

Directorate of Income-Tax (Systems)

Income-Tax Department

Government of India

New Delhi

**Request for Proposal (RFP) for Selection of
Managed Service Provider (MSP) for Data Analytics**

Volume – I

Terms of Reference and Instruction to Bidders

Abbreviations Used

AIR	Annual Information Return
BPM	Business Process Management
CBDT	Central Board of Direct Taxes
DA	Data Analytics
FAT	Functional Acceptance Testing
ITD	Income Tax Department
KPI	Key Performance Indicators
LOI	Letter of Intent
MSP	Managed Service Provider
PAN	Permanent Account Number
PMGKY	Pradhan Mantri Garib Kalyan Yojana
RFP	Request For Proposal
SAS SNA	SAS Social Network Analysis
SBI	State Bank of India
SMS	Short Messaging Service
TCS	Tax Collected at Source
TDS	Tax Deducted at Source
UAT	User Acceptance Testing
VAT	Value Added Tax

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Key Events & Dates

S. No.	Items of Information	Information
1	Name of the Employer	President of India acting through Additional Director General (Systems) -2
2	Name of the contact person for any clarification	Mr. Sanjeev Singh Additional Director General (Systems) - 2 Address: 8 th Floor, Room No. 8005, Aaykar Bhawan, Sector 3, Vaishali, Ghaziabad -201010 (Uttar Pradesh) Tel No. +91 0120-2770029 E-mail: sanjeev.singh@gov.in
3	Tender Inviting Authority	Directorate of Income Tax (Systems), Income Tax Department, Ministry of Finance, Government of India
4	Job Requirement	Selection of Managed Service Provider (MSP) for Data Analytics.
5	Publication of the RFP Notification	24/01/2017
6	Date till which the RFP response should be valid	60 days from the last date of submission of bids.
7	Cost of Tender Document	There is no cost for purchase of tender document. The RFP document can be downloaded from websites www.incometaxindia.gov.in and www.eprocure.gov.in .
8	Time, Date & Venue of Pre-Bid Conference	11:00 Hours on 28/01/2017 at Conference Room, 11 th Floor, Aayakar Bhawan, Sector 3, Vaishali, Ghaziabad - 201010 (Uttar Pradesh)

S. No.	Items of Information	Information
9	Last date for receiving written queries / clarifications	16:00 Hours on 27/01/2017 All the queries should be received on or before the prescribed date and time, through email only with subject line as follows: “Pre-Bid queries -<Bidder’s Name>”. The queries should be submitted in an excel file as per the format prescribed in Annexure 2 of RFP Volume I. The Pre-Bid queries to be sent to the following Email Ids: Email ID 1: adg2.systems@incometax.gov.in Email ID 2: sanjeev.singh@gov.in Email ID 3: abkkumar@incometax.gov.in
10	Last date and time for submission of Bids	Up to 15:00 Hours on 03/02/2017
11	Addressee and address at which the bid is to be submitted	Sh. Abhishek Kumar, JDIT(S)-2(2), Room No. 7009, Aayakar Bhavan, Near Vaishali Metro Station, Ghaziabad, UP- 201010
12	Bid Security /Earnest Money Deposit Amount Payable	Bidders shall submit, along with their Bids, Bid Security/Earnest Money Deposit (EMD) of INR 10,00,000/- (Rupees ten lakh only) in the proforma as per the bid security form in the form of a bank guarantee or crossed demand draft in the form of a Crossed Demand Draft / Pay Order drawn on a Nationalized/ Scheduled Bank in favor of “Accounts Officer, Zonal Accounts Office, CBDT, New Delhi”, payable at New Delhi.
13	Opening of Pre-qualification proposals	15:30 Hours on 03/02/2017 at Conference Room, 11 th Floor, Aayakar Bhawan, Sector 3, Vaishali, Ghaziabad - 201010 (Uttar Pradesh)
14	Opening of Technical proposals	To be announced later
15	Date for the opening of Financial proposals for technically qualified bidders	To be announced later

1. Request For Proposal

This RFP is meant to invite proposals from interested bidders (selected bidder is referred as Managed Service Provider or MSP in this document) capable of delivering the services described herein. This Request for Proposal document consists of following two volumes:

Volume I: Terms of Reference and Instruction to Bidders

Volume I of RFP includes background information, scope of work, roles and responsibilities of MSP, payment terms, bid evaluation process, instruction to bidders and bid formats.

Volume II: Master Services Agreement

2. Background

The Income Tax Department (ITD) is responsible for collecting direct taxes and administering the Income Tax Law and other direct tax statutes for Government of India. The field offices of the ITD are monitored by the Central Board of Direct Taxes (CBDT). The overview of e-Governance initiatives in ITD is enclosed at **Annexure 5**.

3. Context and Approach

3.1.1 As a part of post-demonetisation exercise, Income Tax Department needs to analyze instances of deposits and seek information to identify possible cases of tax evasion. In this context, The Income Tax Department intends to enhance its capability to utilize large volumes of demonetisation related data (e.g. Statement of Financial Transactions in Form 61A, non-PAN data in Form 61, Suspicious Transaction Reports, Cash Transaction Reports, Information Request etc.) by leveraging services of experts in data analytics and business process management.

3.1.2 The overview of demonetisation related data and other information sources with ITD are given in **Annexure 7**.

3.1.3 The focus areas in utilisation of demonetisation related data are:

- i. Enable end-to-end e-verification to optimise ITD resources and reduce compliance cost for taxpayer
- ii. Leverage services of experts in data analytics and business process management for effective utilisation of data
- iii. Promote voluntary filing in PMGKY using targeted campaign
- iv. Create deterrence for high risk persons/groups not availing PMGKY
- v. Ensure professionalism and integrity

3.1.4 The salient features of online verification mechanism being implemented are:

- i. The cash transaction data will be compared with information in ITD databases to identify target segment where cash transaction does not appear to be in line with the taxpayer profile.
- ii. The information in respect of target segment will be pushed to the online portal seeking explanation of source of funds.
- iii. Taxpayer will be able to submit online explanation without any need to visit Income Tax office.
- iv. In case the taxpayer claims that cash was received from other persons, the person wise details is required to be submitted digitally.
- v. Small percentage of cases in the target segment will be selected for verification based on approved risk criteria.
- vi. If the case is selected for verification, request for additional information and its response will also be communicated digitally.

- vii. The information on the online portal will be dynamic and will be updated on receipt of new information, response and data analytics.
- viii. The response of taxpayer will be assessed against available information and in case explanation of source of cash is found to be justified, the verification will be closed without any need to visit Income Tax Office.
- ix. If cash deposit is declared under PMGKY, the verification will be closed.

3.1.5 The overview of the online verification system being implemented is as under:

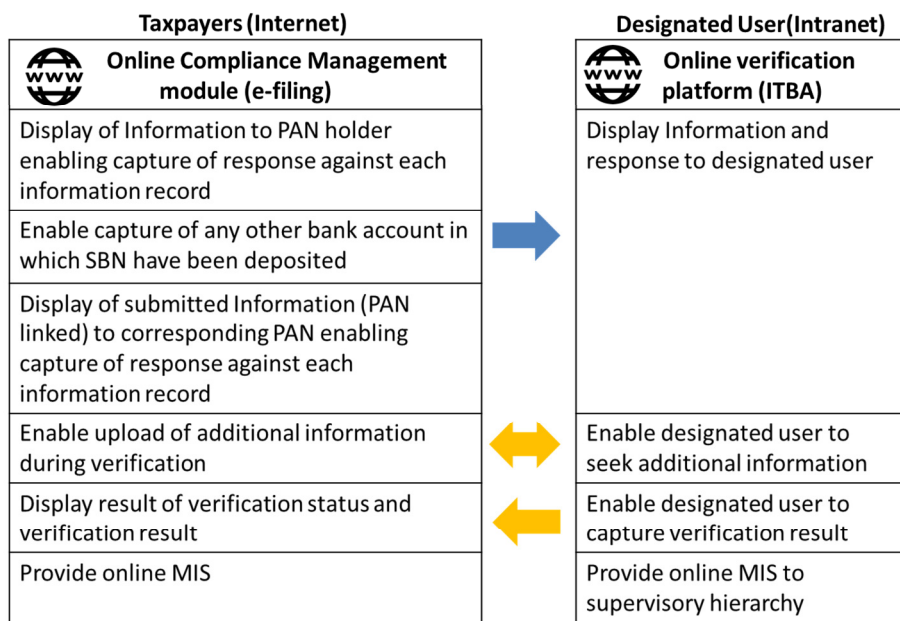


Figure 1: Overview of e-Verification System

3.1.6 The overview of functionality being developed for verification of cash transactions is enclosed at **Annexure 6**.

3.1.7 ITD intends to leverage technology and deploy data analytics for matching and analysis of demonetisation data with return/other information for effective segmentation, grouping and prioritization. In addition, Income tax Department plans to implement new business processes to ensure effective utilization of demonetisation data and analytical outputs to achieve desired outcomes. In view of this, the Directorate of Income-tax (Systems) intends to select two MSPs to help in Data Analytics (DA) relating to Demonetisation Data and one MSP for Business Process Management (BPM)

3.1.8 Two separate RFPs are being floated to select MSP for Data Analytics (DA) and Business Process Management (BPM). The MSP for DA and BPM are required to coordinate to achieve the desired outcomes. Prospective bidders can bid for both the RFPs i.e. DA and BPM. However, separate bids shall have to be submitted against each RFP.

3.1.9 The schematic overview of the proposed operational framework is depicted as under:

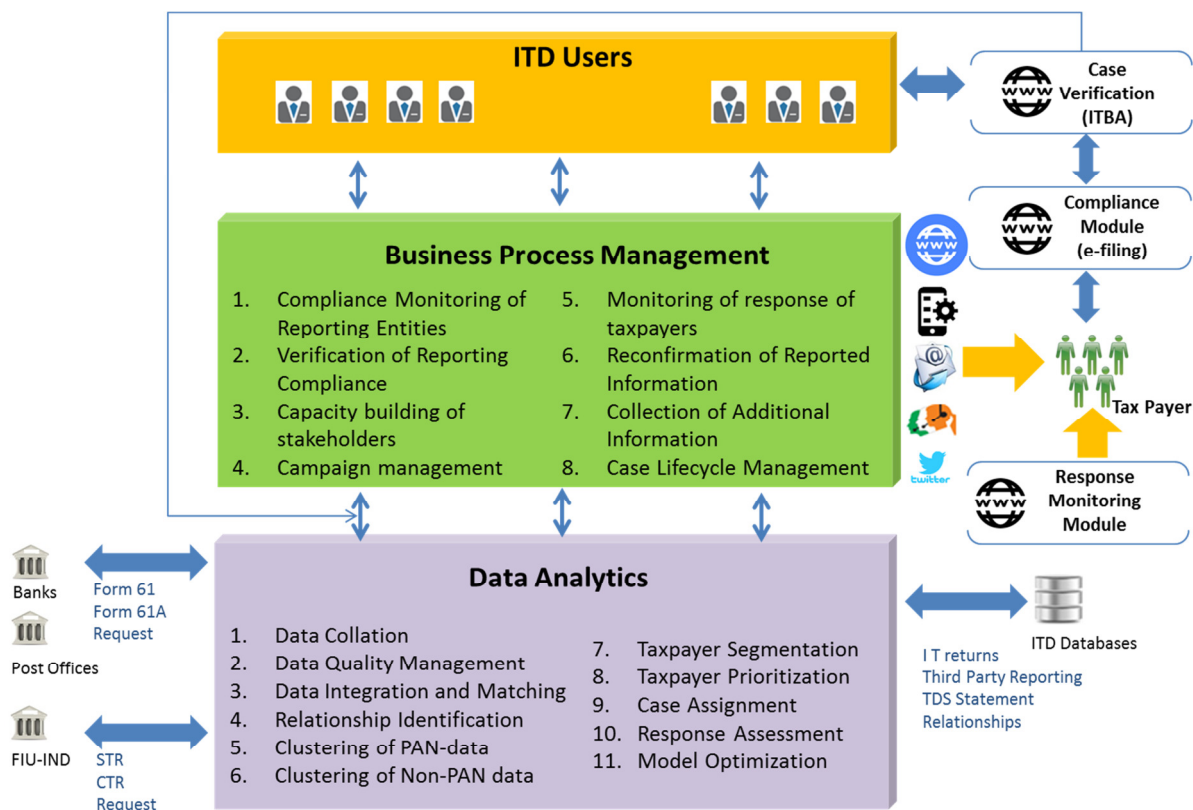


Figure 2: Proposed Operational Framework

4. Scope of Work

4.1 Functional Scope

ITD intends to use data analytics for matching and analysis of demonetisation data with return/other information for effective segmentation, grouping and prioritization. The role of data analytics MSP is to design and operationalize analytical solution to enable the following.

