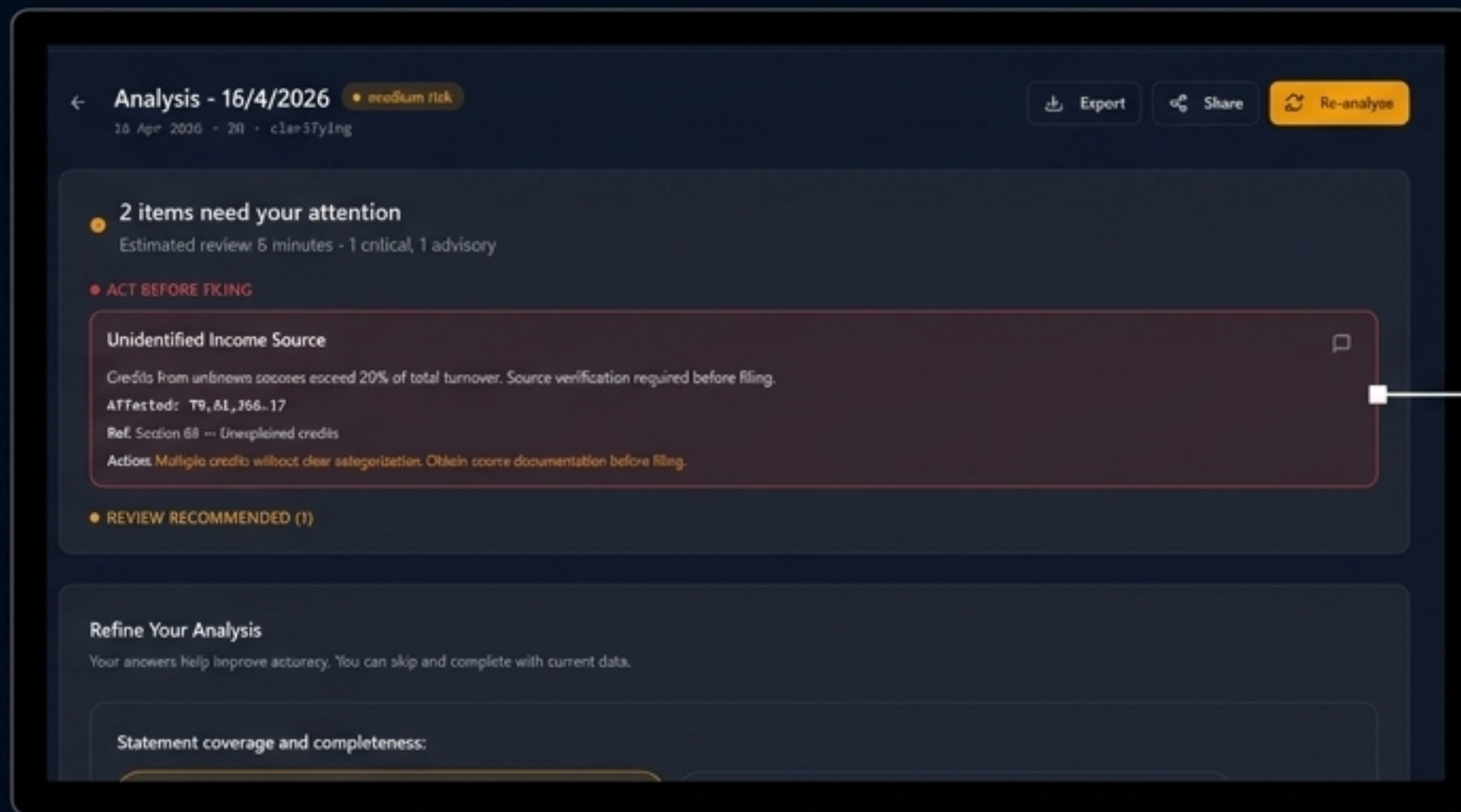
○ Validating financial integrity

○ 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.

