

Fiscal Empowerment of City Governments

May 2026



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CHAPTER 1. BACKGROUND

Fiscal Empowerment primarily involves providing independent financial powers to City Governments to raise financial resources and strengthen their receipts. It aims to ensure systematic and predictable rule-based fiscal transfers that enhance the financial resources of City Governments. Efficient financial management should go hand in hand with full-fledged fiscal empowerment of City Governments.



1.1 PREFACE

India's vision of Viksit Bharat cannot be achieved without robust and well-functioning cities. Cities are the engines of economic growth—attracting talent, generating employment, and driving innovation across the country. However, despite their vital role, critical challenges continue to grapple urban India. Citizens across cities face inadequate infrastructure, poor civic amenities, non-availability of data, and non-responsive administration. Addressing these challenges is no longer optional—it is essential to the nation's development journey.

To improve the state of Urban Governance and public service delivery there is a need to address these issues. Therefore, focusing on holistic reform of the city in a transparent, accountable, and decentralised manner is required. Decisions made at the city level directly impact the lives of the citizens, as cities are closest to the people and best placed to understand and resolve the local aspirations of the people.

On the other hand, better control over their funds, diverse methods to raise own source revenues, third-party performance audits, municipal public service delivery based on Service Level Benchmarks (SLB) are some of the attributes for effective management of Municipal governance for building “cities of the future”.

Additionally, the voices of citizens must be captured in development planning through multiples platforms viz. citizen forums, needs and wants portal, user-friendly e-governance interface, and a single window for grievance redressal. For informed financial understanding and decision-making, data must be available online on a real-time basis. This would allow analysis of budgetary trends and other outcome-based programs. Data backed information enables research and analysis to determine present gaps and offers a chance for immediate, mid-term and long-term course correction if required for the future.

Today, City Governments rely heavily on grant of State Governments; in many cases, they are unable to levy, revise, and introduce new tax from the assigned list of taxes from the state list. This financial dependency dilutes their capacity to plan, invest, and deliver services effectively. Robust municipal finances are the backbone of an independent and efficient city functioning, and without fiscal empowerment, good governance will remain an unfulfilled dream. Therefore, State Finance Commission must introduce automatically updated, predictable, ruled based transfer for efficiently nudging the corporations towards self-sufficiency in finances.

It is with this approach that the present study analyses the budget years from 2017-18 to 2025-26 to understand revenue patterns, identifying financial gaps, and comprehend the fiscal capacity of City Governments. The findings from this study are intended to generate credible data, initiate meaningful dialogue among policymakers, practitioners, and stakeholders to support the policy reforms necessary to make City Governments truly self-reliant. Empowering cities fiscally is not just an administrative necessity but a fundamental step toward realising the vision of a Viksit Bharat.

Nitai Mehta

Founder and Managing Trustee
Praja Foundation

1.2 EXECUTIVE SUMMARY

Since Urban Governance is a state subject under the Indian Constitution, there exists significant variance in how cities are structured, empowered, and financially managed across the country. Different cities hold different powers to enact and revise fiscal policies, and since cities differ from each other in their growth and development needs, the authority to introduce and revise tax rates should rightfully rest with the City Government. As of today, 23 out of 43 cities cannot levy taxes from the assigned list of taxes.

Moreover, budget templates across cities vary according to their Budget manual or Municipal Act. This variability necessitated a standardisation of budget data spanning from 2017-18 to 2025-26 across 43 cities and 2 Union territories, so that a credible and comparable analysis could be drawn across otherwise disparate municipal systems. However, these powers must be balanced by a uniform accounting standard for effective data analysis. Moving toward a strict adherence to the National Municipal Accounting Manual (NMAM) is not just a technical requirement; it is a prerequisite for a transparent, credit-worthy, and democratic urban future.

On the revenue side, property tax remains the primary source of own-source income, with the average share of property tax revenue to total income standing at 14.4% in 37 out of 43 cities. Beyond property tax, revenue generated from water supply services significantly contributes to non-tax income, with cities like Mumbai (50.45%), Visakhapatnam (33.83%), and Mangaluru (34.56%) recording notably high shares of non-tax income to total income on account of such services. Innovative financing mechanisms have also proven effective in boosting non-tax revenues. Kochi and Thiruvananthapuram, for instance, imposed a fine of Rs. 50,000 on waste dumping in public places, simultaneously generating revenue and improving solid waste management. Ahmedabad Municipal Corporation stands out as a successful case study where revenue raised through Municipal Bonds has directly contributed to the city's growth and infrastructure development.

Despite these examples of fiscal innovation, City Governments remain heavily dependent on inter-governmental transfers. The average share of State Government grants to total income across 37 cities is 42.30%, while Central Government grants account for 17.02%. Patna (74.05%) and Nagpur (69.71%) record the highest dependency on state grants, reflecting limited own-source revenue capacity. Bihar remains the only state to have included recommendations on rule-based devolution of taxes to local governments in its State Finance Commission report, highlighting how rare structured fiscal devolution is across the country.

Transparency and accountability in Municipal Finances also remain areas requiring urgent attention. Raipur is the only city among those studied to have published its Credit Rating on its website, and Mumbai and Coimbatore are the only two cities out of 43 to have published Outcome or Performance Budgets for the period 2017-18 to 2025-26. A city government can only claim to act as a unit of "self-government" when it possesses both the authority to act (subsidiarity) and the financial means to execute (devolution) its plans.

Milind Mhaske

Chief Executive Officer
Praja Foundation

1.3 FOREWORD

Mobilising private finance for cities: the data imperative

Mobilising private finance for cities is no longer a matter of choice. It is an imperative shaped by the scale, speed, and complexity of urbanisation. India's cities are expected to accommodate the majority of incremental population growth over the coming decades, while simultaneously serving as engines of economic transformation. This dual role places extraordinary demands on urban infrastructure—transport, water and sanitation, housing, climate resilience, and digital systems. Public resources alone are structurally insufficient to meet these needs. Consequently, crowding in private capital—through debt (loans and bonds), equity (PPP), and blended finance—has emerged as a central pillar of urban development strategy.

The Government of India's recent initiative 'Urban Challenge Fund' (UCF) signals a recognition of this reality. Cities will be supported to do projects under three verticals: 'creative development of cities', 'cities as growth hubs', and 'water and sanitation'. By seeking to leverage public funds to catalyse private investment, UCF aims to de-risk urban projects and enhance their bankability. The design logic being strategic public capital can be used to absorb initial risks, improve project structuring, and create demonstration effects that attract institutional investors by addressing their concerns around creditworthiness, project viability, and governance standards. Addressing these concerns requires both policy intent and credible financial and informational foundations.

At present, the information architecture of City Governments in India is fragile and, in many cases, opaque. Financial statements are often delayed, non-standardised, or not easily comparable across cities. Key indicators—such as own-source revenue performance, operating ratios, debt levels, and contingent liabilities—are either inconsistently reported or difficult to access. This significantly raises transaction costs for investors and constrains the development of a municipal bond market or other forms of structured finance. Improving municipal financial data is not merely a technical exercise; it is a structural reform. It involves standardising accounting practices, strengthening audit mechanisms, and ensuring timely disclosure of financial information.

Along-side robust and timely accounting and audit of financial statements - rigorous, accessible and easily understandable analysis of the available municipal finance data is a necessary must-have for investors as well as policy makers. The annual Fiscal Empowerment Report by Praja Foundation contributes meaningfully to this agenda by foregrounding the link between fiscal health and urban outcomes. By systematically analysing municipal financial data since 2017-18 across India's key urban centers, it helps build an evidence base that is essential for both policymakers and investors. More importantly, it underscores a fundamental principle - fiscal empowerment is not only about increasing revenues, but also about enhancing transparency, accountability, and data integrity. Mobilising private finance for cities is as much about building trust as it is about structuring finance. Trust, in turn, is built on credible data. As India advances its urban transformation agenda, investing in the architecture of municipal financial information and rigorous research will be as critical as investing in physical infrastructure itself.

Dr. Debolina Kundu

Director (AC),
National Institute of Urban Affairs

1.4 KEY RECOMMENDATION ON STUDY

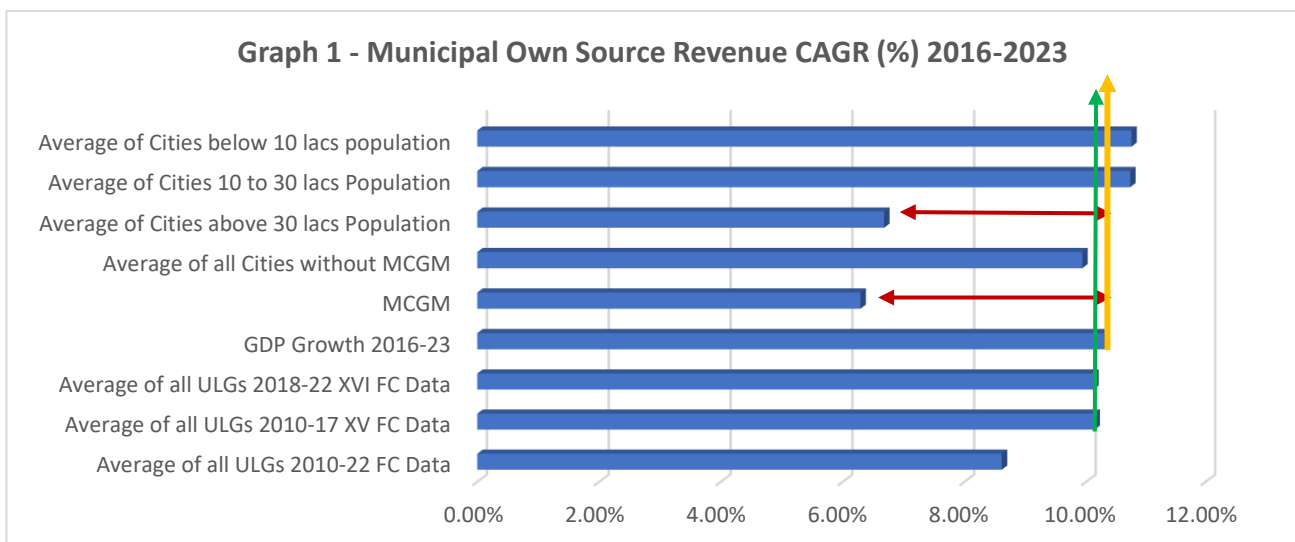
Municipal Finances in 43 Cities of India

Financial trends and picture emerging from study of finance of 43 City Governments certainly does not represent status of municipal finances of more than 4800 City Governments in India. Also, there are no national consistent and well derived benchmarks to compare performance of these 43 City Governments, but an attempt is made to compare various financial trends observed with finances of the 43 cities with the financial trends reported by earlier studies covering much larger set of City Governments. Also, an attempt is made to compare various financial growth rates of these City Governments with the GDP and inflation growth rates to understand how consistent is their growth with the growth of economy.

Municipal Own Source Revenue Growth Consistent with GDP Growth

In this context the first and foremost indices of growth that is growth rate of municipal own source revenue (MOSR) for all 42 (except Mumbai) of 9.9% is almost equal to GDP growth of 10.3% during 2016-2023 (Graph 1, Table 1). In fact, City Governments below than 30 lakhs population have registered slightly higher growth in their Own Source Revenue than GDP growth. This is really good news as indicates that except Mumbai and City Governments above 30 lakhs population other City Governments are growth in tandem with economic growth of India. At the same time this study points out that MOSR of biggest cities of India is not capturing economic growth of the Country.

Also, consolidated picture of MOSR growth of 42 cities is close to recent MOSR growth of 10.12% during (2018-2022) for all City Governments¹ and long term MOSR growth for all City Governments of India of 8.61% for the period 2010 to 2022². (See Graph 1, Table 1)



Note: Green vertical line denotes Average of all City Governments 2010-17 XV FC data, whereas Yellow vertical line denotes the GDP Growth 2016-23 i.e., 10.3%, and horizontal red arrows denotes the gap. CAGR is Compound Annual Growth Rate.

Note: In all graphs, ULGs means City Governments and MCGM means Brihanmumbai Municipal Corporation.

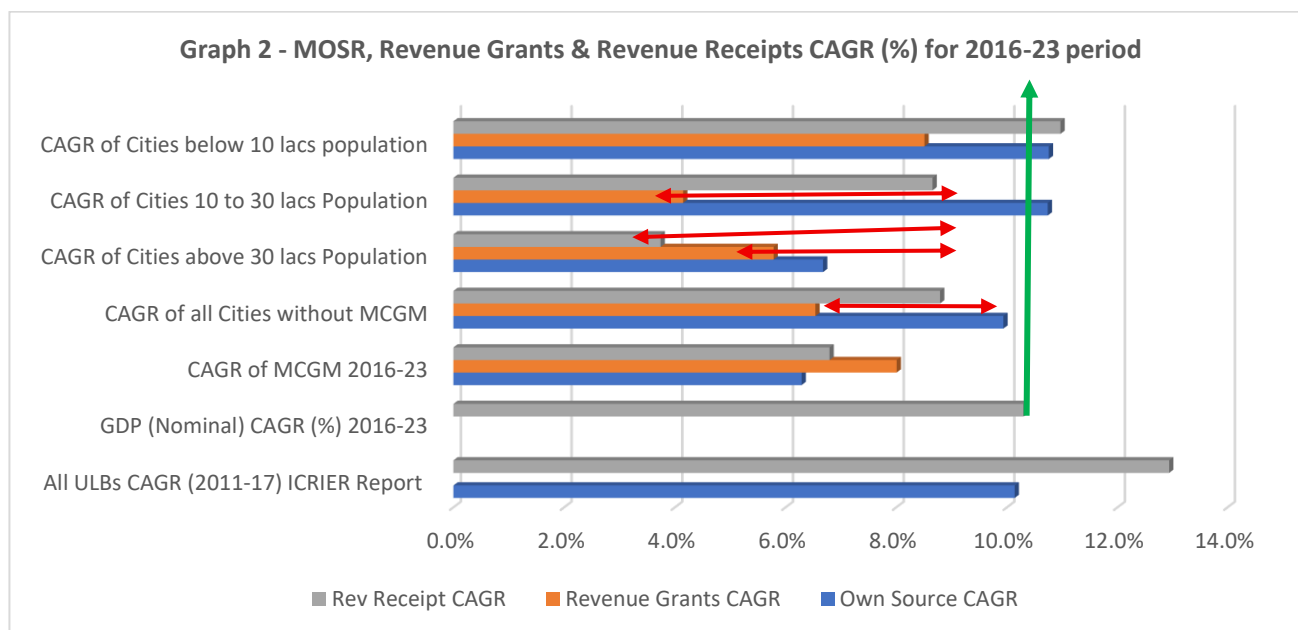
Though this Praja report data for 43 Cities is co-terminus with data of other research reports and there is consistency in growth rate, it can be observed that Mumbai and Cities above 30 lakhs population have registered lower growth.

¹ As per MOSR figures reported by the XVI FC report.

² As per MOSR figures reported by the XV and XVI FC reports.

Growth of Revenue Grants, Revenue Receipts, Capital Receipts inconsistent with GDP Growth

Aggregate Municipal Own Source Revenue of 42 cities has increased in tandem with GDP growth but revenue grants which constitute 30% to 35% share in total revenue have increased at much lower growth rate of 6.5% only. If deflator of 5.1 average inflation rate for the 2016-2023 is used then in real terms revenue receipts of these City Governments increased at CAGR of 1.4% only as a result total revenue receipt of the City Governments have increased at a lower rate (than MOSR) of 8.8% CAGR. (See Graph – 2 Table 1).



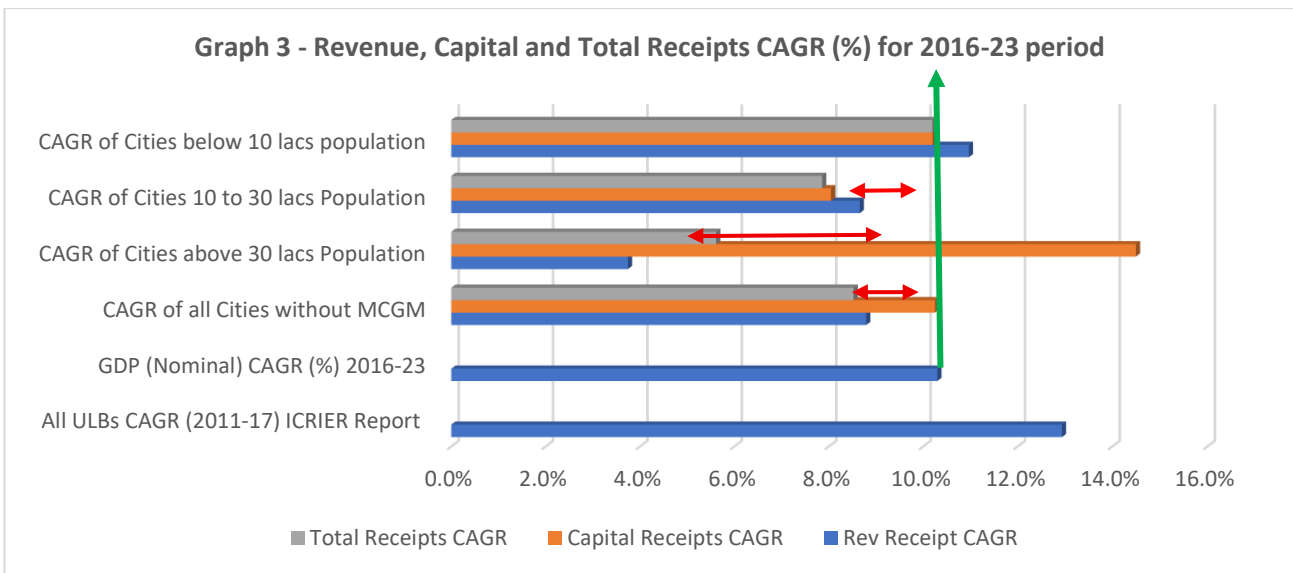
Note: Green Vertical line denotes the GDP(Nominal) CAGR (%) 2016-23 i.e., 10.3%.

Table 1 – CAGR (%) of Various Sources of City Governments for 2016-2023 period.

Particulars / Nominal CAGR (%)	All City Governments Average for 2011-17 ICRIER Report	GDP Nominal CAGR (%) 2016-23	Mumbai 2016-23	Average of all Cities without Mumbai 2016-23	Average of Cities above 30 lakhs Population 2016-23	Average of Cities with 10 to 30 lakhs Population 2016-23	Average of Cities below 10 lakhs population 2016-23
Property Tax CAGR	13.1%	10.3%	4.2%	9.2%	6.9%	10.9%	9.1%
Other Taxes CAGR	4.5%	10.3%	6.2%	1.9%	-2.8%	-3.1%	7.4%
Tax Revenue CAGR	8.9%	10.3%	5.7%	8.1%	6.4%	8.9%	8.3%
Non-tax Reve CAGR	12.1%	10.3%	6.5%	11.6%	6.0%	14.3%	12.1%
Own Source CAGR	10.1%	10.3%	6.3%	9.9%	6.7%	10.7%	10.8%
Revenue Grants CAGR		10.3%	8.0%	6.5%	5.8%	4.1%	8.5%
Rev Receipt CAGR	12.9%	10.3%	6.8%	8.8%	3.7%	8.7%	11.0%
Capital Receipts CAGR		10.3%	-23.7%	9.4%	14.5%	8.0%	10.2%
Total Receipts CAGR		10.3%	4.9%	8.5%	5.6%	7.9%	10.2%
GOI grants CAGR	20.8%	10.3%	21.5%	6.1%	6.3%	-1.5%	11.1%
State Grants CAGR	14.4%	10.3%	8.1%	9.2%	11.4%	4.1%	11.6%
Rev Expend CAGR	11.4%	10.3%	8.7%	10.7%	5.8%	8.6%	14.1%
CAPEX CAGR	10.3%	10.3%	24.9%	8.0%	10.5%	8.5%	6.6%

Note: CAPEX is Capital Expenditure.

The capital receipts (which includes capital grants, own source capital receipts and borrowings together) CAGR for all City Governments together has been equal to GDP growth 10.3% but as its share in the total receipts is relatively small, the CAGR of total receipts for all City Governments got reduced fractionally to 8.5% compare to Revenue Receipts CAGR of 8.8%. Thus, it can be noted that except MOSR and capital receipts all other growth rates are in general lower than GDP growth rate (See Graph 3, Table 1).



Note: Green Vertical line indicate GDP (Nominal) CAGR (%) 2016-23 i.e., 10.3, Red Horizontal line denotes the gaps between values.

Among the various groups of City Governments classified based on population, City Governments with less than 10 lakhs population have MOSR equal to GDP growth and these City Governments also received revenue and capital grants at adequate CAGR as a result at total receipt level also their growth is in tandem with GDP growth rate.

City Governments having 10 to 30 lakhs population have their MOSR growing at slightly higher rate 10.7% than GDP growth but received revenue grants at CAGR of 4.1% even less than average inflation rate of 5.1% as a result their revenue receipts CAGR came down to 8.7% and as their capital receipts increased at 8.0% CAGR their total receipts CAGR has come down further to 7.9%.

City Governments having population above 30 lakhs have performed weakly in terms of MOSR CAGR at 6.7%, they received revenue grants growing at CAGR of 5.8% as a result their revenue receipts increased at sub-inflation (at a negative growth rate in real terms) CAGR of 3.7% but their capital receipts have registered high CAGR of 10.5% still their total receipts have registered CAGR of 5.7% which is just above average inflation rate and much lower than GDP growth.

Weakened financial / resource structure in 43 Cities

Though MOSR of the City Governments other than the City Governments above 30 lacs population is growing in tandem with the growth of GDP of country, 43 cities studied indicate weakened resource structure compare to the resource structure reported by earlier studies³.

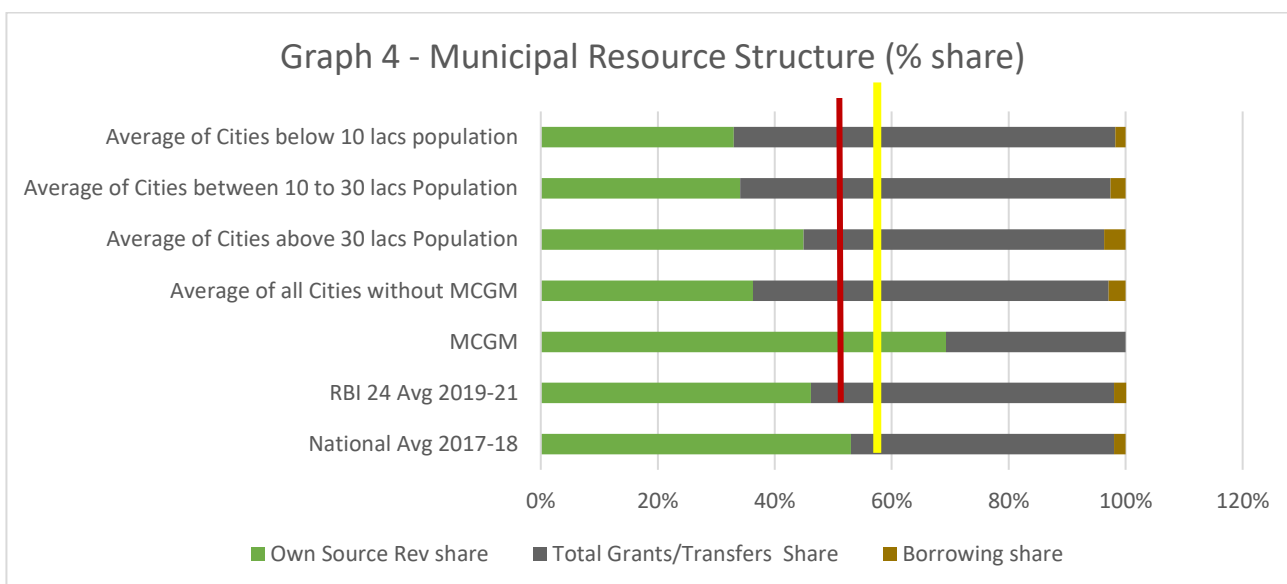
It can be observed from the Table – 2 and Graph-4 that share of MOSR for all the City Governments except Mumbai is 36% which is much less than the 53% share of MOSR in 2017-2018 (ICRIER Report 2019) for all City Governments or 46.2% share of MOSR as per RBI 2024 study of 232 municipal corporations for the period 2019-2021. 42 cities’ MOSR share of 36% of total receipts is also much less than 51% share of MOSR for all City Governments as reported in the XVI Finance Commission Report (Para 10.62 Vol. I). Within this overall picture Mumbai is exception. It is the City Governments with more than 30 lakhs population have MOSR share at 45% which is close to RBI 2024 Report on Status of Municipal Finances data otherwise all other class of City Governments have much lower level of MOSR. In other words, in case of all City Governments including Mumbai dependency on grants from central and state government has increased substantially after GST implementation in 2017 and more so in recent years.

³ Based on the data provided by ICRIER Report (2019) for XV FC – State of Municipal Finances in India and RBI Report (2024) – Report on Municipal Finances

Table 2 - Average % Share of Revenue Sources in Total Receipts for 2016-2023 period

Particulars (% share of each source of revenue in total receipts of City Governments)	All City Governments Average ICRIER Report 2017-18	RBI 2024 Average of 232 MCs 2019-21	Mumbai 2016-23	Average of all Cities without Mumbai 2016-23	Average of Cities above 30 lakhs Population 2016-23	Average of Cities between 10 to 30 lakhs Population 2016-23	Average of Cities below 10 lakhs population 2016-23
Property Tax Share	15%	12.50%	5%	15%	23%	14%	12%
Other Taxes' Share	10%	9.00%	13%	4%	5%	4%	4%
Own Tax Rev Share	25%	21.5%	18%	19%	28%	18%	15%
Non tax Rev Share	28%	24.7%	52%	17%	17%	16%	17%
Own Source Rev share	53%	46.2%	69%	36%	45%	34%	33%
State Transfers share	33%	45.2%	31%	45%	43%	47%	43%
Central Transfers share	12%	6.0%	0%	16%	8%	17%	22%
Total Grants/Transfers Share	45%	51.8%	31%	61%	51%	63%	65%
Borrowing share	2%	2.1%	0%	3%	4%	3%	2%
Total	100%	100.0%	100%	100%	100%	100%	100%

Graph 4 - Municipal Resource Structure (% share)



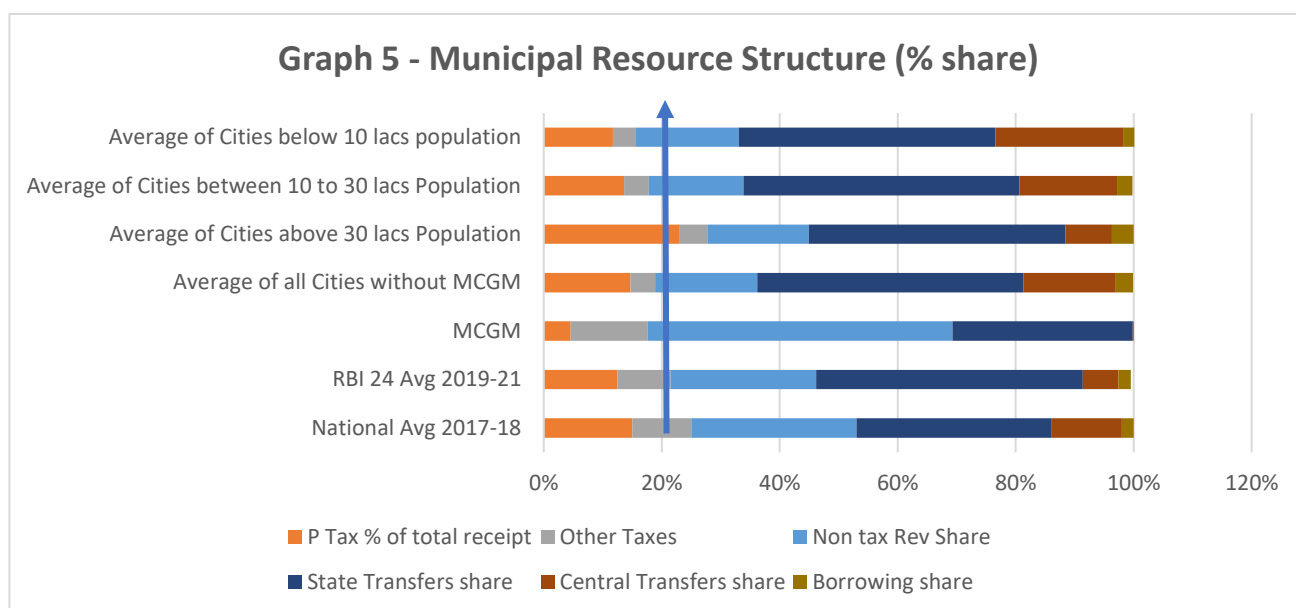
Note: Red line indicate RBI 24 Avg 2019-21, Yellow line indicate the National Avg 2017-18.

Lower Share of Other Tax Revenue and Non-tax Revenue

Graph-(5) provides composition of Municipal Revenue Resources for the 43 cities studied which clearly indicates that share of tax and non-tax revenue has been lower in line with reduction noted in total MOSR in earlier graph. Though share of tax revenue is lower level (19% of total receipts) compared to its share @ 25% in earlier period, the share of property tax in total receipts in case of 43 cities is equivalent @15% of total receipts noted under earlier studies. Thus, property tax has retained its share in total receipt probably because of revenue growth condition imposed by XV Finance Commission for property tax, but it is not the case with the share of other tax revenue in total receipts. The share of other tax receipts in total receipt in these 43 cities is just 4% which is substantially lower compare to 9% to 10% share of other tax receipts in earlier period. This may be result of various local taxes getting subsumed in GST.

The share of non-tax revenue which comprises various user charges and land based fiscal tool revenue is also lower @ 17% of total receipts compare to earlier share of 24% to 28% in case of 43 cities studied.

The share of State and Central transfer is much higher for all categories of City Governments and it is much more for smaller City Governments. The share of borrowings in total receipts though miniscule is slightly higher (3% compare to earlier period 2% share) probably due to incentive provided for issuing general as well as green municipal bonds to the City Governments and many of these 43 City Governments accessing it.



Note: The vertical blue line denotes the National Avg 2017-18 value.

Thin Revenue Surplus and Low Level of Capital Utilisation

Individual City Governments have different levels of revenue surplus and 10 cities out of 43 have revenue deficits) as a result revenue surplus barring Mumbai is less than 10% which clearly indicates that Cities studies have a thin revenue surplus to fund their capital expenditure. (See Table 3)

This fact is corroborated by the fact that Capital expenditure constituted 37 to 40% share of total expenditure while capital receipts (capital grants 30 to 32% and borrowings 2% to 3 % constituted 32% to 35% of the total receipts, which clearly indicates that City Governments are financing only small portion of their Capital Expenditure (CAPEX) as they do not have adequate revenue surplus.

Not only City Governments studied have small revenue surplus and therefore they are not able to finance their CAPEX and are dependent on capital grants, data indicates a more serious issue of low capital utilisation. Barring Cities above 30 lakhs populations which have good capital utilisation ratio of 67%, other two categories of cities have average capital utilisation ratio of just 29% that is these cities have Rs. 100 to spend for CAPEX but end up spending only Rs. 29 on CAPEX.

Table 3 - Average Operating, Fiscal and Capital Utilisation Ratios of the Cities for 2016-2023 period

Particulars	Mumbai 2016-23	Average of all Cities without Mumbai 2016-23	Average of Cities above 30 lacs Population 2016-23	Average of Cities between 10 to 30 lacs Population 2016-23	Average of Cities below 10 lacs population 2016-23
Operating Ratio Rev Expenditure/Rev Receipts	0.86	0.91	0.91	0.92	0.91
Fiscal Ratio Total Expenditure/Total Receipts	1.09	0.96	0.97	1.00	0.94
Cap Utilisation Ratio = CAPEX / (Op. Balance + Revenue Surplus + Capital Receipts)	-	35.2%	66.8%	29.7%	28.9%

Average or lower performance in Per Capita Terms

The picture emerging from study if of 43 cities is of an average or in many cases lower financial performance in per capita terms. It can be observed from the table-4 that in terms of per capita property tax revenue, other tax revenue cities with less than 30 lakhs population have done below average performance. Only cities above 30 lakhs population have per capita property tax revenue in line with average of 232 City Governments.

Table 4 – Comparing performance in terms of Per Capita (INR) for the year 2022-23

Sr. N.	Particulars Per Capita (in Rs.)	All City Governments Average 2017-18 extrapolated to 2022-23 by inflation rate	RBI 2024 study of 232 MC Average 2022-23	Mumbai 2022-23	Average of all Cities without Mumbai 2022-23	Average of Cities above 30 lakhs Population 2022-23	Average of Cities between 10 to 30 lakhs Population 2022-23	Average of Cities below 10 lakhs population 2022-23
	1	2	3	4	5	6	7	8
1	Population (lakh)							
2	PC Property Tax	1085	2360	1185	1190	2333	850	945
3	PC Other Tax	737	1037	3478	258	516	378	105
4	PC Tax Revenue (2+3)	1822	3397	4663	1448	2849	1228	1050
5	PC Non-Tax Rev	1312	1324	13950	1377	1610	1257	1367
6	PC OSR (4+5)	3134	4721	18613	2825	4460	2484	2417
7	PC Reve Grants			8,694	2,005	1,870	1,938	2,103
8	PC Rev Receipts (6+7)			27,307	4,827	6,325	4,535	4,439
9	PC Capital OSR			272	342	809	182	267
10	PC Capital Grant			17	2,238	2,608	1,693	2,457
11	PC Borrowing			0	126	388	146	11
12	PC Cap Receipts (9+10+11)			338	2,706	3,805	2,021	2,735
13	PC Total Receipt (12+13)	7290	9115	27,646	7,533	10,130	6,556	7,174
14	PC Rev Exp	3326	3626	24,378	4,137	5,598	3,611	3,920
15	PC Cap Exp	2308	3523	10,059	3,371	4,054	2,433	3,730
16	PC Total Exp (14+15)	5628	7149	34,438	7,508	9,652	6,044	7,650
17	PC Rev Surplus (8-14)			2929	690	727	924	519
18	PC Cap Surplus (12-15)			-9722	-665	-249	-412	-996
19	PC Total Surplus (13-16)	1662	1966	-6792	25	478	512	-476
20	PC Total Grants (7+10)	4156	4393	8,760	4,243	4,478	3,631	4,560
	Below Average Performance		Equal to Average Performance			Above Average Performance		

Note: In table 4, all values from 5th to 8th column are compared with the value of column 3rd which is the RBI 2024 study of 232 Municipal Corporation (MC) Average 2022-23.

In terms of non-tax revenue cities below 30 lakhs population have per capita non-tax revenue in line with 232 City Governments average while cities with more than 30 lakhs population have above average performance.

In term of own source revenue at all cities level performance is below average within those cities with more than 30 lakhs populations only have performance equal to average. In terms of total receipts cities above 30 lakhs population have above average performance as they have better per capita revenue in terms of own source capital receipts, loans and borrowings and capital grants as a result per capital expenditure for cities with more than 30 lakhs population have above average performance.

One strange fact which is emerging from this per capita analysis is that performance of Cities having population between 10 lakhs to 30 lakhs is lower in every aspect than average for all the cities as per RBI 2024 study and average of 42 cities studied here. More importantly performance of cities with 10 lakhs to 30 lakhs population is even lower than the cities having population less than 10 lakhs.

Summing Up

Analysis of finances of 43 City Governments cities indicate one positive trend that at aggregate level MOSR of these cities has kept pace with economic growth rate (Nominal GDP) of the country but dependence of these cities is much more (60%) on governments grants. Share of property tax is comparable to national averages but other taxes and non-tax resources share is much lower than national averages.

Operational and fiscal ratios show that at aggregate level these cities have thin surplus in percentage terms and their CAPEX is largely dependent on government capital grants. Per capita analysis also indicates average or below average performance.

Among different classes of City Governments, cities with less than population seems to be getting revenue and capital grants adequately in tune with economic growth rate but City Governments having 10 to 30 lakhs population and City Governments with more than population are not performing much below in terms of MOSR and though they are also 55 % to 65% dependent on grants seems to get revenue grants at much lower rate almost close to average inflation or even lower as a result their revenue receipts growth is much below compare to GDP growth rate.

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⁴ The views expressed in sub-section 1.4 are solely of the author.

1.5 ROLE OF FINANCE COMMISSION IN CATALYSING URBAN GROWTH

Like other federations, municipalities in India have been mandated to render civic services and remain the center for the activities related to economic growth and social justice in urban territories. They are empowered to collect certain taxes and non-taxes. But, the revenue collected by them falls far short of their total public expenditure. Hence, they rely upon the fiscal transfers from the Union and state government. Prior to 1993, they received grants from upper level of governments in an ad hoc fashion.

The Joint Parliamentary Committee report which led to the 74th Constitutional Amendment Act (CAA), 1993 emphasised this point and argued that legal arrangements must be devised to expand the scope of assured fiscal transfers from the Centre to States, and from States to Municipalities. The report added that while the Centre- State fiscal relations are guided by the constitutional provisions, mechanism was needed to assess the fiscal resource gap faced by municipalities to ensure a rational and stable devolution of resources to municipalities.

The Bill was passed in the Parliament in 1992 and became the Act on 3 June 1993 after the ratification in State Assemblies. With the passage of the 74th CAA the Municipalities got recognition in the book of statute as institutions of self- governments. Consequently, IXA has been inserted to the Constitution for Municipalities and the State Legislature has been made responsible to identify roles of Municipalities in matters listed in the Twelfth Schedule, which was added through the CAA.

The Legislature of a State is also expected to authorise the Municipalities to levy, collect and appropriate certain taxes, duties, tolls and fees, etc., and also assign to them the revenues of certain state level taxes subject to such conditions as are imposed by the state government. Further, grants-in-aid may also be provided to the Municipalities. Resulting from the Constitutional Amendment Act (CAA), the number of Municipalities (municipal corporations, municipal councils and *nagar panchayats*) stands at about five thousands in all twenty eight States and eight Union Territories.

New fiscal arrangement necessitates every State under articles 243 Y to constitute, at regular interval of five years, a finance commission (SFC), and assign it the task of reviewing the financial position of Municipalities and making recommendations on the sharing and assignment of various taxes, duties, tolls, fees etc. and grants-in-aid to be given to the local governments from the Consolidated Fund of a State.

As mentioned earlier, municipalities are dependent on the higher level of governments to finance even their recurring expenditure. Towards this end, devolution of resources from the Union to States and States to Municipalities was considered a necessary requirement and clause "*measures needed to augment the Consolidated Fund of a State to supplement the resources of the Municipalities*" was inserted in article 280 (3) of the Constitution by the 74th CAA.