- 4.1.1 **Data Collation:** Collation of the demonetisation data received from banks, post offices and other sources for linking of information and identification of duplicate data.
- 4.1.2 **Data Quality Management:** Identification of data records with data quality errors or other defects for resubmission. The data quality errors and defects will be communicated to the reporting person/entities for correction of defects and improving data quality.
- 4.1.3 **Data Integration and Matching:** Matching and integration of the PAN based demonetisation data with information in Income tax Databases (extracted based on PAN) such as Income Tax Returns, TDS information, Third Party Reporting, Tax payments, activity and response on the portal to build a comprehensive profile for the taxpayer (Refer **Annexure 7** for description of information sources).
- 4.1.4 **Relationship Identification:** Identification of relationship between PAN holders on the basis of relationships (business association, asset association, transactional association etc.) available in various databases (Refer **Annexure 7** for types of relationships).
- 4.1.5 **Clustering of PAN Data :** Clustering of PAN linked demonetized data using identified relationships as well as common address, mobile number, email address, bank branch etc.
- 4.1.6 **Clustering of Non-PAN Data:** Clustering of non-PAN demonetized data using common name, address, mobile number, email address, bank branch etc.
- 4.1.7 **Taxpayer Segmentation:** Segmentation of the demonetisation data on the basis of taxpayers' status, type of ITR form used, nature of business, taxpayer segment, age of the individual, compliance history etc. (Refer **Annexure 8** for description of the key taxpayer attributes).
- 4.1.8 **Taxpayer Prioritization:** Prioritization of the demonetisation data based on taxpayer segment, relationships, clusters, rules, risk matrix, risk models and values. Different types of interventions (send email, SMS, outbound call, letter, notice, verification, investigation etc.) can be selected for taxpayer priority and segment.
- 4.1.9 **Case Assignment:** Cases where response is not received within stipulated time will be assigned to specific users on the basis of allocation rule for effective utilization of available resources. If available, provide alternate contact information in case where no response is received.

4.1.10 **Response Assessment:** The response on the portal or other communication channel (SMS response, Call centre query) will be assessed to determine the adequacy of response, compliance attitude, awareness level, priority reassessment and case reassignment.

4.1.11 **Model Optimization:** The monitoring of alerts and assessment of events, feedback and results will be used to fine-tune the models. This would enable a continual cycle of review and refinement.

4.2 Design Consideration and Integration Requirements

The data analytics related functionalities being implemented in 2017-18 under Project Insight include the following:

- i. Clustering, classification, profiling, anomaly detection, predictive modelling, scoring, regression, link prediction, co-occurrence grouping, similarity matching, causal modelling and machine learning.
- ii. Automated rules on known scenarios, rules, risk matrix and values.
- iii. Building network of related entities and perform network analytics

ITD has procured SAS Analytics platform and Teradata database to meet the above requirements with the following capabilities:

- i. SAS Data Management to extract, transform & load data from source systems. It also provides capability to cluster the records based on the demographic data of the tax payer with fuzzy logic.
- ii. SAS Analytics provides users workbench to build and validate the models using various supervised and un-supervised techniques to build predictive models and segmentation. SAS Analytics platform enables the optimization of the model based on the results.
- iii. SAS Campaign Management to communicate / provide messages to taxpayers / entities and capture responses
- iv. SAS platform enables configuration of rules / scenarios with assignment of severity scores and generation of alerts for investigation with details of prioritization.

4.2.1 ITD intends that the analytical models should be migrated to Project Insight Platform at the end of the project. Following aspects should be taken into consideration during design, development and implementation of the solution under this RFP:

4.2.2 Data processing jobs should be written in ANSI-SQL or SAS DI/ DQ jobs in order to integrate with Project Insight platform. Alternatively, the jobs should be available in the form of web services or API calls for consumption and the underlying working solution should be migrated to Project Insight platform.

4.2.3 Job metadata should be compatible for migration into SAS Metadata server and it should be provided for migration at the end of the project with detailed steps on how to migrate.

- 4.2.4 Analytical models and process flows for clustering of pan data, clustering of non-pan data, taxpayer segmentation, taxpayer prioritization, model optimization should be written in such a way that it can be called using SAS proc calls or by SAS e-miner or should be exposed in the form of API / Web Service calls.
- 4.2.5 The model metadata should be compatible for migration into SAS Metadata server
- 4.2.6 The computation logic of KPIs/ Dimensions used for analytics should be in made available as reusable code either as ANSI-SQL or equivalent.
- 4.2.7 In relationship identification, any network built for identification of relationships should be provided in a format that can be imported into SAS SNA (e.g. nodes, links, direction of links etc.)
- 4.2.8 In case assignment, cases identified for analysis should be made available in a format compatible for import into Teradata database with agreed upon data structures. Case assignment rules should be in a format for importing into JBPM.

4.3 Additional Information/requirements

- 4.3.1 ITD wishes to engage two MSPs for data analytics to promote competitive spirit.
- 4.3.2 ITD will define the methodology for comparison of the accuracy of the analytical outputs of the two MSPs. The MSP which is found to have better accuracy of the analytical outputs of the two MSPs over the entire period will be paid an additional amount of Rs. 10 Lakh over and above the contract amount (Refer section on payment schedule).
- 4.3.3 ITD will provide one Dell Blade M830 server (Processor - 4 * Intel Xeon E5-4620 v4 2.1GHz; Cores per Processor -10, RAM - 384GB; Dual HBA - 8Gbps; Dual NIC- 10Gbps; HDD- 2*1.2TB 10KRPM HDD; RAID Controller-Dell H730 RAID controller) at its Data Centre at Delhi to each MSP and access will be provided on ITD's intranet. It shall be the responsibility of the MSP to install and commission the proposed solution on the server.
- 4.3.4 Apart from the servers being provided by ITD, the MSP can bring additional server(s) for conducting data analytics and take back the same at the end of the project. The process of cleaning and degaussing of such servers with respect to ensuring data confidentiality, data security etc. will be specified by ITD.
- 4.3.5 The MSP is expected to provision for suitable development and testing environment. The MSP can leverage its own environment for development and testing. The MSP shall use sanitized data for development purposes.
- 4.3.6 In case sample data is required for development and testing, MSP shall extract sample sanitized data after data masking.
- 4.3.7 The bidder shall propose end to end solution to meet the scope of work. The support and facilities to be provided by ITD are mentioned in this RFP.

- 4.3.8 All licenses, source code etc. of any software developed or any COTS software obtained related to the project would be in the name of ITD. The MSP can bring any proven technology, whether open source or COTS. The proposed solution shall be integrated with Project Insight (Refer separate section of integration with Project Insight)
- 4.3.9 The COTS product shall come with all applicable licenses in the name of ITD.
- 4.3.10 The offered software/solution should have data management, data quality routines.
- 4.3.11 The ownership of all software developed/ customized/ configured/ procured for the project would always be with ITD.
- 4.3.12 A team of officers at the Directorate will interact with the Consultant for exchange of documents/information and discussion.
- 4.3.13 The work of the MSP will be reviewed on regular basis, based on quality of work and adherence to agreed time lines. It will point out deficiencies and/or improvements required, if any.

4.4 Geographical Scope

- 4.4.1 The project location shall be Aayakar Bhavan, Vaishali, Near Vaishali Metro Station, Ghaziabad, UP- 201010
- 4.4.2 Space will be provided in the office of Directorate of Income Tax (Systems), Vaishali, Ghaziabad for performing tasks relating to the assignment. The MSP can also leverage other location(s) for performing specific activities with the approval of ITD. However, in any case or under any circumstances, MSP shall not take and use the data of the ITD outside the premises of the project location without the approval of ITD.

5. Tasks to be performed during Development Phase

The data analytics MSP is expected to perform all activities required to operationalize the solution. Some key tasks are mentioned in following paragraphs:

5.1 Problem Definition and Formulation

The data analytics MSP shall define the business problem and formulate the hypotheses covering the following aspects:

- 5.1.1 Problem definition design, representation, and hypothesis matrix for defining the problem.
- 5.1.2 Clear statement of objectives by representing the problem in top down approach to break down and solve it.
- 5.1.3 Interconnected nature of business problems to derive holistic decision making in the long run.

5.2 Exploratory Data Analysis (EDA)

The data analytics MSP shall conduct exploratory data analysis covering the following aspects:

- 5.2.1 Assess the accuracy, completeness and gain insights
- 5.2.2 Explore data using appropriate technique and finalize business rules for data treatment.
- 5.2.3 Prepare a report on data quality and business rules for data treatment.

5.3 Analytical Approach and Design

The data analytics MSP shall develop a solution approach and analytical work flow (for segmentation, grouping, prioritization, allocation) covering the following aspects:

- 5.3.1 Identification of appropriate analytical techniques that can be used.
- 5.3.2 Capturing the key steps involved in entire process.
- 5.3.3 Definition of KPI / Dimensions.

5.4 Solution Development

The data analytics MSP shall perform all activities required for algorithm design and operationalization including the following:

- 5.4.1 Develop and implement multiple advanced algorithms for segmentation, prioritization and response rate assessment using appropriate analytical techniques (such as supervised and unsupervised machine learning algorithms like K-means density-based segmentation, hierarchical clustering, decision trees, random forest,

propensity model building, support vector machine, neural networks, regression analysis etc.).

- 5.4.2 Create reusable modules of code blocks which comprises of logic/ underlying rules of an algorithm on sample sanitized data.
- 5.4.3 Publish results from the entire analysis and comparison of outputs from various techniques used (Benchmark comparison).
- 5.4.4 Validate the results between training and testing dataset across multiple aspects like percentage of false positives, population stability, actual vs expected, accuracy of the model etc.
- 5.4.5 Incorporate the feedback/inputs from stakeholders and refine the solution.
- 5.4.6 Deliver reusable modules (built on sanitized data) containing analytics which can be easily deployed and operationalized across analytics engine layer.
- 5.4.7 Prepare test plans and test cases for testing and user acceptance.

6. Tasks to be performed during Operations Phase

In the operations phase, the data analytics MSP should operationalise the solution, assess the response on portal or other communication channels and also fine tune the models by incorporating the feedback and monitoring results. The MSP shall also be responsible for knowledge transfer and assisting ITD in migration of the models to Insight platform. The broad tasks to be performed in this phase are as under:

6.1 Solution Operationalization

The data analytics MSP shall perform all activities required to operationalize the solution and algorithms including the following:

- 6.1.1 Implement mechanism to consume and produce data in the predefined formats.
- 6.1.2 Implement mechanism to perform both incremental data loads as well as full data loads.
- 6.1.3 Implement a monitoring system to ensure reconciliation of data integration gaps in a timely manner.
- 6.1.4 Operationalise suitable models for segmentation, prioritization and response assessment.
- 6.1.5 Conduct fund tracking on transactional data for high risk cases if no response is received from the depositor.
- 6.1.6 Work with the BPM MSP for data requirement templates, feedback on the quality of data, reconfirmation of data results for a tax payer, etc.
- 6.1.7 Extract summary data and MIS for BPM MSP using any proven technology.

6.2 Response Assessment

The data analytics MSP should assess the response on the portal or other communication channel (SMS response, Call centre query) to:

- 6.2.1 Determine the adequacy of response, compliance attitude of the taxpayer, awareness level of the responding person (Refer **Annexure 8**).
- 6.2.2 Conduct priority reassessment and case reassignment on the basis of available information and response assessment.
- 6.2.3 Develop routing algorithms which will help in effective allocation of available resources.
- 6.2.4 Evaluate the response of users across communication channel by defining key performance metrics.
- 6.2.5 Metrics from existing web log data shall be identified which will help in assessing user awareness level and attitude
- 6.2.6 Perform channel analysis to understand the performance of each communication channel and evaluate them.
- 6.2.7 Determine modalities to ensure feedback from case verification goes back to analytics.
- 6.2.8 Perform all activities required for algorithm design for additional data received during this phase.

6.3 Model Optimization and Monitoring

The data analytics MSP should monitor the models and assess the events, feedback and results to fine-tune the models. This should enable a continual cycle of review and refinement covering following aspects:

- 6.3.1 Incorporate the results from response assessment, alert monitoring to fine tune the developed model.
- 6.3.2 Establish the process of paying constant attention to monitor, optimize and evaluate the model, make a call for adjustment, redevelopment or replacement.
- 6.3.3 Develop an iterative framework which will test and compare the analytical models, generate necessary benchmark reports etc.

6.4 Documentation and Knowledge Transfer

MSP shall be required to provide documentation and training to the users associated with the usage of the solution to enable them to effectively operate and perform the relevant functions.

- 6.4.1 The MSP must ensure that complete documentation of the solution is provided adhering to industry best practices/ guidelines.

6.4.2 The MSP shall provide at least one week of training on the tools and technologies used for the project to around 30 personnel selected by ITD. The schedule and content of the training will be finalized in consultation with ITD.

6.5 Assist ITD in migration to Insight Platform

On completion of the project, the entire solution provided by the MSP shall be migrated to the platform of the Project Insight. The MSP should assist ITD and the Insight MSP in the migration in following aspects:

- 6.5.1 The analytical models should be migrated to Project Insight Platform at the end of the project. Any server (e.g. R Server) and library components to enable the execution of the model should be provided for installation in the Project Insight platform, with installation steps.
- 6.5.2 The model metadata should be provided for migration at the end of the project with steps on how to migrate.
- 6.5.3 The computation logic of KPIs/ Dimensions used for analysis should be made available as reusable code either as ANSI-SQL or equivalent.
- 6.5.4 All underlying data structures used for visualizations should be made available in a format for import into Teradata.
- 6.5.5 In relationship identification, any network built for identification of relationships should be provided in a format that can be imported into SAS SNA (e.g. nodes, links, direction of links etc.)
- 6.5.6 In case assignment, cases identified for analysis should be made available in a format compatible for import into Teradata database with agreed upon data structures. Case assignment rules should be in a format for importing into JBPM.

7. Timelines and Deliverables

Broad timeline and deliverables are as under:

Phase	Activities	Deliverables	Start Date	End Date
Development Phase	<ul style="list-style-type: none"> • Problem Definition and Formulation • Exploratory Data Analysis (EDA) • Analytical Approach and Design • Algorithm Design and Operationalization 	<ul style="list-style-type: none"> • Detailed problem definition, hypothesis etc. • Data dictionary and quality report • Solution design document and execution plans for matching, segmentation, prioritization and case assignment • Analytical Solution for matching, segmentation, prioritization and case assignment 	T+ 5 days	T+30 days
Operations Phase	<ul style="list-style-type: none"> • Solution Operationalization • Response Assessment • Model Optimization and Monitoring • Capability Building • Documentation and Knowledge Transfer • Assist ITD in migration to Insight Platform 	<ul style="list-style-type: none"> • Ready to use modules • Execution Reports and Monthly Progress Reports • Any changes to Solution design and analytical solution from development phase • Project documentation • Training • Migration to Insight Platform 	T + 10 days	T+ 6 months

Notes:

- i. T is the date of acceptance of LOI by the MSP
- ii. The duration of the project is 6 months extendable upto 12 months.