① 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 28AS 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

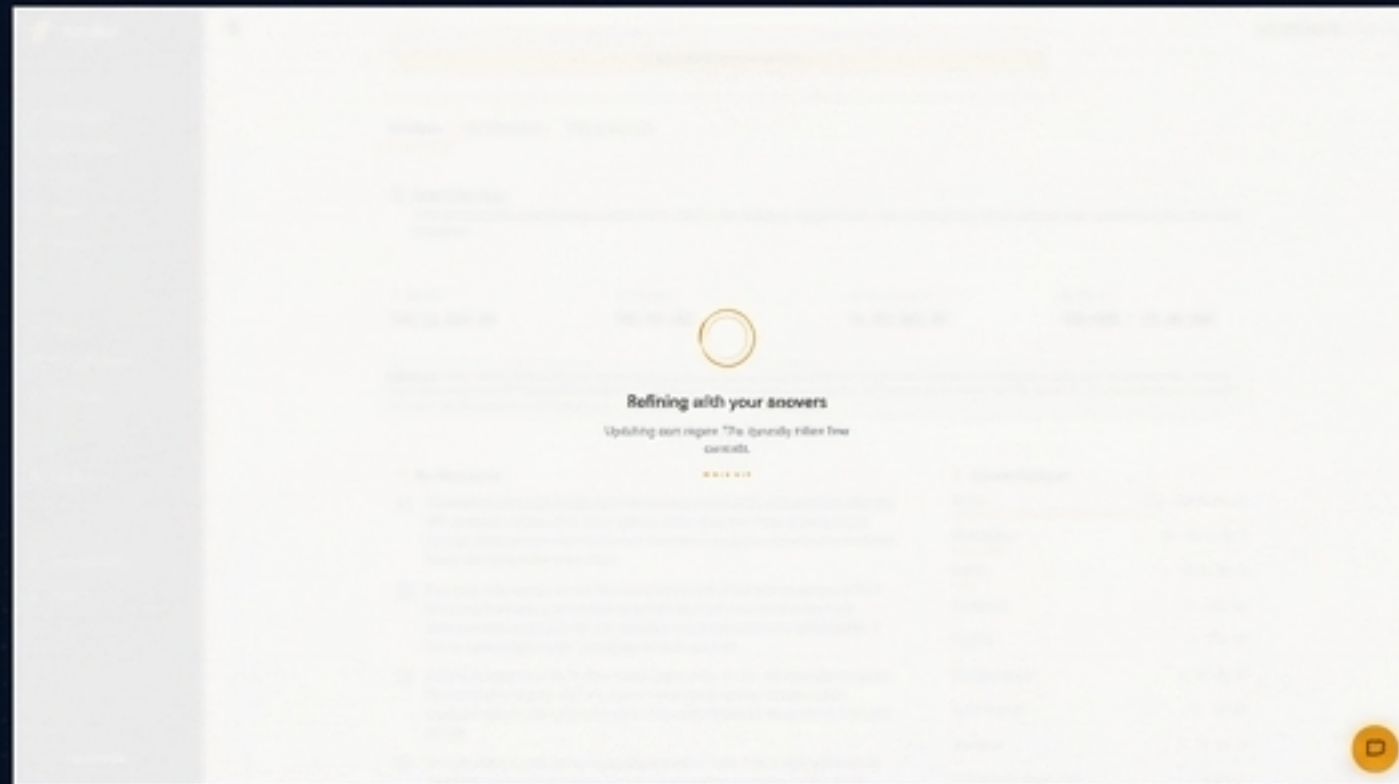
Observed professional receipts (NIIT, Paypal) for the period: ₹10,04,769.
Foreign inward remittances requiring classification: ₹727,907.
Assuming data covers 6 months and annualizing, total gross receipts range from ₹20.1L to ₹34.6L.
Applying presumptive taxation for professionals under Sec 44ADA (50%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