The fact that the article 280 was amended to add clause (3)(c) explains that just as the State government has the responsibility under article 243 (Y) to devolve resources to Municipalities, the Union government also has a corresponding role and responsibility. The clause was inserted to enable and provide a legal basis for the pass-through of central funds to the local governments, with which the Union has no direct relationship. This has positioned the Union Finance Commission (UFC) as a key catalyst for urban growth by strengthening municipal finances, and incentivising reforms in urban governance and infrastructure.

Since 1993 seven UFCs have recommended grants for local governments – both Panchayats and Municipalities. At the beginning, the share of Panchayats in the total local government grants was substantially high, which consistently declined over the years, only to assign increasing importance to municipalities reflecting India's growing urbanisation and the increasing demands on urban infrastructure and governance. Beginning at just 19% under the 10th UFC, the urban share remained relatively modest through the 11th and 12th UFC (20% each), before gradually increasing to 26% in the 13th UFC and 30% in the 14th UFC. Under the 15th UFC, the share rose to 36%, culminating in a significant jump to 45% under the 16th UFC. Correspondingly, the rural share has declined from 81% to 55% over the same period.

In absolute terms, the 10th UFC, chaired by Shri K. C. Pant, recommended a grant of Rs. 1,000 crores for municipalities. The 11th UFC, under Prof. A. M. Khusro, proposed Rs 2,000 crore over five years beginning in 2000-01, while the 12th UFC headed by Prof. C. Rangarajan, increased this allocation to Rs 5,000 crore for the next five years. The 13th UFC, led by Dr. Vijay Kelkar, marked a departure from the earlier practice of *ad hoc* lump-sum grants and calculated municipal allocations as a share, i.e., 0.78% of the Union's divisible tax pool.

The 14th Commission, led by Dr. Y. V. Reddy, reverted to the earlier approach, recommending an *ad hoc* grant of Rs 87,149 crore. The 15th UFC, under Shri N. K. Singh, suggested a marginal increase over the previous allocation, proposing Rs 1,21,055 crore for municipalities during 2021-26. In similar vein, the 16th UFC under the leadership of Prof Arvind Panagariya, allocated Rs.3,56,257 crore for the period 2026-31.

The award period of 15th UFC ended on the 31st March 2026. It emphasised that India's economic growth cannot be sustained without actively facilitating urbanisation, recognising cities as critical engines of growth, investment and poverty reduction. Accordingly, the municipal grants recommended by them were categorised as: basic grants for smaller cities (<1 million population) focused on service delivery, and 100% performance-linked grants for million-plus cities through a Challenge Fund. Key conditions included publishing audited accounts, fixing minimum property tax floor rates, improving collection efficiency and the constitution of State Finance Commission (SFC) for availing grants for the year 2024-25 and 2025-26. Tied components prioritised water supply, solid waste management, and sanitation, complementing schemes like Atal Mission for Rejuvenation and Urban Transformation (AMRUT), *Swachh Bharat* Mission, and Smart Cities. Performance grants incentivised Service Level Benchmarks (SLBs), own revenue enhancement, and air quality improvements in larger cities.

Building on this, the 16th UFC underscored the need for timely, rule-based identification of emerging urban areas and the formulation of clear transition policies by states. It highlighted that proper planning, adequate financing and stronger administrative capacity are essential to improve productivity and livability in cities. In this context, the 16th UFC allocated a targeted support to growth centers through components such as the Urbanisation Premium of Rs.10,000 crore and the Special Infrastructure Component of Rs.56,100 crore. The Urbanisation Premium supports planned rural-urban transitions by helping states in building administrative structures and delivering basic services in expanding urban areas, while the Special Infrastructure Component is aimed at boosting wastewater management systems in 22 cities with populations between 1-4 million.

Further, the Commission has enhanced the flexibility in utilisation of grants by providing them as untied funds and thereby allowing cities to address locally identified priorities for urban growth. However, untied grants should not be used for salaries or establishment expenses, with a cap of 20% on road-related spending. The remaining funds are tied to essential services such as sanitation, solid waste management, water, and wastewater management.

In addition, the Commission has taken steps to strengthen fiscal capacity and accountability. It emphasises expanding the overall pool of funds for Municipalities by factoring in their own source revenue (OSR) performance, linking performance grants to revenue growth, and ensuring that states transfer at least 20% of the UFC's basic grant equivalent to Municipalities. At the same time, it promotes better governance through continued reforms such as mandatory audits, regular elections, and the formation of SFC and tabling of Action Taken Report (ATR) within six months of submission of SFC report, etc., thereby improving transparency, accountability, and the overall functioning of Municipalities.

The growing emphasis of UFC on increased transfers to municipalities reflects a clear recognition of cities as engines of economic growth. By strengthening financial support, improving governance frameworks and enabling better planning, these measures are likely to enhance urban infrastructure, service delivery and institutional capacity. This, in turn, will help cities become more productive, liveable and resilient, thereby contributing significantly to India's sustainable and inclusive development.

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⁵The views expressed in sub-section 1.5 are solely of the author.

1.6 DEVOLUTION OF FUNCTIONS AND URBAN FINANCE

The Twelfth Schedule of the Constitution of India, inserted by the 74th Amendment to the constitution lists eighteen functions that may be transferred to urban local bodies. In most states, few of these functions have actually been devolved to them, since states are not mandated to do so. From that follows the relative financial inconsequence of City Governments. Without functions, why do they need finances? But, as **Table 5**, which is based on the data in this report, shows, the numbers are not entirely trivial, especially, given the scale of aggregate receipts of the City Governments in the last row.

	Less than 10 lakhs	10 to 30 lakhs	More than 30 lakhs	Mumbai
O&M Exp. to Total Expenditure	16.60%	25.10%	16.90%	9.62%
O&M Exp. to Revenue Expenditure	26.80%	41.40%	27.30%	12.40%
Administrative Exp. to Total Expenditure	4.00%	4.20%	6.00%	2.20%
Administrative Exp. to Rev. Expenditure	7.60%	7.00%	7.60%	2.90%
Capital Exp. to Total Expenditure	34%	41%	33%	23%
Capital Expenditure per capita (₹)	2,083	2,481	2,908	6,825
Revenue Expenditure per capita (₹)	3,124	3,055	5,200	21,477
Total Own Source Revenue per capita (₹)	1,902	1,863	3,890	17,432
of which, Non-Tax Revenue per capita (₹)	1,054	933	1,440	13,088
Property Tax per capita (₹)	756	653	2,001	1,106
Other Tax per capita (₹)	91	292	448	3,238
Own Source Revenue to Total Receipts	32.30%	32.30%	42.70%	67.70%
Total Receipts including Grants (₹ crore)	258.9*	1,096.10	6,202	34,794.70

Source: Various, as indicated in this report * without Panaji, whose total receipts is ₹11,760 crore

Note: - Kohima, Itanagar, Imphal, Gurugram, Srinagar and Aizawl were not considered due to data unavailability.

Mumbai is, of course, an outlier, as this report makes clear, and there should be more discussion and understanding about how it has managed to remain so. But, even other cities spend substantial sums and also, importantly, also raise a substantial portion of their current revenue expenditure from their own revenues, largely property taxes, but also non-tax revenues like building permission fees, as, for example in Gandhinagar. In a city of 20 lakhs, for example, own source revenue of ₹2,000 per capita would be about (say) ₹9,000 per household per year, i.e., about ₹25 per day. Can residents pay more?

Nor is there much expenditure on administration, indeed, it is possibly that it is less than what can be considered and optimal level and possibly a reason for the lack of local capacity, but then, why build capacity, without functions? Also, around 40% of their total spending is on investing for the future. So, it is difficult to characterise City Governments as profligate. So, a report like this should kick-start a discussion about whether some City Governments, at least, if not City Governments as a class, are ready for more capacity and more responsibility – a greater devolution of functions, as envisaged nearly 35 years ago. Oddly, the Smart City Mission (SCM), which is often thought of as detracting from devolution, may provide some support in this direction (See Box 1) and possibly, some ideas for institutional innovation.

In this context, it is important to recognised that the process of decentralisation is not going to be abrupt and can take many forms. While, in India, one does not see much *deconcentration*, i.e., transfer, within the central bureaucracy, of authority, responsibility and resources from Delhi to field administrations, there are increasing examples of *delegation*, i.e., transfer to semiautonomous or quasi-public corporations, e.g., Unique Identification Authority of India (UIDAI) or Health Societies, like in the National Health Mission. However, given the federal structure, while there is *devolution*, i.e., transfer from the central government to sub-national governments, there is limited on-ward *devolution* to City Governments. Furthermore, there are also various elements of this transfer, viz. political, administrative and fiscal, and transferring one element without the other two can be both incomplete and ineffective. However, central sector schemes, like Atal Mission for

Rejuvenation of Urban Transformation (AMRUT) and Smart City Mission (SCM), can be seen as a via-media administrative delegation based on how the guidelines are structured.⁶

Box 1: Smart City Special Purpose Vehicle (SPVs) and Devolution

Apart from the fund flows documented in the City Government’s accounts, in many cities in this report, there is off-budget income and expenditure, courtesy the SCM. Among the thirty-eight City Governments in Table 5, only five, Asansol, Cuttack, Gurugram, Hyderabad, and Mumbai, are not part of the SCM. Another three City Governments are also not smart cities, but have smart cities adjacent to them, viz. Vijayawada (Amaravati), Kolkata (New Town), and Delhi (NDMC). So, it is important to discuss the effect of SCM, especially the mandatory establishment of the Special Purpose Vehicle (SPV) on devolution.

The SPV incorporated as a company, with equal shareholding from the state and the City Government’s, is a unique intervention in the Indian urban context.⁷ Under the SCM, funds from the Union government and matching funds from the state government are transferred to the SPV of each smart city, and the SPV is responsible for implementation and awards the contracts for the various projects. Where is the SPV on the de-concentration – delegation –devolution scale?

A key change is that since the state is also a stakeholder, the sectoral diversity of projects implemented by the SPV goes beyond those specified in the Twelfth Schedule. Thus, in cities, where there is a culture strong local politics, where the city has had a history of taking key decisions, the SPV could, in principle, expand the involvement of local politicians in sectors they previously did not engage in. In other cities with weaker local political culture, the state and its agencies, would have more say, but they would have done that anyway. So, taken as a whole, did the SPVs enhance devolution in a limited number of cities? Can their experience be used to argue for a more enhanced devolution to other cities? It is a question to be asked.

Table 6 provides a starting point framework and examples for thinking through various elements of devolution and the level at which such elements need to be discussed, e.g., adequate support for state finance commissions, whose role is often mentioned as critical for the success of devolution.

Table 6: A Framework for Devolution			
	Political	Administrative	Fiscal
Inter-governmental	Political Architecture, i.e., extent of devolution of functions to City Governments	Inter-governmental systems, e.g., guidelines for central schemes	Fiscal Systems, e.g. State Finance Commissions
Local Government	Local decision making, e.g., standing committees in City Governments	Local administrative capacity, e.g., project design capacity	Local Financial management, e.g., non-tax revenues
Civil Society	Public participation, e.g., School Management Committees	Involvement in service delivery, e.g., RWA’s <i>Bhagidari</i> in Delhi	Own source revenues, especially issuing municipal bonds
Adapted from Boex, Jamie, Tim Williamson and Serdar Yilmaz (2021) An Introduction to Decentralization, Multi-Level Governance and Intergovernmental Relations: A Toolkit for Intergovernmental Architecture Analysis, mimeo World Bank			

At the end of the day, it is difficult to move away from existing practices, without acknowledging the political economy considerations that are imbued in such decisions. Large investment decisions and the associated

⁶ In the National Health Mission, there is the creation of broad Flexible Pool Funds, and some authority to move funds between sub-activities within that pool is transferred from the Union Ministry of Health to the State and District Health Societies, which are often headed by bureaucrats that are part of the administrative chain, not independent local elected leaders.

⁷ The only other instance that is close to this is the STEM Water Distribution & Infrastructure Co. Pvt. Ltd., in Maharashtra, which is a company jointly owned by the Thane Zilla Parishad (a rural Panchayati Raj institution) and three ULBs, viz. Thane, Bhiwandi Nizampur and Mira Bhayander. See <https://stemwater.org/index.html>.

award of contracts create a mutually beneficial nexus between decision makers and implementers, which then acts as a hurdle to any attempts to change the decision-making structures, which devolution would necessarily involve. From this viewpoint, it is perhaps better to try and locate high-impact, low-investment activities for initial expansion of devolution. This could build both the political constituency and the confidence among both City Governments politicians and state level champions of devolution to form an alliance to tackle the hurdles referred to above. One hopes this will happen soon.

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⁸ The views expressed in sub-section 1.6 are solely of the author.

1.7 NEW PERSPECTIVES IN PROPERTY TAX

Property tax is central to city finances, as the key source of own revenues. It remains an under-tapped source of revenue for India's cities. Total property tax across India as a percentage of India's GDP has remained stagnant at 0.15 per cent of GDP for many decades (Ahluwalia et al. 2019a), whereas it makes up 0.3 per cent of GDP in low-income countries, 0.6 per cent of GDP in middle-income countries and 1.1 per cent of GDP in high-income countries (World Bank 2022). Even in India's million-plus cities which are its economic powerhouses, property tax performance remains tepid at best, when one assesses its performance appropriately. For many million-plus cities' Municipal Corporations property tax collections declined in real per capita terms in the recent past reflecting an erosion in the tax's capacity to fund essential services. Similarly, it also failed to keep pace with state-level economic growth in many of these cities (Roy 2026).

Property tax continues to be the primary source of own-revenue for India's urban local governments (Ahluwalia et al., 2019a; Roy, 2026). Its significance has increased further following the subsumption of other local taxes such as octroi, local body tax, advertisement tax, and entertainment tax into GST.

This is not unique to India. Property tax is the principal local tax across cities globally. It is well-suited to the local level as a benefit tax. It is linked to property values, which in turn reflect the public services provided by local governments. Its administration also relies on granular, place-specific knowledge. Moreover, it is a highly visible tax, unlike income tax (deducted at source for the salaried) or GST (embedded in prices), making taxpayers more aware of its assessment. However, because it is not automatically collected, compliance can be uneven, particularly among reluctant taxpayers.

In India, property tax administration is institutionally complex. State governments largely determine the design of the property tax system, leaving limited discretion to urban local governments, while the responsibility for implementation rests with the latter. The system itself comprises the legal and regulatory framework: defining taxable properties, specifying valuation methods and parameters, setting tax rates, and prescribing penalties for non-compliance. Administration operates across three core functions: (i) enumeration of properties, which establishes the coverage and completeness of the property register; (ii) valuation and assessment, which determine the tax liability; and (iii) billing and collection, which translate assessed demand into realised revenue. Variations in both system design and administrative capacity across these stages—enumeration, valuation and assessment, and collection—lead to significant inter-city differences in property tax outcomes.

Being the single most important source of own revenue, property tax is a well-researched topic over many years. Interestingly, the challenges identified by the older and recent studies are similar: subdued valuation with infrequently revised base rates, low tax rates, infrequent up-dation of the property register, significant exemptions, and poor collection efficiency. Thus, suggesting a stasis in the system and administration of the tax. Concomitantly, attempted solutions have been largely process related - technology led mapping using remote-sensing data and its capture onto GIS databases, change to area-based or capital value-based formula driven method of valuation instead of the ad-hoc rental valuation of a property at the discretion of a tax assessor, and use of technology in collection.

However, recent research indicates that the processes related to the system and administration of the tax is undermined by fundamental structural issues. Persistent structural issues related to municipal human resources, absence of an elected city government due the delayed municipal elections and poor accounting practices, play a critical role in property tax performance (Roy 2026). For example, even though GIS surveys have the potential of significantly improving property coverage, unless well supported by consistent physical inspections by municipal assessors there will be gaps in the coverage of properties and in their details. Outsourcing can work but only as a stop gap measure. Similarly, unless there is an elected municipal council in place, chances are that the base rates used for property valuation won't be revised, adversely affecting tax

buoyancy. Most importantly, poorly and inconsistently maintained municipal budgets and accounts limit the availability of data on property tax demand, collection and arrears, in the public domain. Lack of transparency is fundamentally detrimental for accountability in tax administration.

Thus, it is high time that policies and measures for fiscally resilient and empowered City Governments, look beyond the immediate process-based solutions that may enhance property tax performance, but at best only marginally. A strong and spatially comprehensive evidence base which lays bare the myriad structural factors that impact the property tax system and administration, is a necessary input for designing novel and appropriate reforms. Without this evidence base, policies and efforts will continue to be partial in their approach and impact in enhancing property tax, and in achieving the goal of *Viksit* Cities.

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⁹ The views expressed in sub-section 1.7 are solely of the author.

1.8 METHODOLOGY

A pan-India study on the Fiscal Empowerment of the City Government was conducted covering 43 cities across 28 states and 2 Union Territories. This study was initiated with the premise that state governments should have empowered city governments financially to uphold the principles of the Constitutional 74th Amendment Act. Our study concluded that 23 out of 43 cities do not have an independent authority to introduce new taxes given in the assigned list of taxes (*Refer to Chapter 4*)

The objectives of this study are to assess the data availability and financial growth of the city government. The study focuses on the various governance indicators like devolution of financial powers and financial transparency. The research aims to study systemic fiscal transfers and accountability of the city governments. Through the study, we try to understand the Property Tax Mechanism and Innovative Financing Methods enabling the financial growth of the city governments.

As part of the initial stage of the project, we filtered and finalised the list of indicators, methodology for the data and other factors after various discussions and suggestions with the experts. The states were finalised based on their ranking under the theme of Fiscal Empowerment of City Governments as determined in Praja's Urban Governance Index (UGI) 2020. Two cities from large states and one city from small states were chosen for the study, which includes a capital city and the second largest city based on population size. This report studies **43 cities across 28 states and 2 Union Territories**.

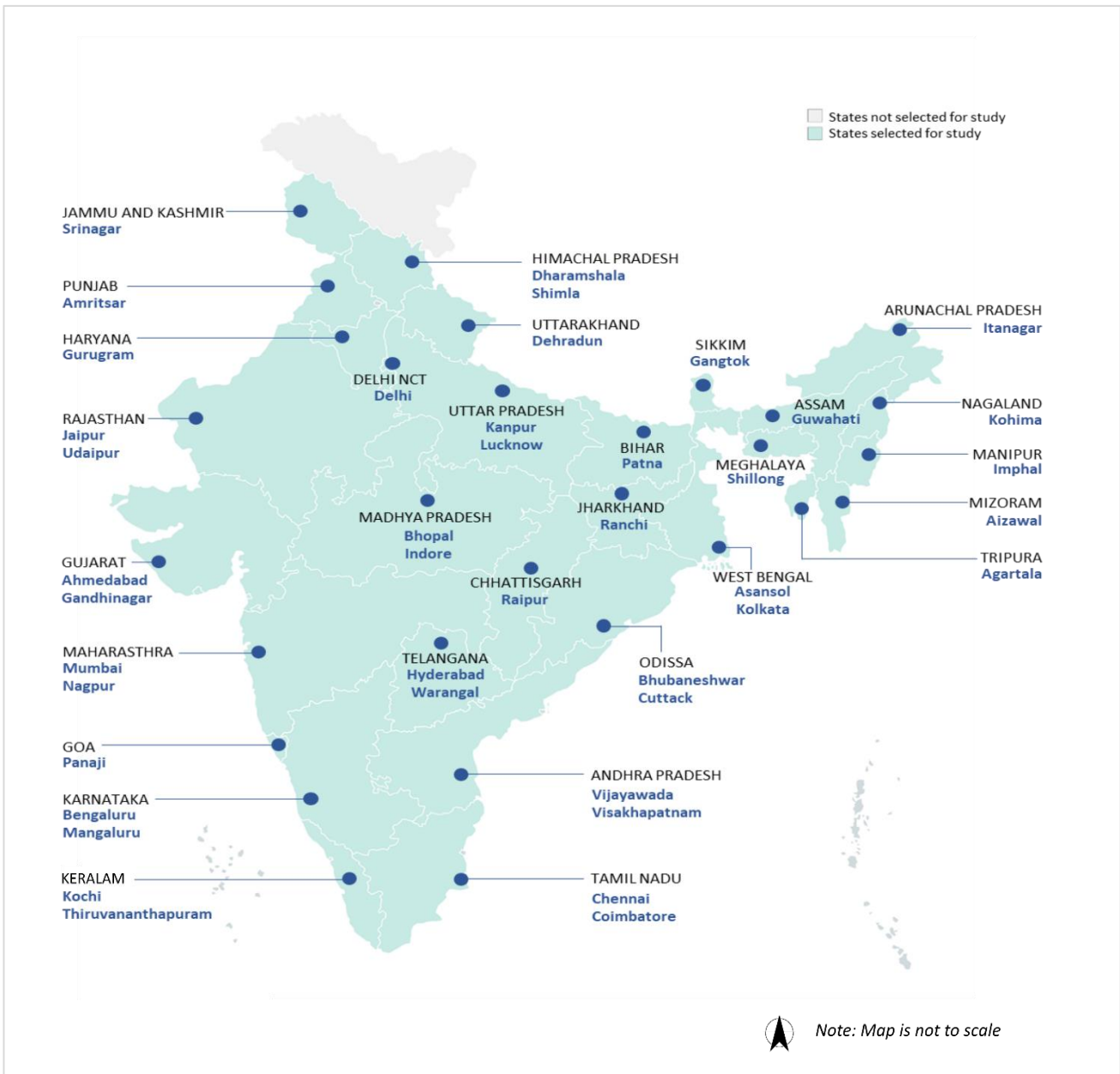


Figure 1: List of Selected Cities

Field visits and Interviews

Data has gained enormous importance in today's world. Thus, it is significant to understand the perspective and the approach behind each fiscal data point. To get hold of authentic, primary data, Praja conducted research study visits in these cities as part of understanding city government officials' perspectives on the topic of municipal finances and collected key insights from the officers for the indicators.

Praja team conducted interviews with administrative officials like Municipal Commissioner, Additional/Joint/Deputy/Assistant Commissioner, Revenue Commissioner/Assistant Revenue Commissioner, Finance Commissioner/Officer, Chief Auditor and Chief Accountant. The team also took the opportunity to meet the Mayor, Deputy Mayor, Finance Committee Chairperson, Councillors, and Urban Development Secretary of those selected cities and states. The research study involved total of 207 interviews held with key stakeholders in all four phases.

Before initiating visits to the selected cities, the team undertook secondary research by studying the Municipal Corporation Act, the Official Municipal Corporation Website, Budget Documents and other reports of the respective cities. Documents such as budget books, audit reports, tax mechanism booklet, property tax book, corporation procedure rules, annual reports, environmental status reports and others were collected during the visit.

Conducting interviews with all the concerned stakeholders was a crucial stage of the research visit. A questionnaire was prepared on the topics of (1) Taxation Powers and Autonomy, (2) Property Taxes, (3) Municipal Bonds, (4) Human Resources and Capacity, (5) Systemic Fiscal Transfer & GST and (6) Financial Transparency and Accountability. The team discussed and collated inputs during the interviews for these parameters.

Budget and Data analysis

A detailed budget study was carried out to analyse the growth of the cities and observe a cross-city analysis. The budget data was first entered in a specific format, after which it was checked and filtered. This study aims to provide a holistic view of the financial health of city governments by calculating financial ratios on Nominal values (Actual Budget values) and Real values (Inflation Adjusted Actual Values). This comparison of data can illustrate the real picture and status of growth in the cities. The financial values were adjusted to inflation using GDP deflator (values taken from the Reserve Bank of INDIA (RBI) to limit anomalies.

Inflation Adjusted Actual Values were then used to calculate Financial Ratios like Annual Growth, Per Capita, Per Capita Growth, Percentage Share to the Total from Budget documents of 2017-18 to 2025-26 and actuals of 2016-17 to 2023-24 for all 43 cities. While calculating the per capita financial values incremental method of population projection was used. A total of **398 budget** documents for Nine financial years (2017-18, 2018-19, 2019-20, 2020-21, 2021-22, 2022-23, 2023-24, 2024-25 and 2025-26) and **16 audit account** documents were analysed for the study for 43 cities. Kanpur's 2025-26 Budget document is only approved by their standing committee and yet to be passed by their house.

For Property Tax revenue, it was decided to segregate the value of water tax and other components (as per the availability of data), to analyse the property tax value. Additionally, the study team held continuous deliberations with subject-matter experts to address the gaps in the data available.

Categorisation of Cities

Additionally, the study has divided the cities into four groups based on the population to provide a comprehensive assessment of the cities ranging in that particular category. It was important to analyse **Mumbai** separately given the population and financial empowerment that it poses. Following are the categories based on which the cities are segregated:

Table 6: Classification of Cities

City	Census 2011
Mumbai	1,24,42,373
Above 30 lakh population	
Cities	Census 2011
Ahmedabad	55,77,940
Bengaluru	84,43,675
Chennai	46,46,732
Delhi	1,10,34,555
Hyderabad	37,18,651
Jaipur	30,46,163
Kolkata	44,96,694
10 to 30 lakh population	
Cities	Census 2011
Amritsar	11,32,383
Bhopal	17,98,218
Coimbatore	10,50,721
Indore	19,64,086
Kanpur	27,65,348
Lucknow	28,17,105
Nagpur	24,05,665
Patna	16,84,222
Raipur	10,10,433
Ranchi	10,73,427
Srinagar	11,80,570
Vijayawada	10,34,358
Vishakhapatnam	17,28,128
Below 10 lakh population	
Cities	Census 2011
Agartala	4,00,004
Aizawl	2,93,416
Asansol	5,63,917
Bhubaneshwar	8,40,834
Cuttack	6,10,189
Dehradun	5,69,578
Dharamshala	22,579
Gandhinagar	2,02,776
Gangtok	1,00,286
Gurugram	8,76,969
Guwahati	9,57,352
Imphal	2,68,243
Itanagar	59,490
Kochi	6,02,046
Kohima	99,039

Mangaluru	4,88,968
Panaji	70,991
Shillong	1,43,229
Shimla	1,69,578
Thiruvananthapuram	7,43,691
Udaipur	4,51,100
Warangal	6,15,998

Note:- We have taken data of Population from Census 2011 for Classification of City and we have used Incremental increase method of Population for calculating Per Capita value.

State Finance Commission

The values for State Finance Commission (SFC) Grants and Central Finance Commission (CFC) Grants obtained from budget document were cross-verified from the respective Central and State Finance Commission reports.

Challenges and Data Gaps

During this study, it was observed that, not all cities publish and upload their budget documents/data on the municipal corporation website or in public domain. Only 15 out of 43 cities published all seven budget documents from 2017-18 to 2025-26 on their respective website viz. Delhi, Ahmedabad, Gandhinagar, Bengaluru, Indore, Mumbai, Shillong, Bhubaneswar, Cuttack, Jaipur, Coimbatore, Chennai, Kanpur, Lucknow and Kolkata. Budget data and documents for remaining 28 cities were collected from the accounts department during the study visit for that particular city. For three cities viz. Itanagar, Kohima and Imphal budget data was not available. To maintain uniformity throughout the research study, the Budget Data available till 31st March 2026 was considered for the study.

Table7: Budget Data Availability on Municipal Corporation Website

States	Cities	Budget Data Availability on website								
		2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
Andhra Pradesh	Vijayawada	Available Online	Available Online	Not Available Online	Not Available Online	Available Online	Not Available Online	Not Available Online	Available Online	Available Online
	Visakhapatnam	Available Online	Not Available Online	Not Available Online	Not Available Online	Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online
Arunachal Pradesh	Itanagar	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online
Assam	Guwahati	Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online
Bihar	Patna	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Not Available Online	Not Available Online	Not Available Online
Chhattisgarh	Raipur	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Not Available Online	Available Online	Available Online
Delhi NCT	Delhi	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
Goa	Panaji	Not Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Not Available Online	Not Available Online	Not Available Online
Gujarat	Ahmedabad	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
	Gandhinagar	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
Haryana	Gurugram	Available Online	Available Online	Available Online	Available Online	Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online
Himachal Pradesh	Dharamshala	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online
	Shimla	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
Jammu and Kashmir	Srinagar	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online
Jharkhand	Ranchi	Available Online	Available Online	Not Available Online	Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online
Karnataka	Bengaluru	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
	Mangaluru	Not Available Online	Not Available Online	Not Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
Keralam	Kochi	Not Available Online	Not Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
	Thiruvananthapuram	Not Available Online	Not Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
Madhya Pradesh	Bhopal	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
	Indore	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
Maharashtra	Mumbai	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
	Nagpur	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
Manipur	Imphal	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online
Meghalaya	Shillong	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
Mizoram	Aizawl	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Available Online	Not Available Online	Not Available Online
Nagaland	Kohima	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online
Odisha	Bhubaneswar	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
	Cuttack	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Not Available Online
Punjab	Amritsar	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Not Available Online
Rajasthan	Jaipur	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
	Udaipur	Available Online	Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online
Sikkim	Gangtok	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online
Tamil Nadu	Chennai	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
	Coimbatore	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
Telangana	Hyderabad	Not Available Online	Not Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
	Warangal	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Not Available Online
Tripura	Agartala	Available Online	Available Online	Available Online	Available Online	Not Available Online	Available Online	Available Online	Available Online	Available Online
Uttar Pradesh	Kanpur	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Not Available Online
	Lucknow	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
Uttarakhand	Dehradun	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online
West Bengal	Kolkata	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online	Available Online
	Asansol	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online	Not Available Online

 Available Online
  Not Available Online

Key Observations

- Itanagar, Dharamshala, Srinagar, Imphal, Kohima and Asansol do not have budget documents available online (corporation website) for any of the nine years.
- Delhi, Ahmedabad, Gandhinagar, Bengaluru, Bhopal, Indore, Mumbai, Shillong, Bhubaneswar, Jaipur, Chennai, Coimbatore, Lucknow and Kolkata have budget documents available online (corporation website) for all nine years.

Table 8: Audit Data Availability

States	Cities	Audit Data Availability						
		2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Andhra Pradesh	Vijayawada							
	Visakhapatnam							
Arunachal Pradesh	Itanagar							
Assam	Guwahati							
Bihar	Patna							
Chhattisgarh	Raipur							
Delhi NCT	Delhi							
Goa	Panaji							
Gujarat	Ahmedabad							
	Gandhinagar							
Haryana	Gurugram							
Himachal Pradesh	Dharamshala							
	Shimla							
Jammu and Kashmir	Srinagar							
Jharkhand	Ranchi							
Karnataka	Bengaluru							
	Mangaluru							
Keralam	Kochi							
	Thiruvananthapuram							
Madhya Pradesh	Bhopal							
	Indore							
Maharashtra	Mumbai							
	Nagpur							
Manipur	Imphal							
Meghalaya	Shillong							
Mizoram	Aizawl							
Nagaland	Kohima							
Odisha	Bhubaneswar							
	Cuttack							
Punjab	Amritsar							
Rajasthan	Jaipur							
	Udaipur							
Sikkim	Gangtok							
Tamil Nadu	Chennai							
	Coimbatore							
Telangana	Hyderabad							
	Warangal							
Tripura	Agartala							

States	Cities	Audit Data Availability						
		2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Uttar Pradesh	Kanpur							
	Lucknow							
Uttarakhand	Dehradun							
West Bengal	Kolkata							
	Asansol							

Note:- For this table we have considered Audited Report from respective Corporation's website.

 Available Online  Not Available Online

Key Observations:

- **14 out of 43 cities do not have Audit Account Statements available online for all seven years, namely - Itanagar, Guwahati, Patna, Dharamshala, Srinagar, Ranchi, Bengaluru, Imphal, Shillong, Kohima, Amritsar, Udaipur, Dehradun and Asansol.**

While most of the budget documents were made available during the visit, it was challenging to obtain budget documents for Indore Municipal Corporation, Nagpur Municipal Corporation and Visakhapatnam Municipal Corporation. They only have published summaries of budget documents on their website. Likewise, the budget document of Brihanmumbai Municipal Corporation (BMC) is very robust and comprehensive, complicating the process of data entry therefore the audit accounts were referred for data entry. As the budget data for Mumbai is published in a segregated form of department-wise data points, it was decided to consider the Actual Values provided in the audit report.

Initial Budget Study

The very first observation in the study was that not all cities follow the format of accounting mentioned in the National Municipal Accounting Manual (NMAM) for preparing budget documents. The format of budgeting differed widely between all the 43 cities. Moreover, it was also seen that the formatting style had altered over the years in the same city's budget.

In addition to the budget format, a few cities like Lucknow, Raipur, and Dehradun publish their budgets in Hindi, while Ahmedabad, Gandhinagar, Amritsar, Mangaluru, Coimbatore have few documents published in their regional language. The language barrier has posed a challenge for the budget study. To address this, we translated the budget documents and had them reviewed by experts for accuracy.

Many cities do not include 'Budget at A Glance' and a summary of Revenue and Capital Income/Expenditure in their budget. This led the study team to engage in a time-consuming activity to manually calculate budget data in the said indicators for all budget heads. Out of 43 cities, 25 cities publish budget data as per the account head, while 14 cities publish budget data divided based on the department accounts. While Itanagar, Srinagar, Imphal and Kohima publish just the list of expenses and income without any categorisation.

Re-Categorisation of Budgets

The major challenge in conducting the study was the availability of budget documents and audit statements in a consistent format in the public domain. Each city had a different format for its budget documents, complicating comparative analysis across cities. Additionally, the variations in budget formats and methods used for budget preparation hindered the cross-comparison of financial ratios. Another significant limitation was the inconsistency of budget formats both within and across cities, as well as changes observed over the years in the same city.

For instance, in Vijayawada and Vishakhapatnam, the actual figures for Establishment Expenditure were relatively low compared to other cities because the Andhra Pradesh State disburses employee salaries in these Municipal Corporations. To address such exceptions, appropriate fiscal documents were reviewed, and figures were reallocated to uniform budget heads.

Despite these limitations, the study, with expert guidance, developed a methodology for standardising data and creating a comprehensive list of indicators related to the fiscal health of city governments. Many budget items were not as per the NMAM standards, prompting the team to re-categorise all budget heads into a common comparable format across all cities. To facilitate comparison, the budget heads were sorted according to NMAM, particularly focusing on Tax Revenue, Non-Tax Revenue and Grants categories.

Further decisions and processes, data gap faced

During the process of budget entry, specifically for those cities that issue department-wise budgets, the team faced the inconvenience of bifurcating budget heads and categorising them under the correct account head. Furthermore, as cities differ from each other, the nomenclature for budget heads also differs from city to city directing the total accounting process to change. It was observed, that many elements of non-tax revenue like fees & charges and revenue sharing like GST compensation and Octroi compensation etc. were added under Tax revenue for a few cities. Whereas, elements of grants were included under non-tax revenue for the other few.

Hence, it was important to categorise the budget heads based on their content and follow the NMAM rather than considering the total values as given in the budget. This lucidity was recognised when the average percentage share of tax and non-tax revenue for that city was not scaling in the range of the total average of 43 cities.

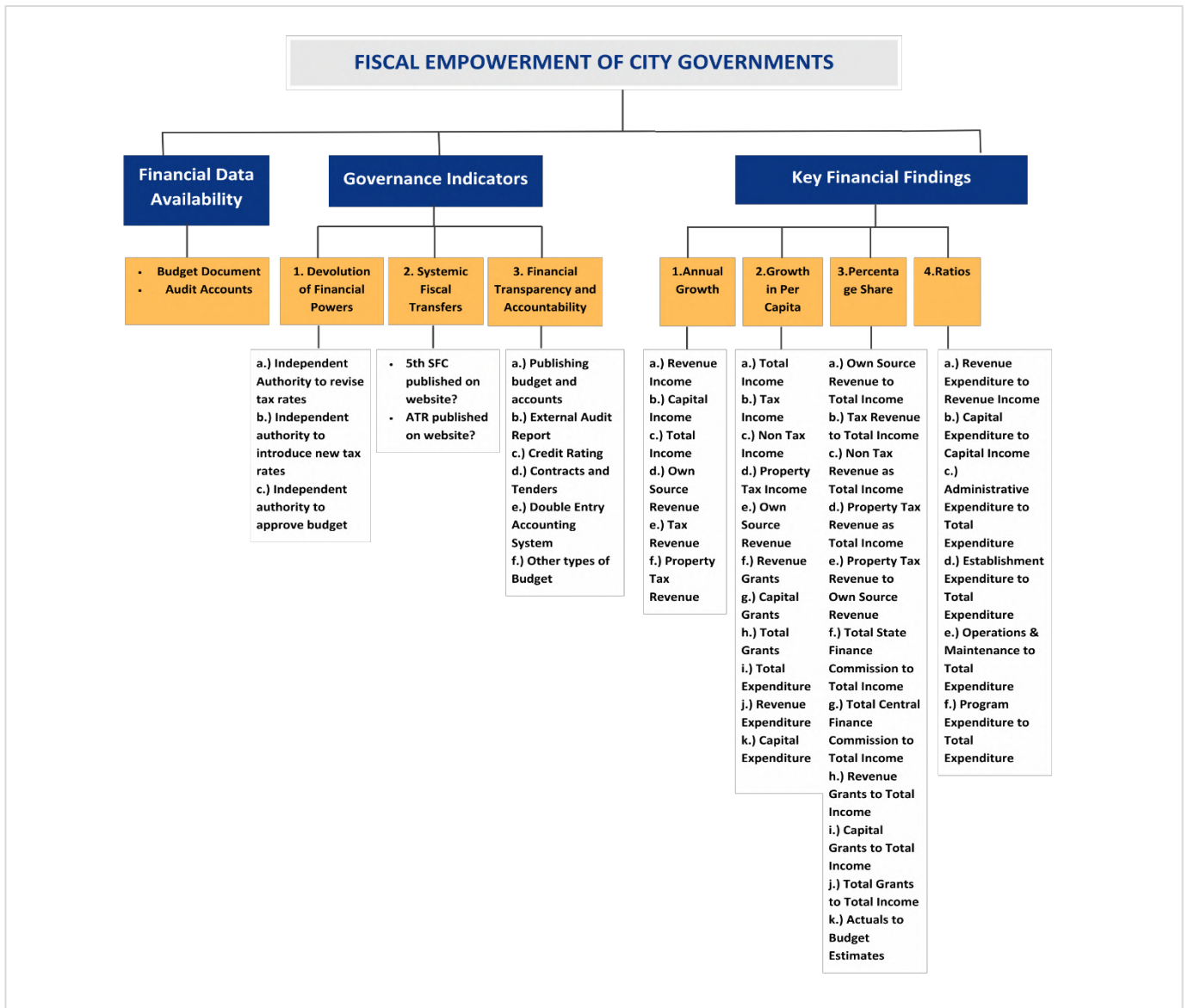
Municipal Corporation of Gurugram and Srinagar Municipal Corporation includes values for budget estimates and revised estimates but do not publish data for Actual values for Revenue Income in their budget documents. Due to the non-availability of the data, it was unviable to calculate financial ratios for Gurugram and Srinagar, as ratios have been computed on nominal values. For this reason, Srinagar has not been included in to analysis of the financial ratios across other cities in this report.