8. Resource Requirements

8.1.1 The indicative role, qualification and experience of key resource personnel are given in **Annexure 4**.

8.1.2 The minimum requirement of resources is as under:

Roles	Key Personnel	Minimum Requirements
Project Manager	1	1
Analytics Lead	1	1
Data Analysts/ Data Scientists	2	4

8.1.3 Please note that the above resource requirements are minimum requirements. The bidder, based on the understanding of the scope, timelines and deliverables may propose additional resources.

8.1.4 During the technical evaluation, only 4 key resources (Project manager, Analytics lead and 2 Data Analysts/ Data Scientists) will be evaluated. Bidders are expected to provide resume/profiles of the key resources to be deployed on this project.

8.1.5 Bidders shall clearly indicate in the bid the positioning of each resource as onsite or offsite.

8.1.6 Directorate of Income-Tax (Systems) reserves the right to interview the key resources to be deployed on the project.

8.1.7 In case any of the proposed resources are found to be not performing or not meeting the expectations of Directorate of Income-Tax (Systems), the MSP shall find a replacement for the resource within one week. Directorate of Income-Tax (Systems) will evaluate the replacement profile and indicate the acceptance / rejection of the profile. If required, Directorate of Income-Tax (Systems) may seek a personal interview of the person being proposed.

8.1.8 Resources deployed on the project can be replaced by the MSP suo moto with a minimum notice of 2 weeks subject to approval of the proposed resource by Directorate of Income-Tax (Systems) and the replacement resource should be part of transition of 2 weeks. Any transition or notice of less than 2 weeks will attract a penalty of Rs. 50,000. In case of replacement, due to resignation, no penalty will be levied.

9. Payment Schedule

MSP will receive payments on acceptance of deliverables by Directorate of Income-Tax (Systems) as per the following schedule:

S. No.	Deliverables	Payments (% of the total project cost)	Expected Timeline
1.	On completion of Development Phase	40%	T+30 days
2.	On completion of first month of operations	10%	T+40 days
3.	On completion of second month of operations	10%	T+70 days
4.	On completion of third month of operations	10%	T+100 days
5.	On completion of fourth month of operations	10%	T+130 days
5.	On completion of fifth month of operations	10%	T+160 days
6.	On successful transition	10%	T+180 days

9.1.1 ITD will define the methodology for comparison of the accuracy of the analytical outputs of the two MSPs. The MSP which is found to have better accuracy of the analytical outputs of the two MSPs over the contract period will be paid an additional amount of Rs. 10 Lakh over and above the contract amount.

9.1.2 Directorate of Income-Tax (Systems) will make payments to the MSP within 30 days of receipt of the invoice

10. Instructions to Bidders

- 10.1 The bid should be submitted in three parts :
- i. Pre-qualification Information
 - ii. Technical Bid
 - iii. Commercial Bid
- 10.2 The format for the bids is provided in **Annexure 1**.
- 10.3 The bidder shall submit the information for Pre-qualification in the **Form PQ** provided in **Annexure 1**. The bidder will be assessed on the mandatory prequalification criteria provided in the form.
- 10.4 The bidder shall submit the technical bid consisting of following forms
- i. FORM TECH-1: Technical Bid Cover Letter
 - ii. FORM TECH-2: Bidder's Organization and Experience
 - iii. FORM TECH-3: Approach, Methodology and Work Plan
 - iv. FORM TECH-4: Team Composition and Task Assignment
 - v. FORM TECH-5: Curriculum Vitae (CV) For Key Professionals
 - vi. FORM TECH-6: Staffing Schedule
- 10.5 The bidder shall submit the commercial bid in Form FIN-1. The bidder should quote one single figure in Indian Rupees as the total project cost. While submitting the financial bid, following must be kept in mind:
- i. The price quoted should include all costs associated with the project.
 - ii. All travel expenses outside Delhi, related to the project, will be paid by Directorate of Income-Tax (Systems) on actuals over and above the project cost. Directorate of Income-Tax (Systems) permits Air travel by economy class and accommodation at Directorate of Income-Tax (Systems) approved Hotels.
 - iii. Tax on the project cost will be paid by Directorate of Income-Tax (Systems) on actuals.
 - iv. The person month rate of the resources to be deployed on the project, should be indicated in the financial bid form.
 - v. The financial proposal should not include any conditions attached to it and any such conditional financial bid shall be summarily rejected.
- 10.6 The submitted bid should be valid for 60 days from the date of submission.
- 10.7 The pre-qualification information, the commercial proposal and the technical proposal together with all supporting documents should be submitted in three separate sealed

covers. Each cover should be clearly marked to indicate whether it contains pre-qualification information, technical bid or commercial bid.

- 10.8 The three envelopes mentioned above should be placed in a bigger envelope marked “Response to RFP for Selection of MSP for Data Analysis for Directorate of Income-Tax (Systems)” together with the following :
- i. Covering Letter from the Bidder as per the format provided in **Annexure 1**.
 - ii. A letter of authorization for signing the bid, supported by Board Resolution/a power of attorney.
 - iii. Earnest Money Deposit (EMD) as per the details provided in the Table- Key Events and Dates. Proposals not accompanied by EMD shall be rejected as nonresponsive.
- 10.9 No interest shall be payable by Directorate of Income-Tax (Systems) for the sum deposited as earnest money deposit.
- 10.10 The EMD of the unsuccessful bidders would be returned within one month of signing of the contract.
- 10.11 The EMD shall be forfeited in the following events:
- i. If Proposal is withdrawn during the validity period or any extension thereof agreed to by the MSP.
 - ii. If the Bidder, having been notified of the acceptance of its bid by the Purchaser during the period of bid validity fails or refuses to execute the Contract Form, if required; or fails or refuses to furnish the Performance Security, in accordance with the instructions to Bidders;
- 10.12 The envelope containing the bid should be delivered to Directorate of Income-Tax (Systems) by hand or by post on or before the bid submission date and time.
- 10.13 There should not be any commercial information in the technical bid.
- 10.14 The technical proposal should be submitted in both hard copy and soft copy. The soft copy should be submitted in a CD.
- 10.15 The commercial proposal should be in a printed format and submitted in hard copy only. It should be signed by authorized signatory.
- 10.16 Bidders are requested to submit a bid that is to the point and refrain from providing unwanted information that is not relevant to this bid.
- 10.17 A pre-bid meeting shall be held to interact with the prospective bidders. Bidders may seek clarification regarding the RFP by sending their query by email up to the last date of submission of clarifications as mentioned in the Table- Key Events and Dates.
- 10.18 At any time prior to the opening of the technical bids, the Directorate of Income-Tax (Systems) may, for any reason, either suo moto or arising out of queries of the

bidders, amend the RFP document. Directorate of Income-Tax (Systems) may amend any of the RFP terms, which would be communicated/ indicated to the bidder as corrigendum to RFP document. The amendment so carried out will be binding on all the bidders. It will be assumed that amendments contained in such addendums have been taken into consideration by the bidders in their offers.

11. Bid Evaluation

- 11.1 The evaluation of the responses to the RFP will be done by an Evaluation committee of Directorate of Income-Tax (Systems). ITD may seek help from external advisers for this purpose. The Evaluation Committee shall first evaluate the Pre-Qualification Proposal as per the Pre-Qualification Criteria provided in the Form PQ at **Annexure 1** and the supporting documents.
- 11.2 Any bid failing to meet the above pre-qualification criteria shall be rejected and will not be considered for Technical Evaluation. If there is a change in the status of the bidder with reference to any of the pre-qualification criterion specified above, during the bid process till the award of the project, the bidder should immediately bring the same to the notice of ITD.
- 11.3 The technical proposals of only those bidders, who qualify in the evaluation of the pre-qualification proposals, shall be opened. Evaluation Committee while evaluating the Technical Proposals shall have no access to the Financial Proposals until the technical evaluation is concluded. Each responsive proposal will be given a technical score (St) on the basis of scoring methodology indicated in **Annexure 3**. A Proposal shall be rejected at this stage if it does not respond to important aspects of the RFP, & particularly the Scope of Work or if –
- i. it fails to achieve a minimum overall technical score of 75 and/or
 - ii. it does not score the minimum qualifying marks in any of the sections as detailed at **Annexure 3**.
- 11.4 All proposals with technical score (St) of 75 or more and meeting the sectional cut-off requirement shall be included in the selection process and their financial bids will be opened.
- 11.5 The proposal with the lowest Total Project Cost (Fm) shall be awarded a financial score of 100 points. The commercial evaluation shall be done on the 'Total Project Cost (C)'. Taxes and other duties shall not be taken into consideration for evaluation. The financial scores (Sf) of other technically qualified bidders shall be computed as follows:

$$S_f = 100 \times F_m / F \text{ (rounded off to 2 decimal places)}$$

Where F= amount of financial bid of other bidder

- 11.6 The Final Composite Score (S) shall be computed for each bidder by assigning 70% weightage to the Technical Score (S_t) and 30% weightage to Financial Score (S_f) using the formula given below:

$$S = S_t \times 0.70 + S_f \times 0.30 \text{ (rounded off to 2 decimal places)}$$

- 11.7 Two bidders shall be selected for placement of the Letter of Intent (LoI). The bidder with highest composite score (S₁) will be selected at the evaluated project cost of the S₁ bidder. The second bidder shall be selected based on following methodology:

Scenario #1: The evaluated total project cost of S2 bidder is lower than that of S1 bidder

A separate LoI shall be placed on the S2 bidder at the evaluated project cost of the S2 bidder.

Scenario#2: The evaluated total project cost of S2 bidder is higher than that of S1 bidder

An offer shall be made to S2 bidder to perform the work at the evaluated project cost of the S1 bidder. In case, S2 bidder accepts the offer within the given time limit, a separate LoI shall be placed on the S2 bidder at the evaluated project cost of the S1 bidder. In case S2 bidder turns down the offer, the offer shall be made to S3 bidder to perform the work at the evaluated project cost of the S1 bidder. In case of refusal by S3 bidder, the process shall be repeated with S4, S5 etc. and LoI shall be placed on the bidder who accepts the offer.

- 11.8 Wherever there are two bidders having same Composite Score, in making the offer, preference shall be given to the bidder with lower total evaluated project cost.

12. Signing of Contract and Performance Security

- 12.1 The successful bidder shall have to accept the LoI within 5 days of its placement. In case, the LoI is not accepted within the given time limit, it shall be assumed that the bidder is not interested in executing the work.
- 12.2 After acceptance of LoI, the successful bidders shall enter into an agreement with Directorate of Income-Tax (Systems) in the prescribed format in Volume II of the RFP.
- 12.3 The bidder should furnish to the Directorate of Income-Tax (Systems) by way of performance security an amount equivalent to 10% of the bid value in the form of a Bank Guarantee which shall remain in force till 30 days after the expiry of contract. The EMD of the successful bidders shall be returned on submission of the performance security. The proforma for performance security is at **Annexure 2**.
- 12.4 Performance security will be forfeited and credited to Directorate of Income-Tax (Systems) in the event of a breach of contract by the MSP.

- 12.5 Performance Security will be refunded to the supplier without any interest, whatsoever, after it duly performs and completes the contract in all respects but not later than 60 days of completion of all such obligations under the contract.

Annexure 1: Bid Formats

RFP Response Cover Letter

(Original signed copy on company letterhead)

[Date]

To,

ADG (Systems)-2
Directorate of Income Tax (Systems)
Income Tax Department

Dear Sir,

Ref: Response to Request for Proposal (RFP) for MSP – Data Analytics

Having examined the RFP, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to provide the services as required and outlined in the RFP for the project and agree to abide by this response for a period of 60 days from the last date for submission of RFP response.

The following persons will be the authorized representative of our company/ organization for all future correspondence between the Directorate of Income-Tax (Systems) and our organization till the completion of the solution development and operations phase.

Details	Primary Contact	Secondary Contact	Executive Contact
Name			
Title			
Company Name			
Address			
Phone			
Mobile			
Fax			
E-mail			

We fully understand that in the event of any change in our contact details, it is our responsibility to inform Directorate of Income-Tax (Systems) about the new details. We fully understand that Directorate of Income-Tax (Systems) shall not be responsible for non-receipt or non-delivery of any communication and/or any missing communication from the

Directorate of Income-Tax (Systems) to us, in the event that reasonable prior notice of any change in the authorized person(s) of the company is not provided to Directorate of Income-Tax (Systems).

We confirm that the information contained in this response or any part thereof, including its exhibits, and other documents and instruments delivered or to be delivered to the Directorate of Income-Tax (Systems) is true, accurate, verifiable and complete. This response includes all information necessary to ensure that the statements therein do not in whole or in part mislead Directorate of Income-Tax (Systems) in its short-listing process.

We fully understand and agree to comply that on verification, if any of the information provided here is found to be misleading, we are liable to be dismissed from the selection process or, in the event of our selection, our contract is liable to be terminated.

We agree for unconditional acceptance of all the terms and conditions set out in this RFP document.

We agree that you are not bound to accept any response that you may receive from us. We also agree that you reserve the right in absolute sense to reject all or any of the products/ services specified in the RFP response.