Professional Logic

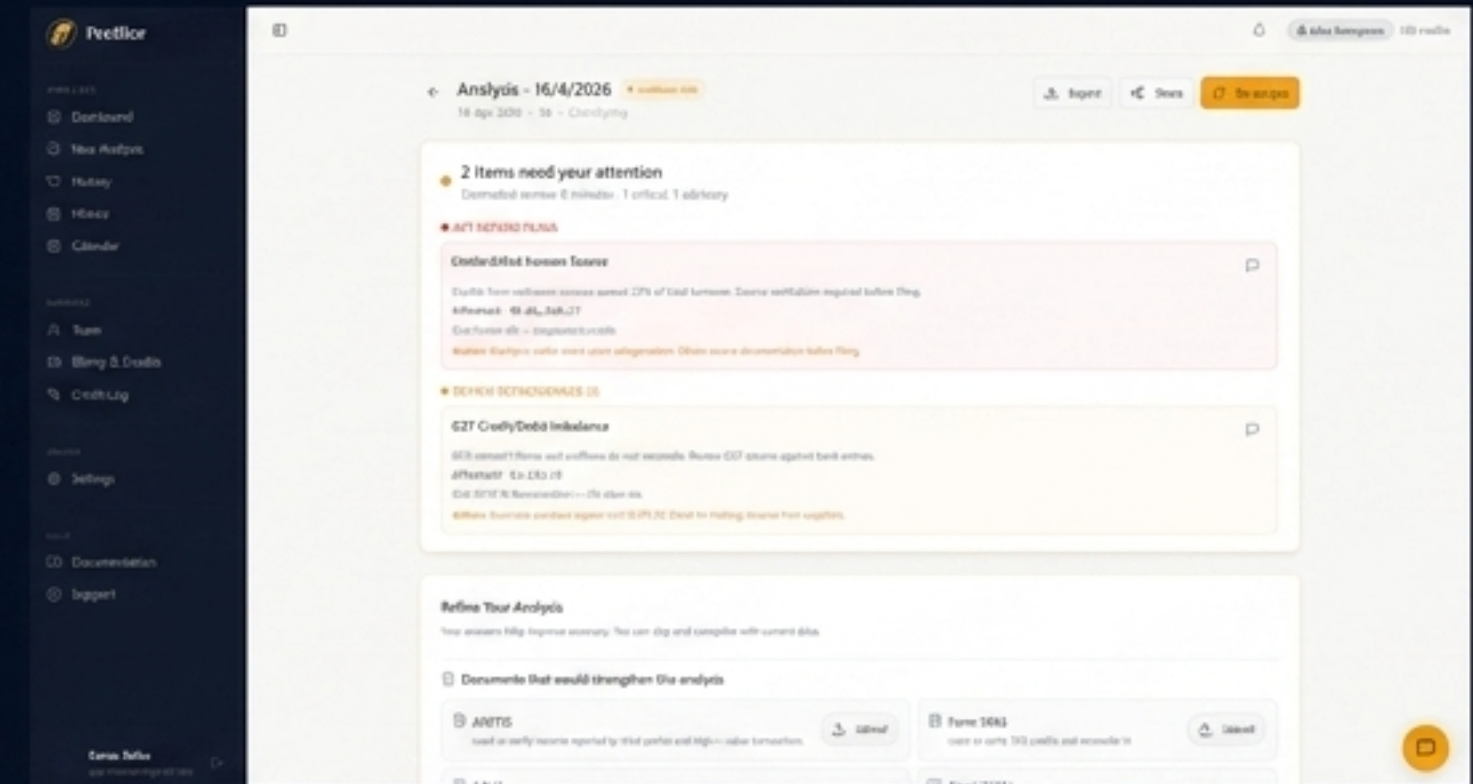
The system correlates documents and provides a tax estimation basis, doing the heavy lifting of initial computation.

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.