Kohima, Imphal and Itanagar do not publish budget documents; they have income-expenditure statements only. As there are no actual figures available for Kohima, Imphal, Itanagar, Srinagar and Gurugram, these cities were not considered for financial ratios to avoid data anomaly. In addition, Coimbatore and Aizawl do not have actual figures for the years 2016-17 and 2017-18, therefore CAGR has not been calculated for these cities.

Besides, during this study, the changes in the municipal boundaries of the city governments could not be factored for per capita financial calculations due to the unavailability of segmented data. Despite the limitation, the study was formulated with the guidance of the experts, devising a methodology for the standardisation of data and a comprehensive list of indicators pertaining to the fiscal health of the city governments.

Note: All data used in this report has been recategorised as per NMAM. This exercise was carefully conducted to standardise the data for city-level analysis and comparison across cities. Any deviation in the data from the original budget documents may be attributed to two reasons, one being the recategorisation and the other could be due to the original figures available in the budget documents. It is important to keep this in mind when analysing city-level data.

1.9 FRAMEWORK FOR THE STUDY



CHAPTER 2. MUNICIPAL INCOME

In India, multiple interventions have been undertaken in the sphere of urban governance at the national level through schemes and missions such as the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), Smart Cities Mission, and Atal Mission for Rejuvenation and Urban Transformation (AMRUT), among others. However, City Governments additionally require adequate financial mechanisms to undertake various infrastructure development and socio-welfare initiatives. A healthy financial system can support the capital development of a city. In this chapter, we analyse the municipal income of the selected 43 cities by studying their budget and audit data. The study examines this data through financial ratios and analyses it based on the following parameters: Own Source Revenue, Tax Revenue, Property Tax Revenue, Non-Tax Revenue, and Grants Received.

These financial ratios can be further compared with the overall average of the 43 cities for the specific indicator, as mentioned below.

Financial Ratios	Own Source Revenue	Tax Revenue	Property Tax Revenue	Non Tax Revenue
CAGR	9.83%	8.04%	9.06%	11.45%
Per Capita	Rs.2,664.69	Rs.1,261.08	Rs.973.58	Rs.1,403.61
Percentage Share to Total Income	34.95%	17.97%	14.46%	17.16%
Percentage Share to Own Source Revenue	Not Applicable	51.97%	42.52%	48.03%

Note: - Excluding Mumbai, the per capita Own Source Revenue stood at Rs. 2,265.58, per capita Tax Revenue at Rs. 1,177.76, per capita Property Tax Revenue at Rs. 969.79, and per capita Non-Tax Revenue at Rs. 1,087.82.



CHAPTER 2: MUNICIPAL INCOME

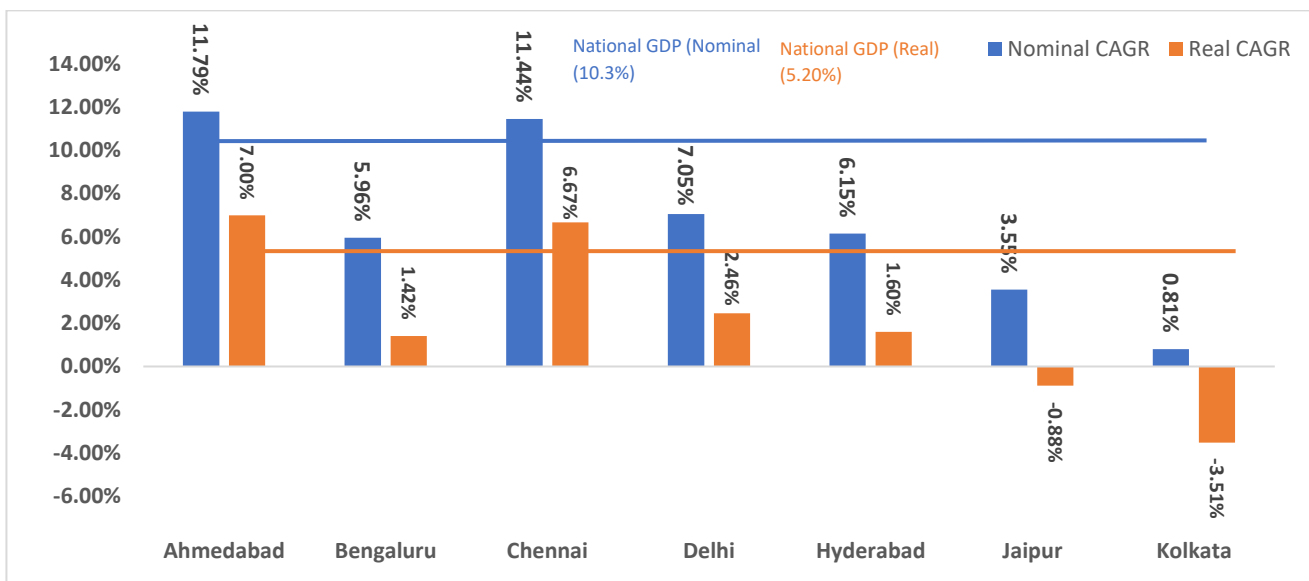
2.1 OWN SOURCE REVENUE

INDICATOR – 2.1 A: Own Source Revenue Compound Annual Growth Rate (CAGR)

Own Source Revenue CAGR: Mumbai (FY 2016-17 to FY 2023-24) (in %)

Mumbai has a Nominal Own Source Revenue CAGR of 6.29 % and Real Own Source Revenue CAGR of 1.74%. The loss of Octroi Tax post-2017 and negative growth in Property Tax Revenue (Real Value) have contributed towards Below Growth of City than National GDP in Own Source Revenue for Mumbai in Terms of Nominal and Real Value.

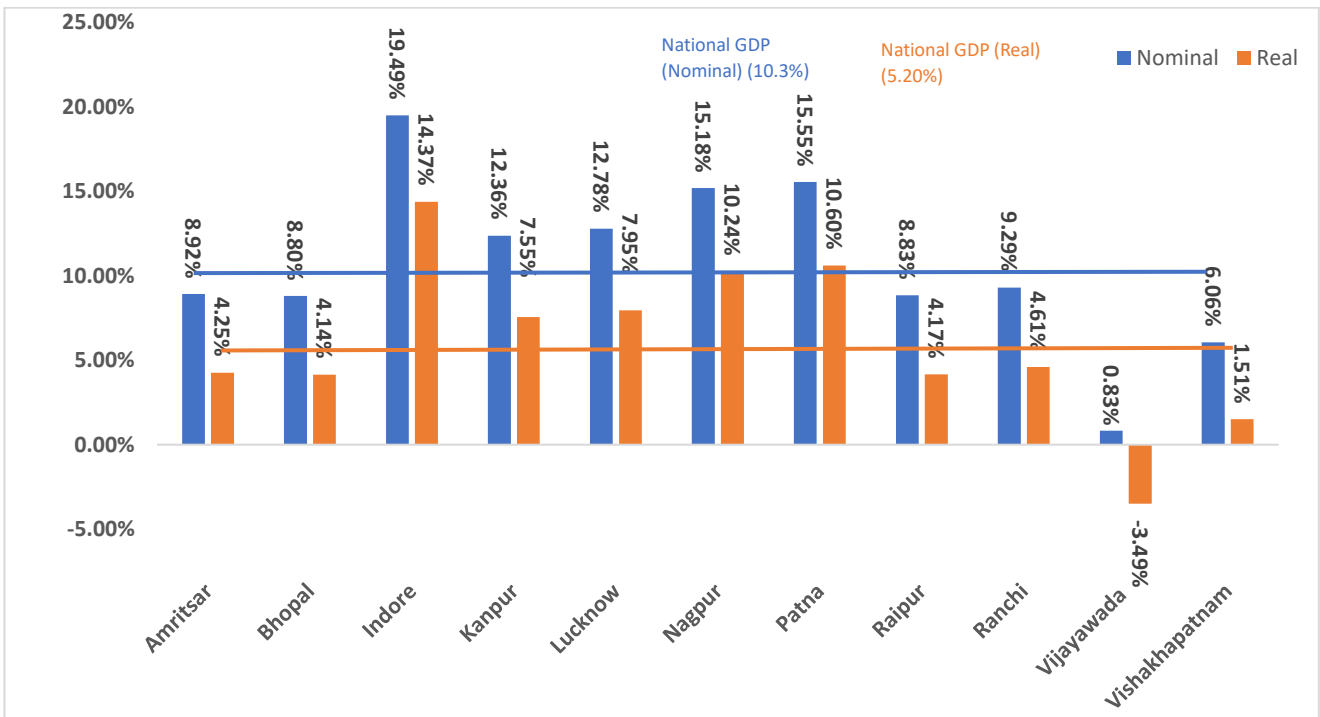
Own Source Revenue CAGR: Cities above 30 lakh Population – (FY 2016-17 to FY 2023-24) (in %)



Key Observations

- The Average Nominal Own Source Revenue CAGR for these seven cities is 6.68% whereas; the Real CAGR is 2.11%. None of the City rather than Ahmedabad and Chennai is growing above National (Nominal) GDP and (Real) GDP average.
- Ahmedabad has the highest Nominal Own Source Revenue CAGR of 11.79 % whereas; the Real Own Source Revenue CAGR is 7.00%. The revenue generated from Property Tax, Vehicle Tax, and Water Tax remained high during the period from 2016–17 to 2023–24. However, non-tax revenue from various services—such as user charges for sanitation, development charges, and advertising revenue—declined from 2020–21 but increased significantly in 2023–24.
- Kolkata has the lowest Nominal Own Source Revenue CAGR is 0.81 % and the Real Own Source Revenue CAGR is -3.51%. Low revenue generation from Property Tax and other taxes during the period 2016–17 to 2023–24 resulted in a negative OSR for KMC.

Own Source Revenue CAGR: Cities between 10 to 30 lakh Population – (FY 2016-17 to FY 2023-24) (in %)

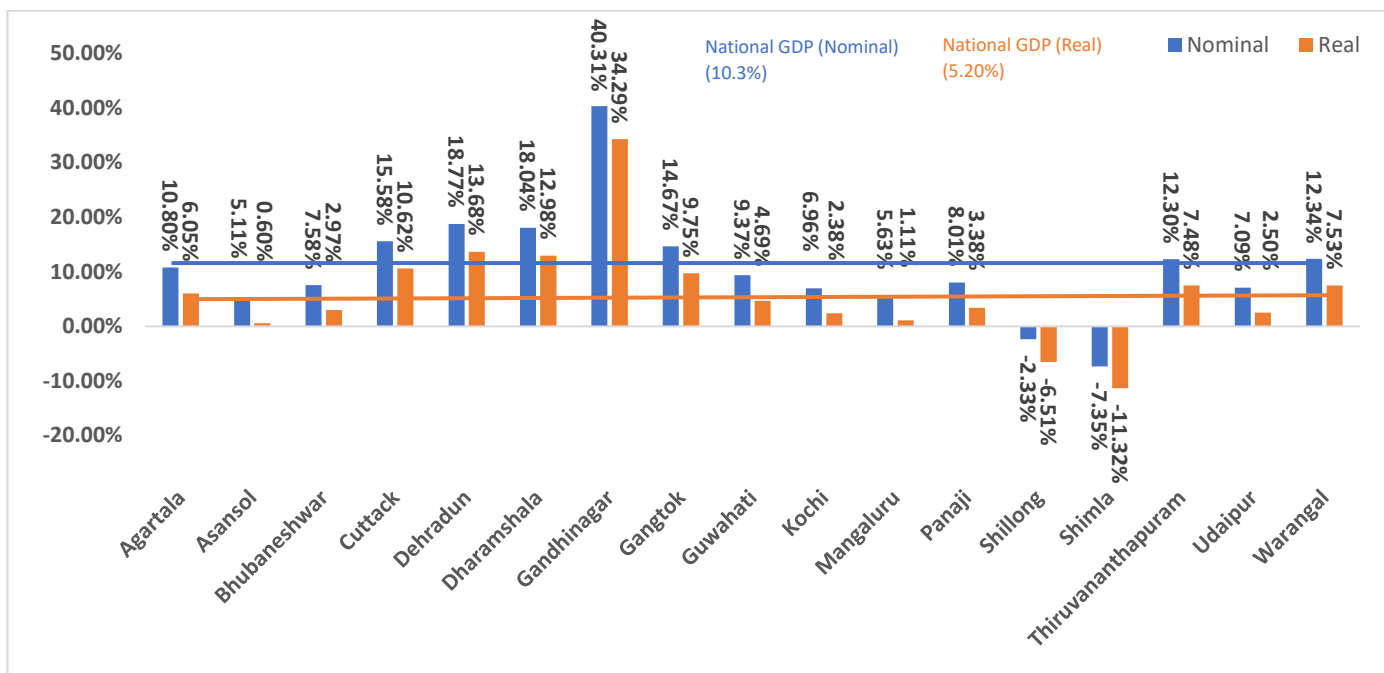


Note: Srinagar and Coimbatore were not considered due to data unavailability.

Key Observations

- The Average Nominal Own Source Revenue CAGR for these 13 cities is 10.74% whereas; the Real CAGR is 5.99%. Only five cities out of 11 is growing above National (Nominal) GDP and the same five Cities are growing above National (Real) GDP.
- Indore has the highest Nominal and Real Own Source Revenue CAGR of 19.49% and 14.37% respectively. The high revenue generated from the collection of Property Tax, Advertisement Tax and Water Tax applicable from the year 2016-17 to 2023-24. The non-tax revenue collection for various services like user charges for sanitation, Development Charges, and fees for Services Collection Increases during the year 2016-17 to 2023-24.
- Vijayawada has the lowest Nominal Own Source Revenue CAGR 0.83%, and the Real Own Source Revenue CAGR is -3.49%. VMC Non-Tax Collection has decreased over the Year Building Permission Charges and Various Services fees and User Charges Collection decrease.

Own Source Revenue CAGR: Below 10 lakh Population – (FY 2016-17 to FY 2023-24) (in %)



Note: Kohima, Itanagar, Imphal, Gurugram and Aizawl were not considered due to data unavailability

Key Observations

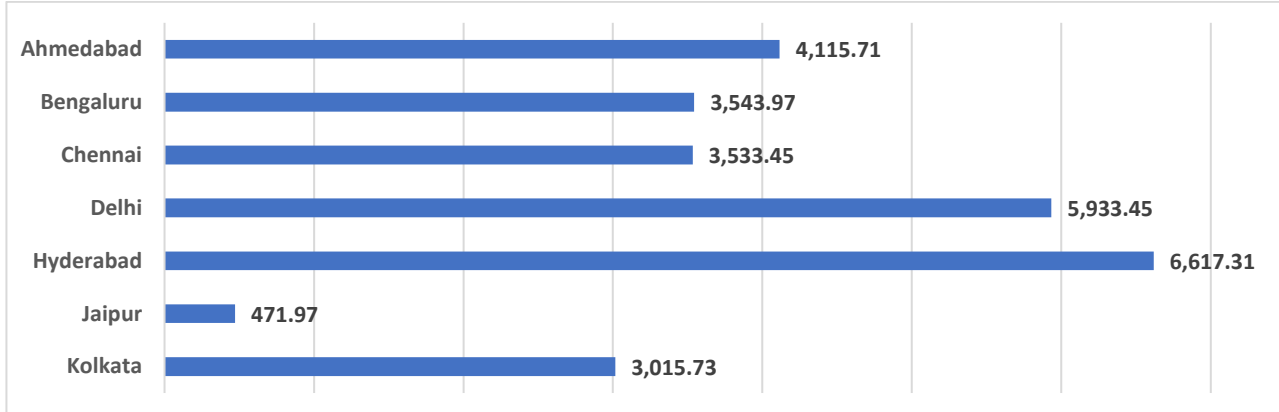
- The Average Own Source Revenue CAGR for these 22 cities is 10.76%. Whereas; the Real CAGR is 6.01%. Only 8 cities out of 22 is growing above National (Nominal) GDP: While same 8 Cities were growing above National (Real) GDP.
- Gandhinagar has the highest Nominal and Real Own Source Revenue CAGR of 40.31% and 34.29% respectively. Gandhinagar has highest growth in OSR due to Non-tax Collection of Development Charges from Building Permissions after Covid period.
- Shimla has the lowest Nominal Own Source Revenue CAGR of -7.35% whereas, its Real Own Source Revenue CAGR is -11.32%. The negative Growth of the Revenue CAGR is mainly due to Non Tax collection Impacted after Covid Period in Various Services Charges of SWM, Water Supply and Various License Fees Collection.
- Own Source Revenue is the only source of revenue under the control of the city government and administration. The officials are required to estimate and plan their revenue expenditure within the revenue collected to continue the self-sustainability of the city government. Many cities lack their own source revenue leading to limited funds for establishment and administrative expenses. This leads to the cities being dependent on the state and central government for the day-to-day expenses

INDICATOR – 2.1B: Average Per Capita Own Source Revenue

Average Per Capita Own Source Revenue: Mumbai – (FY 2016-17 to FY 2023-24) (in Rs)

Mumbai has the Average Per Capita Own Source Revenue of Rs. 17,431.82.

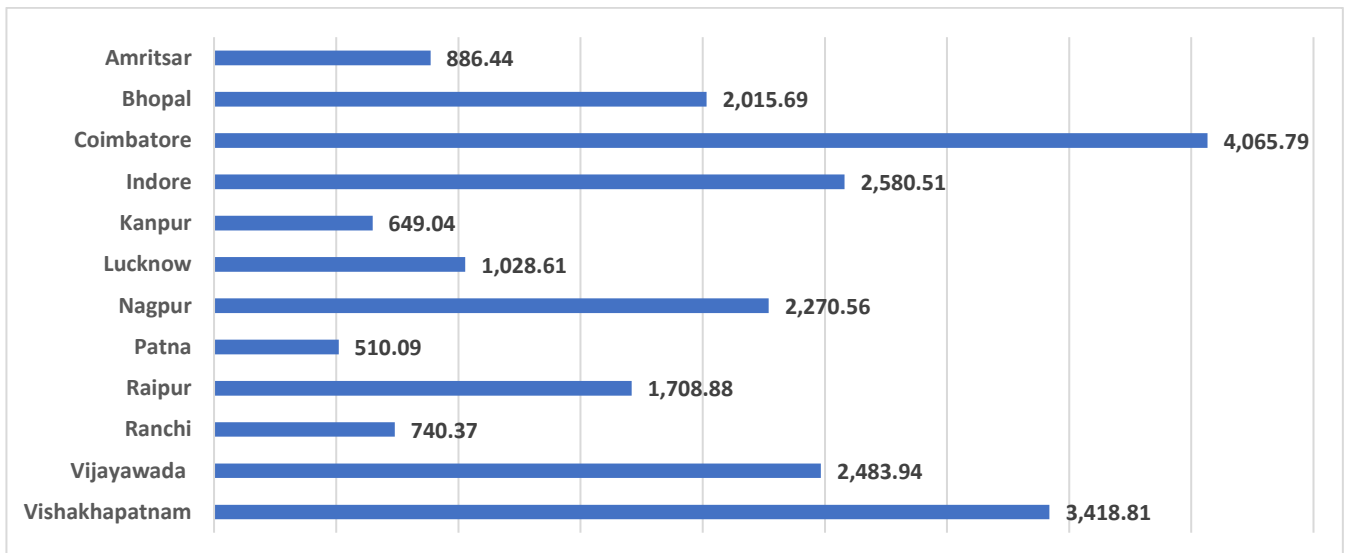
Average Per Capita Own Source Revenue: Cities above 30 lakh population – (FY 2016-17 to FY 2023-24) (in Rs)



Key Observations

- The average per capita own source revenue for these seven cities is Rs. 3,890.23. Although cities like Chennai and Kolkata have, the water supply function devolved to the city government. Whereas other Cities do not have.
- Hyderabad has the highest Average Per Capita Own Source Revenue of Rs 6,617.31.
- Jaipur has the lowest Average Per Capita Own Source Revenue of Rs 471.97.

Average Per Capita Own Source Revenue: Cities between 10 to 30 lakh population – (FY 2016-17 to FY 2023-24) (in Rs)

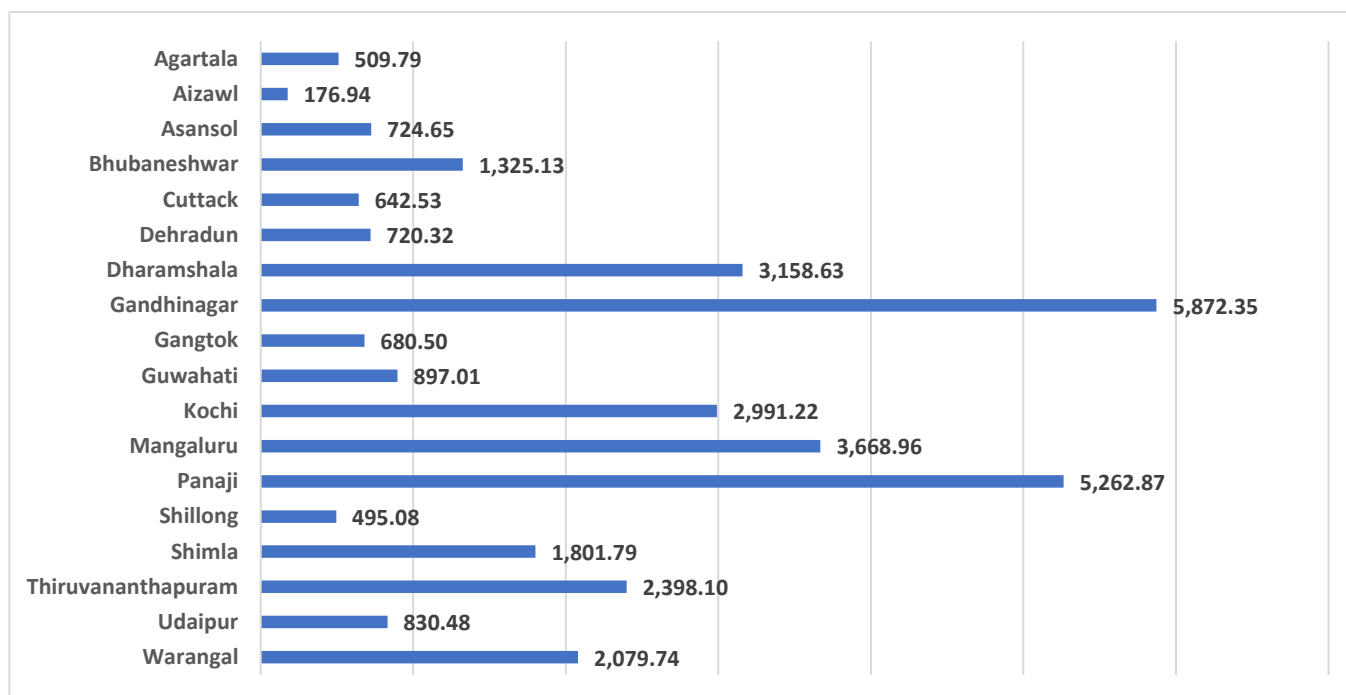


Note: Srinagar was not considered due to data unavailability.

Key Observations

- The Average Per Capita Own Source Revenue for these 13 cities is Rs 1,863.23. Although city like Patna, Indore, Vijayawada, and Vishakhapatnam has, the water supply function devolved to the city government, whereas other Cities do not have.
- Coimbatore has the highest Average Per Capita Own Source Revenue of Rs 4,065.79. The high Per Capita generation of Coimbatore due to high collection of Property Tax, Other Taxes from the year 2017-18 to 2023-24 and Non Tax Collection in water Supply Charges, Development Charges of Building Permission and Various User Charges of Services and fees.
- Patna has the lowest average Per Capita Own Source Revenue of Rs 510.09.

Average Per Capita Own Source Revenue: Cities below 10 lakh population – (FY 2016-17 to FY 2023-24) (in Rs)



Note: Kohima, Itanagar, Imphal and Gurugram were not considered due to data unavailability.

Key Observations

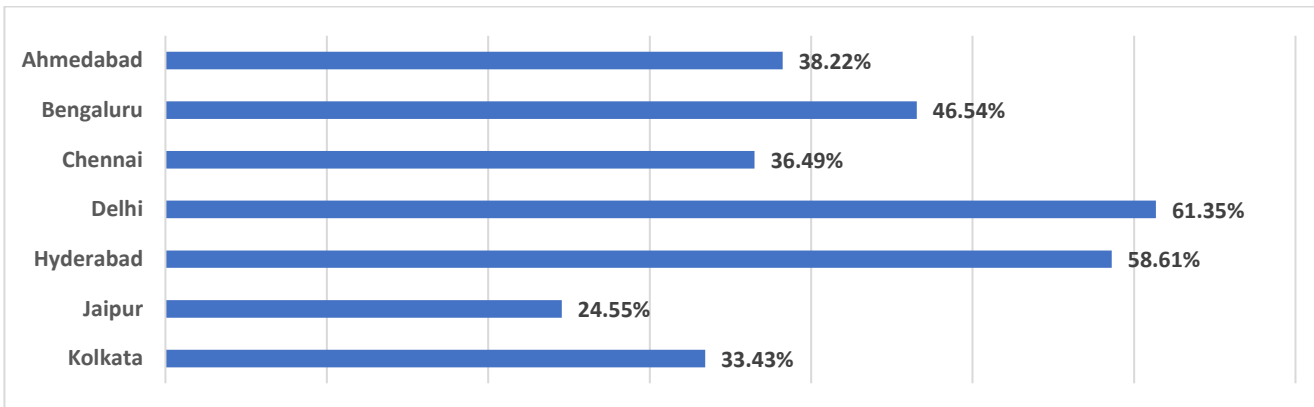
- The Average Per Capita Own Source Revenue for these 22 cities is Rs 1,902.01. Although city like Asansol has, the water supply function devolved to the city government. Whereas other Cities do not have.
- Gandhinagar has the highest Average Per Capita Own Source Revenue of Rs 5,872.35. They have highest per Capita amount due to Non Tax Collection in Development Charges for Building Permission.
- Aizawl has the lowest Average Per Capita Own Source Revenue of Rs 176.94.

INDICATOR – 2.1C: Average Percentage Share of Own Source Revenue to Total Income

Average Percentage Share of Own Source Revenue to Total Income: Mumbai – (FY 2016-17 to FY 2023-24) (in %)

Mumbai has Average Percentage Share of Own Source Revenue to Total Income of 67.71%.

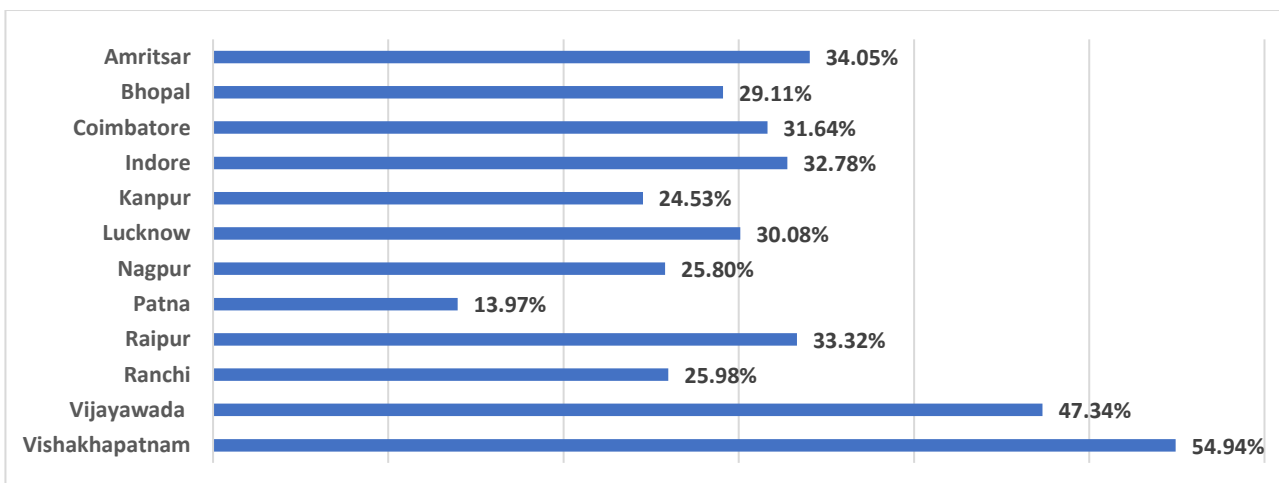
Average Percentage Share of Own Source Revenue to Total Income: Cities above 30 lakh population – (FY 2016-17 to FY 2023-24) (in %)



Key Observations

- The Average Percentage Share of Own Source Revenue to Total Income for these seven cities is 42.74%.
- Delhi has the highest Average Percentage Share of Own Source Revenue to Total Income of 61.35%.
- Jaipur has the lowest Average Percentage Share of Own Source Revenue to Total Income of 24.55%.
- Only Hyderabad and Delhi have their Average Percentage Share of Own Source Revenue to Total Income more than 50%.

Average Percentage Share of Own Source Revenue to Total Income: Cities between 10 to 30 lakh – (FY 2016-17 to FY 2023-24) (in %)

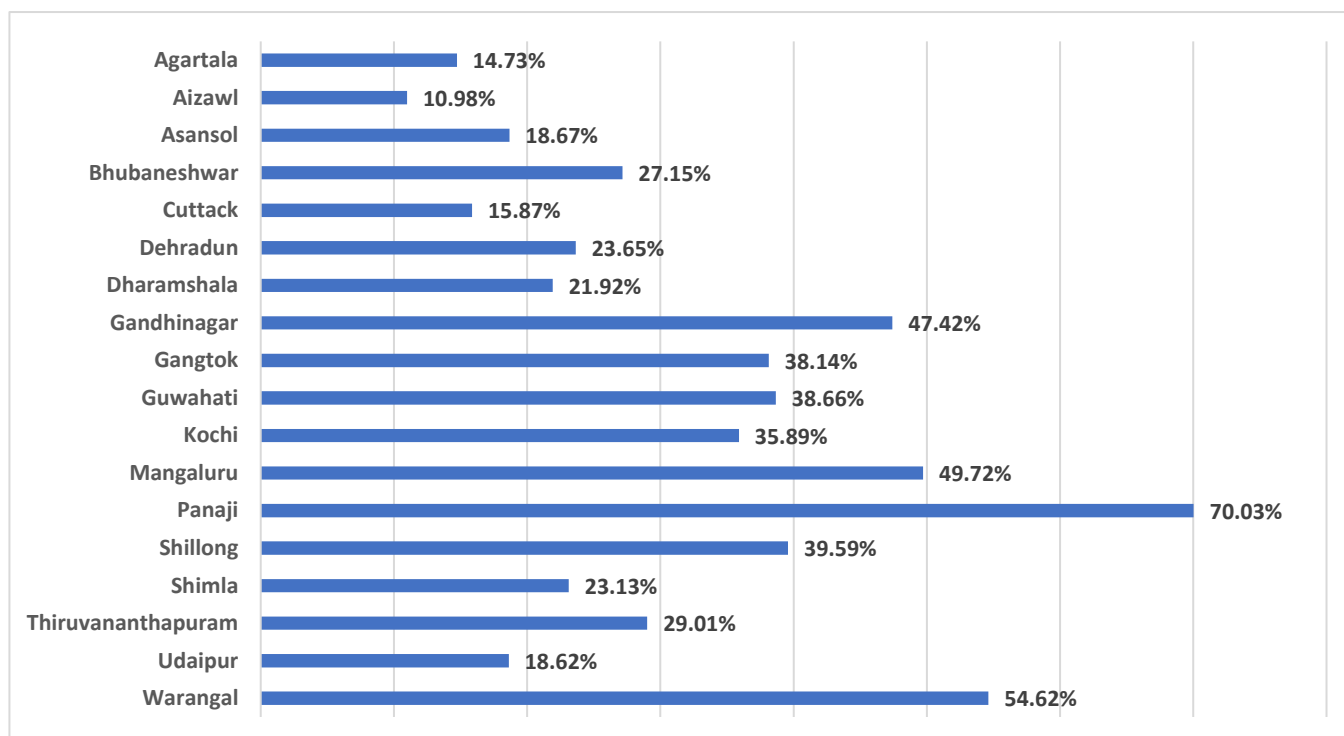


Note: Srinagar was not considered due to data unavailability.

Key Observations

- The Average Percentage Share of Own Source Revenue to Total Income for these 13 cities is 31.96%.
- Vishakhapatnam has the highest Average Percentage Share of Own Source Revenue to Total Income of 54.94%. It is the only city to have Average Percentage Share of Own Source Revenue to Total Income more than 50% in this category.
- Patna has the lowest Average Percentage Share of Own Source Revenue to Total Income of 13.97%.

Average Percentage Share of Own Source Revenue to Total Income: Cities below 10 lakh population – (FY 2016-17 to FY 2023-24) (in %)



Note: Kohima, Itanagar, Imphal, Gurugram and Aizawl were not considered due to data unavailability

Key Observations

- The Average Percentage Share of Own Source Revenue to Total Income for these 22 cities is 32.10%.
- Panaji has the highest Average Percentage Share of Own Source Revenue to Total Income of 70.03%.
- Agartala has the lowest Average Percentage Share of Own Source Revenue to Total Income of 14.73%

OWN SOURCE REVENUE

Mumbai

City	Annual Growth (%)													
	2017-18	2017-18	2018-19	2018-19	2019-20	2019-20	2020-21	2020-21	2021-22	2021-22	2022-23	2022-23	2023-24	2023-24
	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real
Mumbai	1.88	-2.01	2.68	-6.19	6.98	4.57	-2.68	-9.3	86.48	75.78	-30.02	-34.44	13.77	12.27

Cities above 30 lakh

City	Annual Growth (%)													
	2017-18	2017-18	2018-19	2018-19	2019-20	2019-20	2020-21	2020-21	2021-22	2021-22	2022-23	2022-23	2023-24	2023-24
	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real
Ahmedabad	2.78	-1.14	4.77	0.99	-0.08	-2.33	1.79	-5.14	16.16	9.49	11.37	4.33	53.95	51.92
Bengaluru	-1	-4.78	15.74	11.57	-4.94	-7.08	1.95	-5	7.35	1.19	12.63	5.51	11.67	10.2
Chennai	16.79	12.34	23.59	19.14	2.71	0.39	-24.02	-29.19	17.16	10.43	55.18	45.37	4.26	2.88
Delhi	8.74	4.59	9.76	5.8	11.55	9.03	-17.49	-23.11	82.27	71.81	-30.02	-34.45	15	13.49
Hyderabad	6.02	1.97	10.4	6.43	7.75	5.32	-7.21	-13.52	8.97	2.71	20.98	13.33	-1.56	-2.86
Jaipur	33.88	28.77	-35.54	-37.86	22.72	19.95	1.18	-5.71	-30.51	-34.5	22.11	14.39	40.43	38.58
Kolkata	12.19	7.91	-2.53	-6.04	-4.68	-6.83	13.67	5.93	-7.79	-13.08	23.44	15.64	-21.57	-22.6

Cities between 10 to 30 lakh

City	Annual Growth (%)													
	2017-18	2017-18	2018-19	2018-19	2019-20	2019-20	2020-21	2020-21	2021-22	2021-22	2022-23	2022-23	2023-24	2023-24
	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real
Amritsar	-20.62	-23.65	30.96	26.24	4.6	2.24	-12.75	-18.69	42.58	34.4	43.95	34.85	-6.61	-7.84
Bhopal	-14.12	-17.4	-11.51	-14.7	4.07	1.72	27.71	19.01	29.08	21.67	3.49	-3.05	33.79	32.03
Coimbatore			-1.55	-5.1	-8.86	-10.91	16.01	8.11	-1.44	-7.1	58.14	48.15	10.71	9.26
Indore	33.78	28.68	-5.95	-9.34	33.83	30.81	7.25	-0.05	32.87	25.24	18.17	10.7	22.63	21.02
Kanpur	26.37	21.55	22.95	18.52	7.03	4.62	0.08	-6.74	19.19	12.34	-4.54	-10.58	19.43	17.86
Lucknow	0.34	-3.49	27.3	22.72	-14.16	-16.09	21.47	13.2	8.39	2.17	23.82	15.99	29.82	28.11
Nagpur	23.38	18.67	-11.14	-14.34	27.91	25.03	6.76	-0.51	24.66	17.5	14.54	7.3	25.81	24.15
Patna	0.84	-3.01	55.88	50.26	-20.47	-22.26	21.32	13.06	18.87	12.04	21.85	14.14	25.2	23.55
Raipur	13.7	9.36	4.15	0.4	-10.26	-12.28	10.94	3.38	30.19	22.71	7	0.24	10.13	8.68
Ranchi	20.52	15.92	-4.6	-8.03	22.88	20.11	-30.24	-34.99	44	35.73	15.3	8.01	13.8	12.3
Srinagar														
Vijayawada	-4.5	-8.14	-3.71	-7.18	-23.53	-25.26	8.8	1.39	27.82	20.48	55.63	45.8	-30.37	-31.28
Vishakhapatnam	8.11	3.98	11.83	7.8	-24.9	-26.6	21.09	12.85	11.46	5.06	21.26	13.6	1.58	0.24

 Data is Not Available for the Financial Year (Consider This for All Chapter).