It is hereby confirmed that I/We are entitled to act on behalf of our company /corporation/firm/organization and empowered to sign this document as well as such other documents, which may be required in this connection.

Authorized Signature:

Name and Title of Signatory:

Name of Company/Firm:

List of Enclosures:

- i. Envelop superscripted "Pre-qualification Information"
- ii. Envelop superscripted "Technical Bid"
- iii. Envelop superscripted "Commercial Bid"
- iv. Bid Security (EMD)
- v. Letter of authorization
- vi. Pre-contract Integrity Pact (refer Volume II of RFP)

FORM PQ: Pre-Qualification

(Original signed copy on company letterhead)

To,

ADG (Systems)-2

Directorate of Income Tax (Systems)

Income Tax Department

Dear Sir,

We, the undersigned, offer to provide the services for **Data Analytics** in accordance with your Request for Proposal and our Proposal. We are hereby submitting our Pre-Qualification Proposal and requisite EMD.

S. No.	Particulars	
1	Name of the company / firm	
2	Mailing address in India	
3	Telephone number	
4	Fax number	
5	E-mail address	
6	Name and designation of the authorised person	
7	Year of establishment and constitution of organization	

S No	Prequalification Criteria	Document Proof	Provided (Yes/No)	Evidence in the bid document (Page no.)
1	The bidder should be a company, LLP or partnership firm incorporated/registered in India.	Certificate of Incorporation/registration		
2	The bidder should have been in operation for a period of at least 5 years in India prior to the date of submission of bid.	Certificate from Company Secretary		
3	The bidder should have minimum annual turnover of INR 15 Crore from Consulting Services in each of the last three financial years (Financial years 2013-14, 2014-15 and 2015-16)	Audited Financial Statement OR Statutory auditor's certificate OR Certificate from Company Secretary		
4	The bidder should have a consolidated minimum positive net worth as on the last day of financial year 2015-16.	Audited Financial Statement OR Statutory auditor's certificate OR Certificate from Company Secretary		
5	The bidder should have implemented at least two Projects of similar nature in the last 5 years. where consultancy services exceeds INR 2 crore. The projects should have gone live or should be completed projects.	Copy of work order/client certificate OR Certificate by the Company Secretary of the bidder for the stated project value and implementation status.		

S No	Prequalification Criteria	Document Proof	Provided (Yes/No)	Evidence in the bid document (Page no.)
6	The bidder should have at least 100 people on its rolls in the area of analytics.	Certificate from HR Head/ Company Secretary		
7	As on date of submission of the proposal, the bidder should not be blacklisted by Government of India for unsatisfactory past performance, corrupt, fraudulent or any other unethical business practices.	Undertaking by the authorized signatory as per format prescribed in Annexure 2		
8	As on date of submission of the proposal, the bidder should not be involved in any conflict of interest situation specified in RFP	Undertaking by the authorized signatory as per format prescribed in Annexure 2		

We hereby declare that all the information and statements made in this proposal are true and accept that any misinterpretation contained in it may lead to our disqualification.

We understand you are not bound to accept any proposal you receive.

Authorized Signature:

Name and Title of Signatory:

Name of Company/Firm:

FORM TECH-1: Technical Bid Cover Letter

(Original signed copy on company letterhead)

To,

ADG (Systems)-2

Directorate of Income Tax (Systems)

Income Tax Department

Dear Sir

We, the undersigned, offer to provide services for **Data Analytics** in accordance with your Request for Proposal and our Proposal. We are hereby submitting our Proposal, which includes:

- FORM TECH-1: Technical Bid Cover Letter
- FORM TECH-2: Bidder's Organization and Experience
- FORM TECH-3: Approach, Methodology and Work Plan
- FORM TECH-4: Team Composition and Task Assignment
- FORM TECH-5: Curriculum Vitae (CV) For Key Professionals
- FORM TECH-6: Staffing Schedule

We hereby declare that all the information and statements made in this proposal are true and accept that any misinterpretation contained in it may lead to our disqualification. If negotiations are held during the period of validity of the proposal, we undertake to negotiate on the basis of the submitted proposal.

We understand you are not bound to accept any proposal you receive.

Authorized Signature:

Name and Title of Signatory:

Name of Company/Firm:

FORM TECH-2: Bidder's Organization and Experience

[Location, Date]

Bidder's Organization

Name	
Date of Incorporation/registration	
Date of Commencement of Business	
Address of the Headquarters	
Address of the Registered Office in India	
Details of expertise with respect to this project	
Other Relevant Information	

Bidder's Experience (Project 1)

Name of client	
Name of the person who can be referred to from Clients' side, with name, email and contact number	
Project value	
Brief description of the Project	
Month & year of go-live/completion	
Scope of work	
Supporting documents, copy of the work order/client certificate or certificate by the company secretary of the bidder for the stated project value and implementation status	

Bidder's Experience (Project 2)

Name of client	
Name of the person who can be referred to from Clients' side, with name, email and contact number	
Project value	
Brief description of the Project	
Month & year of go-live/completion	
Scope of work	
Supporting documents, copy of the work order/client certificate or certificate by the company secretary of the bidder for the stated project value and implementation status	

Authorized Signature:

Name and Title of Signatory:

Name of Company/Firm:

FORM TECH-3: Approach, Methodology and Work Plan

[Technical approach, methodology and work plan are key components of the Technical Proposal. You are suggested to present your Technical Proposal divided into the following three chapters. The evaluation criteria for technical bids is given in **Annexure 3**]

1. Technical Approach and Methodology,
 2. Work Plan, and
 3. Organization and Staffing
- a) **Technical Approach and Methodology.** In this chapter you should explain your understanding of the objectives of the Assignment/job, approach to the Assignment/job, methodology for carrying out the activities and obtaining the expected output, and the degree of detail of such output. You should highlight the problems being addressed and their importance, and explain the technical approach you would adopt to address them. You should also explain the methodologies you propose to adopt and highlight the compatibility of those methodologies with the proposed approach. You should also propose the solution architecture / framework for implementation of this project. You should provide the detailed compliance to the Scope of Work in following format-

Area of Work	Proposed Methodology	Proposed Technology
Data Collation		
Data Quality Management		
Data Integration and Matching		
Relationship Identification		
Clustering of PAN-data		
Clustering of Non-PAN data		
Taxpayer Segmentation		
Taxpayer Prioritization		
Case Assignment		
Response Assessment		
Model Optimization		

- b) **Work Plan.** The bidder should **propose and justify** the main activities of the Assignment/job, their content and duration, phasing and interrelations, milestones (including interim approvals by the Employer), and delivery dates of the reports. The proposed work plan should be consistent with the technical approach and methodology, showing understanding of the Scope and ability to translate them into a feasible working plan. A list of the final deliverables should be included here. The work plan should be consistent with the Staffing and Work Schedule.
- c) **Organization and Staffing.** The bidder should propose and justify the structure and composition of your team. You should list the main disciplines of the Assignment/job, the key professional staff responsible, and proposed technical and support staff. The Staffing plan should be consistent with the Staffing Schedule.

Authorized Signature [In full and initials]:

Name and Title of Signatory:

Name of Company/Firm:

FORM TECH-4: Team Composition and Task Assignment

Sr. No.	Name of Staff	Area of Expertise	Position/ Task assigned for this job	Deliverable(s) with which associated

Authorized Signature:

Name and Title of Signatory:

Name of Company/Firm:

FORM TECH-5: Curriculum Vitae (CV) For Key Professionals

[During the technical evaluation, only 4 key resources (Project manager, Analytics lead and 2 Data Analysts/ Data Scientists) will be evaluated. Please provide resume/profiles of the key resources to be deployed on this project. The bidder shall not replace any Key Professional except with the prior written consent of the employer. The qualifications and required competency for each of the identified roles of key professionals is given in **Annexure 4**]

Sr. No.	Description	Details to be filled
1	Proposed Position [only one candidate shall be nominated for each position]	
2	Name	
3	Date of Birth & Nationality	
4	Education [Indicate college/university and other specialized education, giving names of institutions, degrees obtained, and dates of obtainment]	
5	Membership of Professional Associations	
6	Other Training [Indicate significant training since degrees under 'Sr. No. 4 – Education' were obtained]	
7	Countries of Work Experience [List countries where resource has worked in the last ten years]	
8	Languages [For each language indicate proficiency good, fair, or poor in speaking, reading, and writing]	
9	Employment Record [Starting with present position, list in reverse order every employment held since graduation, giving for each employment (see format here below) dates of employment, name of employing organization, positions held.]	
	From [Year]_____ To [Year] _____	

Sr. No.	Description	Details to be filled
	Employer	
	Positions held	
10	Detailed Tasks Assigned (list all tasks or activities assigned under this project)	
11	Work that best illustrates capability to handle the tasks assigned (Among the assignments in which the staff has been involved, indicate the following information for those assignments that best illustrate staff capability to handle the tasks listed under point 10)	
	Name of assignment	
	Year	
	Location	
	Client	
	Main Project Features	
	Positions held	
	Activities performed	
12	Two References (preferably from out of 11 above)	
13	Certification	

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience. I understand that any willful misstatement described herein may lead to my disqualification or dismissal, if engaged.

Date: [Signature of the professional or authorized signatory]

Place: [Full name of professional authorized signatory]

FORM TECH-6: Staffing Schedule

Sr. No.	Name of resource and Role	Months						Total man-month
		1	2	3	4	5	6	
	Totals							

Note:

- Staffing Schedule should map month-wise to the Work Schedule and for each activity, the name and designation of staff should be indicated with contribution to effort in man-month equivalent.
- Total man-months for each month should be indicated in the last row and total man-month effort for each person should be indicated in the last column
- Months are counted from the start of the Assignment/job.

Authorized Signature:

Name and Title of Signatory:

Name of Company/Firm:

FORM FIN-1: Commercial Bid

(Original signed copy on company letterhead)

To,

ADG (Systems)-2

Directorate of Income Tax (Systems)

Income Tax Department

Dear Sir,

We, the undersigned, offer to provide services for Data Analytics in accordance with your Request for Proposal and our Proposal. We hereby confirm that the financial proposal is unconditional and we acknowledge that any condition attached to financial proposal shall result in rejection of our financial proposal.

We understand and agree that our Commercial proposal is firm and final and that any clarifications sought by you and provided by us would not have any impact on the Commercial proposal submitted by us.

We understand and agree that assumptions made in the bid proposal shall not have any commercial implications.

Our Financial Proposal shall be binding upon us subject to the modifications resulting from Contract negotiations, up to expiration of the validity period of the Proposal.

Particulars	In Figures (INR)
Manpower Cost in INR (A)	
Single, all-inclusive quote (excluding taxes) for all costs including cost of analytical tool, license cost, implementation cost in INR (B)	
Total Project Cost (C)=(A+B)	
Taxes and other duties in INR (D)	
Total Cost (C+D)	

[Note: The commercial evaluation shall be done on the 'Total Project Cost (C)'. Taxes and other duties shall not be taken into consideration for evaluation]

Breakup of Manpower Cost (Refer A above)

S. No.	Role Assigned	Man month Rates (A)	Proposed Effective months (B)	Man	Total Amount in Rupees. (A)x(B)
Key Professional					
1	Project Manager				
2	Analytics lead				
3	Data Analyst/ Data Scientist				
4	Data Analyst/ Data Scientist				
Non- Key Personnel					
1	Data Analyst/ Data Scientist				
2	Data Analyst/ Data Scientist				
3	Role N1				
4	Role N1				
Total					

Note:

1. The above remuneration breakup should include the remuneration of staff to be deployed for the Project including Key Professional and Non-key Personnel. Effective man months for each Role should match with the total effective man month for the role indicated in Form TECH- 6 (Staffing Schedule).
2. Role of non-key personnel (Role N1, Role N2 ...) can be mentioned as domain expert, consultant etc.as indicated in Form TECH- 6 (Staffing Schedule).
3. Use a common man month rate for each role even if more than one key professional is proposed for the role.

Authorized Signature

Name:

Designation

Name of Company/Firm:

Annexure 2: Other Formats

Format for Request for Clarification

Name of the Bidder submitting the request			
Name and position of person submitting request			
Full formal address of the bidder including phone, fax and email points of contact			
S. No	RFP Document Reference(s) (section number/page)	Content of RFP requiring Clarification	Points on which clarification required

Format for Bid Security (EMD)

Whereas _____ (hereinafter called "the Bidder") has submitted its bid dated _____ for "Managed Service Provider for Data Analytics for Income Tax Department" (hereinafter called "the Bid") to Additional Director General (Systems) – 2

Know all men by these presents that We _____ of _____ having our registered office at _____ (hereinafter called "the Bank") are bound unto the Additional Director General (Systems) – 2 (hereinafter called "the Purchaser") to the sum of Rs. Ten Lakh for which payment well and truly to be made to the said Purchaser, the Bank binds itself, its successors and assigns by these presents. Sealed with the Common Seal of the said Bank on this _____ day of _____

THE CONDITIONS of this obligation are:

1. If the Bidder, having withdrawn its Bid during the period of bid validity specified by the Bidder on the Bid Form; or
2. If the Bidder, having been notified of the acceptance of its bid by the Purchaser during the period of bid validity fails or refuses to execute the Contract Form, if required; or fails or refuses to furnish the Performance Security, in accordance with the instructions to Bidders;

We undertake to pay to the Purchaser up to the above amount upon receipt of its first written demand, without the Purchaser having to substantiate its demand, provided that in its demand the Purchaser will note that the amount claimed by it is due to it owing to the occurrence of one or both of the two conditions, specifying the occurred condition or conditions.

This guarantee will remain in force up to and including 120 days after the period of bid validity, and any demand in respect thereof should reach the Bank not later than the above date.