Summary Risk Breakdown Export & Histors

Risk Overview

Risk Level

MEDIUM

Assessment Score

6

Confidence

94%

Effective Turnover

₹14,64,578.15

Compliance Fcge

3

Score Breakdown

UNNIFIED RECDPT DOCUMENTATION

95.37% turnover +3

GST Cedita/Debit Imbalance

67% turnover +2

TDS Without Matching Sciny

+1

Total

6 / 10

Assessment is based on transaction pattern analysis and applicable compliance in vedatils.

① Financial Intelligence

Inferred Account Type

Expense-heavy operational account RTN user?

Primary Risk Driver

UNKNOWN, INCOME SOURCE, 26 credits) in underiemited soundis sootling INR 861,252,17.67% of turnover (score 5, 65.6% of turnover)

Secondary Driver

GST MIGNOWTH GZT cedk/debat inibalance (5 credits in 5 debits (score 1)

TDS MICHNEIARY MATEH TDS entus found without matching seioy scores (score 1)

Effective Turnover Assessment

IRR 1,464,179.13 effective turnover after excluding INR 1,448,043.37 Internal Inverfias (55% reffective from INR 2,952,113.33 gross credits).

① Exposure Likelihood (Data Driven Content)

Probablity

0%

55%

60%

Risk Level

MEDIUM

Disabenneds

Exposure Band

12M

Probability

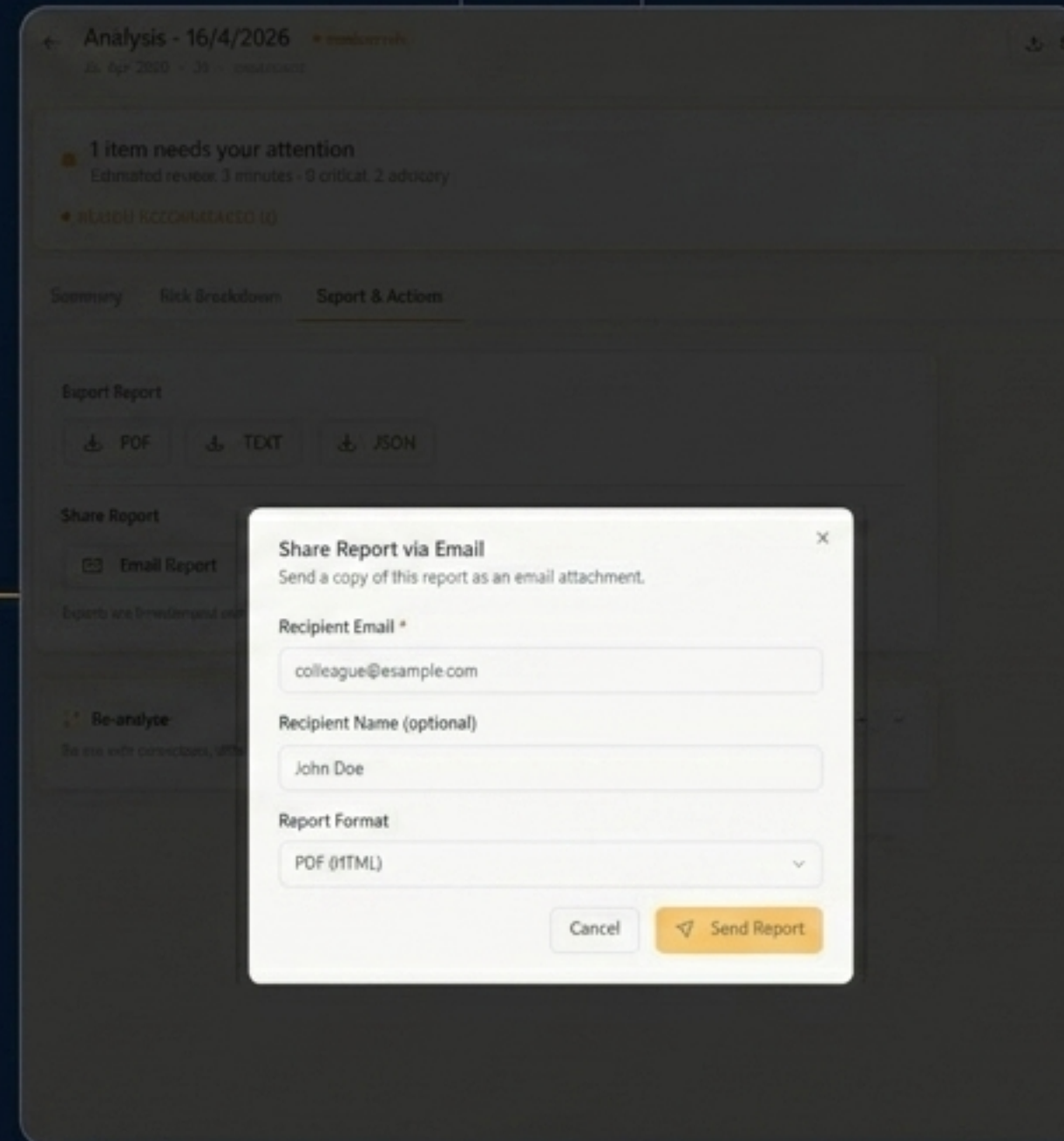
Governed Logic

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.

Compliance Review Report

Report Reference: CR-2024-001

Client: Acme Corp. | Analyst: J. Doe | Date: 2024-10-27 | Jurisdiction: US

Account: MEDICAL GROUP | Balance: \$1,200,000.00

Total Credits	Total Debits
\$1,200,000.00	\$1,200,000.00

Executive Summary

The overall risk assessment is driven by three primary factors. Firstly, professional income of \$1,200,000 from MEDICAL GROUP is consistent with the client's profession. Secondly, the client's income is reported as \$1,200,000, which is consistent with the client's income. Thirdly, the client's income is reported as \$1,200,000, which is consistent with the client's income. The client's income is reported as \$1,200,000, which is consistent with the client's income.

Items for Review