City below 10 lakhs

City	Annual Growth (%) of Own Source of Revenue													
	2017-18	2017-18	2018-19	2018-19	2019-20	2019-20	2020-21	2020-21	2021-22	2021-22	2022-23	2022-23	2023-24	2023-24
	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real
Agartala	-18.38	-21.5	45.48	40.24	3.82	1.48	7.44	0.12	-0.13	-5.86	20.61	12.99	28.49	26.8
Aizawl					-15.41	-17.31	-20.38	-25.8	9.78	3.48	66.6	56.07	11.96	10.49
Asansol	3.86	-0.11	-1.33	-4.88	6.26	3.87	6.95	-0.33	8.3	2.08	-6.75	-12.64	20.48	18.9
Bhubaneswar	-1.74	-5.49	-2.15	-5.67	14.99	12.39	11.17	3.61	52.32	43.58	-20.17	-25.22	11.55	10.09
Cuttack	64.65	58.37	-33.42	-35.82	-29.82	-31.4	75.68	63.72	47.44	38.97	3.33	-3.2	33.78	32.02
Dehradun	50.45	44.71	0.12	-3.49	56.14	52.62	-10.67	-16.75	20.26	13.35	59.07	49.01	-17.05	-18.14
Dharamshala	45.87	40.3	23.2	18.76	-17.25	-19.12	3.61	-3.45	60.88	51.64	-7.24	-13.1	38.87	37.04
Gandhinagar	21.58	16.93	2.11	-1.56	-35.72	-37.17	32.85	23.81	104.35	92.61	164.71	147.98	86.65	84.2
Gangtok	61.33	55.17	8.28	4.38	13.71	11.15	-21.48	-26.83	0.92	-4.88	55.01	45.22	6.81	5.41
Gurugram														
Guwahati	-10.83	-14.24	10.79	6.8	-11.68	-13.67	21.65	13.37	-8.14	-13.42	-30.73	-35.11	177.24	173.59
Imphal														
Itanagar														
Kochi	18.94	14.4	11.05	7.05	5.36	2.98	-2.88	-9.49	-1.05	-6.73	6.7	-0.05	12.29	10.81
Kohima														
Mangaluru	-3.3	-6.99	-3.54	-7.02	-0.63	-2.87	17.86	9.83	38.65	30.69	-10.45	-16.11	8.22	6.73
Panaji	16.48	12.03	24.8	20.3	-20.62	-22.41	16.29	8.38	9.73	3.43	7.52	0.73	8.3	6.88
Shillong	5.11	1.1	12.68	8.62	9.38	6.92	-1.02	-7.76	-46.08	-49.17	4.41	-2.19	17.47	15.92
Shimla	-13.08	-16.4	-22.91	-25.69	-29.1	-30.7	-14.68	-20.49	13.48	6.96	25.78	17.83	1.31	-0.02
Thiruvananthapuram	-1.56	-5.32	22.94	18.51	1.47	-0.82	-3.58	-10.15	13.2	6.7	31.15	22.86	28.1	26.42
Udaipur	3.46	-0.49	-1.76	-5.3	1.94	-0.36	-7.35	-13.66	73.82	63.84	5.55	-1.12	-8.3	-9.51
Warangal	30.99	25.99	21.95	17.55	10.79	8.29	8.74	1.33	-11.49	-16.58	27.83	19.75	3.74	2.38

Year	Mumbai							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Per Capita (Rs)	14,584.04	14,712.11	14,182.08	15,034.03	14,503.01	26,816.37	18,613.31	21,009.63
Percentage (%) share of Own Source of Revenue to Total Income	44.12	45.61	45.28	44.49	41.78	58.75	49.63	51.66

City	Per Capita (Rs) of Own Source of Revenue							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Ahmedabad	3,466.83	3,504.27	3,610.77	3,548.61	3,552.79	4,059.50	4,447.37	6,735.57
Bengaluru	3,283.03	3,180.72	3,602.09	3,350.09	3,341.05	3,508.38	3,865.00	4,221.43
Chennai	2,492.16	2,884.58	3,534.20	3,599.69	2,713.32	3,154.47	4,859.04	5,030.14
Delhi	4,675.93	5,010.02	5,419.51	5,959.31	4,847.97	8,714.63	6,015.36	6,824.85
Hyderabad	5,485.77	5,756.21	6,292.90	6,717.44	6,177.83	6,674.72	8,009.62	7,823.98
Jaipur	488.13	640.95	405.24	487.77	484.07	329.96	395.20	544.39
Kolkata	2,715.84	3,039.68	2,956.57	2,813.04	3,192.71	2,940.31	3,625.88	2,841.80
Percentage (%) Share of Own Source Revenue to Total Municipal Receipts								
Ahmedabad	41.10	39.72	36.86	38.48	37.79	39.72	34.77	37.36
Bengaluru	46.87	41.66	48.38	52.88	45.74	41.43	45.09	50.26
Chennai	31.75	36.16	43.28	42.55	27.94	39.60	36.00	34.65
Delhi	19.32	64.15	58.49	58.20	58.28	113.61	61.47	57.25
Hyderabad	77.13	64.81	73.22	61.81	42.74	50.09	52.88	46.24
Jaipur	22.44	33.48	16.50	22.72	22.34	19.93	23.56	35.41
Kolkata	33.90	35.14	28.86	33.85	37.98	32.01	38.41	27.25

City	Per Capita (Rs) of Own Source of Revenue							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Amritsar	751.58	588.33	759.76	783.69	674.29	948.13	1,346.01	1,239.71
Bhopal	1,951.89	1,646.02	1,430.47	1,462.19	1,834.27	2,326.08	2,365.15	3,109.45
Coimbatore		4,017.83	3,915.76	3,534.02	4,060.62	3,965.01	6,213.89	6,819.21
Indore	1,413.42	1,857.12	1,715.42	2,254.66	2,374.95	3,099.25	3,596.98	4,332.32
Kanpur	409.59	511.34	621.23	657.14	650.05	765.99	723.00	853.96
Lucknow	786.93	775.42	969.35	817.09	974.55	1,037.21	1,260.98	1,607.32
Nagpur	1,494.17	1,816.36	1,590.48	2,004.91	2,109.62	2,592.16	2,926.75	3,630.02
Patna	333.41	330.76	507.28	396.97	473.91	554.37	664.79	819.19
Raipur	1,406.36	1,565.96	1,597.12	1,403.43	1,524.43	1,943.14	2,035.65	2,194.99
Ranchi	594.77	703.91	659.52	796.00	545.49	771.66	874.14	977.46
Srinagar								
Vijayawada	2,641.69	2,488.19	2,363.51	1,783.19	1,914.64	2,415.80	3,712.00	2,552.47
Vishakhapatnam	3,083.75	3,271.22	3,589.83	2,645.56	3,144.05	3,439.63	4,094.04	4,082.36
Percentage (%) Share of Own Source Revenue to Total Municipal Receipts								
Amritsar	28.39	28.82	30.86	31.59	25.74	36.39	45.17	45.40
Bhopal	34.42	27.50	24.60	24.44	25.92	30.88	29.64	35.47
Coimbatore		47.48	39.03	32.81	24.65	33.24	41.59	34.28
Indore	26.54	30.64	21.77	32.67	28.28	41.36	37.88	43.12
Kanpur	21.93	20.51	30.41	24.78	24.71	30.53	24.14	19.20
Lucknow	25.12	22.57	40.59	30.68	25.33	36.65	30.24	29.50
Nagpur	21.93	26.67	20.59	27.18	26.79	32.45	28.96	21.84
Patna	15.27	14.34	17.75	12.18	9.22	12.63	17.29	13.06
Raipur	35.18	33.16	35.38	24.58	26.55	32.57	38.50	40.67
Ranchi	14.20	11.15	25.14	29.27	21.74	42.12	22.59	41.66
Srinagar								
Vijayawada	46.75	53.24	46.76	31.56	45.38	49.76	52.90	52.33
Vishakhapatnam	51.80	59.26	39.80	46.23	52.47	56.89	68.36	64.68

City	Per Capita (Rs) of Own Source of Revenue							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Agartala	420.52	336.27	479.29	487.47	513.08	501.99	593.11	746.56
Aizawl			255.01	211.33	164.85	177.31	289.45	317.57
Asansol	663.58	680.02	662.14	694.43	733.10	783.79	721.64	858.53
Bhubaneswar	1,113.57	1,071.97	1,027.73	1,157.96	1,261.55	1,883.31	1,473.56	1,611.36
Cuttack	430.52	698.57	458.40	317.15	549.32	798.62	813.81	1,073.83
Dehradun	340.32	502.68	494.08	757.31	664.06	783.85	1,223.81	996.40
Dharamshala	1,751.80	2,521.84	3,065.87	2,503.29	2,558.84	4,061.26	3,716.10	5,090.04
Gandhinagar	2,130.83	2,549.11	2,562.47	1,622.10	2,123.26	4,276.61	11,162.53	20,551.92
Gangtok	418.27	656.53	691.41	764.50	583.55	572.41	862.32	895.05
Gurugram								
Guwahati	918.94	805.07	876.44	760.76	909.62	821.35	559.32	1,524.61
Imphal								
Itanagar								
Kochi	2,248.50	2,670.98	2,965.01	3,125.50	3,039.69	3,014.73	3,226.97	3,638.38
Kohima								
Mangaluru	3,345.80	3,190.05	3,034.13	2,973.20	3,455.66	4,725.17	4,173.16	4,454.52
Panaji	4,007.75	4,624.06	5,716.90	4,495.84	5,180.44	5,633.07	6,002.25	6,442.68
Shillong	503.76	525.00	586.62	636.38	624.79	334.22	346.25	403.62
Shimla	2,991.51	2,559.88	1,942.92	1,356.33	1,139.49	1,273.28	1,577.21	1,573.73
Thiruvananthapuram	1,762.95	1,729.58	2,120.78	2,147.96	2,068.90	2,341.42	3,072.34	3,940.89
Udaipur	696.33	710.02	687.57	691.00	631.25	1,082.10	1,126.53	1,019.00
Warangal	1,278.09	1,650.90	1,985.62	2,170.10	2,328.08	2,033.22	2,565.14	2,626.76
Percentage (%) Share of Own Source Revenue to Total Municipal Receipts								
Agartala	11.92	11.04	15.47	15.87	15.56	18.08	16.73	13.15
Aizawl			17.26	10.89	7.93	16.36	21.03	14.36
Asansol	13.42	19.36	8.24	19.05	15.04	20.31	23.46	30.50
Bhubaneswar	34.64	30.35	27.22	20.59	21.95	33.25	30.68	18.51
Cuttack	17.11	22.18	14.42	17.30	9.52	13.31	17.93	15.15
Dehradun	20.15	15.57	18.14	24.94	22.40	28.07	34.16	25.76
Dharamshala	12.10	22.39	21.45	20.59	6.55	28.57	26.66	37.07
Gandhinagar	43.10	52.51	51.49	34.58	41.70	62.69	35.18	58.10
Gangtok	37.00	43.49	47.03	62.52	26.77	26.98	35.58	25.77
Gurugram								
Guwahati	55.34	39.98	47.05	41.93	47.79	24.89	17.32	34.96
Imphal								
Itanagar								
Kochi	43.41	37.63	33.17	35.69	30.40	32.91	34.50	39.44
Kohima								
Mangaluru	55.13	42.17	48.89	42.26	48.39	54.86	48.67	57.43
Panaji	77.04	53.56	72.80	76.65	72.58	72.63	65.72	69.27
Shillong	37.58	50.92	54.14	59.69	51.25	19.28	26.33	17.50
Shimla	32.36	35.84	27.19	17.42	13.28	20.88	18.01	20.05
Thiruvananthapuram	34.04	31.98	27.95	30.17	20.85	24.56	29.35	33.22
Udaipur	21.44	18.49	14.76	14.68	14.37	21.72	20.98	22.51
Warangal	28.48	42.58	56.93	67.16	41.54	59.23	65.50	75.52

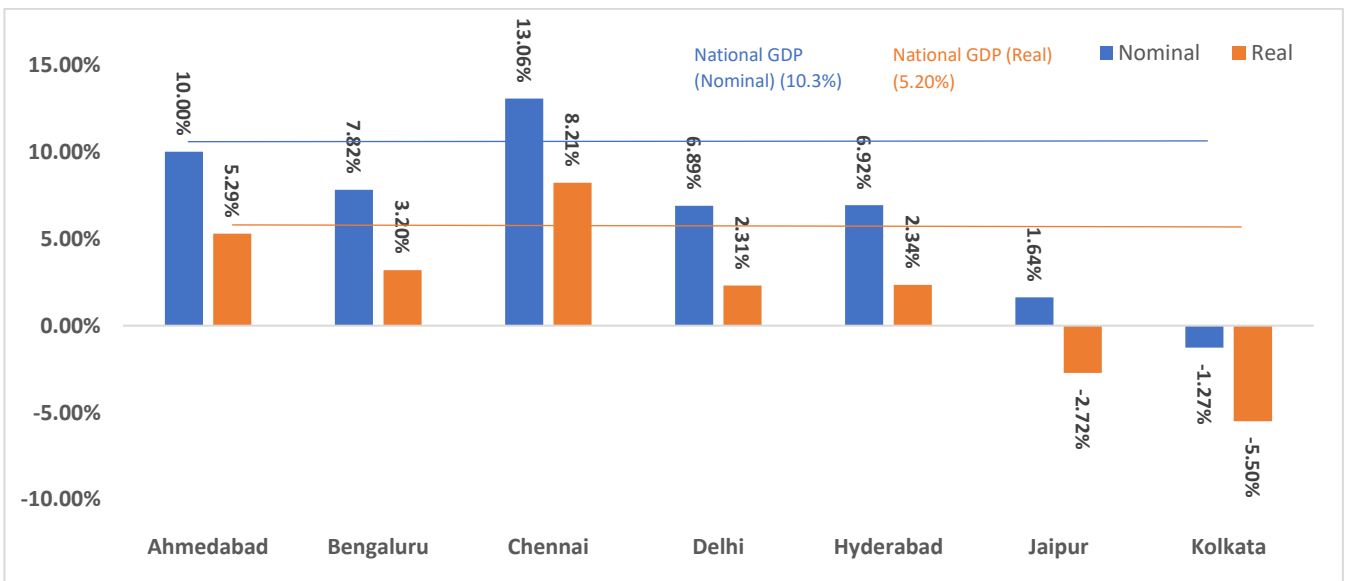
2.2 TAX REVENUE

INDICATOR – 2.2A: Compound Annual Growth Rate (CAGR)

Tax Revenue CAGR: Mumbai – (FY 2016-17 to FY 2023-24) (in %)

Mumbai has a Nominal Tax Revenue CAGR of 5.67%. While the Real Tax Revenue CAGR of Mumbai is 1.14%. Octroi was the main source of revenue for Mumbai, but the loss of this revenue source due to the implementation of the Goods and Services Tax (GST) has significantly impacted the revenue generation for Brihanmumbai Municipal Corporation (BMC).

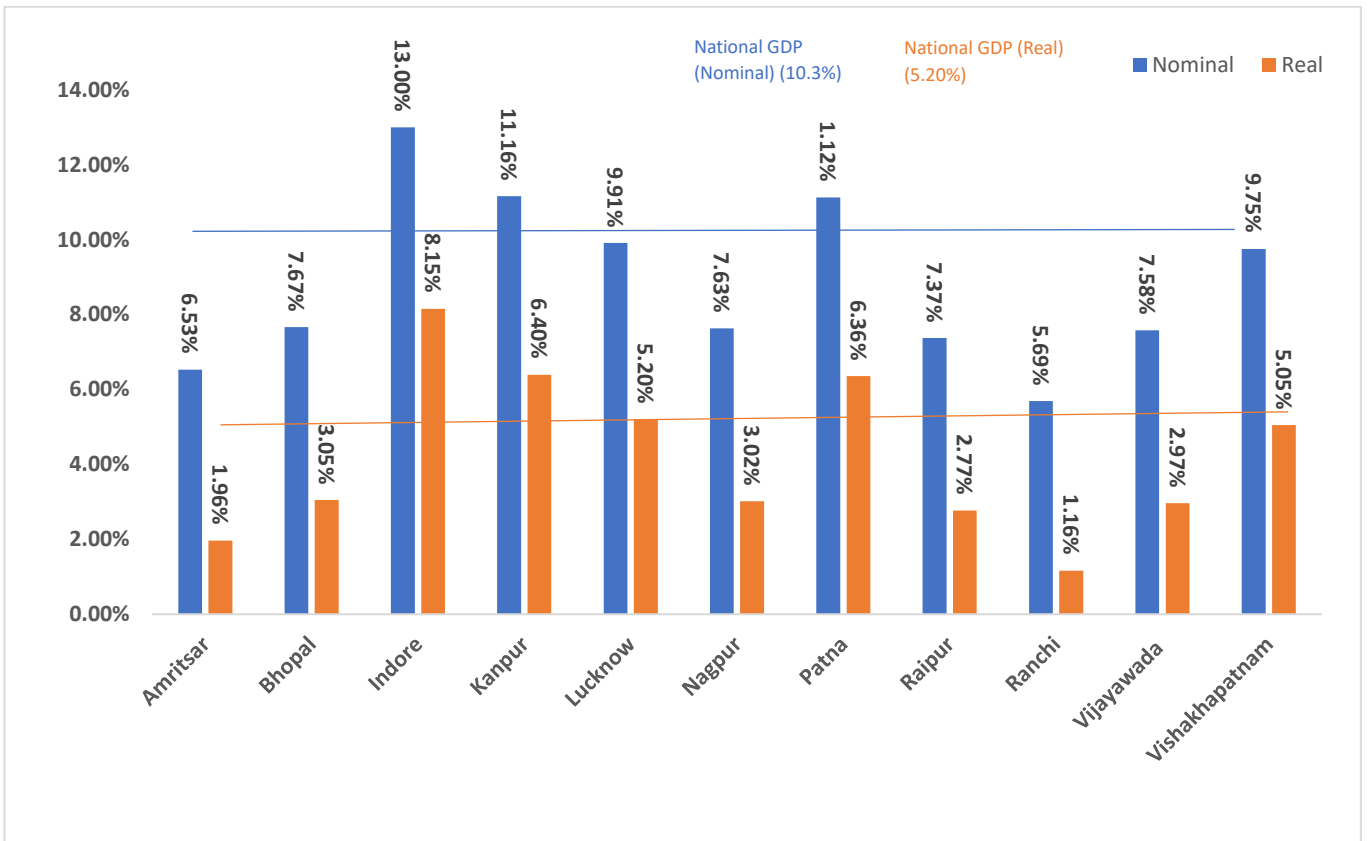
Tax Revenue CAGR: Cities above 30 lakh population – (FY 2016-17 to FY 2023-24) (in %)



Key Observations

- The average CAGR for all seven cities with population more than 30 lakhs, is 6.44%. Whereas; the Real CAGR is 1.88%.
- Chennai has the highest Nominal Tax Revenue CAGR of 13.06% whereas its Real Tax Revenue CAGR is 8.21%. The revision in tax rates after 2022 as per the 15th Finance Commission Recommendations resulted in a substantial rise in property tax and other tax collections for CMC, driven by tax rate changes, expanded coverage, improved enforcement, and stronger collection efficiency.
- Kolkata has the lowest Nominal Tax Revenue CAGR of -1.27% whereas its Real Tax Revenue CAGR is -5.50%. Low revenue generation from Property Tax and other taxes during the period 2016–17 to 2023–24 resulted in a negative OSR for KMC.

Tax Revenue CAGR: Cities between 10 to 30 lakh population – (FY 2016-17 to FY 2023-24) (in %)

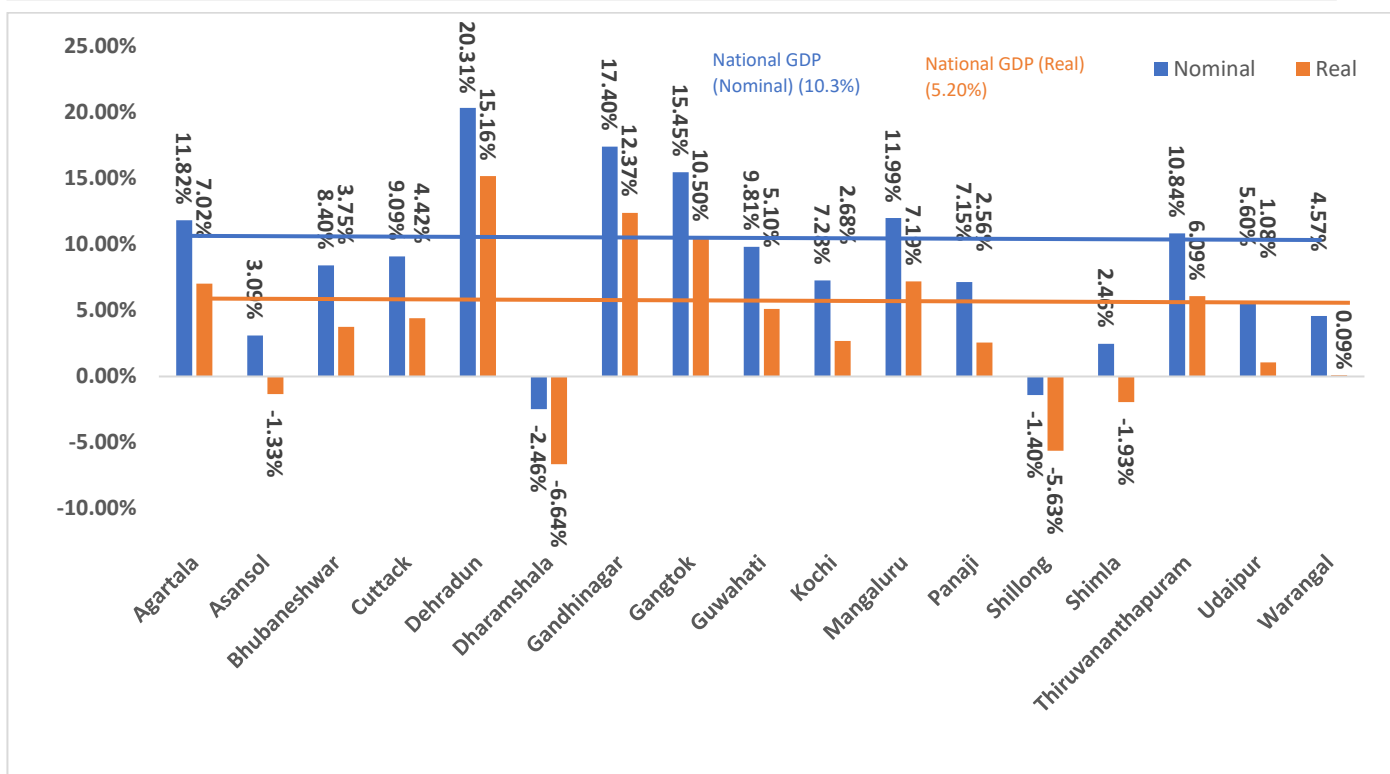


Note: Coimbatore and Srinagar were not considered due to data unavailability.

Key Observations

- The Average Nominal Tax Revenue CAGR for these 13 cities is 8.86% and whereas, the Real CAGR is 4.19%.
- Indore has the highest Nominal Tax Revenue CAGR of 13.00% whereas its Real Tax Revenue CAGR is 8.15%. The high revenue generated from the collection of Property Tax, Advertisement Tax and Water Tax applicable from the year 2016-17 to 2023-24.
- Ranchi has the lowest Nominal and Real Tax Revenue CAGR of 5.69% and 1.16% respectively.

Tax Revenue CAGR: Cities below 10 lakh population – (FY 2016-17 to FY 2023-24) (in %)



Note: Kohima, Itanagar, Imphal, Gurugram and Aizawl were not considered due to data unavailability.

Key Observations

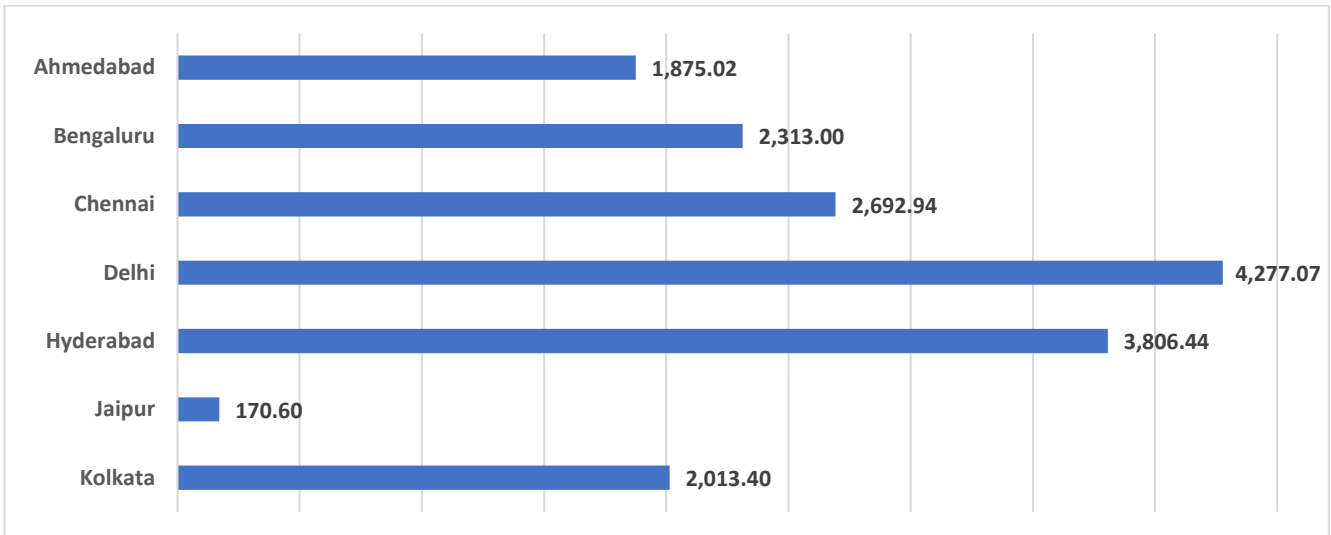
- The Average Nominal Tax Revenue CAGR for these 22 cities is 8.32% whereas; the Real CAGR is 3.67%.
- Dehradun has the highest Nominal Tax Revenue CAGR of 20.31%. Whereas, the Real Tax Revenue CAGR of 15.16%.
- Dharamshala has the lowest Nominal Tax Revenue CAGR of -2.46%, whereas, the Real Tax Revenue CAGR of -6.64%.
- The Nominal Tax Revenue CAGR of Asansol, Shillong and Shimla is 3.09%, -1.40% and 2.46% respectively. Whereas, the Real Tax Revenue CAGR lies at -1.33%, -5.63% and -1.93% respectively. The Nominal figures for Asansol and Shimla show that the cities are witnessing positive growth. Although the Real values of the cities depict that over the years, the Tax Revenue collection has decreased from FY 2016-17 to FY 2023-24.

INDICATOR – 2.2B: Average Per Capita Tax Revenue

Average Per Capita Tax Revenue: Mumbai – (FY 2016-17 to FY 2023-24) (in Rs.)

Mumbai has the Nominal Average Per Capita Tax Revenue of Rs 4,344.19. Mumbai is witnessing an increasing per capita value from 2016-17 to 2023-24 from Rs 3,671.21 to Rs 5,074.71

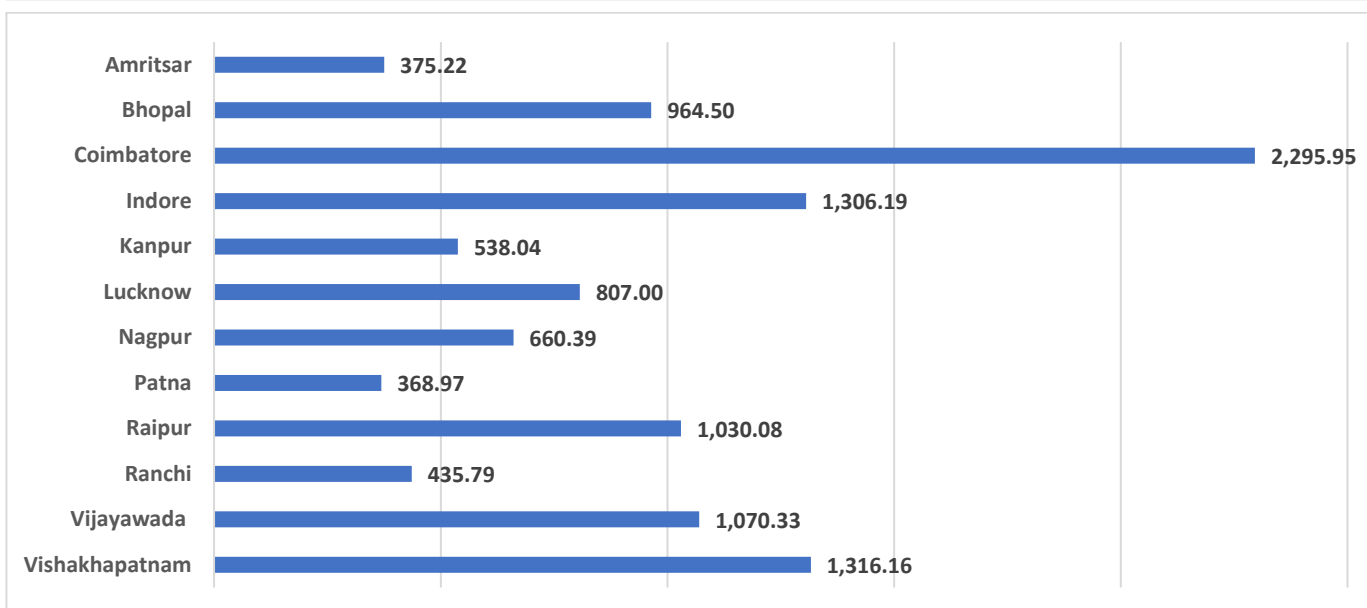
Average Per Capita Tax Revenue: Cities above 30 lakh population – (FY 2016-17 to FY 2023-24) (in Rs.)



Key Observations

- The Average Per Capita of these seven cities is Rs 2,449.78.
- Delhi has the highest Average Per Capita Tax Revenue of Rs 4,277.07.
- Jaipur has the lowest Average Per Capita Value of Tax Revenue with Rs 170.60 during our study it was observed that Jaipur levies only two taxes namely, the House Tax and the Urban Development Tax, which are categorised under the head of Property Tax. Due to the fewer taxes imposed in the city, the per capita Tax Revenue is comparatively low. In an attempt to diversify and expand the tax base, the Jaipur Municipal Corporation (Greater) has linked sanitation charges with electricity bill (per unit charge) to improve the tax collected.

Average Per Capita Tax Revenue: Cities between 10 to 30 lakh population – (FY 2016-17 to FY 2023-24) (in Rs.)

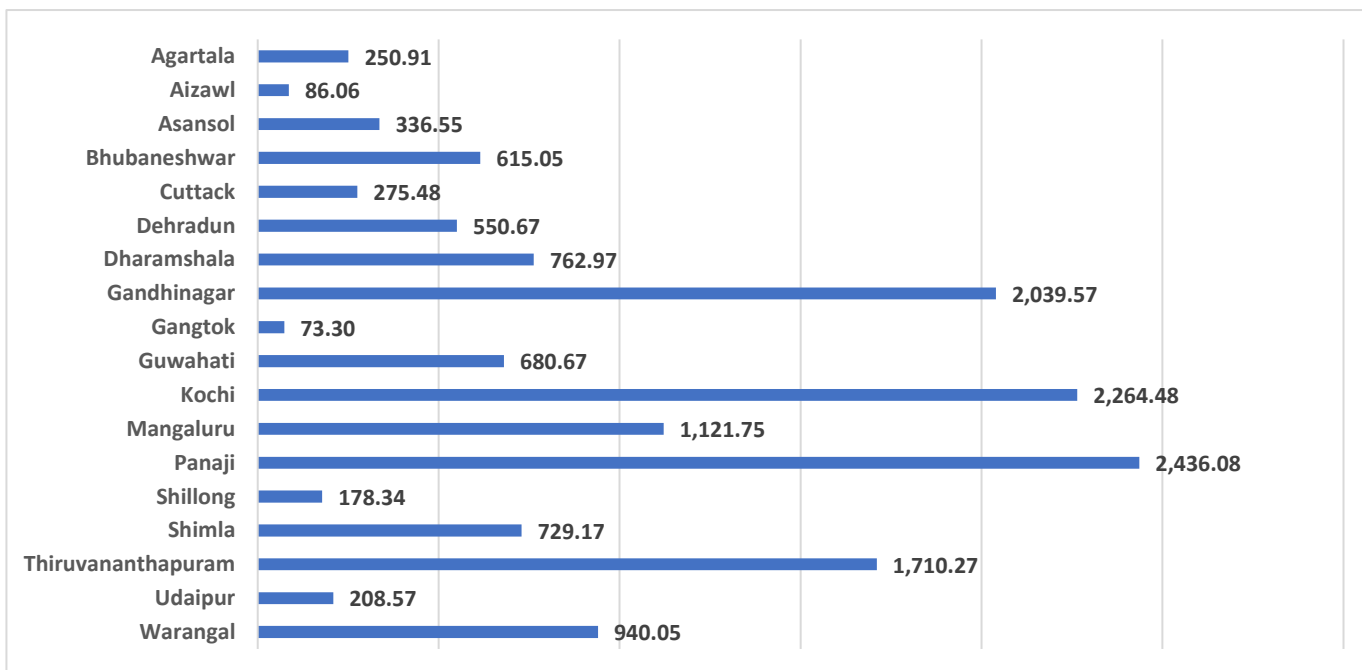


Note: Srinagar was not considered due to data unavailability.

Key Observations

- The Average Per Capita of these 13 cities is Rs 958.05.
- Coimbatore has the highest Nominal Average Per Capita Value of Tax Revenue with Rs 2,295.95.
- Patna has the lowest Nominal Average Per Capita Value of Tax Revenue with Rs 368.97.

Average Per Capita Tax Revenue: Cities below 10 lakh population – (FY 2016-17 to FY 2023-24) (in Rs.)



Note: Asansol, Kohima, Itanagar, Gurugram and Imphal were not considered due to data unavailability.

Key Observations

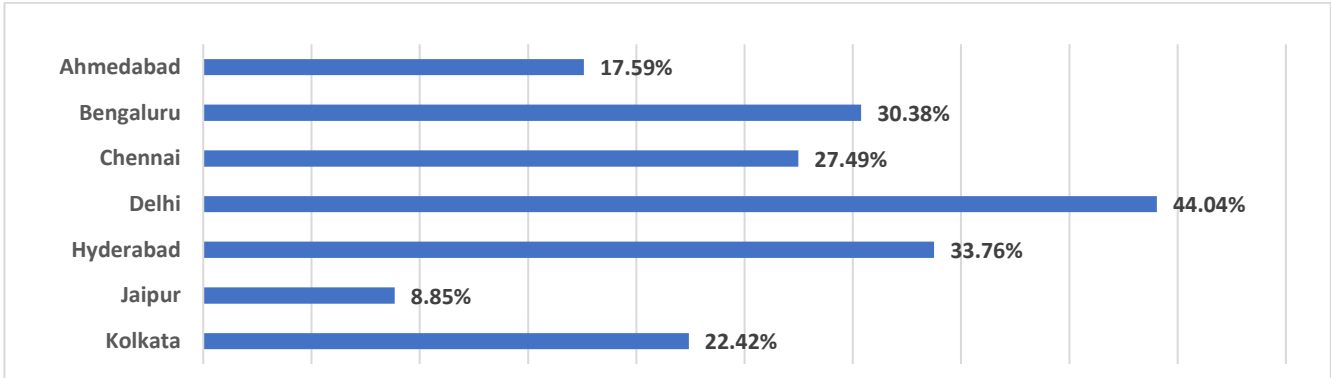
- The Average Per Capita of these 22 cities is Rs 847.77
- Panaji has the highest Nominal Average Per Capita Value of Tax Revenue with Rs 2,436.08.
- Gangtok has the lowest Nominal Average Per Capita Value of Tax Revenue with Rs 73.30.

INDICATOR – 2.2C: Average Percentage Share of Tax Revenue to Total Income

Average Percentage Share of Tax Revenue to Total Income: Mumbai – (FY 2016-17 to FY 2023-24) (in %)

Mumbai has an Average Percentage Share of Tax Revenue to Total Income of 17.26%.

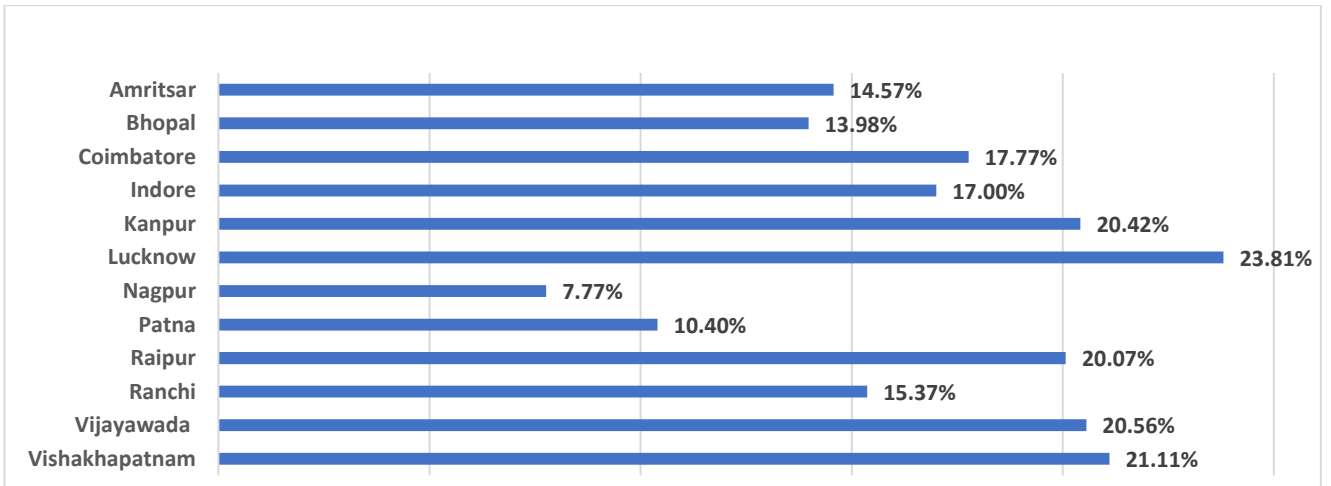
Average Percentage Share of Tax Revenue to Total Income: Cities above 30 lakh population – (FY 2016-17 to FY 2023-24) (in %)



Key Observations

- The Average Percentage Share of Tax Revenue to Total Income for seven cities is 26.36%.
- Delhi has the highest Average Percentage Share of Tax Revenue to Total Income 44.04%.
- Jaipur has the lowest Average Percentage Share of Tax Revenue to Total Income with 8.85%.