(Authorised Signatory of the Bank)

Format for Performance Security

To,

ADG (Systems)-2

Directorate of Income Tax (Systems)

Income Tax Department

WHEREAS _____ (name and address of contractor)
(hereinafter called "the contractor") has undertaken, in pursuance of contract
_____ No.

_____ date _____ to execute _____
(name of contract and brief description of works) (hereinafter called "the contract")

AND WHEREAS we have agreed to give the contractor such a Bank Guarantee;

NOW THEREFORE we hereby affirm that we are the Guarantor and responsible to you, on behalf of the contractor, up to a total of _____
_____ (amount of guarantee) _____ (in words) such sum being payable in the types and proportions of currencies in which the contract Price is payable, and we undertake to pay you, upon your first written demand, and without cavil or argument, any sum or sums within the limits of _____ (amount of guarantee) as aforesaid without your needing to prove or to show grounds or reasons for your demand for the sum specified therein.

We hereby waive the necessity of your demanding the said debt from the contractor before presenting us with the demand.

We further agree that no change or addition to or other modification or the terms of the contract or of the works to be performed thereunder or of any of the Contract documents which may be made between you and the contractor shall in any way release us from any liability under this guarantee, and we hereby waive notice of any such change, addition or modification. This guarantee shall be valid until 28 days from the date of expiry of the Defects Liability Period.

Signature and seal of the guarantor

Name of Bank _____

Address _____

Date _____

An amount shall be inserted by the Guarantor, representing the percentage of the contract Price specified in the contract and denominated in Indian Rupees.

(Authorised Signatory of the Bank)

Format for Undertaking Regarding Any Conflicting Activities

(Original signed copy on company letterhead)

Are there any activities carried out by your firm or Group Company or any member of the consortium, which are of conflicting nature as mentioned in the RFP. If yes, please furnish details of any such activities.

If no, please certify,

To,

ADG (Systems)-2

Directorate of Income Tax (Systems)

Income Tax Department

We hereby declare that our firm, our associate / group firm or any of the member of the consortium are not indulged in any such activities which can be termed as the conflicting activities under this RFP. We also acknowledge that in case of misrepresentation of the information, our proposals / contract shall be rejected / terminated by the Employer which shall be binding on us.

Authorized Signature:

Name and Title of Signatory:

Name of Company/Firm:

Format for Undertaking Regarding Not Being Blacklisted

(Original signed copy on company letterhead)

To,

ADG (Systems)-2

Directorate of Income Tax (Systems)

Income Tax Department

We undertake that, as on date of submission of the proposal, we are not blacklisted by Government of India for unsatisfactory past performance, corrupt, fraudulent or any other unethical business practices.

It is hereby confirmed that, we are entitled to act on behalf of our company/corporation/ firm/ organization and empowered to sign this document as well as such other documents, which may be required in this connection.

Authorized Signature:

Name and Title of Signatory:

Name of Company/Firm:

Annexure 3: Methodology for Evaluation of Technical Proposal

The technical evaluation and award of marks shall be done on the following criteria:

S. No.	Criteria	Marks	Documents
1	<p>Relevant Experience: Experience of implementation as MSP for similar assignments</p> <ul style="list-style-type: none"> • Qualitative assessment based on past experience of the bidder in executing similar assignments • Each citation carries 15 marks. 	30	FORM TECH-2
2	<p>Approach and Methodology: Approach and Methodology to perform the work in this assignment</p> <p>Qualitative assessment based on:</p> <ol style="list-style-type: none"> i. Understanding of the objectives of the assignment – 5 marks ii. Completeness and responsiveness – 5 marks iii. Proposed approach towards implementation of key functional areas along with innovative suggestions - 15 marks iv. Qualitative assessment of the proposed solution based on use of proposed product and technology in similar implementation - 15 marks 	40	FORM TECH-3
3	<p>Resource Profile: Key personnel proposed for the assignment</p> <p>Qualitative assessment considering the educational qualification and training of the candidate (20%) and relevant experience directly relevant to the assignment and the proposed position (80%)</p> <ol style="list-style-type: none"> i. Project Manager – 10 marks ii. Analytics Lead - 10 marks iii. 2 Data Analyst/ Data Scientists – 5 marks each 	30	FORM TECH 4,5,6
	Total	100	

A Technical Evaluation score shall be assigned to each prospective bidder on the basis of the technical proposal submitted. The technical evaluation score shall be based on the number of points that shall be awarded as per the technical evaluation criteria table. All bidders scoring minimum qualifying marks in each section (i.e. 70 percent of the sectional marks) and also score cumulatively 75 and above shall be declared as technically qualified. The technical evaluation criteria, maximum marks and minimum qualifying marks are summarized in the table below:

S. No.	Section	Max. Marks	Minimum qualifying marks
1	Relevant Experience	30	21
2	Approach & Methodology	40	28
3	Resource Profile	30	21
	Total	100	75

Annexure 4: Key Resource Profile

S. No	Roles	Role responsibility (Indicative)	Qualifications and Experience (Indicative)
1.	Project Manager	<ul style="list-style-type: none"> • Creating and maintaining project plans and organizing the work environment • Manage project risk and client expectations • Promote communication and coordination at all organizational levels • Help ensure milestones are met and quality is delivered • Ensure documentation of the project activities 	<ul style="list-style-type: none"> • Full time graduation degree in Engineering. • Post-graduation degree in Business Administration or PMP certification • 10 Years' experience • Experience of managing projects related to Risk, Fraud, Tax analytics, etc.
2.	Analytics Lead	<ul style="list-style-type: none"> • Develop and plan required analytic models in response to business needs in conjunction with ITD • Supervise and integrate analytical methods and/or tools as required 	<ul style="list-style-type: none"> • Experience of managing / building advanced analytics team and projects • 5 Years' experience • Experience of executing multiple analytics programs across industry
3.	Data Analysts/ Data Scientists	<ul style="list-style-type: none"> • Develop and implement analytical models to meet the business requirements 	<ul style="list-style-type: none"> • Strong statistical and mathematical knowledge • Knowledge of traditional and contemporary statistical models

Annexure 5: Overview of the E-Governance Initiatives of ITD

Traditionally, the tax administration emphasized on enforcement as a tool for ensuring compliance with the tax law. With the advent of information technology and the quantum leap in the number of taxpayers, tax administrations across the world reformulated their enforcement strategy. The new strategy consisted of a risk-based approach to segmentation and treatment of taxpayers. Under this approach, the total taxpayer population is segmented into two broad categories, namely (i) those who intend to fulfill their legal obligations but do not have access to information and facilities to fulfill their legal obligations, and (ii) those who have access to information and facilities but do not intend to fulfill their legal obligations.

Generally, the first category comprised the bulk of the taxpayer population while the second category (i.e high risk tax evaders) comprised relatively small number. It was recognized that non-compliance amongst the first category of taxpayers can be significantly reduced by merely providing quality taxpayer service and facilitation, which do not require deployment of large resources. This allows the tax administration to release large resources for tackling a relatively small number in the second category (i.e high risk tax evaders). Further, with growing volume of business transactions spread across tax jurisdictions, the tax administration was severely constrained in effectively dealing with such high risk tax evaders; use of new data-driven and intelligence led technologies can help tax administrations fine tune compliance approaches to incorporate appropriate interventions and develop new capabilities to address tax risks including tax avoidance, evasion and fraud. Therefore, the new strategy was to complement enforcement with taxpayer service and facilitation and adoption of massive technology. In line with global experience, the Income Tax department has adopted a multi-pronged strategy to achieve its objectives by launching numerous E-governance initiatives for –

- (a) providing tax payer service and facilitation;
- (b) establishing a robust risk management strategy to detect and penalize non-compliance; and
- (c) building internal capacity for efficient and faceless interface with all stakeholders.

These three elements form the core of all e-governance initiatives of the Income Tax Department.

Tax payer services

The Department has embarked on an ambitious program to provide taxpayer service which would be at par with the best in the world by leveraging technology. In the initial phase, upto 2006-07, the Department focused on augmenting its information technology (IT) infrastructure such as hardware, data center and dedicated Departmental network. Subsequently, several web based applications were introduced for interface with taxpayers. The key initiatives are being built over the foundation laid so far.

- i. **Taxpayer registration (Allotment of Permanent Account Number):** Permanent Account Number (PAN) is a 10 digit alpha-numeric number allotted by ITD to

taxpayers. It enables ITD to link all transactions of the taxpayer with the Department. Income Tax Department has allotted more than 26 Crore PAN. PAN has now assumed the role of “unique identifier” also for several other purposes like opening of bank account, opening of demat accounts, obtaining registration for Service Tax, Sales Tax / VAT, Excise registration etc. ITD has implemented the integration of the PAN allotment process with the company incorporation through the e-biz portal for ensuring ease of doing business.

- ii. **Payment of taxes:** The Online Tax Accounting System (OLTAS) facilitates near real time reporting, monitoring and reconciliation of tax payments made by taxpayers through banks. E-payment of taxes has been enabled through Net Banking and ATMs and nearly 89% of tax is collected through this mode facilitating payment to taxes anytime from home/office without having to go to a bank branch. Companies and auditable cases (taxpayers where provisions of section 44AB of the Income-tax Act, 1961 are applicable) are mandatorily required to electronically pay taxes.
- iii. **Tax Deduction at Source (TDS):** eTDS scheme facilitates electronic transmission of details of tax deducted at source (TDS) by the tax deductors. Under the eTDS scheme, around 60 Lakh original TDS statements and 40 lakh correction TDS statement are filed every year containing details of TDS of taxpayers totaling to over 66 cr TDS transactions. TDS statements in electronic format are submitted at Tax Information Network centers or can be filed online of E-filing website. The e-TDS scheme was further strengthened with the establishment of the Centralized Processing Cell TDS (CPC TDS) in 2012 which processes TDS statements filed by deductors to enable reconciliation of TDS deducted and remitted to the Government. The CPC TDS processes TDS statements within average turnaround time of 4 days from the date of receipt in CPC-TDS system. After processing the statements the CPC-TDS generates the 26 AS statement for the taxpayer to view TDS and Tax Payment credits as reported to the Department by Banks and Deductors.
- iv. **Electronic filing of Income Tax Returns and other forms:** The e-filing website (<https://incometaxindiaefiling.gov.in>) provides facility for online filing of Income tax returns and various types of forms including audit reports, applications and informational statements by taxpayers. The number of e-filed returns has increased from around 4 Lakh in F.Y. 2006-07 to 4.34 Cr in F.Y. 2015-16. This facility is free of cost to taxpayers. E-returns now account for nearly 95% of total returns filed with the Department.
- v. **Processing of Income Tax Returns:** Centralised Processing Centre for Income tax returns (CPC ITR) at Bangalore leverages the availability of data in the electronic format. CPC ITR provides a comprehensive and end to end solution to taxpayers to process the return using rules as per provisions of the Income tax Act in an automated environment to compute the final refund or tax due for the taxpayer.

- vi. **Issue of Refunds:** Under the refund banker scheme, refunds are issued through the refund banker (SBI) electronically or through pre-printed cheques. This ensures that taxpayer gets his refunds directly into the bank account or dispatch of the cheque by speed post without any intervention and avoiding delays in decentralized posting of cheques etc. The refunds despatched under this scheme now account for 99% of the refunds (in count) received by the taxpayer without any direct interaction with the Department. The Income Tax Department is taking steps to enable electronic transmission of all refunds
- vii. **Information and Assistance:** The National Website (www.incometaxindia.gov.in) is a one-stop-informational website for all taxpayers, common citizens, tax professionals, non-residents and even students for accessing all taxpayer services and information in a simplified and user-friendly manner. The website has a rich repository of more than 100 Tax and allied Laws, Rules, Circulars and Notifications. All Income Tax returns, forms and challans are available here for downloading in bilingual mode. Aayakar Seva Kendras (ASKs) were set up under Sevottam as a single window computerized service mechanism for centralized receipt of returns, applications, grievances and distribution of dak in various Income Tax Offices. More than 297 ASKs are operational. Aayakar Sampark Kendra. A National Call Centre and 4 Regional Call Centers have been set up and are operational from 8 AM to 10 PM from Monday to Saturday to furnish information to tax related queries. Apart from this the CPC-ITR at Bangalore, CPC-TDS at Vaishali and E-filing facility also have separate call centers to address specific issues.

Ensuring compliance

Availability of information in electronic form also provided an opportunity to ITD to develop a wide range of non-intrusive methods for promoting voluntary compliance and deterring tax evasion.

- i. **Computer Assisted Scrutiny Selection (CASS):** The Department has been implementing a centralized, rule-based mechanism for selecting cases for scrutiny, wherein the rules and parameters are reviewed every year. The suggestions received from field formations and the outcome in cases selected in prior years are reviewed by a cross functional Committee to refine the various rules and parameters. A complete analysis is also carried out of all available sources of information (Return, Forms, Third party Information sources, data exchange etc.). The most significant outcome of CASS has been the elimination of discretionary power of the assessing officer to select cases for scrutiny with effect from 2013.
- ii. **Non-filers Monitoring System (NMS):** The Non-filers Monitoring System (NMS) has been rolled out for pilot implementation to prioritize action on non-filers with potential tax liabilities. Data analysis was carried out to identify non-filers about whom specific information was available in the AIR, CIB and TDS/TCS Returns database.