OFF CREDIT/DEBIT IMBALANCE

ATTESTED: \$1,200,000.00
Discrepancy: \$1,200,000.00
Action: Discrepancy between account and \$1,200,000.00

UNVERIFIED RECEIPT DOCUMENTATION

ATTESTED: \$1,200,000.00
Discrepancy: \$1,200,000.00
Action: Review the receipt documentation

Areas with No Issues Detected

- ✓ Cash Transactions
- ✓ Cash reconciliations
- ✓ GST reconciliations
- ✓ GST crediting
- ✓ Vendor concentration
- ✓ Interest income
- ✓ Interest expense
- ✓ Rental income
- ✓ Rental expense
- ✓ Dividend income
- ✓ Dividend expense

Key Observations

- Cash flow is positive, indicating a strong financial position. The client's cash flow is positive, indicating a strong financial position. The client's cash flow is positive, indicating a strong financial position.
- Reconciling credit from MEDICAL GROUP: totaling \$1,200,000 have been confirmed at professional fees set of TOG. The reconciling credit reconciliation with client's bank and AIS is successful.

3. The statement shows five GST payment debits totaling ₹1,202.22. This strongly indicates the professional has an active NIT registration. It is imperative to reconcile the incomes declared in GTP-4 with filings for professional fees of TDS require receipt cross account for income tax purposes to mitigate any potential liabilities to dues from the engagement.
4. A substantial volume of transfers, according to ₹1448 aag across 202 transactions, have been clarified in personal or minor-account investments. In a minor-account, this associate reconciliations bank depositing to PV's personal account from potential business payments to ensure the integrity of financial records, even when opting for presumptive taxation.
5. Savings bank interest of Tygo has been disclosed, which the amount is minor, it must be declared as its 'Income from Other sources'. Cross-certification against the annual Information Statement (IS) is advisable to ensure all interest account may any all bank accounts held by the assessee has been captured.