Average Percentage Share of Tax Revenue to Total Income: Cities between 10 to 30 lakh population – (FY 2016-17 to FY 2023-24) (in %)

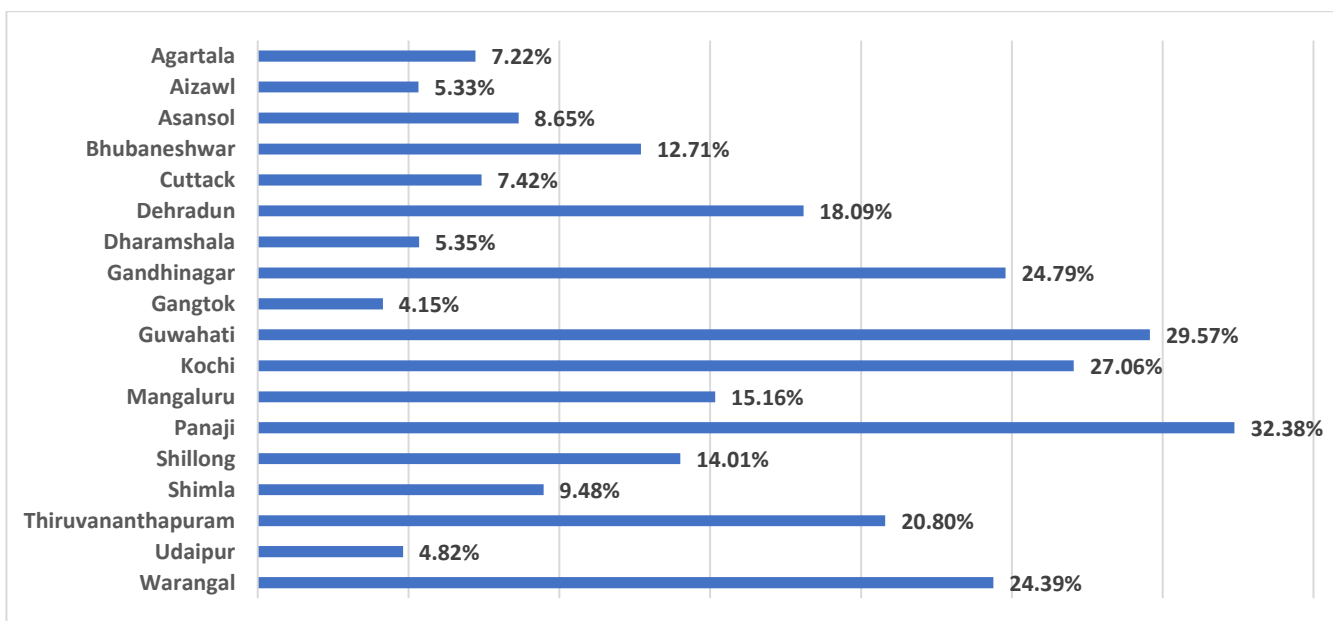


Note: Srinagar was not considered due to data unavailability.

Key Observations

- The Average Percentage Share of Tax Revenue to Total Income for the 13 cities is 16.90%.
- Lucknow has the highest Average Percentage Share of Tax Revenue to Total Income with 23.81%.
- Nagpur has the lowest Average Percentage Share of Tax Revenue to Total Income of 7.77%.

Average Percentage Share of Tax Revenue to Total Income: Cities below 10 lakh population – (FY 2016-17 to FY 2023-24) (in %)



Note: Aizawl, Kohima, Itanagar, Imphal, Gurugram and Aizawl were not considered due to data unavailability.

Key Observations

- The Average Percentage Share of Tax Revenue to Total Income for these 22 cities is 15.08%.
- Panaji has the highest Average Percentage Share of Tax Revenue to Total Income with 32.38%.
- Gangtok has the lowest Average Percentage Share of Tax Revenue to Total Income 4.15%.

Tax Revenue

Mumbai

City	Annual Growth (%)													
	2017-18	2017-18	2018-19	2018-19	2019-20	2019-20	2020-21	2020-21	2021-22	2021-22	2022-23	2022-23	2023-24	2023-24
	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real
Mumbai	8.19	4.06	5.54	1.73	-0.83	-3.06	6.24	-1	18.66	11.85	-6.08	-12.01	9.69	8.25

Cities above 30 lakh

City	Annual Growth (%)													
	2017-18	2017-18	2018-19	2018-19	2019-20	2019-20	2020-21	2020-21	2021-22	2021-22	2022-23	2022-23	2023-24	2023-24
	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real
Ahmedabad	10.17	5.96	6.26	2.43	2.65	0.33	1.2	-5.69	21.46	14.48	21.48	13.8	8.61	7.18
Bengaluru	-4.34	-7.99	17.16	12.94	12.59	10.05	1.66	-5.26	2.97	-2.94	8.36	1.51	18.34	16.79
Chennai	6.92	2.83	31.65	26.9	7.15	4.73	-40.17	-44.24	38.06	30.13	70.58	59.8	11.12	9.66
Delhi	2.42	-1.49	13.54	9.45	-2.46	-4.66	-18.59	-24.13	112.09	99.91	-27.53	-32.11	12.34	10.86
Hyderabad	15.66	11.25	5.7	1.89	8.53	6.08	6.49	-0.76	-13.8	-18.75	14.59	7.35	14.48	12.97
Jaipur	-0.49	-4.29	-28.57	-31.15	65.03	61.31	-1.47	-8.18	-35.9	-39.58	27.44	19.38	18.67	17.1
Kolkata	10.42	6.2	-3.83	-7.3	-0.8	-3.03	38.48	29.05	-21.84	-26.33	17.5	10.07	-31.73	-32.63

Cities between 10 to 30 lakh

City	Annual Growth (%)													
	2017-18	2017-18	2018-19	2018-19	2019-20	2019-20	2020-21	2020-21	2021-22	2021-22	2022-23	2022-23	2023-24	2023-24
	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real
Amritsar	-10.9	-14.3	27.89	23.28	-16.55	-18.43	10.65	3.11	19.38	12.53	12.57	5.45	10.1	8.65
Bhopal	-15.51	-18.73	-11.08	-14.28	7.67	5.24	32.93	23.88	5.91	-0.17	21.82	14.12	20.87	19.28
Coimbatore			-19.47	-22.37	-5.86	-7.98	15.44	7.58	3.21	-2.71	83.07	71.5	6.12	4.73
Indore	32.39	27.33	-13.69	-16.8	20.81	18.08	6.58	-0.68	22.42	15.39	12.35	5.25	16.24	14.71
Kanpur	30.49	25.51	13.86	9.76	13.37	10.81	-0.12	-6.92	18.08	11.3	-8.93	-14.69	15.92	14.4
Lucknow	-10.19	-13.62	32.3	27.53	-12.19	-14.17	29.82	20.98	7.07	0.92	17.77	10.33	13.46	11.97
Nagpur	4.6	0.61	-1.99	-5.52	15.5	12.9	37.46	28.1	-14.6	-19.51	21	13.35	-0.52	-1.83
Patna	8.22	4.09	67.98	61.93	-25.21	-26.9	23.17	14.78	1.63	-4.21	11.5	4.45	10.28	8.82
Raipur	1.07	-2.79	3.74	0.01	5.52	3.14	15.08	7.24	7.94	1.74	-2.71	-8.86	23.07	21.45
Ranchi	1.27	-2.59	12.27	8.22	1.19	-1.09	-19.24	-24.74	50.83	42.17	4.36	-2.24	0.74	-0.58
Srinagar														
Vijayawada	13.44	9.11	5.71	1.9	-8.61	-10.67	2.11	-4.84	19.36	12.5	38.88	30.1	-10.09	-11.28
Vishakhapatnam	4.48	0.49	27.29	22.7	-22.16	-23.91	15.01	7.18	10.26	3.93	36.07	27.47	7.39	5.98

City below 10 lakh

City	Annual Growth (%) of Own Source of Revenue													
	2017-18	2017-18	2018-19	2018-19	2019-20	2019-20	2020-21	2020-21	2021-22	2021-22	2022-23	2022-23	2023-24	2023-24
	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real
Agartala	-10.35	-13.77	34.41	29.57	1.05	-1.23	4.31	-2.79	0	-5.74	0.67	-5.69	70.91	68.66
Aizawl					15.82	13.21	-10.54	-16.63	4.65	-1.36	86.29	74.51	2.04	0.69
Asansol	2.57	-1.34	2.78	-0.92	1.58	-0.71	0.14	-6.68	49.65	41.06	-17.93	-23.11	-6.05	-7.28
Bhubaneswar	10.82	6.59	-12.65	-15.8	10.06	7.57	14.63	6.82	17.1	10.38	15.54	8.23	6.44	5.04
Cuttack	174.2	163.73	-50.63	-52.41	-27.77	-29.4	80.84	68.53	-25.99	-30.24	32.3	23.94	6.21	4.81
Dehradun	50.95	45.19	8.81	4.89	60.17	56.56	-15.58	-21.33	4.04	-1.94	51.21	41.65	4.44	3.07
Dharamshala	-4.73	-8.37	31.61	26.86	-20.39	-22.19	-25.45	-30.52	29.32	21.9	-8.55	-14.33	-4.56	-5.82
Gandhinagar	8.9	4.74	7.37	3.5	-6.09	-8.2	40.4	30.84	13.6	7.07	71.92	61.05	2.09	0.74
Gangtok	133.62	124.7	-31.32	-33.79	11.63	9.12	-40.72	-44.75	8.3	2.08	105.25	92.28	15.82	14.29
Gurugram														
Guwahati	-2.57	-6.29	1.8	-1.87	-17.71	-19.57	28.11	19.39	-23.84	-28.21	-34.89	-39.01	271.25	266.36
Imphal														
Itanagar														
Kochi	7.01	2.93	9.46	5.52	14.72	12.14	7	-0.28	-0.68	-6.39	7.36	0.57	6.64	5.23
Kohima														
Mangaluru	6.75	2.67	11.08	7.07	3.28	0.95	12.25	4.6	9.3	3.03	22.88	15.11	19.64	18.07
Panaji	10.45	6.23	11.23	7.23	-1.93	-4.14	0.82	-6.04	32.14	24.55	16.74	9.36	-13.47	-14.6
Shillong	3.17	-0.77	4.56	0.79	0.44	-1.83	3.33	-3.7	-24.15	-28.5	2.4	-4.07	4.16	2.79
Shimla	-5.35	-8.97	4.95	1.17	-2.04	-4.25	-4.6	-11.09	22.18	15.16	5.33	-1.32	-0.76	-2.07
Thiruvananthapuram	-3.16	-6.85	29.89	25.21	-13.65	-15.59	2.01	-4.94	24.73	17.57	21.54	13.85	22.32	20.71
Udaipur	16.38	11.94	-23.13	-25.9	-31.12	-32.67	38.89	29.43	11.74	5.33	6.03	-0.68	44.44	42.54
Warangal	14.49	10.12	13.86	9.76	-1.13	-3.36	20.13	11.95	-33.01	-36.86	32.42	24.05	-0.43	-1.74

Year	Mumbai							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Per Capita (Rs)	3,671.21	3,933.03	4,111.50	4,040.22	4,254.39	5,005.56	4,662.93	5,074.71
Percentage (%) share of Own Source of Revenue to Total Income	11.11	12.19	13.13	11.96	12.26	10.97	12.43	12.48

City	Per Capita (Rs) Tax Revenue							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Ahmedabad	1,468.31	1,590.77	1,662.38	1,678.34	1,670.64	1,995.95	2,385.25	2,548.49
Bengaluru	1,998.39	1,870.80	2,144.63	2,362.41	2,349.50	2,366.49	2,508.35	2,903.44
Chennai	1,917.75	2,031.96	2,651.91	2,817.82	1,672.42	2,291.22	3,879.69	4,280.72
Delhi	3,539.90	3,572.38	3,997.36	3,843.41	3,085.22	6,453.06	4,612.73	5,112.50
Hyderabad	3,052.97	3,494.98	3,658.00	3,933.02	4,150.95	3,547.89	4,032.68	4,581.05
Jaipur	186.27	181.79	127.35	206.14	199.21	125.25	156.57	182.25
Kolkata	1,787.01	1,968.47	1,889.10	1,870.65	2,586.41	2,018.95	2,369.87	1,616.71
Percentage (%) Share of Tax Revenue to Total Municipal Receipts								
Ahmedabad	17.41	18.03	16.97	18.2	17.77	19.53	18.65	14.14
Bengaluru	28.53	24.5	28.8	37.29	32.17	27.94	29.26	34.57
Chennai	24.43	25.47	32.47	33.31	17.22	28.77	28.74	29.49
Delhi	14.63	45.74	43.14	37.54	37.09	84.13	47.14	42.88
Hyderabad	42.92	39.35	42.56	36.19	28.72	26.62	26.62	27.08
Jaipur	8.56	9.5	5.19	9.6	9.2	7.57	9.33	11.85
Kolkata	22.30	22.76	18.44	22.51	30.77	21.98	25.10	15.50

City	Per Capita (Rs) Tax Revenue							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Amritsar	342.01	300.49	378.96	311.85	340.26	400.59	444.71	482.88
Bhopal	953.94	791.51	691.22	730.97	954.52	993.2	1,188.78	1,411.88
Coimbatore		2,451.14	1,954.14	1,821.60	2,082.77	2,129.74	3,863.82	4,064.41
Indore	899.79	1,169.92	991.7	1,176.61	1,231.56	1,480.72	1,633.88	1,865.31
Kanpur	345.41	445.27	500.97	561.28	554.15	646.9	582.51	667.82
Lucknow	656.4	578.91	752.09	648.49	826.63	869.04	1,004.91	1,119.52
Nagpur	526.29	542.43	523.85	596.28	807.84	679.97	811.03	795.41
Patna	249.09	265.21	438.32	322.55	390.93	390.97	429.04	465.67
Raipur	911.51	902.19	916.55	947.01	1,067.07	1,127.70	1,074.22	1,294.38
Ranchi	389.97	387.83	427.61	424.98	337.15	499.56	512.19	507.01
Srinagar								
Vijayawada	866.77	969.69	1,011.17	911.75	918.79	1,082.48	1,484.23	1,317.71
Vishakhapatnam	1,067.69	1,094.61	1,367.25	1,044.47	1,178.94	1,275.85	1,704.07	1,796.42
Percentage (%) Share of Tax Revenue to Total Municipal Receipts								
Amritsar	12.92	14.72	15.39	12.57	12.99	15.38	14.92	17.68
Bhopal	16.82	13.22	11.89	12.22	13.49	13.18	14.9	16.1
Coimbatore		28.97	19.48	16.91	12.64	17.85	25.86	20.43
Indore	16.89	19.3	12.58	17.05	14.66	19.76	17.21	18.56
Kanpur	18.5	17.86	24.52	21.17	21.06	25.78	19.45	15.02
Lucknow	20.95	16.85	31.49	24.35	21.49	30.71	24.1	20.55
Nagpur	7.72	7.96	6.78	8.08	10.26	8.51	8.02	4.78
Patna	11.41	11.5	15.34	9.9	7.6	8.9	11.16	7.42
Raipur	22.8	19.1	20.3	16.59	18.58	18.9	20.32	23.98
Ranchi	9.31	6.14	16.3	15.63	13.44	27.27	13.23	21.61
Srinagar								
Vijayawada	15.34	20.75	20	16.13	21.78	22.3	21.15	27.01
Vishakhapatnam	17.93	19.83	15.16	18.25	19.68	21.1	28.45	28.46

City	Per Capita (Rs) Tax Revenue							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Agartala	210.85	185.2	243.89	241.44	246.72	241.7	238.36	399.09
Aizawl			87.48	99.25	86.98	89.18	162.79	162.77
Asansol	301.31	304.94	309.29	310.08	306.51	452.84	366.96	340.45
Bhubaneswar	522.16	566.89	485.17	523.2	587.71	674.48	763.81	796.95
Cuttack	182.21	492.35	239.58	170.59	304.14	221.96	289.61	303.39
Dehradun	258.33	382.84	408.93	642.98	532.81	544.1	807.55	827.82
Dharamshala	835.87	785.9	1020.64	801.72	589.71	752.34	678.68	638.87
Gandhinagar	1,270.36	1,361.31	1,438.92	1,330.89	1,840.99	2,061.30	3,494.20	3,518.58
Gangtok	46.44	105.55	70.51	76.54	44.11	46.43	92.62	104.24
Gurugram								
Guwahati	719.6	688.86	689.09	557.26	701.66	525.32	336.24	1,227.33
Imphal								
Itanagar								
Kochi	1,701.92	1,818.97	1,990.33	2,284.57	2,448.07	2,436.96	2,624.66	2,810.36
Kohima								
Mangaluru	832.36	876.07	959.53	977.27	1,081.78	1,166.12	1,413.20	1,667.65
Panaji	1,861.92	2,037.12	2,244.77	2,181.17	2,178.98	2,853.17	3,300.75	2,830.78
Shillong	184.78	189.01	195.98	195.21	200.09	150.56	152.98	158.12
Shimla	738.63	688.23	711.14	685.88	644.31	775.19	804.1	785.86
Thiruvananthapuram	1,307.26	1,261.70	1,634.56	1,408.94	1,435.76	1,790.40	2,177.10	2,666.44
Udaipur	220.59	253.03	191.72	130.2	178.3	196.49	205.47	292.77
Warangal	785.18	886.45	995.45	970.9	1,150.76	760.65	994.07	976.99
Percentage (%) Share of Tax Revenue to Total Municipal Receipts								
Agartala	5.98	6.08	7.87	7.86	7.48	8.7	6.72	7.03
Aizawl			5.92	5.12	4.18	8.23	11.83	7.36
Asansol	6.09	8.68	3.85	8.51	6.29	11.73	11.93	12.09
Bhubaneswar	16.24	16.05	12.85	9.3	10.23	11.91	15.9	9.16
Cuttack	7.24	15.63	7.54	9.31	5.27	3.7	6.38	4.28
Dehradun	15.29	11.86	15.01	21.18	17.97	19.48	22.54	21.4
Dharamshala	5.77	6.98	7.14	6.59	1.51	5.29	4.87	4.65
Gandhinagar	25.7	28.04	28.92	28.38	36.16	30.21	11.01	9.95
Gangtok	4.11	6.99	4.8	6.26	2.02	2.19	3.82	3
Gurugram								
Guwahati	43.34	34.21	36.99	30.71	36.86	15.92	10.41	28.14
Imphal								
Itanagar								
Kochi	32.85	25.63	22.27	26.09	24.48	26.6	28.06	30.47
Kohima								
Mangaluru	13.72	11.58	15.46	13.89	15.15	13.54	16.48	21.5
Panaji	35.79	23.59	28.59	37.19	30.53	36.79	36.14	30.43
Shillong	13.78	18.33	18.09	18.31	16.41	8.68	11.63	6.85
Shimla	7.99	9.63	9.95	8.81	7.51	12.71	9.18	10.01
Thiruvananthapuram	25.24	23.33	21.55	19.79	14.47	18.78	20.8	22.48
Udaipur	6.79	6.59	4.11	2.77	4.06	3.94	3.83	6.47
Warangal	17.5	22.86	28.54	30.05	20.53	22.16	25.38	28.09

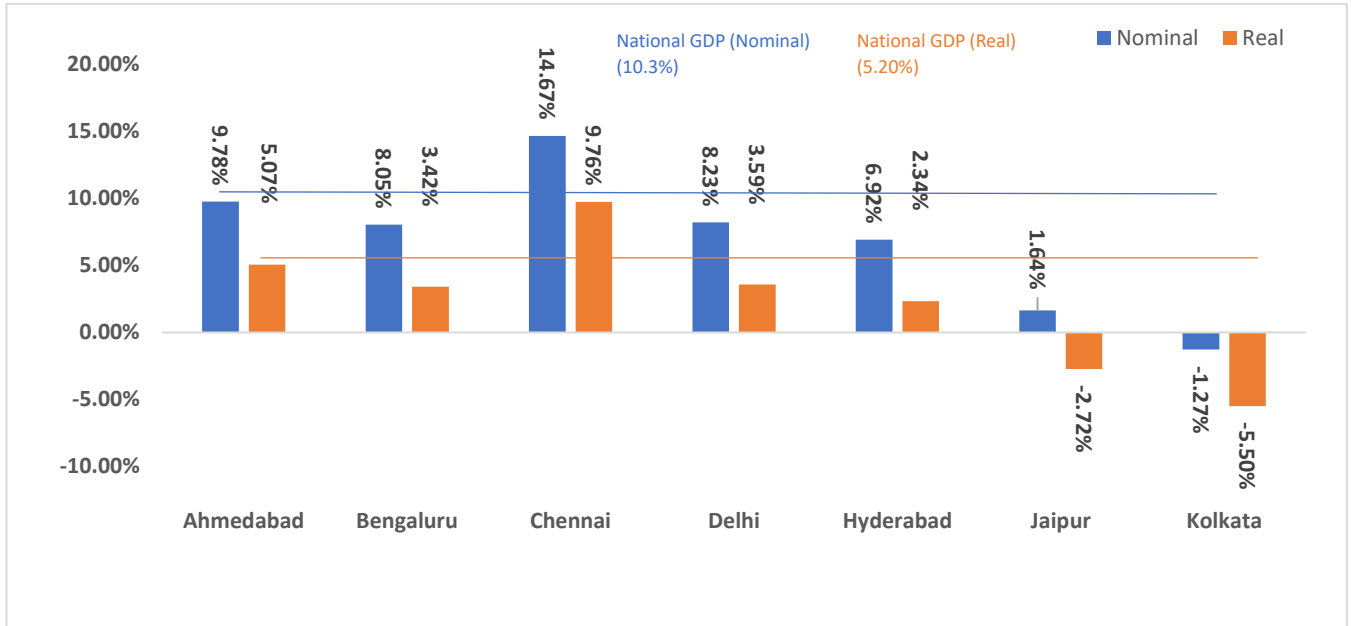
2.2.1 PROPERTY TAX REVENUE

INDICATOR – 2.2.1 A: Property Tax Compound Annual Growth Rate (CAGR)

Property Tax CAGR: Mumbai – (FY 2016-17 to FY 2023-24) (in %)

Mumbai has Nominal Property Tax Revenue CAGR of 4.25% whereas its Real Property Tax Revenue CAGR is -0.22%. This shows that there is no growth in Property Tax revenue from 2016-17 to 2023-24.

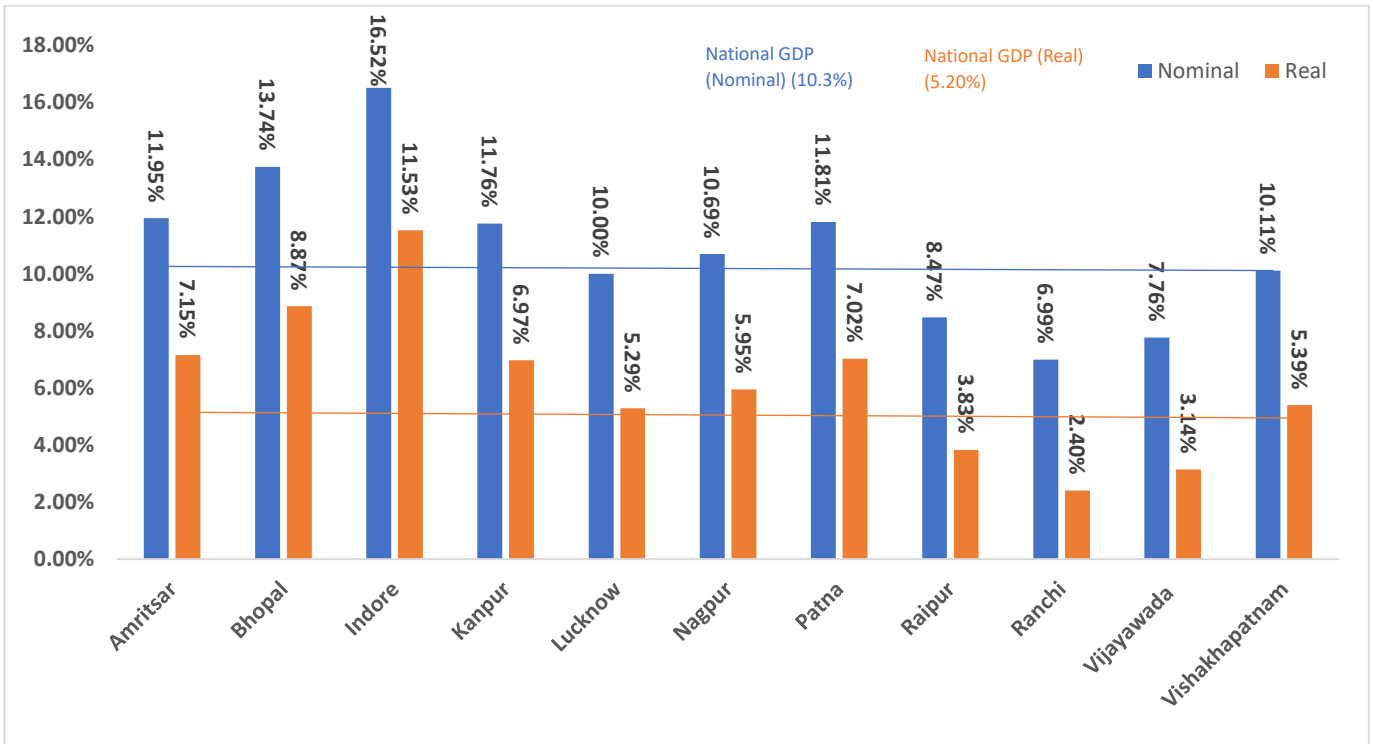
Property Tax CAGR: Cities above 30 lakh population – (FY 2016-17 to FY 2023-24) (in %)



Key Observations

- The Average Nominal Property Tax CAGR for these Seven cities is 6.86% and whereas, the Real CAGR is 2.28%. Only Chennai and Ahmedabad is growing above the National (Nominal) GDP and (Real) GDP.
- Chennai has the highest Nominal and Real Property Tax CAGR of 14.67% and 9.76% respectively.
- Chennai revised the Property Tax Rates in 2022, which Result in high Collection of Property Tax.
- Kolkata has the lowest Nominal and Real Property Tax CAGR of -1.27% and -5.50% respectively.

Property Tax CAGR: Cities between 10 to 30 lakh population – (FY 2016-17 to FY 2023-24) (in %)

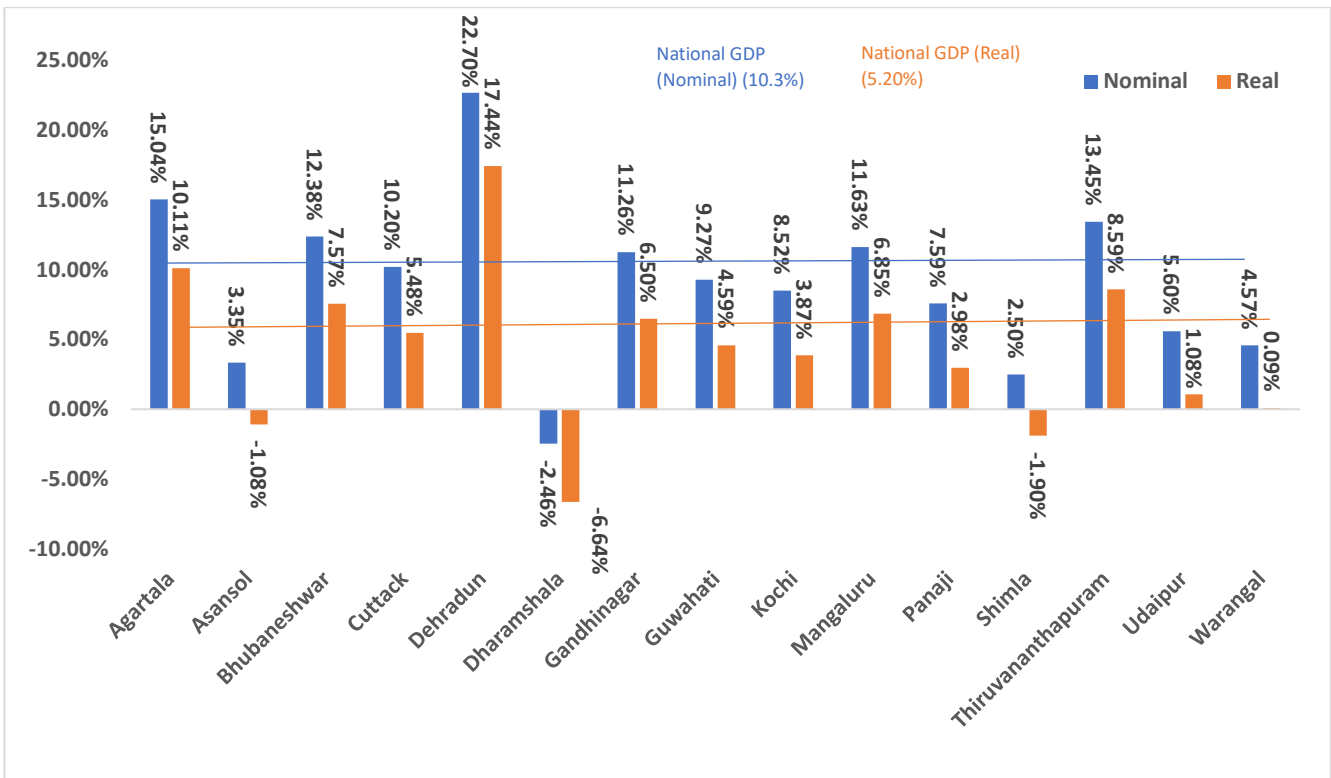


Note: Srinagar and Coimbatore were not considered due to data unavailability.

Key Observations

- The Average Nominal Property Tax CAGR for these cities 13 is 10.89% whereas; the Real CAGR is 6.14%. Only Eight cities out of 13 is growing above the National (Nominal) GDP and (Real) GDP.
- Indore has the highest Nominal and Real Property Tax CAGR of 16.52% and 11.53% respectively.
- Ranchi has the lowest Nominal and Real Property Tax CAGR of 6.99% and 2.40% respectively.

Property Tax CAGR: Cities below 10 to population – (FY 2016-17 to FY 2023-24) (in %)



Note: Kohima, Itanagar, Imphal, Gurugram and Aizawl were not considered due to data unavailability.

Key Observations

- The Average Nominal Property Tax CAGR for these 22 cities is 9.06%. whereas, the Real CAGR is 4.39%. Only Eight cities out of 22 is growing above National (Nominal) GDP: While seven Cities were growing above National (Real) GDP.
- Dehradun has the highest Nominal Property Tax CAGR of 22.70%, while its Real Property Tax Revenue CAGR is 17.44%. Dehradun witnessed growth in Property Tax CAGR for three consecutive years starting from 2017-18 followed by a negative growth of –11.02% in 2020-21. Dehradun in 2018 received aid from the World Bank to initiate GIS mapping of properties in the city. Due to the usage of information technology, it witnessed an expansion in the base of taxable property and an increase in revenue generation.
- Dharamshala has the lowest Nominal and Real Property Tax CAGR of -2.46% and -6.64% respectively.

Property Tax Collection Method

State	City	The method used to calculate Property Tax	Cities with Self-Assessment System
Andhra Pradesh	Vijayawada	Capital Value System	Self-Assessment Method
	Vishakhapatnam	Capital Value System	Self-Assessment Method
Arunachal Pradesh	Itanagar		
Assam	Guwahati	Unit Area Based Method	Self-Assessment Method
Bihar	Patna	Area Based Method	-
Chhattisgarh	Raipur	Annual Rental Method	Self-Assessment Method
Delhi	Delhi	Unit Area-Based Assessment	Self-Assessment Method
Goa	Panaji	Unit Area Based Method	-
Gujarat	Ahmedabad	Area Based Method	Self-Assessment Method
	Gandhinagar	Area Based Method	Self-Assessment Method
Haryana	Gurugram	Area Based Method	
Himachal Pradesh	Dharamshala	Unit Area-Based Method	Self-Assessment Method
	Shimla	Unit Area Based Method	-
Jammu and Kashmir	Srinagar	Unit Area Based Method	-
Jharkhand	Ranchi	Capital Value System	-
Karnataka	Bengaluru	Guidance Value Based	Self-Assessment Method
	Mangaluru	Area Based Method	-
Keralam	Kochi	Area Based Method	Self-Assessment Method
	Thiruvananthapuram	Area Based Method	Self-Assessment Method
Madhya Pradesh	Bhopal	Annual Rental Value Method	Self-Assessment Method
	Indore	-	Self-Assessment Method
Maharashtra	Mumbai	Capital Value System	-
	Nagpur	Annual Rental Value	-
Manipur	Imphal		
Meghalaya	Shillong	Unit Area Method	Self-Assessment Method
Mizoram	Aizawl	Unit Area Method	Self-Assessment Method
Nagaland	Kohima		
Odisha	Bhubaneswar	Property Tax Not Applicable (Holding Tax)	-
	Cuttack	Property Tax Not Applicable (Holding Tax)	-
Rajasthan	Jaipur	Annual Rental Value Method	Self-Assessment Method
	Udaipur	Annual Rental Value Method	Self-Assessment Method
Sikkim	Gangtok	Property Tax Not Applicable	Self-Assessment Method
Tamil Nadu	Chennai	Annual Rental Value Method	-
	Coimbatore	Annual Rental Value Method	-
Telangana	Hyderabad	Unit Rate method	Self-Assessment Method
	Warangal	Annual Rental Value Method	-
Tripura	Agartala	Plinth Area	Self-Assessment Method
Uttar Pradesh	Lucknow	Annual Rental Value Method	Self-Assessment Method
	Kanpur	Annual Rental Value Method	Self-Assessment Method
Uttarakhand	Dehradun	Annual Rental Value Method	-
West Bengal	Kolkata	Unit Area Based Method	Self-Assessment Method
	Asansol	-	-

Note: Kohima, Itanagar and Imphal were not considered due to data unavailability.

Property Tax in Bengaluru: Case Study

- Property tax System- Bruhat Bengaluru Mahanagara Palike (BBMP) introduced Guidance Value Based Property Tax System in 2024. Before that in 2016, BBMP revised property Tax.
- GIS mapping- The introduction of GIS mapping and physical inspection of properties has led to this growth in coverage.
- Mode of Property tax Collection: Online through portal & Offline through banks.
- Incentives are given to taxpayers who pay early within a specific date (5% slash)
- In case of tax evasion, the penal provisions are stringent-twice the tax evaded and interest at 24%. Mapping of Property with BESCOM (Bangalore Electricity Supply Company Limited) meter for commercial and private property holding for accuracy.
- Property mapping- BBMP map information like individual owner, gender, family details, ID, and photo.
- BBMP practices citizen participation in Budget making. Inviting suggestions from citizens, local NGOs, MLAs, and MPs.

Property Tax in Guwahati: Case Study

- **The Annual Rateable Value (ARV) method** for property tax was adopted by Guwahati Municipal Corporation in 2008 which has directly affected the construction cost of any property and the amount of vacant land.
- **Property Tax formula as per the Circular: ARV**, is based on rent acquired on the property i.e.
ARV = LBV X 7.5% - 25% - 10% ,
Total A.R.V. of a holding = A.R.V. of L.B.V.+ A.R.V. of V.L.V.
- The **ARV method** was introduced in 2008 after that it is not revised to date.
- GMC has completely shifted to online property tax collecting through the portal. GMC follows the **self-assessment** method.
- GMC has mapped the **electricity meter provided by Assam Power Distribution Company Limited (APDCL)** of around 2.4 lakhs holding with **Geo Location** for accuracy of Property Tax. No new electricity (APDCL) connection would be given without out holding number.
- (Note: **L.B.V. = Land & Building Value ; V.L.V. = Vacant Land Value**)
- To make tax collection more effective, GMC has launched a **door-to-door tax collection program** and plans to **outsource collections to third parties, employing women as tax collectors** and providing them employment opportunities by assigning local self-help group as 'Poura-Sakhis' under the National Urban Livelihood Mission (NULM) programme in urban areas of Guwahati.

Property Tax in Raipur: Case Study of Innovation in Property Tax Collection

GIS-based Property Tax System

- Raipur Municipal Corporation (RMC) introduced a GIS system featuring drone survey data to enable online property tax collection, to tackle stagnant property tax collection.
- The online tax collection system software consists of a user-friendly web application (MOR Raipur) with a real-time tax calculator, a call centre for grievance redressal and a digital payment option.
- For payment, citizens can select options such as cards, UPI, net banking and wallet. Additionally, every zone has a payment machine for cash and cheque payments. Citizens can also pay through choice centres. 350 such centres have been established. Choice centres charge Rs. 30 extras for the payment.
- The number of registered properties and the property tax demand has increased between 2017-18 and 2021-22.

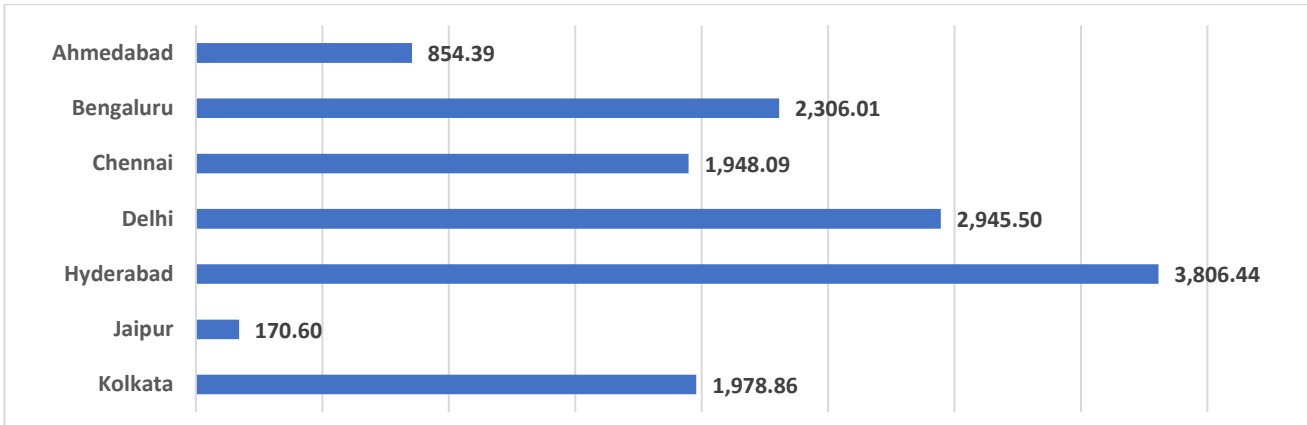
Digital Door Number Plates (DDN)

- This system works by assigning a secure and unique identification number to each establishment, which creates an accurate database for the efficient delivery of several municipal services.
- Process: -
 - Area coding
 - Street surveying and numbering
 - DDN generation for buildings/property features
- The DDN system is also integrated into an app (MOR Raipur), which is linked back to a central database and is also integrated with other government applications.
- A 50% rebate is given to widows on property tax for properties registered in their name and a 6.2% rebate in tax if paid in April.

INDICATOR –2.2.1 B: Average Per Capita Property Tax Revenue

Mumbai has the Average Per Capita Value of Property Tax of Rs 1,106.40.