- iii. **E-Sahyog:** The Income Tax Department (ITD) receives a large volume of information from the taxpayers reported through income tax returns and from third parties reported through Annual Information Returns (AIR), TDS statements etc. Any mismatch leads to selection of the case for scrutiny. An E-Sahyog pilot has been rolled out to facilitate non-intrusive handling of all such cases of “information mismatch”. A new “Return Information Mismatch” section has been developed in the compliance module on the e-filing portal for displaying the mismatch-related information and capturing the response of the taxpayer in a structured manner.
- iv. **Project Insight:** The scope of Project Insight was conceptualized to enable the Department in meeting the three goals namely (i) to promote voluntary compliance and deter noncompliance; (ii) to impart confidence that all eligible persons pay appropriate tax; and (iii) to promote fair and judicious tax administration. The Project envisages the creation of an Income Tax Transaction Analysis Centre (INTRAC) for data integration, data processing, data quality monitoring, data warehousing, master data management, data analytics, web/text mining, alert generation, compliance management, enterprise reporting and research support. The new technical infrastructure will also be leveraged for implementation of requirements under the Foreign Account Tax Compliance Act Inter Governmental Agreement (FATCA IGA), Common Reporting Standard (CRS) and Automatic Exchange of Information (AEOI). A new Compliance Management Central Processing Centre (CMCPC) will also be set up under this project for adopting non-intrusive information driven approach for compliance management by leveraging campaign management, compliance portal, preliminary verification, generation of bulk letters/notices and follow-up for greater productivity and efficiency. This initiative focuses on use of electronic means of communication and online portal for resolution of issues. The Project will be rolled out in a phased manner from May 2017.

IT enablement of Internal Business Processes

Technology has an important role in re-engineering business process within the tax administration to empower employees in delivering outcomes in a consistent and transparent manner. Some key initiatives in this regard are as under:

- i. **Income Tax Business Application (ITBA) Project:** The main objective of ITBA is to e-enable all internal business processes so that officers and staff are able to increase their efficiency by bringing information and work at a single place for decision making and reduce drudgery in reporting, correspondence and internal approvals.
- ii. **E-Assessment:** E-Assessment initiative aims to usher in paperless environment while carrying out scrutiny assessment. Taxpayers would be able to receive notices and questionnaires electronically and respond to them electronically as well. As part of this initiative, a new functionality has been provided to the taxpayers to access all communications exchanged and various submissions made in response to Departmental communications on the e-filing portal.

Annexure 6: Overview of functionality for verification

Online Compliance Management module on e-filing portal

- i. **Display of Information to PAN holder:** The information relating to cash deposits will be displayed to the target segment (PAN holder) in the e-filing portal (after log in) as under

Case Status: Pending

Information from bank/Institution

Bank/Institution	Account Number	Transaction	Amount	Status	Response
XXXXXXX Bank	NNNNNNNNNNNN	Cash Deposit	23,00,000	Pending	Submit View
XXXXXXX Bank	NNNNNNNNNNNNNNNN	Cash Deposit	20,00,000	Pending	Submit View
XXXXXXX Bank	NNNNNNNNNNNNNNNN	Cash Deposit	5,00,000	Pending	Submit View
Total			48,00,000		

SMS and Email will be sent to the target segment with the following message.

“Income Tax Department has received <3> information records showing <48,00,000> cash transactions relating to you. Please submit your response

Step 1: Login to e-filing portal at <https://incometaxindiaefiling.gov.in>. If you are not registered with the e-filing portal, use the ‘Register Yourself’ link to register.

Step 2: Click on “_____” link under “Quick link” or “_____” section.

Step 3: View the details of the information related to you

Step 4: Submit online response and keep acknowledgement for record.”

In case the case is selected for verification, you will receive a separate communication.”

- ii. **Enable capture of response against each information record:** In case the PAN holder is not a bank/financial institution, the response has to be submitted for each information

Bank/Institution	XXXXXX XXXXXX Bank
Account Number	NNNNNNNNNNNNNNNN
Transaction	Cash Deposit
Amount	23,00,000
Response	<Response option - refer below>

Response Options

○ The account relates to this PAN	Capture explanation of transaction (Refer Screen)
○ The account does not relate to this PAN	Display the message “Your feedback will be sent to the information source for confirmation”

Explanation of Transaction (Cash Deposit)

A	Account Details	
A.1	Bank/Institution	XXXXX XXXXXX Bank
A.2	Branch/IFSC Code	XXXXXXXXXX
A.3	Account Number	NNNNNNNNNNNNNNN
A.4	Cash Deposit in the account between 9 th Nov 2016 and 30 th Dec 2016 (as reported)	23,00,000
A.5	Cash Deposit in the account between 9 th Nov 2016 and 30 th Dec 2016 (as confirmed)	<Amount> + Remarks
B	Source of Cash Deposit	
B.1	Cash out of earlier income or savings	<Amount> + Remarks
B.2	Cash out of receipts exempt from tax	<Amount> + Remarks
B.3	Cash withdrawn out of bank account	<Account wise list>
B.4	Cash received from identifiable persons (with PAN)	<PAN wise list>
B.5	Cash received from identifiable persons (without PAN)	<Person wise list>
B.6	Cash received from un-identifiable persons	<Nature of transaction wise list>
B.7	Cash Disclosed/To be disclosed under PMGKY	<Amount> + Remarks
B.8	Balance (A.5 - B.1 - B.2 - B.3 - B.4 – B.5 – B.6 - B.7)	[Computed]
Notes:		
<ol style="list-style-type: none"> 1. If the cash deposit amount displayed under A.4 is not correct, please mention the correct amount under A.5. 2. If cash is claimed to be out of earlier income or savings, further details can be provided under remarks. 3. If cash is claimed to be out of receipts exempt from tax (agricultural income etc.), further details can be provided under remarks. In case the amount is received as donation, gift, loan, the details may be provided under B.4, B.5 or B.6 as the case may be. 4. In case of cash is received from other persons, nature of cash transaction (e.g. Cash sales, gift etc.) can be mentioned while providing the details under B.4, B.5 or B.6. 5. The sum of all sources of cash deposits (B.1 to B.7) should match with the confirmed cash deposit amount (A.5) such that balance (refer B.8) is computed as 0. 		

The format for capturing information in various lists is as under:

Account wise list (Refer B.3)

Bank/Institution	IFSC Code	Account Number	Amount Withdrawn	Remarks

PAN wise list (Refer B.4)

PAN of Person	Name of Person	Nature of transaction*	Amount Received	Remarks

Person wise list (Refer B.5)

Name of Person	Address of Person	Pincode	Nature of transaction*	Amount Received	Remarks

Nature of transaction wise list (Refer B.6)

Nature of transaction*	Amount Received	Remarks

Note: Option for online entry as well as CSV upload will be provided.

Note: Nature of transaction

- RS - Cash Sales
- RL - Loan received in Cash
- RR - Loan repayment in Cash
- RG - Gift Received in Cash
- RD - Donation Received in Cash
- RO- Other Cash Receipt

- iii. **Enable capture of any other bank account in which SBN have been deposited:**
The Taxpayer will also be required to submit details of other bank accounts (other than the one displayed) in which specified bank notes has been deposited

Details of Additional Accounts

A	Account Details	
A.1	Bank/Institution	XXXXX XXXXXX
A.2	Branch/IFSC Code	XXXXXXXXXX
A.3	Account Number	NNNNNNNNNNNNNNNN
A.4	Cash Deposit in the account between 9 th Nov 2016 and 30 th Dec 2016	<Amount>
B	Source of Cash Deposit	
B.1	Cash out of earlier income or savings	<Amount> + Remarks
B.2	Cash out of receipts exempt from tax	<Amount> + Remarks
B.3	Cash withdrawn out of bank account	<Account wise list>
B.4	Cash received from identifiable persons (with PAN)	<PAN wise list>
B.5	Cash received from identifiable persons (without PAN)	<Person wise list>
B.6	Cash received from un-identifiable persons	<Nature of transaction wise list>
B.7	Cash Disclosed/To be disclosed under PMGKY	<Amount> + Remarks
B.8	Balance (A.4 - B.1 - B.2 - B.3 - B.4 – B.5 – B.6 - B.7)	[Computed]
Notes:		
<ol style="list-style-type: none"> If cash is claimed to be out of earlier income or savings, further details can be provided under remarks. If cash is claimed to be out of receipts exempt from tax (agricultural income etc.), further details can be provided under remarks. In case the amount is received as donation, gift, loan, the details may be provided under B.4, B.5 or B.6 as the case may be. In case of cash is received from other persons, nature of cash transaction (e.g. Cash sales, gift etc.) can be mentioned while providing the details under B.4, B.5 or B.6. The sum of all sources of cash deposits (B.1 to B.7) should match with the cash deposit amount (A.4) such that balance (refer B.8) is computed as 0. 		

- iv. **Provide acknowledgement for submitted information:** The status against information record where response is submitted will be modified from “Pending” to “Submitted”. If response is submitted for any information record, the case status will be modified to “Partly Submitted”. If response is submitted for all information records, the case status will be modified to ‘Submitted’. The PAN holder can take an acknowledgement of submitted information (with PAN list). The submitted information can also be revised
- v. **Display of submitted Information (PAN linked) to corresponding PAN:** In case the PAN holder is mentioned in the response of other PAN for cash transaction, it will be displayed to corresponding PAN, if it meets the risk criteria. The nature of transaction will be modified as under

Provided by X in respect of Y	Display for Y
RS - Cash Sales	PS - Cash Purchases
RL - Loan received in Cash	PL - Loan given in Cash
RR - Loan repayment in Cash	PR - Loan repayment in Cash
RG - Gift Received in Cash	PG - Gift given in Cash
RD - Donation received in Cash	PD - Donation given in Cash
RO- Other Cash Receipt	PO- Other Cash Payment

The information will be displayed as under

Information from other PAN holder

Entity Name	Entity PAN	Transaction	Amount	Status	Response
XXXXX XXXX	XXXXXXXX	Cash Purchases	11,00,000	Pending	Submit View
XXXXX XXXX	XXXXXXXX	Cash Purchases	6,00,000	Pending	Submit View
XXXXX XXXX	XXXXXXXX	Cash Purchases	5,00,000	Pending	Submit View
Total			22,00,000		

If the status of the case is “Submitted”, the status of the case will be modified to “Partly submitted” and SMS and Email will be sent to the target segment with the following message.

“Income Tax Department has received additional information records of cash transactions relating to you. Overall, Income Tax Department has received <7> information records showing <72,00,000> cash transactions relating to you.

- vi. **Enable capture of response against Other Information (PAN linked):**The PAN holder can view and submit response to the cash transaction

Entity Name	XXXXXX XXXXXX
Entity PAN	XXXXXXXX
Transaction	Cash Purchases
Amount	11,00,000
Response	<Response Option>

Response Options

<ul style="list-style-type: none"> ○ The information relates to this PAN 	Capture Explanation of Source of payment (Refer Screen)
<ul style="list-style-type: none"> ○ The information does not relate to this PAN 	Display the message “Your feedback will be sent to the information source for confirmation”

Explanation of Source of Cash Payment to <Entity Name>

Explanation of Transaction (Cash Transaction)

A	Cash Payment Details	
A.1	Entity Name	XXXXXX XXXXXX
A.2	Entity PAN	XXXXXXXX
A.3	Nature of Transaction	Cash Purchases
A.4	Cash Payment (as reported)	Amount
A.5	Cash Payment (as confirmed)	<Amount> + Remarks
B	Source of Cash Payment	
B.1	Cash out of earlier income or savings	<Amount> + Remarks
B.2	Cash out of receipts exempt from tax	<Amount> + Remarks
B.3	Cash withdrawn out of bank account	<Account wise list>
B.4	Cash received from identifiable persons (with PAN)	<PAN wise list>
B.5	Cash received from identifiable persons (without PAN)	<Person wise list>
B.6	Cash received from un-identifiable persons	<Nature of transaction wise list>
B.7	Unexplained Sources	<Amount> + Remarks
B.8	Balance (A.4 - B.1 - B.2 - B.3 - B.4 – B.5 – B.6 –B.7)	[Computed]

Notes:

1. If the cash payment amount displayed under A.4 is not correct, please mention the correct amount under A.5.
2. If cash is claimed to be out of earlier income or savings, further details can be provided under remarks.
3. If cash is claimed to be out of receipts exempt from tax (agricultural income etc.), further details can be provided under remarks. In case the amount is received as donation, gift, loan, the details may be provided under B.4, B.5 or B.6 as the case may be.
4. In case of cash is received from other persons, nature of cash transaction (e.g. Cash sales, gift etc.) can be mentioned while providing the details under B.4, B.5 or B.6.
5. The sum of all sources of cash payment (B.1 to B.6) should match with the confirmed cash payment amount (A.5) such that balance (refer B.8) is computed as 0.

In case the PAN holder is mentioned in the response of other PAN for cash transaction, it will be displayed to corresponding PAN, if it meets the risk criteria.

- vii. **Enable upload of additional information during verification:** The ITD designated user will view information and submitted details and will be able to send a request for additional information. The information request will be communicated to the PAN holder with a hyperlink for uploading information. The uploaded information can be downloaded by the designated user. Please refer to the online verification platform for details.