Recommended Actions

1. Obtain the client's Form 16 and Annual Information Statement (AIS). Perform a three-way reconciliation between bank credits, declared gross receipts (TDS receipts), and income reported by deductors (specifically NIT's declarations corresponding to TDS EIT (GTS)).
2. Waive the client's GST registration name. If active, procure all OTTR-1 and OTTR-2 returns for the financial year and conduct it through reconciliation of declared turnover against the income tax declaration to deposit departmental amount.
3. Request bank interest for the account with two EMI payments of ₹ 22,200. Ascertain if the loan is its business or personal purpose to ensure correct balance sheet reporting in ITR-4.
4. Allow business for reconciling a clear ledger to segregate personal expenses from business outflows. This is a critical financial discipline to substantiate the nature of the matters if ever questioned.

Documents to Obtain

1. AIS/TIS – Used to verify high-value transactions, TDS, and other financial information reported to the tax authority.
2. PDS/PAIS – Used to verify TDS credits and reconcile with declared gross income.
3. GSTR-1 and GSTR-2B Filings – Essential for reconciling turnover between GTP and Income Tax records.
4. Loan Sanction Letters, Statements – For correct declaration of EMI and interest expense.

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.

The screenshot displays the PreRler dashboard interface. On the left is a dark sidebar with the PreRler logo and navigation links under three categories: ANALYSIS (Dashboard, New Analysis, History, Clients, Calendar), MANAGE (Team, Billing & Credits, Credit Log), and HELP (Documentation, Support). The main content area is light gray and shows the user's current plan as 'Free' (Active) with a price of ₹0/month. It includes a credit usage bar showing 0/5 used and 5 remaining. To the right, 'QUICK STATS' shows 0 Analyses Run, a Monthly Billing Cycle, and 0 Total Tins, with a 'View Credit Log' button. Below this is a 'Compare Plans' section with three cards: 'Free' (Current Plan, ₹0/mo, 5/month), 'Professional' (₹1,999/mo, 30/month), and 'Firm' (₹4,999/mo, 75/month). Each card lists features with checkmarks and has an 'Upgrade' button. The bottom of the dashboard shows the user's name 'Karen Sahu' and email 'cgkarasahu@gmail.com'.

PreRler

ANALYSIS

- Dashboard
- New Analysis
- History
- Clients
- Calendar

MANAGE

- Team
- Billing & Credits
- Credit Log

HELP

- Documentation
- Support

Karen Sahu
cgkarasahu@gmail.com

CURRENT PLAN

Free Active Upgrade

₹0/month

Credit Usage 0 / 5 used

5 remaining this month

QUICK STATS

- Analyses Run: 0
- Billing Cycle: Monthly
- Total Tins: 0

View Credit Log

Compare Plans

Free Current

₹0/mo

5/month

- ✓ 5 analyses/month
- ✓ Single user
- ✓ PDF export
- ✓ Indian jurisdiction
- ✓ Email support

Current Plan

Professional Popular

₹1,999/mo

30/month

- ✓ 30 analyses/month
- ✓ Single user
- ✓ All export formats
- ✓ Priority support
- ✓ Advanced categories
- ✓ Credit top-ups

Upgrade >

Firm

₹4,999/mo

75/month

- ✓ 75 analyses/month
- ✓ Up to 3 team seats
- ✓ Role-based access
- ✓ All export formats
- ✓ Priority support
- ✓ Credit top-ups
- ✓ Team management

Upgrade >

Credit Top-ups

Team Management

Manage your firm's team members, roles, and invitations.

FIRM

Sahu Enterprises

FIRM CREDITS

120 / 120

TEAM TEXTS

2 / 3

PENDING INVITES

0 awaiting

Team Members

Active members in your firm

2 active

Member 1

Senior CA

Senior CA

Member 2

Team Owner

Owner

Custom Roles

Create custom role titles with junior or Senior level permissions

New Role

Role 1

Audit Manager

Level 2 - Senior permissions

Invitations

Pending and denied invitations

Invite 1

remotes@karen@gmail.com

Senior CA - Granted

Invite 2

remotes@karen@gmail.com

Senior CA - Pending

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.

NotebookLM

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.