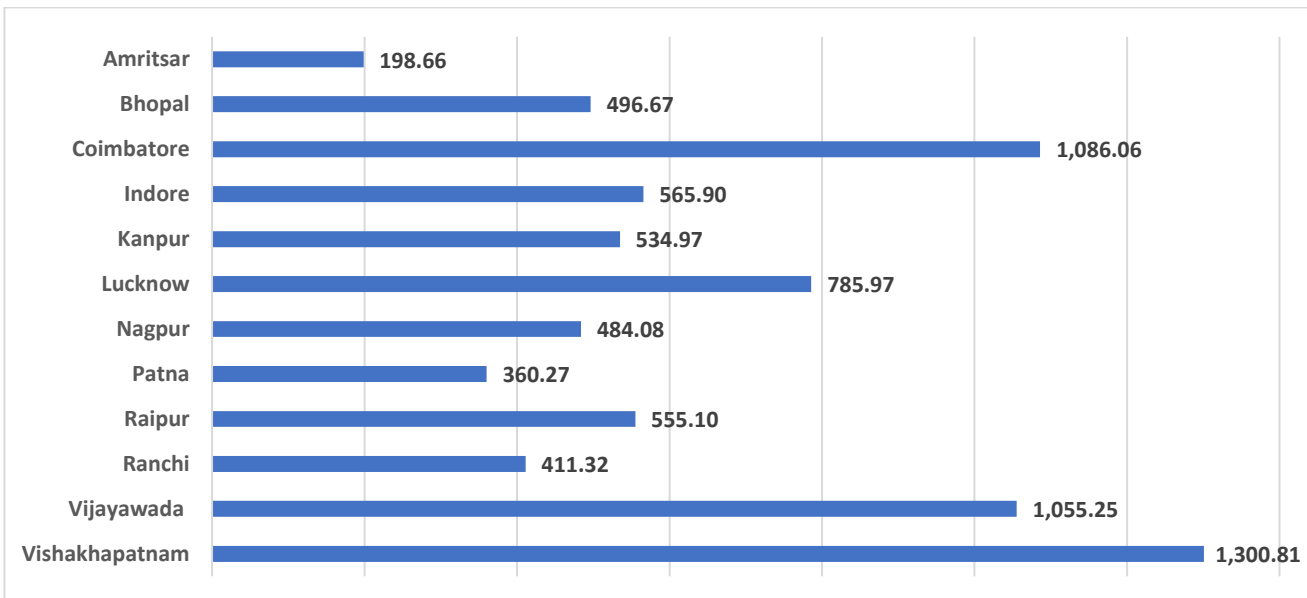
Average Per Capita Property Tax Revenue: Cities above 30 lakh population – (FY 2016-17 to FY 2023-24)



Key Observations

- The Average Per Capita Property Tax for these seven cities is Rs 2,001.41.
- Hyderabad has the highest Average Per Capita Value of Property Tax of Rs 3,806.44.
- Jaipur has the lowest Average Per Capita Value of Property Tax of Rs 170.60.

Average Per Capita Property Tax Revenue: Cities between 10 to 30 lakh population – (FY 2016-17 to FY 2023-24) (in Rs.)

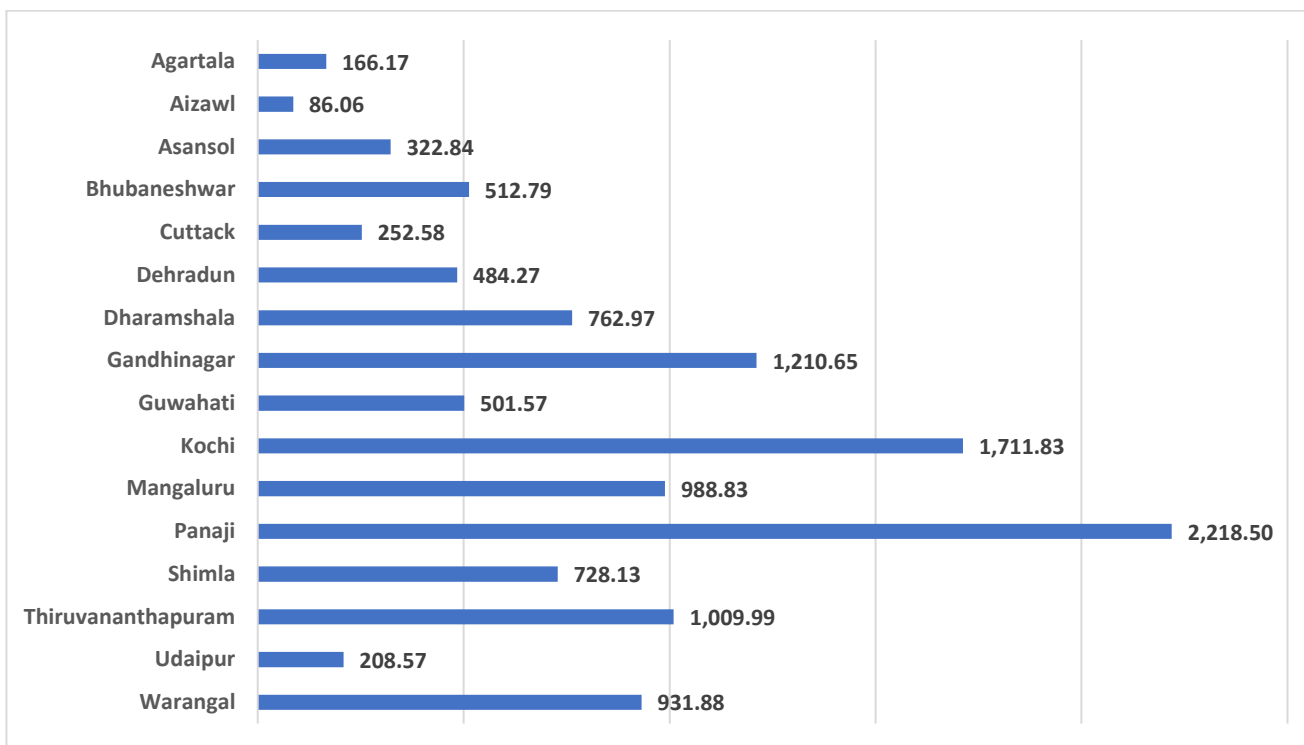


Note: Srinagar was not considered due to data unavailability.

Key Observations

- The Average Per Capita Property Tax for these 13 cities is Rs 652.92.
- Vishakhapatnam has the highest Average Per Capita Value of Property Tax of Rs 1,300.81.
- Amritsar has the lowest Average Per Capita Value of Property Tax of Rs 198.66.

**Average Per Capita Property Tax Revenue: Cities below 10 lakh population – (FY 2016-17 to FY 2023-24)
(in Rs.)**



Note: Kohima, Itanagar, Gurugram and Imphal were not considered due to data unavailability.

Key Observations

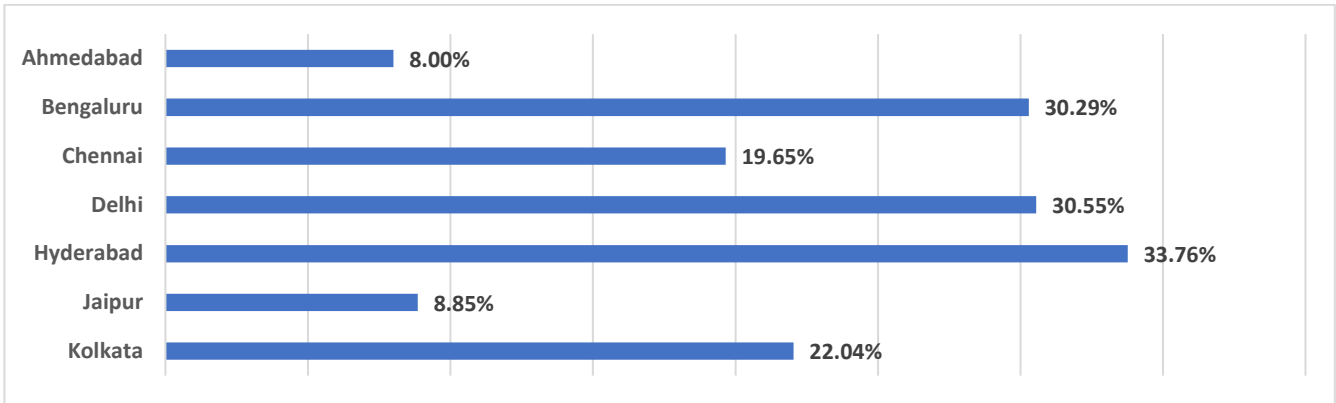
- The Average Per Capita of Property Tax for these 22 cities is Rs 756.10.
- Panaji has the highest Average Per Capita Value of Property Tax of Rs 2,218.50.
- Aizawl has the lowest Average Per Capita Value of Property Tax of Rs 86.06.

INDICATOR – 2.2.1 C: Average Percentage Share of Property Tax Revenue to Total Income

Average Percentage Share of Property Tax to Total Income: Mumbai – (FY 2016-17 to FY 2023-24) (in %)

Mumbai has the Average Percentage Share of Property Tax to Total Income of 4.43%.

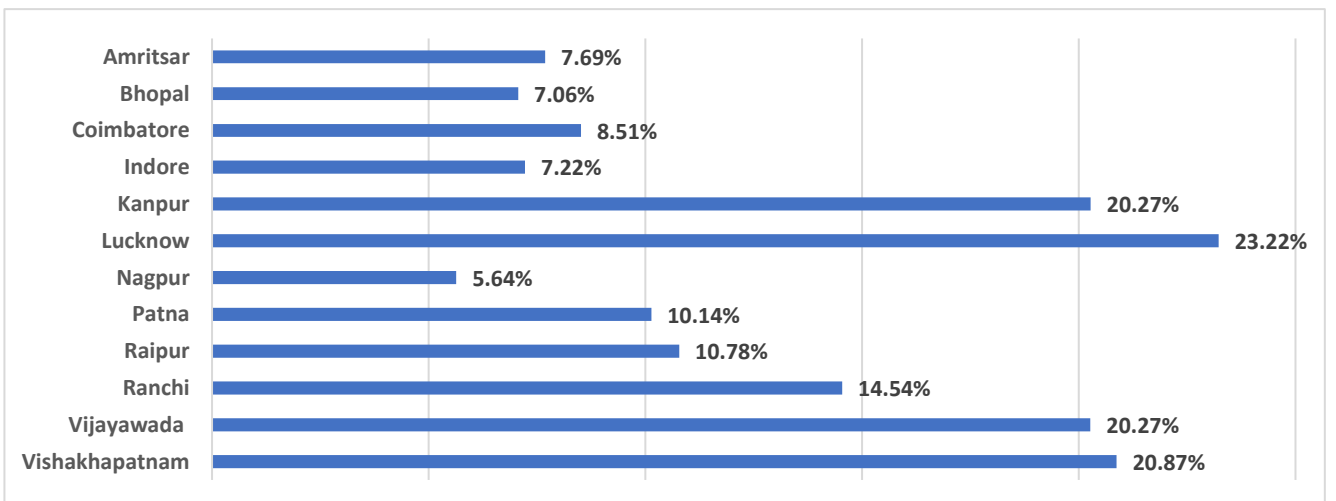
Average Percentage Share of Property Tax to Total Income: Cities above 30 lakh population – (FY 2016-17 to FY 2023-24) (in %)



Key Observations

- The Average Percentage Share of Property Tax to Total Income for these seven cities is 21.88%.
- Hyderabad has the highest Average Percentage Share of Property Tax to Total Income of 33.76%.
- Ahmedabad has the lowest Average Percentage Share of Property Tax to Total Income of 8.00%.

Average Percentage Share of Property Tax to Total Income: Cities between 10 to 30 lakh population – (FY 2016-17 to FY 2023-24) (in %)

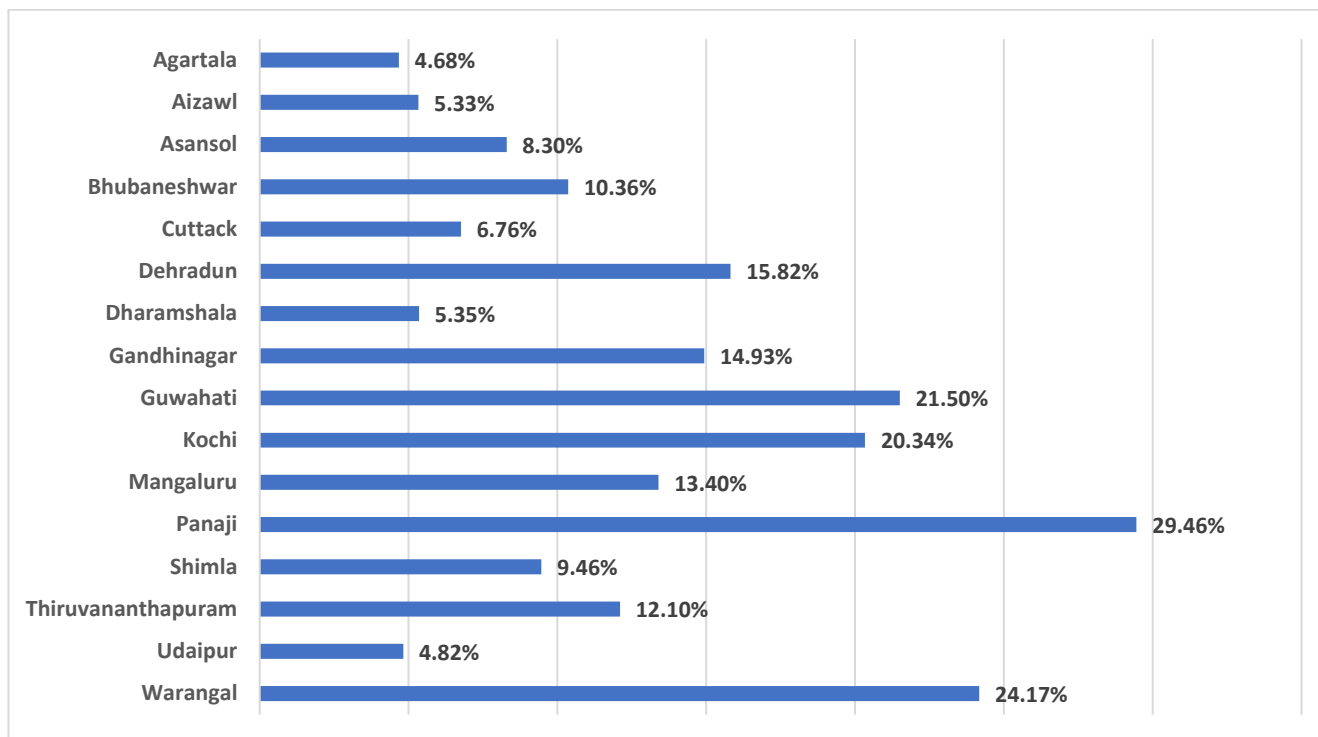


Note: Srinagar was not considered due to data unavailability.

Key Observations

- The Average Percentage Share of Property Tax to Total Income for these 13 cities is 13.02%.
- Lucknow has the highest Average Percentage Share of Property Tax to Total Income of 23.22%.
- Nagpur has the lowest Average Percentage Share of Property Tax to Total Income of 5.64%.

Average Percentage Share of Property Tax to Total Income: Cities below 10 lakh population – (FY 2016-17 to FY 2023-24) (in %)



Note: Kohima, Itanagar, Imphal, Gangtok, Gurugram, Shillong and Aizawl were not considered due to data unavailability.

Key Observations

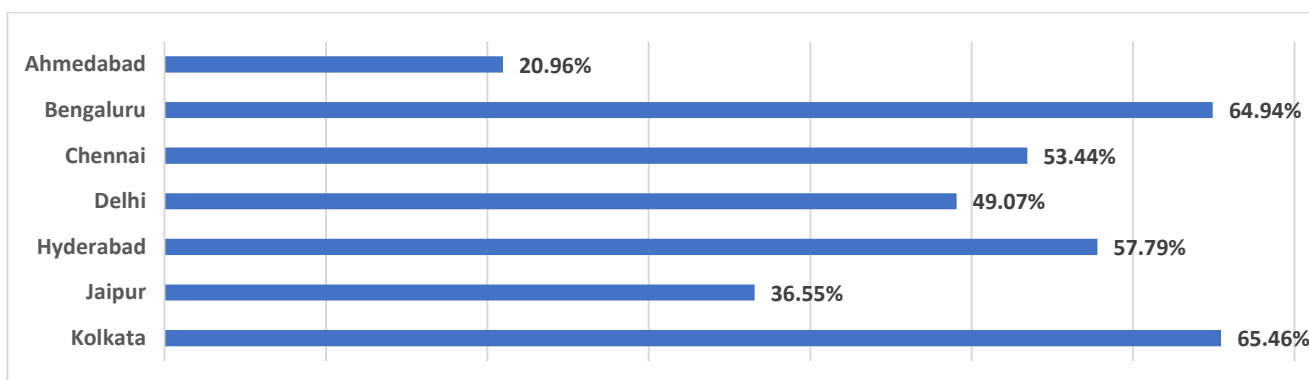
- The Average Percentage Share of Property Tax to Total Income for these 22 cities is 12.92%
- Panaji has the highest Average Percentage Share of Property Tax Revenue to Total Income of 29.46%.
- Agartala has the lowest Average Percentage Share of Property Tax Revenue to Total Income of 4.68%.

INDICATOR – 2.2.1 D: Average Percentage Share of Property Tax Revenue to Own Source Revenue

Average Percentage Share of Property Tax to Own Source Revenue: Mumbai – (FY 2016-17 to FY 2023-24) (in %)

Mumbai has the Average Percentage Share of Property Tax to Own Source Revenue of 6.59%.

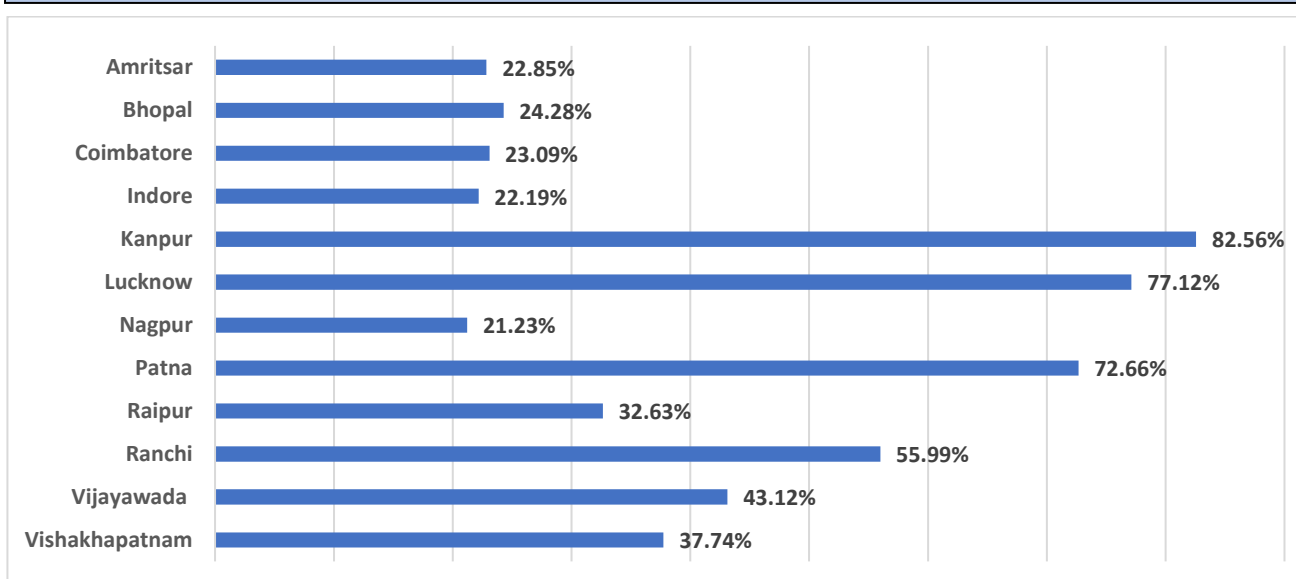
Average Percentage Share of Property Tax to Own Source Revenue: Cities above 30 lakh population – (FY 2016-17 to FY 2023-24) (in %)



Key Observations

- The Average Percentage Share of Property Tax to Own Source Revenue for these seven cities is 49.74%.
- Kolkata has the highest Average Percentage Share of Property Tax to Own Source Revenue of 65.46%.
- Ahmedabad has the lowest Average Percentage Share of Property Tax to Own Source Revenue of 20.96%.

Average Percentage Share of Property Tax to Own Source Revenue: Cities between 10 to 30 lakh population – (FY 2016-17 to FY 2023-24) (in %)

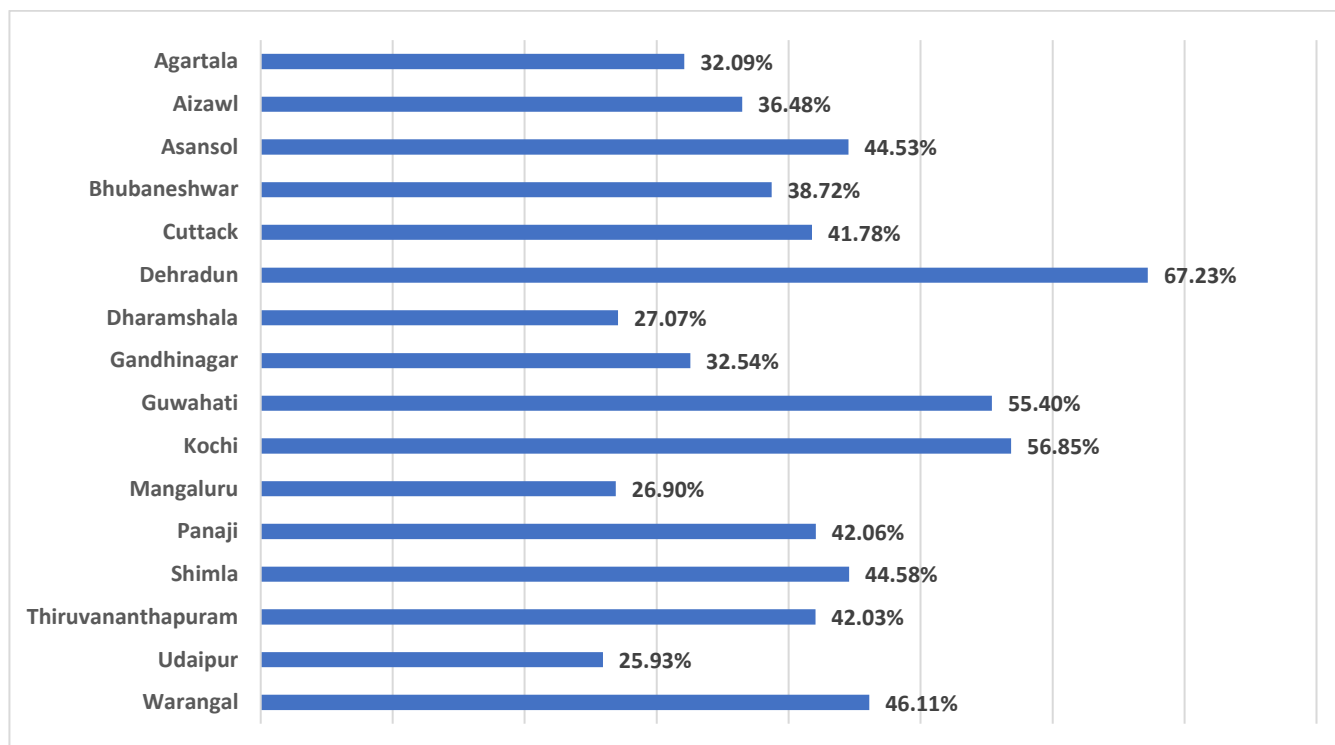


Note: Srinagar was not considered due to data unavailability.

Key Observations

- The Average Percentage Share of Property Tax to Own Source Revenue for these 13 cities is 42.96%.
- Kanpur has the highest Average Percentage Share of Property Tax to Own Source Revenue of 82.56%.
- Indore has the lowest Average Percentage Share of Property Tax to Own Source Revenue of 22.19%.

Average Percentage Share of Property Tax to Own Source Revenue: Cities below 10 lakh population – (FY 2016-17 to FY 2023-24) (in %)



Note: Kohima, Itanagar, Imphal, Shillong, Gangtok, and Gurugram were not considered due to data unavailability.

Key Observations

- The Average Percentage Share of Property Tax to Own Source Revenue for these 22 cities is 38.84%.
- Dehradun has the highest Average Percentage Share of Property Tax to Own Source Revenue of 67.23%.
- Udaipur has the lowest Average Percentage Share of Property Tax to Own Source Revenue of 25.93%.

PROPERTY TAX REVENUE

Mumbai

City	Annual Growth (%)													
	2017-18	2017-18	2018-19	2018-19	2019-20	2019-20	2020-21	2020-21	2021-22	2021-22	2022-23	2022-23	2023-24	2023-24
	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real
Mumbai	8.19	4.06	0.5	-3.12	4.25	1.9	3.19	-3.84	5.29	-0.75	3.31	-3.22	5.17	3.78

Years	Mumbai								
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	
Per Capita (Rs)	982.88	1,052.94	1,048.21	1,082.77	1,107.43	1,156.16	1,184.70	1,236.11	
Percentage (%) Share of Property-Tax Revenue to Total Municipal Receipts	2.97	3.26	3.35	3.2	3.19	2.53	3.16	3.04	
Percentage (%) Share of Property-Tax Revenue to Own Source Revenue	6.74	7.16	7.39	7.20	7.64	4.31	6.36	5.88	

Cities above 30 lakh

City	Annual Growth (%)													
	2017-18	2017-18	2018-19	2018-19	2019-20	2019-20	2020-21	2020-21	2021-22	2021-22	2022-23	2022-23	2023-24	2023-24
	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real
Ahmedabad	1.41	-2.46	9.28	5.35	2.70	0.38	5.11	-2.04	25.87	18.64	15.55	8.24	10.43	8.98
Bengaluru	-3.87	-7.54	18.31	14.04	12.65	10.11	1.55	-5.37	3.09	-2.83	8.38	1.52	18.30	16.74
Chennai	4.93	0.92	35.76	30.87	6.77	4.36	-51.70	-54.99	53.66	44.84	98.40	85.86	16.44	14.91
Delhi	0.72	-3.12	17.81	13.56	-0.95	-3.19	-8.03	-14.29	111.55	99.40	-30.75	-35.13	9.84	8.40
Hyderabad	15.66	11.25	5.70	1.89	8.53	6.08	6.49	-0.76	-13.80	-18.75	14.59	7.35	14.48	12.97
Jaipur	-0.49	-4.29	-28.57	-31.15	65.03	61.31	-1.47	-8.18	-35.90	-39.58	27.44	19.38	18.67	17.10
Kolkata	10.05	5.85	-3.33	-6.81	-0.65	-2.89	39.07	29.60	-22.02	-26.49	17.57	10.14	-32.15	-33.05

City	Per Capita (Rs)								
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	
Ahmedabad	687.39	685.53	736.80	744.21	769.43	952.62	1,082.81	1,176.34	
Bengaluru	1,968.05	1,851.46	2,143.25	2,362.07	2,346.45	2,366.25	2,508.35	2,902.24	
Chennai	1,377.84	1,432.77	1,928.37	2,041.79	978.23	1,491.64	2,937.65	3,396.41	
Delhi	2,255.34	2,238.31	2,598.84	2,537.47	2,300.92	4,800.40	3,279.10	3,553.60	
Hyderabad	3,052.96	3,494.98	3,658.00	3,933.02	4,150.95	3,547.89	4,032.68	4,581.05	
Jaipur	186.27	181.79	127.35	206.14	199.21	125.25	156.57	182.25	
Kolkata	1,751.11	1,922.55	1,854.70	1,839.29	2,553.94	1,989.11	2,336.28	1,583.89	
Percentage (%) Share of Property-Tax Revenue to Total Municipal Receipts									
Ahmedabad	8.15	7.77	7.52	8.07	8.18	9.32	8.47	6.53	
Bengaluru	28.1	24.25	28.79	37.29	32.12	27.94	29.26	34.55	
Chennai	17.55	17.96	23.61	24.14	10.07	18.73	21.76	23.40	
Delhi	9.32	28.66	28.05	24.78	27.66	62.58	33.51	29.81	
Hyderabad	42.92	39.35	42.56	36.19	28.72	26.62	26.62	27.08	
Jaipur	8.56	9.5	5.19	9.6	9.2	7.57	9.33	11.85	
Kolkata	21.86	22.23	18.11	22.13	30.38	21.66	24.75	15.19	

City	Percentage (%) Share of Property-Tax Revenue to Own Source Revenue							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Ahmedabad	19.83	19.56	20.41	20.97	21.66	23.47	24.35	17.46
Bengaluru	59.95	58.21	59.50	70.51	70.23	67.45	64.90	68.75
Chennai	55.29	49.67	54.56	56.72	36.05	47.29	60.46	67.52
Delhi	48.23	44.68	47.95	42.58	47.46	55.08	54.51	52.07
Hyderabad	55.65	60.72	58.13	58.55	67.19	53.15	50.35	58.55
Jaipur	38.16	28.36	31.43	42.26	41.15	37.96	39.62	33.48
Kolkata	64.48	63.25	62.73	65.38	79.99	67.65	64.43	55.74

Cities between 10 to 30 lakh

City	Annual Growth (%)													
	2017-18		2018-19		2019-20		2020-21		2021-22		2022-23		2023-24	
	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real
Amritsar	4.97	0.96	25.89	21.36	17.48	14.83	-14.54	-20.35	18.55	11.74	25.98	18.02	11.21	9.74
Bhopal	1.94	-1.95	-18.88	-21.81	12.41	9.88	61.88	50.86	3.49	-2.45	21.51	13.83	30.15	28.43
Coimbatore			-21.12	-23.96	-6.96	-9.05	-1.27	-7.99	3.27	-2.66	99.92	87.28	5.71	4.32
Indore	29.44	24.5	-13.07	-16.2	26.21	23.36	34.45	25.3	14.91	8.31	22.32	14.59	8.66	7.23
Kanpur	31.87	26.83	16.98	12.76	13.37	10.81	-0.12	-6.92	18.08	11.3	-8.93	-14.69	15.92	14.4
Lucknow	-7.95	-11.47	32.24	27.48	-11.08	-13.08	30.08	21.22	7.11	0.95	16.05	8.71	11.37	9.9
Nagpur	5.87	1.83	-0.51	-4.09	39.19	36.05	128.5	112.95	-16.82	-21.6	22.68	14.92	-40.45	-41.23
Patna	10.26	6.05	67	60.98	-23.67	-25.39	18.38	10.32	4.79	-1.23	12.79	5.66	11.11	9.65
Raipur	14.25	9.89	0.11	-3.5	1.09	-1.19	20.16	11.98	16.84	10.13	-1.65	-7.87	10.7	9.25
Ranchi	-4.3	-7.95	20.95	16.59	2.49	0.18	-15.09	-20.87	36.83	28.97	16.07	8.73	0.31	-1.01
Srinagar														
Vijayawada	14.98	10.59	5.03	1.25	-8.99	-11.04	2.78	-4.22	19.98	13.09	39.01	30.22	-10.43	-11.61
Vishakhapatnam	4.54	0.55	26.63	22.07	-22.29	-24.04	17.93	9.9	10.5	4.15	36.31	27.7	7.41	6

City	Per Capita (Rs)								Percentage (%) Share of Property-Tax Revenue to Total Municipal Receipts							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Amritsar	140.01	144.92	179.91	208.43	175.66	205.36	255.15	279.83	5.29	7.1	7.31	8.4	6.71	7.88	8.56	10.25
Bhopal	382.96	383.37	305.4	337.19	536.19	545.15	650.83	832.3	6.75	6.41	5.25	5.64	7.58	7.24	8.16	9.49
Coimbatore		1,269.52	991.31	913.33	893.16	913.82	1,810.39	1,896.95		15	9.88	8.48	5.42	7.66	12.12	9.54
Indore	336.32	427.54	365	452.42	597.41	674.2	809.95	864.35	6.31	7.05	4.63	6.55	7.11	9	8.53	8.6
Kanpur	332.7	433.42	500.97	561.28	554.15	646.9	582.51	667.82	17.82	17.38	24.52	21.17	21.06	25.78	19.45	15.02
Lucknow	624.26	564.29	732.77	639.82	817.2	859.41	979.25	1,070.78	19.92	16.42	30.68	24.03	21.24	30.37	23.48	19.65
Nagpur	254.95	265.96	260.75	357.67	805.5	660.39	798.61	468.86	3.74	3.9	3.38	4.85	10.23	8.27	7.9	2.82
Patna	237.99	258.17	424.18	318.57	371.11	382.7	424.82	464.58	10.9	11.19	14.85	9.77	7.22	8.72	11.05	7.41
Raipur	445.33	498.26	488.44	483.49	568.85	650.74	626.58	679.12	11.14	10.55	10.82	8.47	9.91	10.91	11.85	12.58
Ranchi	356.53	335.08	398.01	400.65	334.16	449.16	512.19	504.8	8.51	5.31	15.17	14.73	13.32	24.52	13.23	21.52
Srinagar																
Vijayawada	845.98	959.28	993.91	892.54	905.31	1,072.14	1,471.44	1,301.42	14.97	20.52	19.66	15.79	21.46	22.08	20.97	26.68
Vishakhapatnam	1,043.62	1,070.55	1,330.26	1,014.47	1,174.11	1,273.34	1,703.71	1,796.42	17.53	19.39	14.75	17.73	19.6	21.06	28.45	28.46

City	Percentage (%) Share of Property-Tax Revenue to Own Source Revenue							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Amritsar	18.63	24.63	23.68	26.60	26.05	21.66	18.96	22.57
Bhopal	19.62	23.29	21.35	23.06	29.23	23.44	27.52	26.77
Coimbatore		31.60	25.32	25.84	22.00	23.05	29.13	27.82
Indore	23.79	23.02	21.28	20.07	25.15	21.75	22.39	19.92
Kanpur	81.23	84.76	80.64	85.41	85.25	84.45	80.57	78.20
Lucknow	79.33	72.77	75.59	78.31	83.85	82.86	77.66	66.62
Nagpur	17.06	14.64	16.39	17.84	38.18	25.48	27.29	12.92
Patna	71.38	78.05	83.62	80.25	78.31	69.03	19.21	56.71
Raipur	31.67	31.82	30.58	34.45	37.32	33.49	30.78	30.94
Ranchi	59.95	47.60	60.35	50.33	61.26	58.21	58.59	51.64
Srinagar								
Vijayawada	32.02	38.55	42.05	50.05	47.28	44.38	39.64	50.99
Vishakhapatnam	33.84	32.73	37.06	38.35	37.34	37.02	41.61	44.00

City	Annual Growth (%) of Property Tax													
	2017-18 Nominal	2017-18 Real	2018-19 Nominal	2018-19 Real	2019-20 Nominal	2019-20 Real	2020-21 Nominal	2020-21 Real	2021-22 Nominal	2021-22 Real	2022-23 Nominal	2022-23 Real	2023-24 Nominal	2023-24 Real
Agartala	-17.61	-20.76	40.87	35.80	1.28	-1.00	2.77	-4.22	0.00	-5.74	19.56	12.00	84.65	82.22
Aizawl					15.82	13.21	-10.54	-16.63	4.65	-1.36	86.29	74.51	2.04	0.69
Asansol	0.13	-3.69	7.78	3.89	1.63	-0.66	-0.63	-7.40	55.03	46.13	-19.73	-24.81	-7.12	-8.35
Bhubaneswar	23.01	18.31	-6.74	-10.10	13.45	10.89	32.50	23.48	7.48	1.31	20.07	12.48	1.72	0.38
Cuttack	209.29	197.48	-53.18	-54.87	-25.14	-26.83	92.52	79.41	-28.08	-32.21	30.22	21.99	0.99	-0.34
Dehradun	62.95	56.73	7.60	3.72	72.82	68.92	-11.02	-17.08	-2.28	-7.89	48.73	39.33	6.83	5.42
Dharamshala	-4.73	-8.37	31.61	26.86	-20.39	-22.19	-25.45	-30.52	29.32	21.90	-8.55	-14.33	-4.56	-5.82
Gandhinagar	-4.84	-8.47	-11.34	-14.54	-17.96	-19.81	61.52	50.53	17.02	10.30	84.95	73.26	-12.76	-13.90
Gangtok														
Gurugram														
Guwahati	-11.56	-14.94	-1.33	-4.89	-20.90	-22.68	41.48	31.85	-14.91	-19.80	-24.31	-29.09	195.82	191.92
Imphal														
Itanagar														
Kochi	7.31	3.22	8.11	4.22	33.73	30.72	0.50	-6.34	0.31	-5.45	5.48	-1.19	7.40	5.99
Kohima														
Mangaluru	1.86	-2.03	12.68	8.62	-7.20	-9.30	23.48	15.07	0.72	-5.06	30.92	22.64	24.59	22.95
Panaji	10.22	6.01	12.72	8.66	-1.67	-3.89	0.61	-6.24	33.20	25.55	17.29	9.87	-13.06	-14.21
Shillong														
Shimla	-5.25	-8.87	4.71	0.94	-2.07	-4.28	-4.27	-10.79	22.23	15.22	5.31	-1.34	-0.75	-2.05
Thiruvananthapuram	5.54	1.51	35.04	30.18	-11.11	-13.11	4.05	-3.03	35.81	28.01	11.37	4.33	21.31	19.72
Udaipur	16.38	11.94	-23.13	-25.90	-31.12	-32.67	38.89	29.43	11.74	5.33	6.03	-0.68	44.44	42.54
Warangal	14.63	10.25	13.74	9.64	0.32	-1.94	20.95	12.71	-33.33	-37.16	33.05	24.64	-0.43	-1.74

City	Per Capita (Rs)								Percentage (%) Share of Property-Tax Revenue to Total Municipal Receipts							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Agartala	135.41	109.31	150.86	149.69	150.71	147.64	172.93	312.8	3.84	3.59	4.87	4.87	4.57	5.32	4.88	5.51
Aizawl			87.48	99.25	86.98	89.18	162.79	162.77			5.92	5.12	4.18	8.23	11.83	7.36
Asansol	283.41	280.01	297.81	298.73	293	448.43	355.38	325.93	5.73	7.97	3.71	8.19	6.01	11.62	11.55	11.58
Bhubaneshwar	349.73	421.47	385.13	428.13	555.9	585.58	689.17	687.19	10.88	11.93	10.2	7.61	9.67	10.34	14.35	7.9
Cuttack	150.34	458.22	211.46	156.04	296.18	210.03	269.72	268.67	5.97	14.55	6.65	8.51	5.13	3.5	5.94	3.79
Dehradun	201.31	322.06	340.18	577.12	504.06	483.49	705.82	740.09	11.92	9.97	12.49	19.01	17	17.31	19.7	19.13
Dharamshala	835.87	785.9	1020.64	801.72	589.71	752.34	678.68	638.87	5.77	6.98	7.14	6.59	1.51	5.29	4.87	4.65
Gandhinagar	989.36	926.42	808.55	653.25	1,039.61	1,199.15	2,186.87	1,881.96	20.01	19.08	16.25	13.93	20.42	17.58	6.89	5.32
Gangtok																
Gurugram																
Guwahati	553.14	480.64	466.01	362.27	503.76	421.35	313.53	911.89	33.31	23.87	25.01	19.97	26.47	12.77	9.71	20.91
Imphal																
Itanagar																
Kochi	1,205.77	1,292.34	1,396.67	1,868.77	1,880.83	1,891.05	2,001.10	2,158.10	23.28	18.21	15.62	21.34	18.81	20.64	21.39	23.4
Kohima																
Mangaluru	777.45	780.85	867.61	793.93	966.74	960.32	1,239.98	1,523.75	12.81	10.32	13.98	11.29	13.54	11.15	14.46	19.65
Panaji	1,670.19	1,823.51	2,036.21	1,983.61	1,977.40	2,609.90	3,033.47	2,613.73	32.11	21.12	25.93	33.82	27.7	33.65	33.22	28.1
Shillong	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Shimla	736.9	687.35	708.57	683.22	644.02	775.19	803.95	785.86	7.97	9.62	9.91	8.78	7.5	12.71	9.18	10.01
Thiruvananthapuram	663.13	697.51	939.46	833.6	866.48	1,176.45	1,310.93	1,592.39	12.8	12.89	12.38	11.71	8.73	12.34	12.52	13.42
Udaipur	220.59	253.03	191.72	130.2	178.3	196.49	205.47	292.77	6.79	6.59	4.11	2.77	4.06	3.94	3.83	6.47
Warangal	768.57	868.75	974.52	964.37	1,150.76	757.05	994.07	976.99	17.5	22.86	28.54	29.85	20.53	22.05	25.38	28.09

City	Percentage (%) Share of Property-Tax Revenue to Own Source Revenue							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Agartala	32.20	32.51	31.48	30.71	29.37	29.41	29.16	41.90
Aizawl			34.30	46.97	52.77	50.30	56.24	51.25
Asansol	42.71	41.18	44.98	43.02	39.97	57.21	49.25	37.96
Bhubaneshwar	31.41	39.32	37.47	36.97	44.07	31.09	46.77	42.65
Cuttack	34.92	65.59	46.13	49.20	53.92	26.30	33.14	25.02
Dehradun	59.15	64.07	68.85	76.21	75.91	61.68	57.67	74.28
Dharamshala	47.71	31.16	33.29	32.03	23.05	18.52	18.26	12.55
Gandhinagar	46.43	36.34	31.55	40.27	48.96	28.04	19.59	9.16
Gangtok								
Gurugram								
Guwahati	60.19	59.70	53.17	47.62	55.38	51.30	56.06	59.81
Imphal								
Itanagar								
Kochi	53.63	48.38	47.11	59.79	61.88	62.73	62.01	59.31
Kohima								
Mangaluru	23.24	24.48	28.60	26.70	27.98	20.32	29.71	34.23
Panaji	41.67	39.44	35.62	44.12	38.17	46.33	50.54	40.57
Shillong								
Shimla	24.63	26.85	36.47	50.37	56.52	60.88	50.97	49.94
Thiruvananthapuram	37.61	40.33	44.30	38.81	41.88	50.24	42.67	40.95
Udaipur	31.68	35.64	27.88	18.84	28.25	18.16	18.24	28.73
Warangal	61.43	53.69	50.13	44.44	49.43	37.23	38.75	37.19

2.2.2 Different Methods for Property Tax Calculation

Capital Valuation System (CVS):- Under the Capital Value System(CVS), the property tax is calculated as a percentage of the market value of the property. The market value of the property is decided by the government based on the locality of the property.