Online Verification Platform on ITBA

- i. **Display Information and response to designated user:** The information relating to cash deposits and cash payments will be identified for display after analysis of information and response. The cases will be grouped together on the basis of common attributes or relationships for effective verification. The grouped cases (primarily where response has been submitted) will be assigned to designated ITD users for verification (concurrent jurisdiction for verification purposes is being examined). This information in batches of X cases (To be decided e.g. 100) cases will be displayed to the designated ITD user:
- ii. **Enable designated user to seek additional information:** The designated user will be able to view information and submitted details and will be able to send a request for Additional information (The information required will be typed in a text box). The information request will be communicated to the PAN holder with a hyperlink for uploading information. The uploaded information can be downloaded by the designated user.
- iii. **Enable designated user to capture verification result:** The designated user will be able to capture verification result against each information record of the PAN holder as under

Verification result	<ul style="list-style-type: none"> • Taxpayer response is acceptable • Taxpayer response is not acceptable
Verification remarks	Summary of issue noticed during verification
Undisclosed amount	Undisclosed Income found

Information Record Status will change as under:

Information Record Status	Description
Pending	Initial status
Submitted	After submission of response by taxpayer
Under Verification	After initiation of verification
Verified	After approval of the verification of information record
Under Re-verification	If verification is reinitiated due revision of information or other reasons

Case verification Status (PAN) will change as under

Information Record Status	Description
Pending	Initial status
Partly Submitted	After response is submitted on some information records but response to some information records are pending
Submitted	After submission of response to all information records by taxpayer
Under Verification	After initiation of verification
Verified	After approval of the verification of all information records
Under Re-verification	If verification is reinitiated due revision of information or other reasons

- iv. Provide online MIS to supervisory hierarchy:** The online MIS on case activity and status can be viewed

Online Response Monitoring module

- i. **Display response summary to designated user:** Limited information about cases (masked PAN without information details) will be displayed to the designated user. This information in batches of X cases (To be decided e.g. 1000) cases will be displayed to the designated ITD user for ensuring response:

Filters					
Case Status			< >		
Priority			< >		
PAN	Name	Info. records	Priority	Mobile Number	Case Status
XXXXXX	XXXXXXXXXX	4	P1	XXXXXXXXXXXXX	Pending
XXXXXX	XXXXXXXXXX	4	P1	XXXXXXXXXXXXX	Partly submitted
XXXXXX	XXXXXXXXXX	4	P1	XXXXXXXXXXXXX	Pending

- ii. **Enable designated user to download case list for follow-up:** The designated user will be able to download the case list in excel for follow-up (especially where no response has been submitted). The list will contain the address and contact details of the taxpayer from the last return/PAN. The designated user will be required to pursue the taxpayer for submission of online response.

Annexure 7: Overview of Information Sources

Demonetisation related data sources

Data Source	Data Source Description
Statement of Financial Transactions in Form 61A	<ul style="list-style-type: none"> • Under the new obligation of Statement of Financial Transactions (SFT), cash deposits during the period 09th November, 2016 to 30th December, 2016 aggregating to– (i) twelve lakh fifty thousand rupees or more, in one or more current account of a person; or (ii) two lakh fifty thousand rupees or more, in one or more accounts (other than a current account) of a person are reportable. • For identification of reportable accounts, aggregation rule is applicable wherein all the accounts of the same nature maintained in respect of that person during the financial year should be considered and the entire value of the transaction or the aggregated value of all the transactions should be attributed to all the persons, in a case where the account is maintained in the name of more than one person. • The information also contains information about cash deposits during the period 1st April, 2016 to 9th November, 2016 in respect of accounts that are reportable. • This data source can enable identification of accounts where the cash deposited in the bank account after demonetisation is not in line with the earlier period. Refer the explanation of data structure in the Annexure 9. • Expected volume: 30-40 Lakh accounts
Non-PAN data	<ul style="list-style-type: none"> • As PAN is the unique identifier for ITD, transactional data without a valid PAN creates challenges in matching of information with ITD databases. • Reporting entities are required to furnish Form 61 containing details of the Form 60 submitted by the person who has not taken PAN. • In many cases, the reporting entities fail to report PAN which has been provided by the account holder. Such reporting entities are expected to provide PAN by way of submission of correction statement. • A large number of non-PAN accounts relate to Government. • Non-PAN data which is not resolved is expected to be handled by clustering information based on similar name, similar address etc. • Expected volume: 20-30 Lakh accounts

Data Source	Data Source Description
Suspicious Transaction Reports	<ul style="list-style-type: none"> • Suspicious Transaction Reports (STRs) are submitted to FIU when the reporting entity detects suspicion which is primarily based on implementation of various red flag indicators. • STRs with tax implications are shared with ITD after analysis. • One STR may contain more than one account/person related to the suspicion. • The STRs are very useful as it provides risk perception and relationship between persons identified by the reporting entity. • Expected volume: ~2 Lakh STRs having 2-4 Lakh unique accounts
Cash Transaction Reports	<ul style="list-style-type: none"> • Cash Transaction Reports (CTRs) are submitted to FIU when cash deposits or withdrawal in the account exceeds Rs. Ten lakh during a month. • CTRs also contain details of cash transactions more than 50,000/- which can be used for cash flow analysis. • Reporting of new account in which no CTR was reported earlier signifies that the high value cash deposit is not in line with the earlier period. • Expected volume: ~30 - 50 Lakh Reports having 20-35 Lakh unique accounts
Response to specific request	<ul style="list-style-type: none"> • Reporting entities are required to provide specified data on the basis of specific request. • Expected volume: ~1 – 1.2 Crore accounts having deposits of specific type
Transactional Data	<ul style="list-style-type: none"> • Transactional data can be requested from banks to track flow of funds. • This information is expected to be requisitioned for bank accounts where no response is received in reasonable time.

Information sources relevant to analysis

Information from following data sources can be used for analysis of demonetisation related data

Data Source	Data Source Description
PAN	Permanent Account Number (PAN) is a unique ten digit alphanumeric number issued by ITD. PAN database contains information provided by taxpayer in the PAN application (Form 49A).
IT Return	<p>Based on the type of income/ constitution of the taxpayer different types of Income tax returns are filed by the taxpayer. Some key information fields in return are:</p> <ul style="list-style-type: none"> • Type of Taxpayer (Individual, Company, Others etc.) • ITR Form (ITR1, 2, 2A, 3, 4, 4S, 5, 6, 7). • Name and latest address of Taxpayer • Date of filing of last return • Bank account details • Salary income, House Property Income • Other Source Income, Capital Gains • Business Income, Nature of Business • Gross Total Income, Total Income • Net Sales/Gross Receipts, Cash in hand
AIR	<p>Annual Information Return (AIR) was required to be furnished under section 285BA of IT Act upto FY 2015-16. Some important transaction types are as under:</p> <ul style="list-style-type: none"> • Deposited Cash of Rs. 10,00,000 or more in a Saving Bank Account (AIR-001) • Paid Rs. 2,00,000 or more against Credit Card bills (AIR-002) • Paid Rs. 2,00,000 or more for Purchase of Units of Mutual Fund (AIR-003) • Paid Rs. 5,00,000 or more for acquiring Bonds/Debentures (AIR-004) • Paid Rs. 1,00,000 or more for acquiring Shares (AIR-005) • Purchased Immovable Property valued at Rs. 30,00,000 or more (AIR-006) • Sold Immovable Property valued at Rs. 30,00,000 or more (AIR-007) • Paid Rs. 5,00,000 or more for acquiring Bonds Issued By RBI (AIR-008)

Data Source	Data Source Description
TDS Statement	<p>Persons responsible for making payments/collecting payments are required to deduct tax/collect tax at source at prescribed rates. The deductor/collector deposits the tax deducted/collected (monthly) to the Income tax department and file TDS statements every quarter giving details of the person against whom the tax was deducted/collected. Some important transaction types under TDS are as under:</p> <ul style="list-style-type: none"> • Salary to Employees (Section 192A) • Interest on Debentures & Securities (Section 193) • Dividend (Section 194) • Other Interest (Section 194A) • Winnings from Lottery/Crossword Puzzle (Section 194B) • Winnings from Horse Race (Section 194BB) • Payment to Contractor (Section 194C) • Commission or Brokerage (Section 194H) • Rent (Section 194I) • Sale of immovable property (Section 194IA) • Professional or Technical Fees (Section 194J) • Payment of Compensation on acquisition of capital asset (Section 194L) • Compensation on Compulsory Acquisition of immovable property (Section 194LA) • Payment to Non-residents(Section 195)
Tax Payment	Tax payments are made through e-payment or physical challan. Tax payment data is used by CPC TDS & CPC ITR for TDS processing & ITR processing
e-filed forms	<p>Apart from Income Tax Returns, E-filing provides the facility to fill various other forms. Some important forms are:</p> <ul style="list-style-type: none"> • Form 3CA/CB - Audit report under section 44AB of the IT Act • Form 15CA/CB - Information to be furnished for payments, chargeable to tax, to a non-resident not being a company, or to a foreign company • Form 15G/15H - Declaration under section 197A of the Income-tax Act, 1961, for claiming certain receipts without deduction of tax of tax • Form 10B - Audit report in the case of charitable or religious trusts or institutions

Relationships

Data Sources in ITD can be processed to identify following relationships:

- Firm's Partner
- Company Director
- Property Co-owner
- Account Co-owner
- Investment Co-owner (e.g. mutual fund)
- Employee
- Contractor
- Service Provider
- Common Address
- Common mobile number
- Common email

Further relationships can be identified by processing the demonetisation data and information/response submitted on the verification portal.

Annexure 8: Key taxpayer related enumeration and concepts**Taxpayer Status**

ASSOCIATION OF PERSONS
BODY OF INDIVIDUALS
COMPANY
FIRM
GOVERNMENT
HUF
ARTIFICIAL JURIDICAL PERSON
LOCAL AUTHORITY
INDIVIDUAL
TRUST

Return Form Used

ITR Form	Category of taxpayer
ITR-1	Individual with salary & Interest income
ITR-2	Individual & HUF with no Business Income
ITR-2A	Individual without Capital Gains
ITR-3	Individual & HUF partners in firm
ITR-4S	Individual & HUF having presumptive income
ITR-4	Individual & HUF having proprietary/ professional income
ITR-5	Firms, AOPs, BOI, LLP
ITR-6	Corporates
ITR-7	Trusts

Nature of Business

Nature of business is reported in ITR. Various business codes are as under:

Code	Type of Business
101	Manufacturing Industry [Agro-based industries]
102	Manufacturing Industry [Automobile and Auto parts]
103	Manufacturing Industry [Cement]
104	Manufacturing Industry [Diamond cutting]
105	Manufacturing Industry [Drugs and Pharmaceuticals]
106	Manufacturing Industry [Electronics including Computer Hardware]
107	Manufacturing Industry [Engineering goods]
108	Manufacturing Industry [Fertilizers, Chemicals, Paints]
109	Manufacturing Industry [Flour & Rice Mills]
110	Manufacturing Industry [Food Processing Units]
111	Manufacturing Industry [Marble & Granite]
112	Manufacturing Industry [Paper]
113	Manufacturing Industry [Petroleum and Petrochemicals]
114	Manufacturing Industry [Power and energy]
115	Manufacturing Industry [Printing & Publishing]
116	Manufacturing Industry [Rubber]
117	Manufacturing Industry [Steel]
118	Manufacturing Industry [Sugar]
119	Manufacturing Industry [Tea, Coffee]
120	Manufacturing Industry [Textiles, Handloom, Powerlooms]
121	Manufacturing Industry [Tobacco]
122	Manufacturing Industry [Tyre]
123	Manufacturing Industry [Vanaspati& Edible Oils]
124	Manufacturing Industry [Others]
201	Trading [Chain stores]
202	Trading [Retailers]
203	Trading [Wholesalers]
204	Trading [Others]
301	Commission Agents [General Commission Agents]
401	Builders [Builders]

Code	Type of Business
402	Builders [Estate agents]
403	Builders [Property Developers]
404	Builders [Others]
501	Contractors [Civil Contractors]
502	Contractors [Excise Contractors]
503	Contractors [Forest Contractors]
504	Contractors [Mining Contractors]
505	Contractors [Others]
601	Professionals [Chartered Accountants, Auditors, etc.]
602	Professionals [Fashion designers]
603	Professionals [Legal professionals]
604	Professionals [Medical professionals]
605	Professionals [Nursing Homes]
606	Professionals [Specialty hospitals]
607	Professionals [Others]
701	Service Sector [Advertisement agencies]
702	Service Sector [Beauty Parlours]
703	Service Sector [Consultancy services]
704	Service Sector [Courier Agencies]
705	Service Sector [Computer training/educational and coaching institutes]
706	Service Sector [Forex Dealers]
707	Service Sector [Hospitality services]
708	Service Sector [Hotels]
709	Service Sector [IT. enabled services, BPO service providers]
710	Service Sector [Security agencies]
711	Service Sector [Software development agencies]
712	Service Sector [Transporters]
713	Service Sector [Travel agents, tour operators]
714	Service Sector [Others]
801	Financial Service Sector [Banking Companies]
802	Financial Service Sector [Chit Funds]

Code	Type of Business
803	Financial Service Sector [Financial Institutions]
804	Financial Service Sector [Financial service providers]
805	Financial Service Sector [Leasing Companies]
806	Financial Service Sector [Money Lenders]
807	Financial Service Sector [Non-Banking Financial Companies]
808	Financial Service Sector [Share Brokers, Sub-brokers, etc.]
809	Financial Service Sector [Others]
901	Entertainment Industry [Cable T.V. productions]
902	Entertainment Industry [Film distribution]
903	Entertainment Industry [Film laboratories]
904	Entertainment Industry [Motion Picture Producers]
905	Entertainment Industry [Television Channels]
906	Entertainment Industry [Others]

Age Range (Indicative)

Enumeration
0-10 years
10-18 years
18-20 years
20-30 years
30-40 years
40-50 years
50-60 years
60-70 years
70-80 years
80-90 years
90-100 years
>100 years

Years in Operation (Indicative)

Enumeration
First year
2-5 years
5-10 years
10-20 years
>20 years

Pincode Category (Indicative)

Enumeration
Metro
Category B city
Town
Rural

Authenticity of Contact details (Indicative)

Very Strong
Strong
Very Weak
Weak
Medium

Awareness Levels (Indicative)

Awareness Level	Description
High	Knowledgeable
Low	Less understanding of Tax Laws
Medium	Can do basic things on their own