Formula:- Capital value of the property x Current property tax rate (%) x Weight for user category.

Unit Area Assessment (UAA) System:- The property tax calculation utilises the concept of multiplicative factors (MFs), to account for the many critical differences in houses within the same block.

Formula:- Annual Tax = Base Unit Area Values x Covered space/Land areas Location MF value x Usage MF value x Age MF value x Occupancy MF Value x Rate of tax (including HB tax).

Area Based Method:- An area-based tax system is devised to overcome the problems of the rental value based system, The area detail system is a presumptive taxation of holdings in terms of their zone and structural characteristics.

Formula:- Property Tax =Base Value x Built Up Area x Category of use x Age Factor x Type of Building x Floor Factor Annual Rental value Method: It is defined as the rent at which the property might reasonably be expected to be let from the year to year after allowances for certain deductions(such as cost of repairs, Insurance. etc.)

Property Tax in Ahmedabad: Case Study

- Ahmedabad follows the **Unit Area Value system** for property tax valuation.
- The Ahmedabad municipal corporation has an official website where the taxpayer can opt for a **self-assessment** option to calculate tax for each assessment year.
- If the property tax is paid in advance, a **rebate of 10%** is allowed by the municipal corporation.
- The **penalty** for late payment or non-payment of tax is **2% per month**.
- The Ahmedabad municipal corporation sends alerts to the taxpayers via **email**. The AMC also sends an **SMS** to each registered number.
- Ahmedabad Municipal Corporation (AMC) had engaged **consultants such as PwC (PricewaterhouseCoopers)** in 2015-16 for Property Taxation GIS Mapping.
- Property tax is calculated as per the carpet area of the property and four factors namely:- location factor, age factor, type of use factor and occupancy factor as per the formula given below-

General Tax=Carpet Area (sq.meter) X F1 X F2 X F3 XF4

where F1= Location factor

F2=Age factor

F3=Usage factor

F4=Occupancy factor

- Property tax payable is calculated **after the addition of water tax, conservancy tax and education cess payable**.

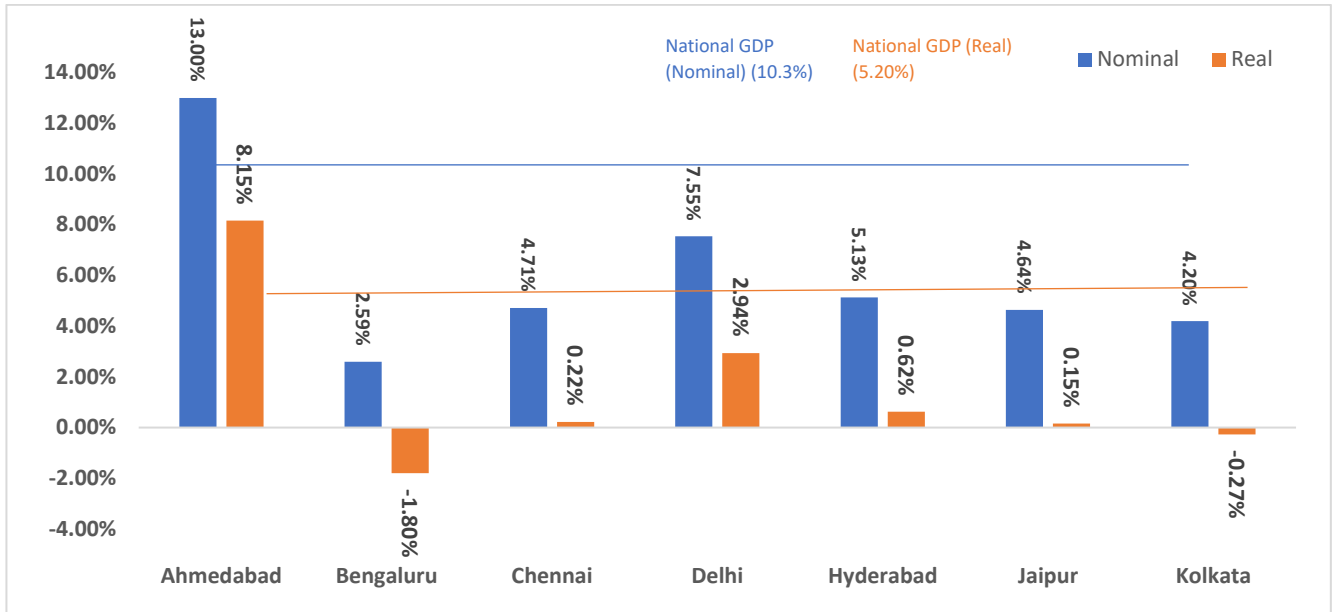
2.3 NON-TAX REVENUE

INDICATOR – 2.3 A: Non-Tax Revenue Compound Annual Growth Rate (CAGR)

Non-Tax Revenue CAGR: Mumbai – (FY 2016-17 to FY 2023-24) (in %)

Mumbai has Nominal Non-Tax CAGR of 6.50% whereas; its Real Non-Tax CAGR is 1.93%. Mumbai generates significant Non-Tax revenue as it levies many charges and fees such as water supply charge, interests and dividends.

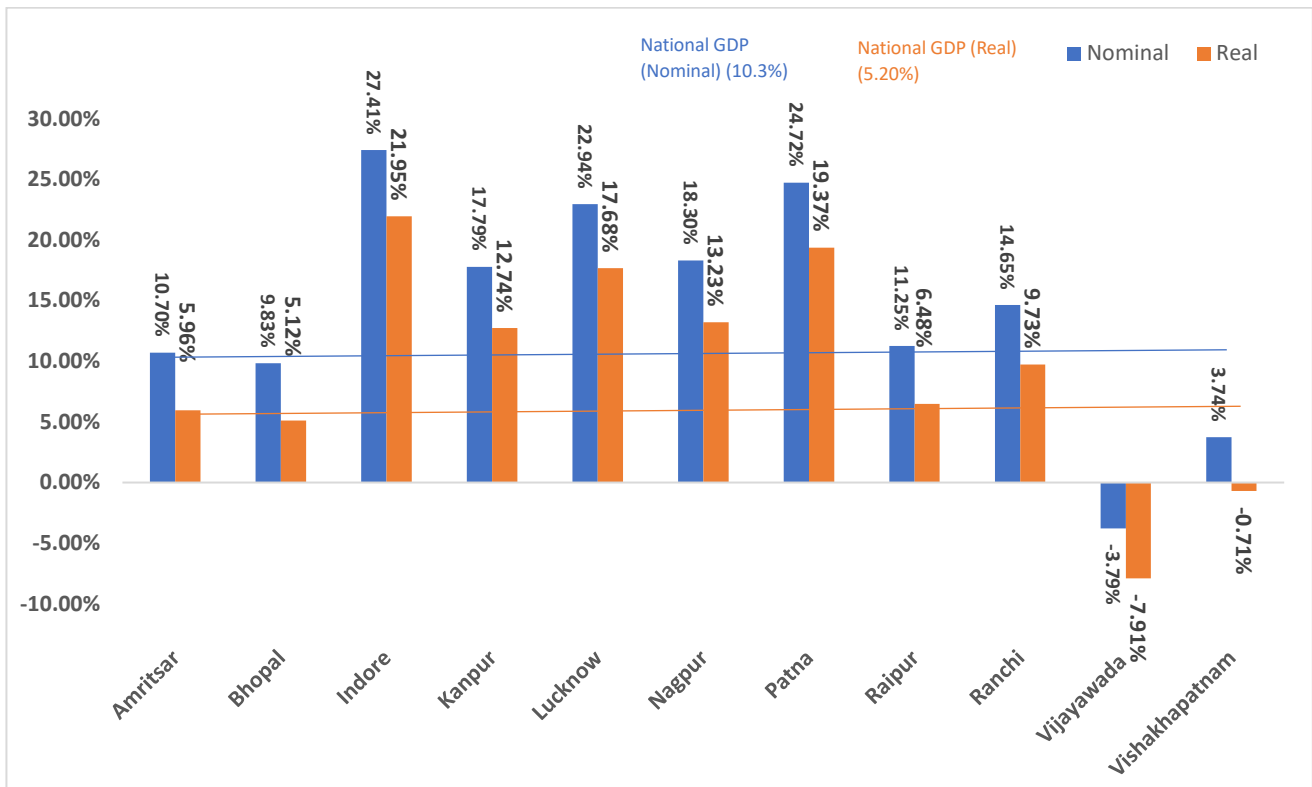
Non-Tax Revenue CAGR: Cities above 30 lakh population – (FY 2016-17 to FY 2023-24) (in %)



Key Observations

- The Average Nominal Non-Tax CAGR for these seven cities is 5.97% and whereas, the Real CAGR is 1.43%. Only Ahmedabad is growing above the National GDP (Nominal) and National GDP (Real).
- Ahmedabad has the highest Nominal and Real Non-Tax CAGR of 13.09% and 8.15% respectively. The Revenue generated for Non-tax revenue from various services—such as user charges for sanitation, development charges, and advertising revenue—declined from 2020–21 but increased significantly in 2023–24
- Bengaluru has the lowest Nominal and Real Non-Tax CAGR of 2.59% and -1.80% respectively.

Non-Tax Revenue CAGR: Cities between 10 to 30 lakh population – (FY 2016-17 to FY 2023-24) (in %)

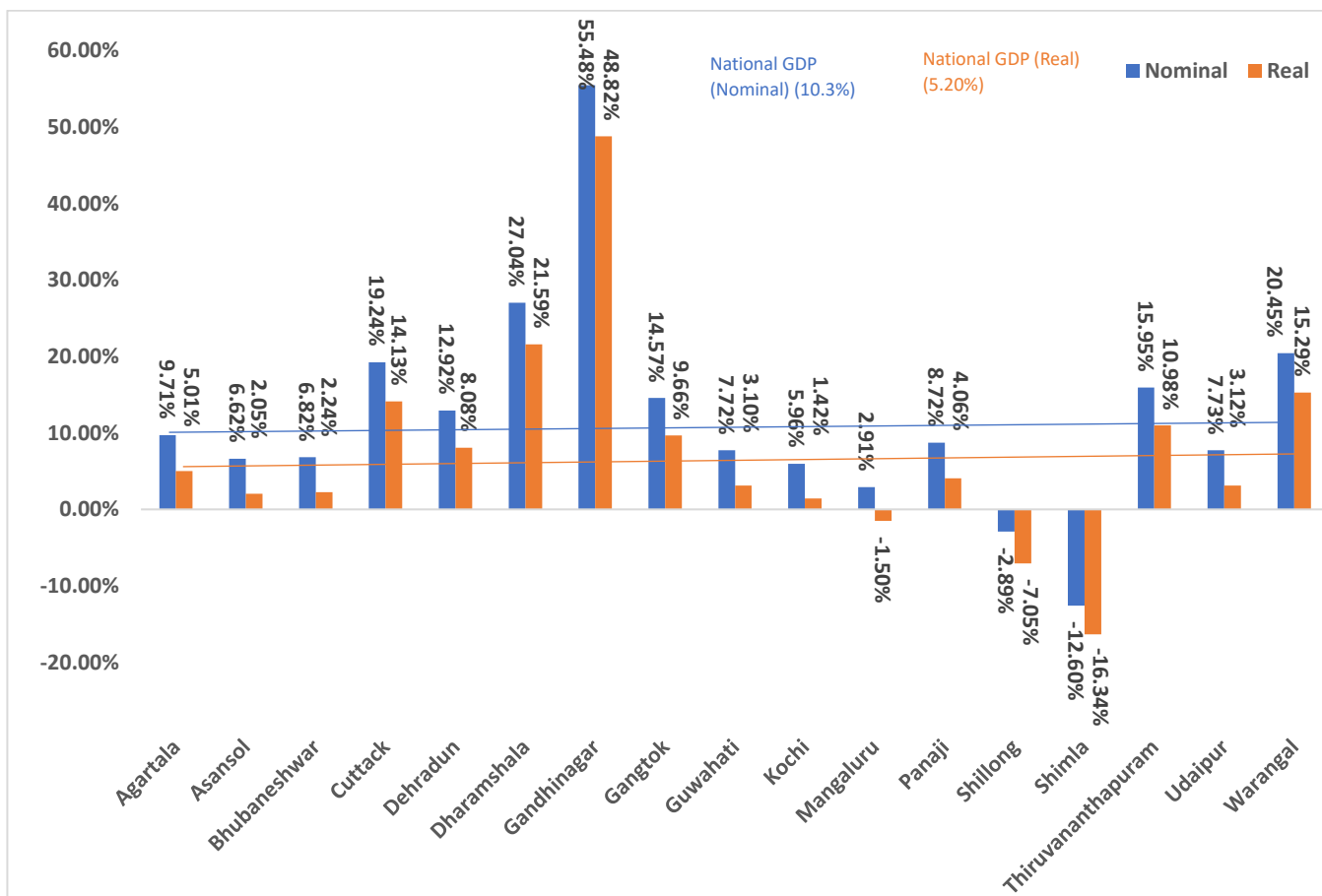


Note: Srinagar and, Coimbatore were not considered due to data unavailability.

Key Observations

- The Average Nominal Non-Tax CAGR for these 13 cities is 14.32% whereas; the Real CAGR is 9.42%. Only Nine cities out of 13 is growing above National (Nominal) GDP : While same Nine Cities were growing Above National (Real) GDP.
- Indore has the highest Nominal Non-Tax CAGR of 27.41% whereas; its Real Non-Tax CAGR is 21.95%.
- Vijayawada has the lowest Nominal and Real Non-Tax CAGR of -3.79% and -7.91% respectively.

Non-Tax Revenue CAGR: Cities below 10 lakh population – (FY 2016-17 to FY 2023-24) (in %)



Note: Aizawl, Kohima, Itanagar, Gurugram and Imphal were not considered due to data unavailability.

Key Observations

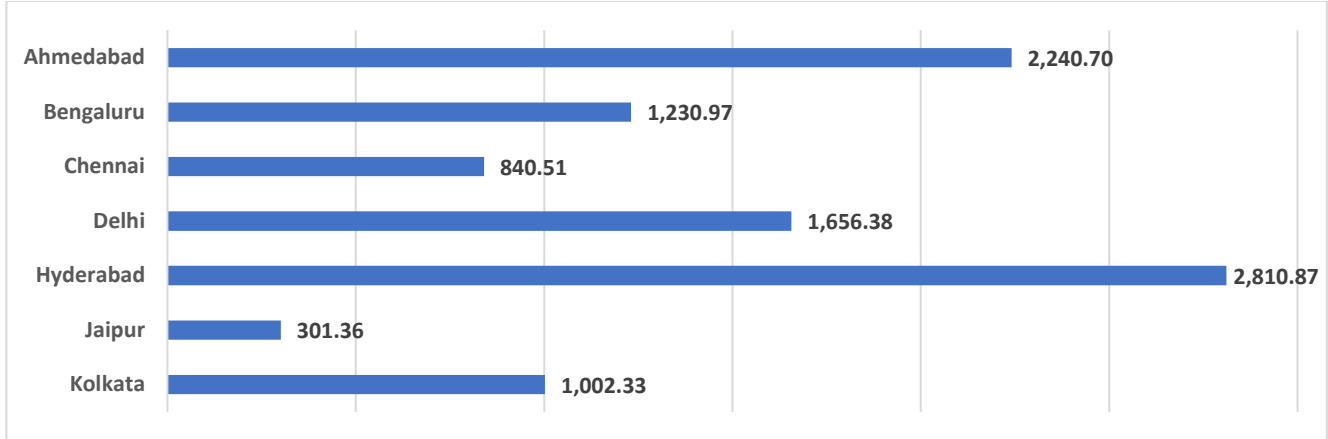
- The Average Nominal Non-Tax CAGR for these 22 cities is 12.14% whereas; the Real CAGR is 7.33%. Only Seven cities out of 22 is growing above National (Nominal) GDP: While same Seven Cities were growing Above National (Real) GDP.
- Gandhinagar has the highest Nominal and Real Non-Tax CAGR of 55.48% and 48.82% respectively. Gandhinagar has highest growth due to Collection of Development Charges from Building Permissions after Covid period.
- Shimla has the lowest Nominal Non-Tax CAGR of -12.60% whereas, its Real Non-Tax CAGR is -16.34%.

INDICATOR – 2.3 B: Average Per Capita Non-Tax Revenue

Average Per Capita Non-Tax Revenue: Mumbai – (FY 2016-17 to FY 2023-24) (in Rs)

Mumbai has the Average Per Capita of Non-Tax Revenue of Rs 13,087.63.

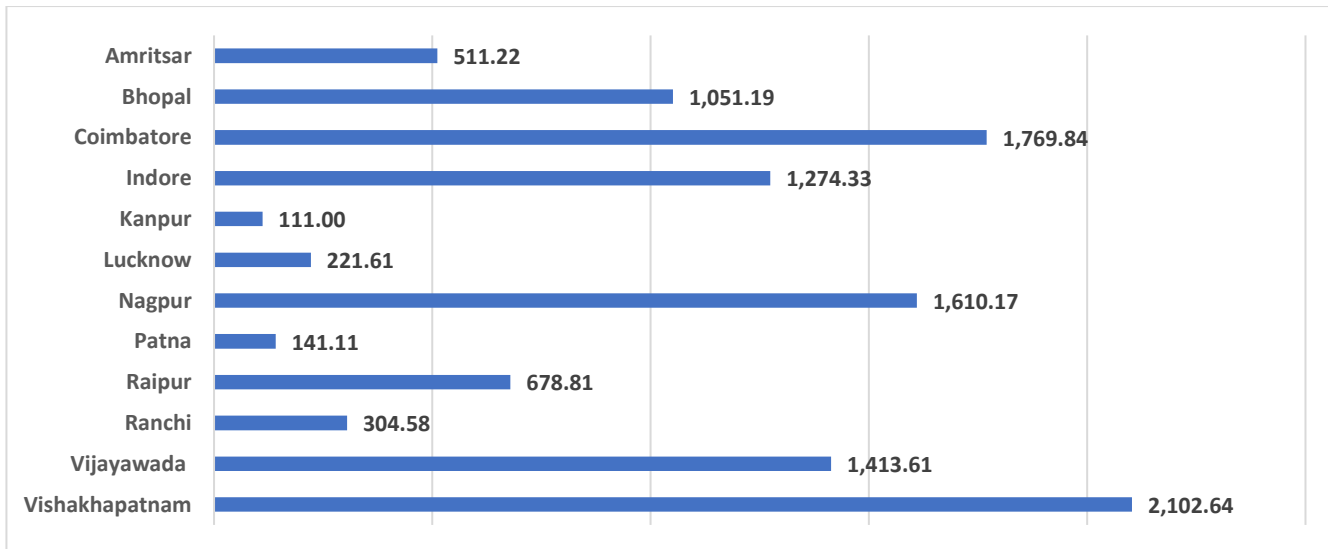
Average Per Capita Non-Tax Revenue: Cities above 30 lakh population – (FY 2016-17 to FY 2023-24) (in Rs)



Key Observations

- The Average Per Capita of Non-Tax Revenue for these seven cities is Rs 1,440.45.
- Hyderabad has the highest Average Per Capita of Non-Tax Revenue of Rs 2,810.87.
- Jaipur has the lowest Average Per Capita of Non-Tax Revenue of Rs 301.36.

Average Per Capita Non-Tax Revenue: Cities between 10 to 30 lakh population – (FY 2016-17 to FY 2023-24) (in Rs)

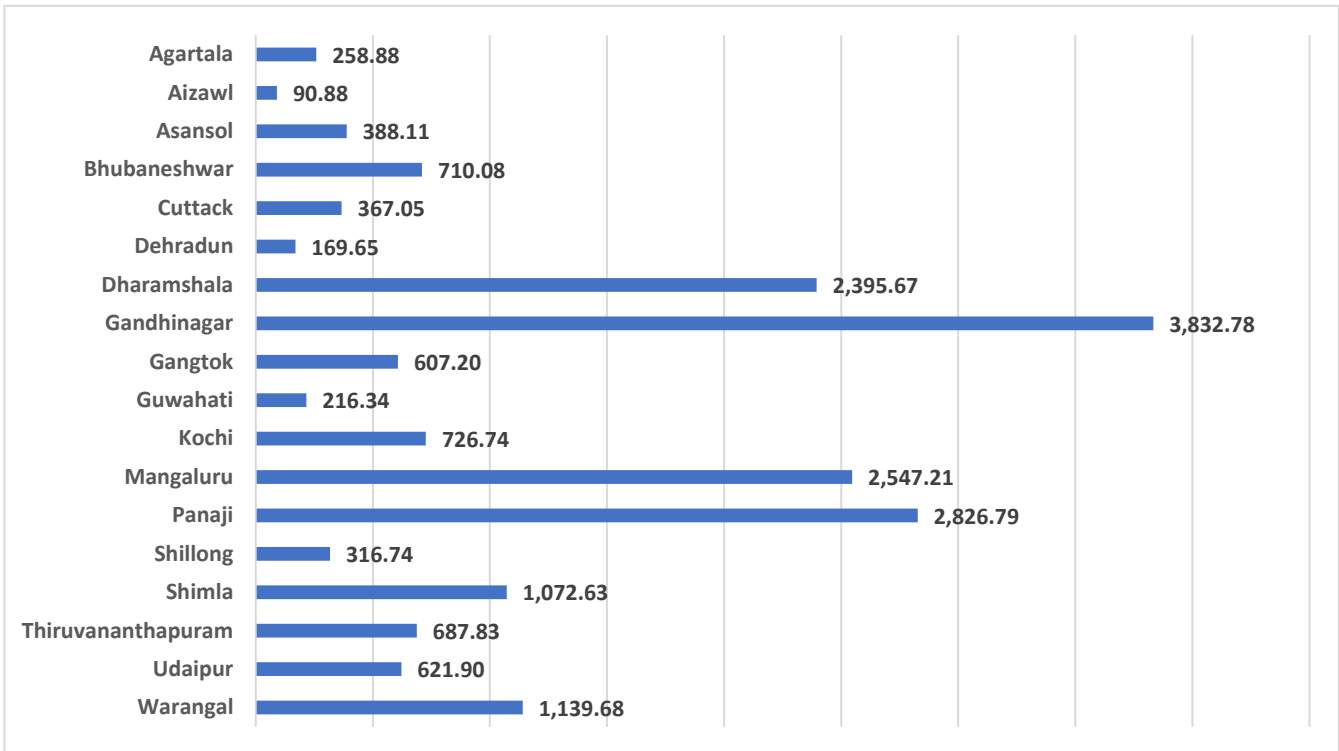


Note: Srinagar was not considered due to data unavailability.

Key Observations

- The Average Per Capita of Non-Tax Revenue for these 13 cities is Rs 932.51.
- Vishakhapatnam has the highest Average Per Capita of Non-Tax Revenue of Rs 2,102.64.
- Kanpur has the lowest Average Per Capita of Non-Tax Revenue of Rs 111.

Average Per Capita Non-Tax Revenue: Cities below 10 lakh Population – (FY 2016-17 to FY 2023-24) (in Rs)



Note: Kohima, Itanagar, Imphal, Gurugram and Dharamshala were not considered due to data unavailability.

Key Observations

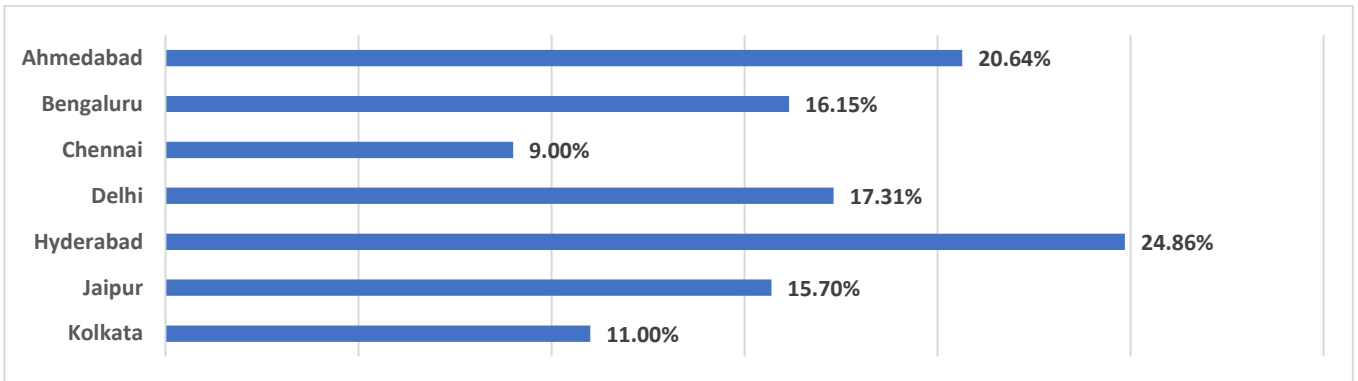
- The Average Per Capita of Non-Tax Revenue for these 22 cities is Rs 1,054.23.
- Gandhinagar has the highest Average Per Capita of Non-Tax Revenue of Rs 3,832.78.
- Aizawl has the lowest Average Per Capita of Non-Tax Revenue of Rs. 90.88.

INDICATOR – 2.3 C: Average Percentage Share of Non-Tax Revenue to Total Income

Average Percentage Share of Non-Tax Revenue to Total Income: Mumbai – (FY 2016-17 to FY 2023-24) (in %)

Mumbai has Average Percentage Share of Non-Tax Revenue to Total Income of 50.45%. Mumbai generates significant Non-Tax revenue as it provides various municipal services, which generate significant revenue. It also earns income from interest and dividends.

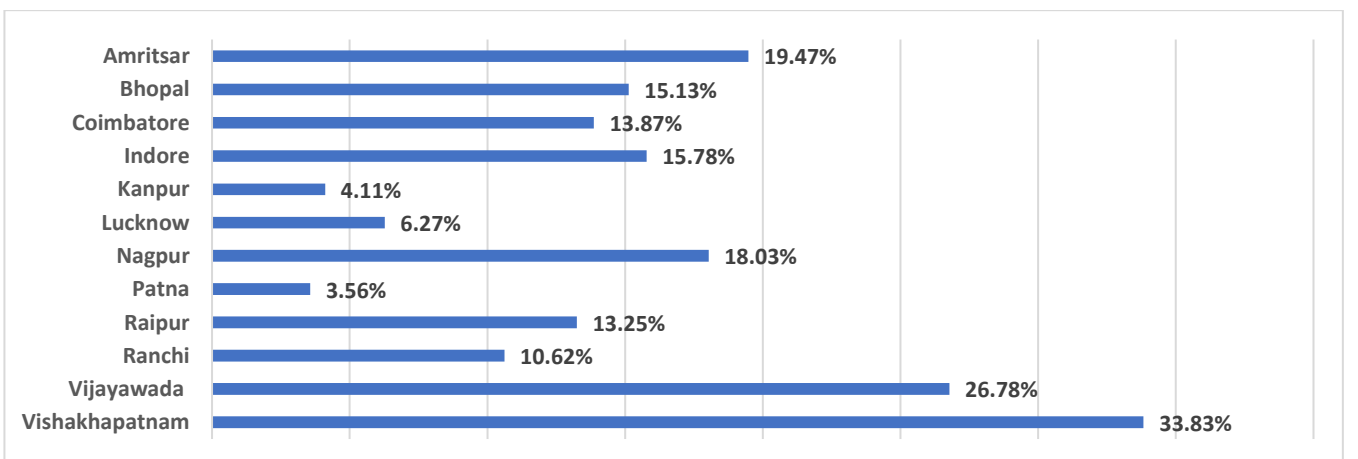
Average Percentage Share of Non-Tax Revenue to Total Income: Cities above 30 lakh population – (FY 2016-17 to FY 2023-24) (in %)



Key Observations

- The Average Percentage Share of Non-Tax Revenue to Total Income for these seven cities is 16.38%.
- Hyderabad has the highest Average Percentage Share of Non-Tax Revenue to Total Income of 24.86%. To meet the fund requirements for various infrastructure projects, the Greater Hyderabad Municipal Corporation (GHMC) has raised Rs 200 crore through municipal bonds in February 2018. Within four months, GHMC raised Rs 195 crore via municipal bonds seeking to use it for roads project. Further its raised Rs 100 crore in the third tranche.
- Chennai has the lowest Average Percentage Share of Non-Tax Revenue to Total Income of 9.00%.

Average Percentage Share of Non-Tax Revenue to Total Income: Cities between 10 to 30 lakh population – (FY 2016-17 to FY 2023-24) (in %)

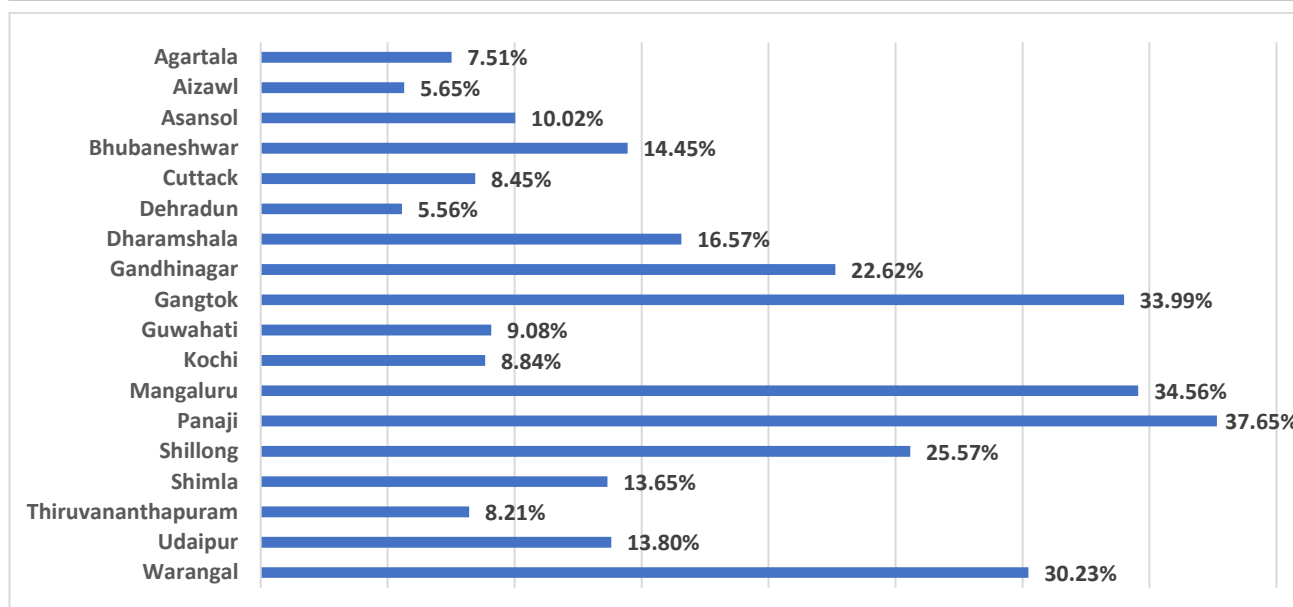


Note: Srinagar was not considered due to data unavailability.

Key Observations

- The Average Percentage Share of Non-Tax Revenue to Total Income for these 13 cities is 15.06%.
- Vishakhapatnam has the highest Average Percentage Share of Non-Tax Revenue to Total Income of 33.83%. The Greater Vishakhapatnam Municipal Corporation levies water charges and Building Application Fee generating significant Non-Tax revenue.
- Patna has the lowest Average Percentage Share of Non-Tax Revenue to Total Income of 3.56%.

Average Percentage Share of Non-Tax Revenue to Total Income: Cities below 10 lakh population – (FY 2016-17 to FY 2023-24) (in %)



Note: Aizawl, Kohima, Itanagar, Gurugram and Imphal were not considered due to data unavailability.

Key Observations

- The Average Percentage Share of Non-Tax Revenue to Total Income for these 17 cities is 17.02%.
- Panaji has the highest Average Percentage Share of Non-Tax Revenue to Total Income of 37.65%.
- Dehradun has the lowest Average Percentage Share of Non-Tax Revenue to Total Income of 5.56%.