Taxpayer Type (Indicative)

Taxpayer Type	Indicative Rule	Taxpayer Sub-type (Indicative)
Proprietor	Individual having business income	<ul style="list-style-type: none"> • Very Small (Turnover<10 Lac) • Small (20 Lac – 2 cr) • Medium (2 cr- 50 cr) • Large (50 – 1000cr) • Very Large (>1000Cr)
Professional	Individual having income from Profession> 50% of Total Income	<ul style="list-style-type: none"> • Very Small (Receipts<10 Lac) • Small (10 Lac – 50 Lac) • Medium (50 Lac- 2 cr) • Large (2 – 50cr) • Very Large (>50Cr)
Salaried person	Individual having salary income > 50% of Total Income	<ul style="list-style-type: none"> • Very Small (TI< 2.5 Lac) • Small (2.5-5 Lac) • Medium (5– 10 Lac) • Large (10 – 50 Lac) • Very Large (>50 Lac)
Other Individual	Individual not in above categories	<ul style="list-style-type: none"> • Very Small (TI< 2.5 Lac) • Small (2.5-5 Lac) • Medium (5– 10 Lac) • Large (10 – 50 Lac) • Very Large (>50 Lac)
Corporate Business Enterprise	Corporate having business income	<ul style="list-style-type: none"> • Very Small (Turnover<10 Lac) • Small (20 Lac – 2 cr) • Medium (2 cr- 50 cr) • Large (50 – 1000cr) • Very Large (>1000Cr)
Non-Corporate Business Enterprise	Non-Corporate having business income	<ul style="list-style-type: none"> • Very Small (Turnover<10 Lac) • Small (20 Lac – 2 cr) • Medium (2 cr- 50 cr) • Large (50 – 1000cr) • Very Large (>1000Cr)
Non-Profit Organization	Trust claiming exemption	<ul style="list-style-type: none"> • Very Small (Turnover<10 Lac) • Small (20 Lac – 2 cr) • Medium (2 cr- 50 cr) • Large (50 – 1000cr) • Very Large (>1000Cr)

Compliance Behaviour (Indicative)

Behavior	Description
Disengaged	It characterizes those who have decided not to comply. People with this attitude either deliberately evade their responsibility or choose to opt out
Resisters	This attitude characterizes those who don't want to comply but who will if they can be persuaded that their concerns are being addressed.
Trier	People who are basically willing to comply but have difficulty in doing so, and don't always succeed.
Supporters	Demonstrate a willingness to do the right thing. There is a conscious commitment to support the system, and accepting & managing effectively its demands.

Annexure 9: Data Structure of SFT for Cash Deposit in Account

S. No.	Element	Description	Requirement
A.1.1	Reporting Entity Name	Complete name of the reporting entity.	Validation
A.1.2	ITDREIN (Income-tax Department Reporting Entity Identification Number)	ITDREIN is the Unique ID issued by ITD which will be communicated by ITD after the registration of the reporting entity with ITD. The ITDREIN is a 16-character identification number in the format XXXXXXXXXXXX.YYYYYY where XXXXXXXXXXXX is the PAN or TAN of the reporting entity and YYYYYY is a sequentially generated number. The reporting Entity may use a dummy number (PAN+99999 or TAN+99999) till the ITDREIN is communicated.	Validation
A.1.3	Registration Number	This number is the registration number or any number used in correspondence with the regulator of the financial institution. This number will be used during verification of the registration of the reporting entity and in correspondence with the regulators.	(Optional) Mandatory
A.2.1	Statement Type	Type of Statement submitted. Permissible values are: NB – New Statement containing new information CB – Correction Statement containing corrections for previously submitted information ND - No Data to report One Statement can contain only one type of Statement. Even if missing information has to be supplied, the complete report has to be submitted instead of an incremental report.	Validation
A.2.2	Statement Number	Statement Number is a free text field capturing the sender's unique identifying number (created by the sender) that identifies the particular Statement being sent. The identifier allows both the sender and receiver to identify the specific Statement later if questions or corrections arise. After successful submission of the Statement to ITD, a new unique Statement ID will be allotted for future reference. The reporting entities should maintain the linkage between the Statement Number and Statement ID. Example of the statement number is 2015/01.	Validation
A.2.3	Original Statement Id	Statement ID of the original Statement which is being replaced deleted or referred by reports in the current Statement. In case the Statement is new and unrelated to any previous Statement, mention '0' here.	Validation

S. No.	Element	Description	Requirement
A.2.4	Reason of Correction	Reason for revision to be stated when the original Statement is corrected. Permissible values are: A - Acknowledgement of original Statement had many errors which are being resolved B - Errors in original Statement are being corrected suo-motu C - The correction report is on account of additional information being submitted N - Not applicable as this is a new statement/test data/ there is no data to report Z - Other reason	Validation
A.2.5	Statement Date	This identifies the date and time when the Statement was compiled. This element will be automatically populated by the host system.	Validation
A.2.6	Reporting Period	This identifies the last day of the reporting period	Validation
A.2.7	Report Type	Types of reports contained in the Statement. Permissible value are: AF- Aggregated Financial Transactions BA – Bank/Post Office Account IM - Immovable Property Transactions	Validation
A.2.8	Number of Reports	Number of Reports in the Statement.	Validation
A.3.1	Designated Director Name	Name of the Designated Director. Refer to the registration requirement under section 285BA of the Income-tax Act and Rule 114E(7) of the Income-tax Rule	Validation
A.3.2	Designated Director Designation	Designation of the Designated Director in the organisation of statement filer.	Validation
A.3.3	Address	Complete address of the nodal officer consisting of house number, building name, street, locality, city, state, Postal Code and country.	Validation
A.3.4	City Town	Name of City, Town or Village	Validation
A.3.5	Postal Code	In case of India, the 6 digit Pin code as per India Posts has to be mentioned. In case of countries outside India, respective code may be used. If Pin code is not available, use XXXXXX.	Validation
A.3.6	State Code	The two digit state code has to be mentioned as per Indian Motor Vehicle Act 1988. If state code is not available, use XX.	Validation

S. No.	Element	Description	Requirement
A.3.7	Country Code	The Country Code as per ISO 3166 has to be mentioned. Use IN for India. If Country Code is not available, use XX	Validation
A.3.8	Telephone	Telephone number in format STD Code-Telephone number. (Example 0120-2894016)	Validation
A.3.9	Mobile	Contact Mobile number. Please do not add "0" before the number	Validation
A.3.10	Fax	Fax number in format STD Code-Telephone number. (Example 0120-2894016)	Optional
A.3.11	Email	E-mail of the nodal officer	Validation
Part C	Details of Bank/Post Office Account	This part is to be reported for bank account or post office account in which cash deposit or withdrawal above the prescribed threshold is made.	
C.1.1	Report Serial Number	The number uniquely represents a report within a Statement. The Report Serial Number should be unique within the Statement. This number along with Statement ID will uniquely identify any report received by ITD.	Validation
C.1.2	Original Report Serial Number	The Report Serial Number of the original report that has to be replaced or deleted. This number along with Original Statement ID will uniquely identify the report which is being corrected. In case there is no correction of any report, mention '0' here.	Validation
C.2.1	Account Type	Type of account. Permissible values are: BS - Savings Account BC - Current Account ZZ - Other Account XX - Not Categorised	Validation
C.2.2	Account Number	Provide the account number used by the financial institution to identify the account. If the financial institution does not have an account number then provide the functional equivalent unique identifier used by the financial institution to identify the account.	Validation
C.2.3	Account Holder Name	Name of first/sole account holder.	Validation
C.2.4	Account Status	Status of the account. Permissible values are: A – Active: Account is in regular use C - Closed: Account is closed during the financial year Z - Others: Not listed above X - Not categorized: The information is not available.	Validation

S. No.	Element	Description	Requirement
C.2.5	Branch Reference Number	The unique number (IFSC code etc.) to uniquely identify the branch. Reporting Financial Institution can use self-generated numbers to uniquely identify the branch.	Validation
C.2.6	Branch Name	Name of Branch linked to the account. This could be the home or linked branch.	Validation
C.2.7	Branch Address	Complete address of the branch consisting of house number, building name, street, locality, city, state, Postal Code and country.	(Optional) Mandatory
C.2.8	City / Town	Name of City, Town or Village	(Optional) Mandatory
C.2.9	Postal Code	In case of India, the 6 digit Pin code as per India Posts has to be mentioned. In case of countries outside India, respective code may be used. If Pin code is not available, use XXXXXX.	Validation
C.2.10	State Code	The two digit state code has to be mentioned as per Indian Motor Vehicle Act 1988. If state code is not available, use XX.	Validation
C.2.11	Country Code	The Country Code as per ISO 3166 has to be mentioned. Use IN for India. If Country Code is not available, use XX	Validation
C.2.12	Telephone	Telephone number in format STD Code-Telephone number. (Example 0120-2894016)	Validation
C.2.13	Mobile	Contact Mobile number. Please do not add "0" before the number	Validation
C.2.14	Fax	Fax number in format STD Code-Telephone number. (Example 0120-2894016)	Optional
C.2.15	Email	E-mail of the Branch head	Validation
C.2.16	Remarks	Remarks or any other information	Optional
C.3.1	Aggregate gross amount credited to the account in cash	Aggregate gross amount credited to the account in cash during the period.	Validation
C.3.2	Aggregate gross amount debited to the account in cash	Aggregate gross amount debited to the account in cash during the period.	Validation

S. No.	Element	Description	Requirement
C.3.3	Aggregate gross amount credited to the account in cash from 1st day of April, 2016 to 8th November, 2016	Aggregate gross amount credited to the account in cash from 1st day of April, 2016 to 8th November, 2016	Validation
C.3.4	Aggregate gross amount credited to the account in cash from 9th day of November, 2016 to 30th day of December, 2016	Aggregate gross amount credited to the account in cash from 9th day of November, 2016 to 30th day of December, 2016	Validation
C.3.5	Remarks	Remarks or any other information	Optional
C.4.1	Account Relationship	Permissible values for Relationship type are: F - First/Sole Account Holder S - Second Account Holder T - Third Account Holder A - Authorised Signatory C - Controlling Person Z - Others X - Not Categorised	Validation
C.4.2	Person Name	Name of the individual or entity.	Validation
C.4.3	Person Type	The permissible values are: IN - Individual SP- Sole Proprietorship PF- Partnership Firm HF - HUF CR - Private Limited Company CB - Public Limited Company SO - Society AO - Association of persons/Body of individuals TR - Trust LI - Liquidator LL - LLP ZZ - Others XX – Not Categorised	Validation
C.4.4	Customer ID	Customer ID/Number allotted by the reporting entity (if available)	(Optional) Mandatory

S. No.	Element	Description	Requirement
C.4.5	Gender (for individuals)	Permissible values are: M - Male F - Female O – Others N – Not Applicable (for entities) X – Not Categorised	Validation
C.4.6	Father's Name (for individuals)	Name of the father (if available). Mandatory if valid PAN is not reported.	(Optional) Mandatory
C.4.7	PAN	Permanent Account Number issued by Income Tax Department	(Optional) Mandatory
C.4.8	Aadhaar Number (for individuals)	Aadhaar number issued by UIDAI (if available).	(Optional) Mandatory
C.4.9	Form 60 Acknowledgment	Form 60 Acknowledgment number, if applicable	(Optional) Mandatory
C.4.10	Identification Type	Document submitted as proof of identity of the individual. Permissible values are: A - Passport B - Election Id Card C - PAN Card D - ID Card issued by Government/PSU E - Driving License G - UIDAI Letter / Aadhaar Card H - NREGA job card Z – Others Mandatory if valid PAN is not reported.	(Optional) Mandatory
C.4.11	Identification Number	Number mentioned in the identification document Mandatory if valid PAN is not reported.	(Optional) Mandatory
C.4.12	Date of birth/Incorporation	Individual: Actual Date of Birth; Company: Date of incorporation; Association of Persons: Date of formation/creation; Trusts: Date of creation of Trust Deed; Partnership Firms: Date of Partnership Deed; LLPs: Date of incorporation/Registration; HUFs: Date of creation of HUF and for ancestral HUF date can be 01-01-0001 where the date of creation is not available.	(Optional) Mandatory
C.4.13	Nationality/Country of Incorporation	2 character Country Code (ISO 3166)	(Optional) Mandatory
C.4.14	Business or occupation	Business or occupation (if available)	Optional

S. No.	Element	Description	Requirement
C.4.15	Address	Complete address of the person consisting of house number, building name, street, locality, city, state, Postal Code and country.	Validation
C.4.16	Address Type	Indicates the legal character of the address. Permissible values are: 1- Residential Or Business 2 - Residential 3 - Business 4 – Registered Office 5 – Unspecified	Optional
C.4.17	City / Town	Name of City, Town or Village	(Optional) Mandatory
C.4.18	Postal Code	In case of India, the 6 digit Pin code as per India Posts has to be mentioned. In case of countries outside India, respective code may be used. If Pin code is not available, use XXXXXX.	Validation
C.4.19	State Code	The two digit state code has to be mentioned as per Indian Motor Vehicle Act 1988. If state code is not available, use XX.	Validation
C.4.20	Country Code	The Country Code as per ISO 3166 has to be mentioned. Use IN for India. If Country Code is not available, use XX	Validation
C.4.21	Mobile/Telephone Number	Primary Telephone (STD Code-Telephone number) or mobile number (if available)	(Optional) Mandatory
C.4.22	Other Contact Number	Other Telephone (STD Code-Telephone number) or mobile number	Optional
C.4.23	Email	Email Address (if available)	(Optional) Mandatory
C.4.24	Remarks	Remarks or any other information	Optional

*Use XX if country code is not available