NON-TAX REVENUE

Mumbai

City	Annual Growth (%)													
	2017-18 Nominal	2017-18 Real	2018-19 Nominal	2018-19 Real	2019-20 Nominal	2019-20 Real	2020-21 Nominal	2020-21 Real	2021-22 Nominal	2021-22 Real	2022-23 Nominal	2022-23 Real	2023-24 Nominal	2023-24 Real
Mumbai	-0.25	-4.06	-5.68	-9.08	10.17	7.69	-5.95	-12.35	114.64	102.31	-35.51	-39.59	15.13	13.62

Cities above 30 lakh

City	Annual Growth (%)													
	2017-18 Nominal	2017-18 Real	2018-19 Nominal	2018-19 Real	2019-20 Nominal	2019-20 Real	2020-21 Nominal	2020-21 Real	2021-22 Nominal	2021-22 Real	2022-23 Nominal	2022-23 Real	2023-24 Nominal	2023-24 Real
Ahmedabad	-2.64	-6.36	3.53	-0.20	-2.40	-4.60	2.31	-4.65	11.46	5.06	1.59	-4.84	106.40	103.68
Bengaluru	4.20	0.22	13.71	9.61	-30.73	-32.30	2.62	-4.36	17.73	10.97	21.46	13.79	-0.67	-1.98
Chennai	49.78	44.06	4.38	0.62	-10.64	-12.65	34.20	25.07	-16.43	-21.23	14.29	7.07	-22.93	-23.95
Delhi	28.43	23.53	0.37	-3.24	50.93	47.53	-15.51	-21.26	30.09	22.62	-37.12	-41.10	23.74	22.11
Hyderabad	-6.09	-9.68	17.68	13.44	6.67	4.27	-26.55	-31.55	55.59	46.65	28.22	20.12	-17.83	-18.91
Jaipur	55.09	49.17	-38.29	-40.52	3.33	1.00	3.12	-3.90	-26.74	-30.94	18.84	11.33	54.70	52.67
Kolkata	15.60	11.19	-0.14	-3.74	-11.56	-13.55	-35.56	-39.95	52.16	43.42	36.46	27.84	-2.39	-3.67

Cities between 10 to 30 lakh

City	Annual Growth (%)													
	2017-18	2017-18	2018-19	2018-19	2019-20	2019-20	2020-21	2020-21	2021-22	2021-22	2022-23	2022-23	2023-24	2023-24
	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real	Nominal	Real
Amritsar	-28.73	-31.45	34.16	29.33	25.65	22.82	-28.21	-33.1	66.22	56.67	66.92	56.37	-14.85	-15.98
Bhopal	-12.8	-16.13	-11.91	-15.08	0.71	-1.56	22.48	14.14	54.22	45.36	-10.17	-15.85	46.86	44.92
Coimbatore			26.48	21.92	-11.84	-13.83	16.61	8.67	-6.34	-11.72	29.22	21.05	18.26	16.7
Indore	36.23	31.03	7.23	3.37	51.67	48.25	7.99	0.64	44.13	35.86	23.5	15.69	27.95	26.27
Kanpur	4.2	0.22	84.21	77.58	-19.35	-21.17	1.22	-5.67	25.6	18.39	19.31	11.77	33.98	32.21
Lucknow	53.3	47.45	12.59	8.53	-20.97	-22.75	-10.65	-16.73	15.79	9.14	55.08	45.28	94.01	91.46
Nagpur	33.58	28.48	-15.03	-18.09	34.01	30.99	-6.23	-12.62	49.03	40.47	12.24	5.15	35.9	34.11
Patna	-20.97	-23.99	6.92	3.07	9.66	7.19	13.31	5.6	100.11	88.62	46.6	37.33	52.35	50.34
Raipur	36.96	31.74	4.7	0.93	-31.51	-33.05	2.34	-4.63	82.1	71.65	20.42	12.81	-4.32	-5.58
Ranchi	57.17	51.17	-25.29	-27.98	62.89	59.21	-42.83	-46.73	32.95	25.31	35.39	26.84	32.28	30.54
Srinagar														
Vijayawada	-13.25	-16.56	-9.72	-12.97	-34.69	-36.16	15.79	7.91	35.64	27.85	69.24	58.54	-43.87	-44.61
Vishakhapatnam	10.03	5.83	4.06	0.31	-26.59	-28.25	25.06	16.55	12.19	5.74	12.53	5.42	-2.56	-3.85

City below 10 lakh

City	Annual Growth (%) of Non Tax													
	2017-18 Nominal	2017-18 Real	2018-19 Nominal	2018-19 Real	2019-20 Nominal	2019-20 Real	2020-21 Nominal	2020-21 Real	2021-22 Nominal	2021-22 Real	2022-23 Nominal	2022-23 Real	2023-24 Nominal	2023-24 Real
Agartala	-26.46	-29.27	59.05	53.32	6.69	4.28	10.51	2.98	-0.24	-5.97	39.12	30.33	-0.01	-1.33
Aizawl					-31.71	-33.25	-29.09	-33.91	15.53	8.89	46.69	37.41	24.71	23.07
Asansol	4.93	0.93	-4.67	-8.11	10.37	7.88	12.44	4.79	-21.41	-25.93	8.54	1.68	47.93	45.98
Bhubaneswar	-12.83	-16.15	9.64	5.69	19.40	16.70	8.33	0.95	83.05	72.53	-40.10	-43.88	17.06	15.52
Cuttack	-15.73	-18.95	7.66	3.78	-32.05	-33.59	69.68	58.13	138.52	124.83	-7.82	-13.65	49.01	47.05
Dehradun	48.88	43.19	-27.63	-30.23	36.78	33.70	16.95	8.98	86.10	75.41	76.89	65.71	-58.74	-59.28
Dharamshala	92.04	84.71	19.39	15.09	-15.68	-17.58	17.30	9.31	70.33	60.55	-6.94	-12.83	48.57	46.62
Gandhinagar	40.29	34.93	-3.91	-7.37	-73.68	-74.28	-1.62	-8.31	696.23	650.51	251.06	228.87	125.19	122.22
Gangtok	52.31	46.49	15.86	11.69	13.95	11.38	-19.34	-24.83	0.32	-5.44	50.58	41.06	5.73	4.34
Gurugram														
Guwahati	-40.66	-42.93	64.05	58.14	10.53	8.03	3.97	-3.11	44.82	36.50	-23.35	-28.20	35.54	33.76
Imphal														
Itanagar														
Kochi	56.07	50.12	14.44	10.32	-13.77	-15.71	-29.75	-34.53	-2.57	-8.16	3.91	-2.65	36.91	35.11
Kohima														
Mangaluru	-6.63	-10.19	-9.08	-12.35	-2.44	-4.64	20.60	12.39	52.02	43.29	-21.37	-26.34	2.38	1.03
Panaji	21.71	17.06	35.48	30.60	-32.71	-34.23	30.87	21.96	-6.53	-11.90	-1.94	-8.14	34.90	33.13
Shillong	6.24	2.18	17.25	13.02	13.87	11.30	-2.95	-9.56	-56.41	-58.91	6.06	-0.64	28.01	26.32
Shimla	-15.61	-18.83	-33.15	-35.56	-44.72	-45.97	-24.99	-30.10	2.15	-3.72	57.61	47.65	3.48	2.11
Thiruvananthapuram	3.03	-0.91	4.19	0.44	52.27	48.84	-14.24	-20.08	-12.95	-17.95	62.39	52.12	42.17	40.30
Udaipur	-2.54	-6.26	10.07	6.11	14.72	12.13	-18.09	-23.66	98.26	86.88	5.45	-1.22	-20.07	-21.12
Warangal	57.27	51.27	31.33	26.60	22.77	20.01	-0.49	-7.27	9.54	3.25	25.09	17.18	6.38	4.98

Year	Mumbai							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Per Capita (Rs)	10,912.83	10,779.08	10,070.57	10,993.81	10,248.62	21,810.81	13950.38	15,934.92
Percentage (%) Share of Non-Tax Revenue to Total Municipal Receipts	33.01	33.42	32.15	32.54	29.53	47.78	37.19	39.18

City	Per Capita (Rs) Non-Tax							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Ahmedabad	1,998.52	1,913.50	1,948.39	1,870.27	1,882.14	2,063.54	2,062.12	4,187.09
Bengaluru	1,284.63	1,309.92	1,457.46	987.68	991.55	1,141.90	1,356.65	1,317.99
Chennai	574.41	852.62	882.29	781.87	1,040.90	863.25	979.36	749.42
Delhi	1,136.03	1,437.64	1,422.14	2,115.90	1,762.76	2,261.57	1,402.63	1,712.35
Hyderabad	2,432.80	2,261.24	2,634.89	2,784.42	2,026.88	3,126.83	3,976.94	3,242.93
Jaipur	301.87	459.16	277.89	281.64	284.86	204.7	238.63	362.14
Kolkata	928.83	1,071.22	1,067.47	942.39	606.3	921.36	1,256.02	1,225.09
Percentage (%) Share of Non-Tax Revenue to Total Municipal Receipts								
Ahmedabad	23.69	21.69	19.89	20.28	20.02	20.19	16.12	23.23
Bengaluru	18.34	17.16	19.57	15.59	13.57	13.48	15.83	15.69
Chennai	7.32	10.69	10.80	9.24	10.72	10.84	7.25	5.16
Delhi	4.69	18.41	15.35	20.66	21.19	29.48	14.33	14.36
Hyderabad	34.2	25.46	30.66	25.62	14.02	23.46	26.26	19.17
Jaipur	13.88	23.99	11.32	13.12	13.15	12.37	14.22	23.55
Kolkata	11.59	12.38	10.42	11.34	7.21	10.03	13.30	11.75

City	Per Capita (Rs) Non-Tax							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Amritsar	409.57	287.84	380.81	471.85	334.03	547.54	901.30	756.83
Bhopal	997.95	854.51	739.25	731.22	879.74	1,332.88	1,176.37	1,697.57
Coimbatore		1,566.69	1,961.63	1,712.41	1,977.85	1,835.27	2,350.08	2,754.80
Indore	513.63	687.21	723.72	1,078.05	1,143.38	1,618.52	1,963.10	2,467.01
Kanpur	64.18	66.07	120.26	95.85	95.90	119.08	140.49	186.14
Lucknow	130.54	196.51	217.26	168.60	147.92	168.17	256.07	487.79
Nagpur	967.88	1,273.93	1,066.62	1,408.62	1,301.78	1,912.20	2,115.72	2,834.62
Patna	84.32	65.56	68.97	74.41	82.97	163.40	235.75	353.52
Raipur	494.85	663.76	680.57	456.42	457.35	815.44	961.43	900.61
Ranchi	204.79	316.08	231.91	371.02	208.34	272.10	361.95	470.45
Srinagar								
Vijayawada	1,774.92	1,518.50	1,352.34	871.44	995.85	1,333.31	2,227.77	1,234.76
Vishakhapatnam	2,016.06	2,176.61	2,222.58	1,601.09	1,965.11	2,163.78	2,389.97	2,285.94
Percentage (%) Share of Non-Tax Revenue to Total Municipal Receipts								
Amritsar	15.47	14.10	15.47	19.02	12.75	21.02	30.24	27.72
Bhopal	17.60	14.28	12.71	12.22	12.43	17.69	14.74	19.36
Coimbatore		18.51	19.55	15.90	12.01	15.38	15.73	13.85
Indore	9.64	11.34	9.18	15.62	13.61	21.60	20.67	24.55
Kanpur	3.44	2.65	5.89	3.61	3.65	4.75	4.69	4.19
Lucknow	4.17	5.72	9.10	6.33	3.84	5.94	6.14	8.95
Nagpur	14.20	18.70	13.81	19.09	16.53	23.94	20.93	17.05
Patna	3.86	2.84	2.41	2.28	1.61	3.72	6.13	5.64
Raipur	12.38	14.06	15.08	7.99	7.96	13.67	18.18	16.69
Ranchi	4.89	5.01	8.84	13.64	8.30	14.85	9.35	20.05
Srinagar								
Vijayawada	31.41	32.49	26.75	15.42	23.61	27.46	31.75	25.31
Vishakhapatnam	33.86	39.43	24.64	27.98	32.80	35.79	39.91	36.22

City	Per Capita (Rs) Non-Tax							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Agartala	209.67	151.07	235.40	246.04	266.36	260.30	354.75	347.48
Aizawl			167.53	112.08	77.86	88.13	126.67	154.80
Asansol	362.28	375.08	352.85	384.34	426.59	330.95	354.68	518.08
Bhubaneswar	591.41	505.08	542.56	634.76	673.84	1,208.83	709.75	814.41
Cuttack	248.32	206.22	218.82	146.56	245.18	576.65	524.21	770.44
Dehradun	81.99	119.85	85.15	114.33	131.25	239.75	416.26	168.58
Dharamshala	915.94	1,735.94	2,045.23	1,701.57	1,969.14	3,308.92	3,037.42	4,451.18
Gandhinagar	860.47	1,187.80	1,123.55	291.21	282.28	2,215.31	7,668.33	17,033.33
Gangtok	371.83	550.98	620.91	687.96	539.44	525.98	769.70	790.81
Gurugram								
Guwahati	199.34	116.22	187.35	203.50	207.96	296.03	223.07	297.27
Imphal								
Itanagar								
Kochi	546.58	852.00	974.67	840.92	591.62	577.77	602.31	828.02
Kohima								
Mangaluru	2,513.45	2,313.98	2,074.59	1,995.93	2,373.88	3,559.05	2,759.96	2,786.88
Panaji	2,145.82	2,586.94	3,472.13	2,314.67	3,001.47	2,779.91	2,701.50	3,611.90
Shillong	318.98	335.99	390.64	441.17	424.70	183.66	193.27	245.50
Shimla	2,252.88	1,871.65	1,231.78	670.45	495.18	498.09	773.11	787.87
Thiruvananthapuram	455.68	467.88	486.22	739.02	633.14	551.02	895.24	1,274.45
Udaipur	475.73	456.99	495.84	560.81	452.95	885.61	921.06	726.24
Warangal	492.91	764.45	990.17	1,199.20	1,177.32	1,272.57	1,571.07	1,649.77
Percentage (%) Share of Non-Tax Revenue to Total Municipal Receipts								
Agartala	5.94	4.96	7.60	8.01	8.08	9.37	10.01	6.12
Aizawl			11.34	5.78	3.74	8.13	9.20	7.00
Asansol	7.32	10.68	4.39	10.54	8.75	8.58	11.53	18.40
Bhubaneswar	18.40	14.30	14.37	11.29	11.73	21.34	14.78	9.36
Cuttack	9.87	6.55	6.88	8.00	4.25	9.61	11.55	10.87
Dehradun	4.85	3.71	3.13	3.77	4.43	8.58	11.62	4.36
Dharamshala	6.33	15.41	14.31	14.00	5.04	23.27	21.79	32.42
Gandhinagar	17.40	24.47	22.58	6.21	5.54	32.47	24.16	48.15
Gangtok	32.90	36.50	42.23	56.26	24.74	24.79	31.76	22.77
Gurugram								
Guwahati	12.01	5.77	10.06	11.22	10.93	8.97	6.91	6.82
Imphal								
Itanagar								
Kochi	10.55	12.00	10.90	9.60	5.92	6.31	6.44	8.98
Kohima								
Mangaluru	41.42	30.59	33.43	28.37	33.24	41.32	32.19	35.93
Panaji	41.25	29.96	44.22	39.46	42.05	35.84	29.58	38.83
Shillong	23.80	32.59	36.05	41.38	34.84	10.59	14.70	10.64
Shimla	24.37	26.20	17.23	8.61	5.77	8.17	8.83	10.04
Thiruvananthapuram	8.80	8.65	6.41	10.38	6.38	5.78	8.55	10.74
Udaipur	14.65	11.90	10.64	11.91	10.31	17.78	17.15	16.04
Warangal	10.98	19.72	28.39	37.11	21.01	37.07	40.12	47.43

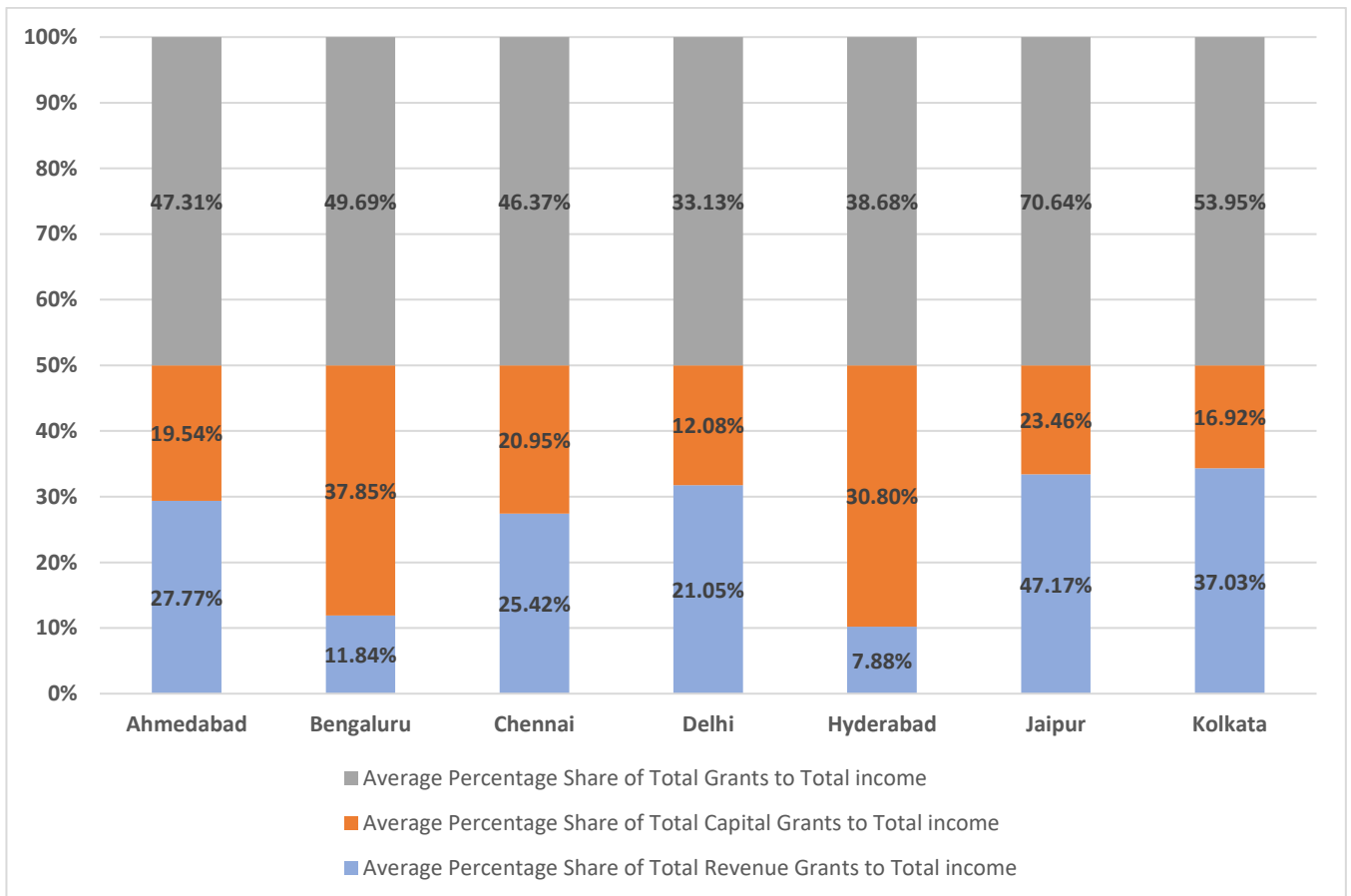
2.4 GRANTS

INDICATOR – 2.4 C: Average Percentage Share of Government Grants to Total Income

Average Percentage Share of Government Grants to Total Income: Mumbai (FY 2016-17 to FY 2023-24) (in %)

- Mumbai has the Average Percentage Share of Total Revenue Grants to Total Income of 29.68%.
- Mumbai has the Average Percentage Share of Total Capital Grants to Total Income of 0.17%.
- Mumbai has the Average Percentage Share of Grants to Total Income of 29.85%.

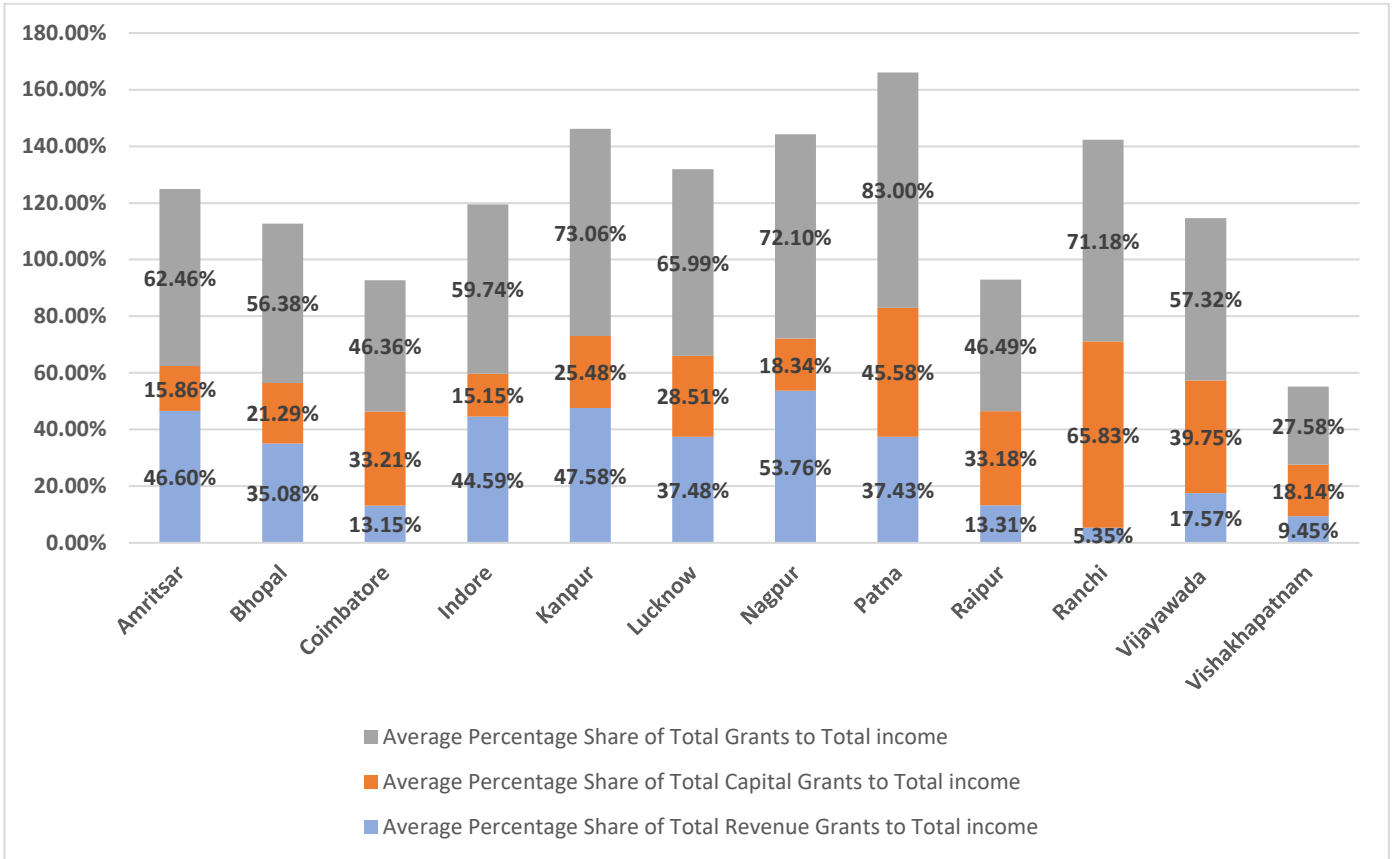
Average Percentage Share of Government Grants to Total Income: Cities above 30 Lakh Population – (FY 2016-17 to FY 2023-24) (in %)



Key Observations

- The Average Percentage Share of Total Revenue Grants to Total Income for these seven cities is 25.45%.
- Jaipur has the highest Average Percentage Share of Total Revenue Grants to Total Income of 47.17%.
- The Average Percentage Share of Total Capital Grants to Total Income for these seven cities is 23.09%.
- Bengaluru has the highest Average Percentage Share of Total Capital Grants to Total Income of 30.80%.
- The Average Percentage Share of Grants to Total Income for these seven cities is 48.54%.
- Jaipur has the highest Average Percentage Share of Grants to Total Income of 70.64%.

Average Percentage Share of Government Grants to Total Income: Cities between 10 to 30 Lakh Population – (FY 2016-17 to FY 2023-24) (in %)

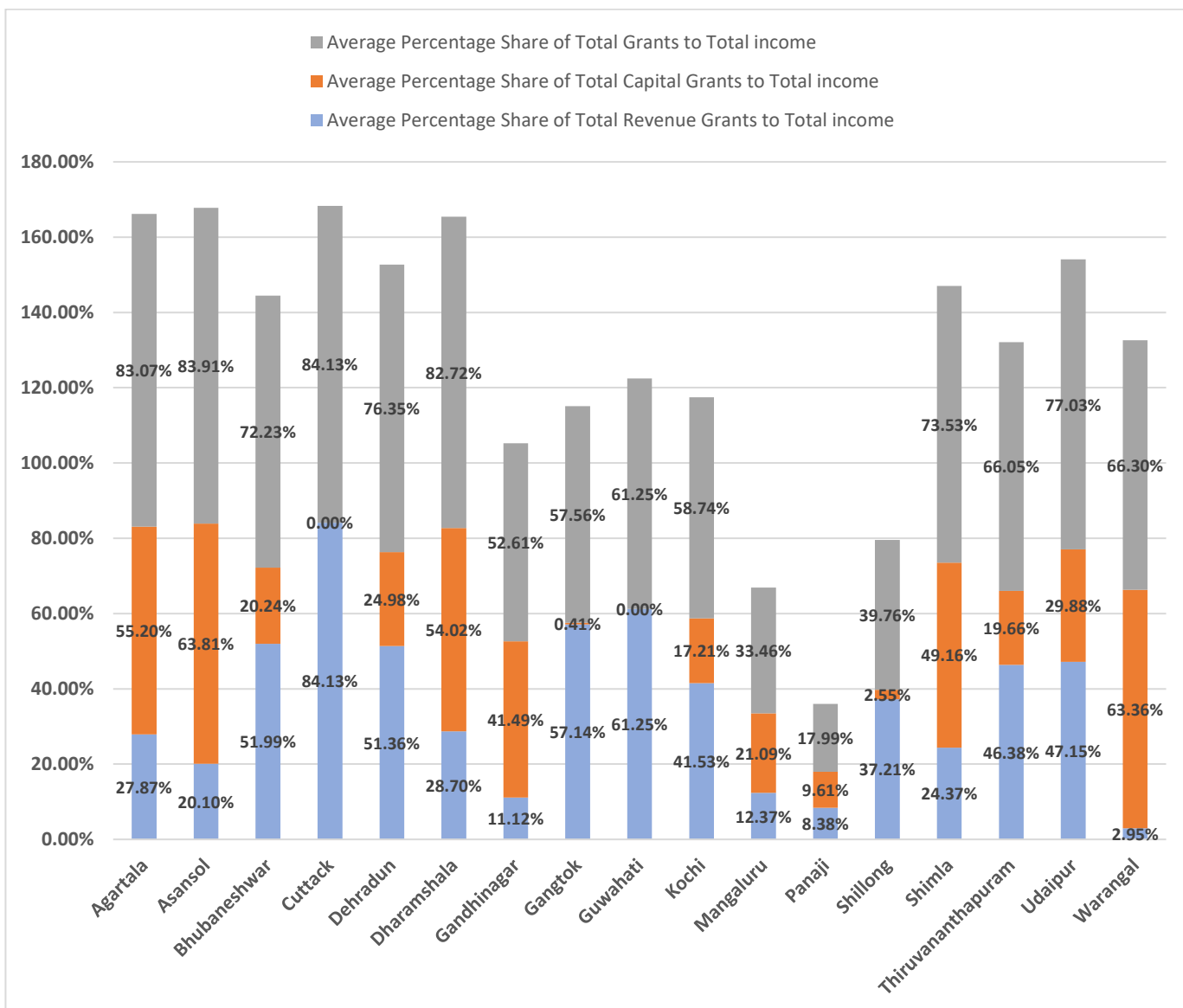


Note: Srinagar was not considered due to data unavailability.

Key Observations

- The Average Percentage Share of Total Revenue Grants to Total Income for these 12 cities is 30.11%.
- Nagpur has the highest Average Percentage Share of Total Revenue Grants to Total Income of 53.76%.
- The Average Percentage Share of Total Capital Grants to Total Income for these 12 cities is 30.03%.
- Ranchi has the highest Average Percentage Share of Total Capital Grants to Total Income of 65.83%.
- The Average Percentage Share of Grants to Total Income for these 12 cities is 60.14%.
- Patna has the highest Average Percentage Share of Grants to Total Income of 83.00%.

Average Percentage Share of Government Grants to Total Income: Cities below 10 Lakh Population – (FY 2016-17 to FY 2023-24) (in %)



Note: Aizawl, Gurugram, Imphal, Itanagar, and Kohima were not considered due to data unavailability.

Key Observations

- The Average Percentage Share of Total Revenue Grants to Total Income for these 17 cities is 36.12%.
- Cuttack has the highest Average Percentage Share of Total Revenue Grants to Total Income of 84.13%.
- The Average Percentage Share of Total Capital Grants to Total Income for these 17 cities is 27.80%.
- Asansol has the highest Average Percentage Share of Total Capital Grants to Total Income of 63.81%.
- The Average Percentage Share of Grants to Total Income for these 17 cities is 63.92%.
- Cuttack has the highest Average Percentage Share of Grants to Total Income of 84.13%.

Grants

Mumbai

Years	Mumbai							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Percentage (%) Share of Total Revenue Grants to Total Municipal Receipts	24.63	29.13	31.34	31.66	35.81	23.12	31.45	30.30
Percentage (%) Share of Total Capital Grants to Total Municipal Receipts	0.02	0.54	0.00	0.00	0.55	0.01	0.06	0.20
Percentage (%) Share of Total Grants to Total Municipal Receipts	24.64	29.67	31.35	31.66	36.36	23.13	31.51	30.50

Cities above 30 lakh

City	Percentage (%) Share of Total Revenue Grants to Total Municipal Receipts							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Ahmedabad	25.65	26.03	26.98	28.34	36.07	32.55	26.56	19.99
Bengaluru	10.60	10.36	12.11	13.15	13.54	17.44	10.76	6.72
Chennai	26.59	21.71	20.61	20.56	33.80	33.93	18.53	27.65
Delhi	9.26	30.40	34.08	19.46	19.36	25.44	13.53	16.84
Hyderabad	6.40	7.82	10.05	11.35	6.84	6.88	5.10	8.57
Jaipur	37.92	46.49	40.13	48.94	46.96	51.99	52.52	52.42
Kolkata	35.91	30.48	40.15	45.69	41.30	37.25	34.86	30.59
Percentage (%) Share of Total Capital Grants to Total Municipal Receipts								
Ahmedabad	15.54	19.12	20.76	23.54	17.60	15.60	15.26	28.89
Bengaluru	38.09	44.68	37.04	30.49	37.60	37.51	39.42	38.00
Chennai	10.81	9.48	16.14	26.83	30.02	17.80	32.79	23.75
Delhi	3.92	15.44	5.67	14.51	11.92	0.00	22.88	22.29
Hyderabad	16.46	27.22	11.58	24.12	50.41	41.93	30.24	44.42
Jaipur	35.06	18.48	42.44	27.42	29.50	12.13	11.70	11.00
Kolkata	16.52	20.22	16.64	10.82	10.09	23.23	15.67	22.19
Percentage (%) Share of Total Grants to Total Municipal Receipts								
Ahmedabad	41.18	45.15	47.74	51.88	53.68	48.15	41.81	48.89
Bengaluru	48.68	55.04	49.14	43.64	51.14	54.95	50.19	44.72
Chennai	37.39	31.20	36.75	47.39	63.81	51.73	51.33	51.39
Delhi	13.18	45.84	39.75	33.97	31.28	25.44	36.42	39.13
Hyderabad	22.86	35.04	21.63	35.48	57.26	48.81	35.34	52.98
Jaipur	72.98	64.97	82.57	76.35	76.46	64.11	64.23	63.42
Kolkata	52.43	50.70	56.79	56.50	51.39	60.49	50.54	52.78

Cities between 10 to 30 lakh

City	Percentage (%) Share of Total Revenue Grants to Total Municipal Receipts							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Amritsar	42.08	58.24	50.43	37.83	45.56	53.90	40.98	43.78
Bhopal	38.65	39.39	38.83	29.54	32.53	32.45	33.12	36.15
Coimbatore		18.56	18.99	16.75	8.67	13.35	14.07	14.83
Indore	58.00	50.03	46.35	47.63	38.82	45.27	39.81	30.82
Kanpur	53.90	40.96	47.50	46.24	46.07	47.66	49.01	49.27
Lucknow	32.70	31.73	32.75	38.44	34.13	48.91	39.70	41.48
Nagpur	57.16	44.96	53.00	59.90	57.40	65.04	56.28	36.33
Patna	63.00	29.43	21.98	33.55	23.23	43.91	51.56	32.77
Raipur	15.83	15.96	14.36	14.27	12.87	6.53	15.20	11.41
Ranchi	2.38	1.92	0.00	2.79	3.81	4.56	21.38	5.95
Srinagar								
Vijayawada	19.61	25.41	25.68	35.34	9.89	10.64	7.31	6.70
Vishakhapatnam	6.70	9.67	8.08	8.99	14.16	13.78	9.50	4.70
Percentage (%) Share of Total Capital Grants to Total Municipal Receipts								
Amritsar	29.53	12.94	15.46	30.57	28.70	9.71	0.00	0.00
Bhopal	14.84	13.95	20.81	31.70	26.10	24.00	21.73	17.22
Coimbatore		12.17	38.47	44.83	59.78	45.07	35.42	29.93
Indore	13.88	18.10	23.14	17.71	17.73	12.53	11.87	6.24
Kanpur	18.70	34.41	20.30	28.72	28.97	19.23	23.21	30.35
Lucknow	32.79	43.59	26.02	30.88	21.36	14.34	30.06	29.03
Nagpur	15.25	27.65	23.26	10.24	11.22	2.51	14.76	41.83
Patna	21.72	54.83	53.55	53.68	66.91	29.55	30.38	53.99
Raipur	26.71	21.18	27.21	48.03	46.59	31.38	35.62	28.76
Ranchi	82.21	86.31	70.61	66.11	61.17	51.80	56.02	52.38
Srinagar								
Vijayawada	63.83	46.20	41.78	58.44	13.65	25.46	39.36	29.25
Vishakhapatnam	24.04	15.17	23.69	28.55	15.85	9.31	12.42	16.06
Percentage (%) Share of Total Grants to Total Municipal Receipts								
Amritsar	71.61	71.18	65.89	68.41	74.26	63.61	40.98	43.78
Bhopal	53.49	53.34	59.64	61.24	58.63	56.45	54.85	53.38
Coimbatore		30.74	57.46	61.58	68.45	58.42	49.49	44.77
Indore	71.88	68.13	69.49	65.34	56.55	57.80	51.69	37.06
Kanpur	72.60	75.37	67.80	74.96	75.03	66.89	72.21	79.62
Lucknow	65.49	75.32	58.77	69.32	55.49	63.25	69.76	70.50
Nagpur	72.42	72.61	76.26	70.14	68.62	67.55	71.04	78.16
Patna	84.73	84.25	75.53	87.23	90.13	73.46	81.94	86.76
Raipur	42.54	37.14	41.57	62.30	59.46	37.91	50.82	40.17
Ranchi	84.59	88.23	70.61	68.90	64.98	56.36	77.40	58.34
Srinagar								
Vijayawada	83.44	71.61	67.46	93.78	23.54	36.10	46.68	35.95
Vishakhapatnam	30.74	24.84	31.77	37.54	30.00	23.08	21.92	20.75

Cities below 10 lakh

City	Percentage (%) Share of Total Revenue Grants to Total Municipal Receipts							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Agartala	21.68	32.33	24.75	29.21	30.72	35.74	27.02	21.49
Aizawl			42.92	46.34	44.28	83.64	73.57	60.95
Asansol	24.58	15.45	20.02	13.20	20.80	20.90	24.64	21.18
Bhubaneswar	60.32	61.43	55.81	48.92	51.56	55.54	46.42	35.90
Cuttack	82.89	77.82	85.58	82.70	90.48	86.69	82.07	84.85
Dehradun	35.26	49.58	57.69	50.80	51.08	53.22	54.30	58.96
Dharamshala	21.50	30.66	26.79	39.41	11.46	33.07	36.77	29.96
Gandhinagar	20.09	19.44	15.52	13.50	17.09	0.64	2.49	0.17
Gangtok	59.27	45.50	49.81	33.14	76.97	63.62	54.70	74.11
Gurugram								
Guwahati	45.98	60.02	52.95	58.06	52.21	73.03	82.68	65.04
Imphal								
Itanagar								
Kochi	14.44	33.55	37.46	52.98	57.99	56.69	61.78	17.38
Kohima								
Mangaluru	7.55	12.82	14.90	14.55	14.02	11.80	11.43	11.90
Panaji	5.37	21.59	2.32	4.36	9.76	7.03	7.95	8.66
Shillong	36.53	14.11	12.46	15.26	26.47	71.69	60.63	60.53
Shimla	15.20	30.21	31.60	21.91	22.84	28.68	21.75	22.78
Thiruvananthapuram	45.43	44.50	37.72	30.45	75.80	69.24	51.26	16.67
Udaipur	53.57	49.13	43.89	47.10	54.78	52.38	32.70	43.68
Warangal	5.43	5.95	8.80	3.39	0.00	0.00	0.00	0.00
Percentage (%) Share of Total Capital Grants to Total Municipal Receipts								
Agartala	54.40	49.33	53.04	47.03	53.72	62.50	56.25	65.36
Aizawl			39.82	42.77	47.79	0.00	5.40	2.95
Asansol	60.68	63.74	68.12	64.38	63.03	74.86	67.92	47.75
Bhubaneswar	3.56	6.55	16.36	30.26	26.49	11.07	22.54	45.07
Cuttack	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dehradun	44.53	34.86	24.17	24.25	26.52	18.71	11.54	15.28
Dharamshala	66.40	71.09	51.76	40.00	81.79	38.37	34.72	48.01
Gandhinagar	36.81	28.06	32.98	51.92	41.21	36.67	62.57	41.73
Gangtok	3.68	-0.36	0.00	0.00	0.00	0.00	0.00	0.00
Gurugram								
Guwahati	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Imphal								
Itanagar								
Kochi	33.45	5.68	25.71	10.48	9.97	9.23	3.72	39.43
Kohima								
Mangaluru	24.96	10.86	24.18	30.75	26.43	18.10	19.02	14.45
Panaji	2.89	16.97	6.52	13.97	9.36	9.67	11.17	6.33
Shillong	6.11	0.00	0.00	0.00	0.00	0.00	0.00	14.32
Shimla	25.71	33.96	41.21	60.65	63.87	50.45	60.23	57.17
Thiruvananthapuram	15.45	15.75	29.11	22.64	0.48	4.86	18.91	50.11
Udaipur	49.74	25.95	35.28	32.35	26.05	21.11	21.95	26.63
Warangal	52.66	43.94	33.82	68.22	109.26	86.40	62.47	50.07

Percentage (%) Share of Total Grants to Total Municipal Receipts								
City	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Agartala	76.08	81.66	77.79	76.24	84.44	98.25	83.27	86.85
Aizawl			82.74	89.11	92.07	83.64	78.97	63.91
Asansol	85.26	79.19	88.14	77.57	83.83	95.75	92.56	68.93
Bhubaneswar	63.88	67.98	72.17	79.18	78.05	66.61	68.96	80.97
Cuttack	82.89	77.82	85.58	82.70	90.48	86.69	82.07	84.85
Dehradun	79.80	84.43	81.86	75.05	77.60	71.93	65.84	74.24
Dharamshala	87.90	101.76	78.55	79.41	93.25	71.43	71.50	77.97
Gandhinagar	56.90	47.49	48.51	65.42	58.30	37.31	65.07	41.90
Gangtok	62.95	45.13	49.81	33.14	76.97	63.62	54.70	74.11
Gurugram								
Guwahati	45.98	60.02	52.95	58.06	52.21	73.03	82.68	65.04
Imphal								
Itanagar								
Kochi	47.89	39.23	63.16	63.46	67.97	65.92	65.50	56.81
Kohima								
Mangaluru	32.51	23.67	39.08	45.30	40.45	29.89	30.45	26.35
Panaji	8.25	38.56	8.84	18.33	19.11	16.70	19.12	14.99
Shillong	42.64	14.11	12.46	15.26	26.47	71.69	60.63	74.85
Shimla	40.91	64.16	72.81	82.57	86.70	79.12	81.99	79.95
Thiruvananthapuram	60.87	60.25	66.83	53.09	76.28	74.10	70.17	66.78
Udaipur	103.31	75.07	79.16	79.45	80.83	73.49	54.65	70.31
Warangal	58.09	49.89	42.62	71.61	109.26	86.40	62.47	50.07

2.5 MUNICIPAL BORROWINGS

INDICATOR – 2.5 A: Governance Indicator in Municipal Borrowings

State	City	Is borrowing permitted?	What kind of borrowing?	State government approval is required for borrowings?	Limits on borrowing prescribed?	Maximum loan repayment period prescribed?
Andhra Pradesh	Vijayawada	Yes	Loans and Debentures	Yes	Yes	Yes
	Vishakhapatnam	Yes	Loans and Debentures	Yes	Yes	Yes
Arunachal Pradesh	Itanagar	Yes	Loans and Debentures	Yes	YES	Yes (Via Sinking Fund and Govt. Conditions)
Assam	Guwahati	Yes	Debentures	Yes	Not Mentioned	Not Mentioned
Bihar	Patna	Yes	Loans and Debentures	Yes	Yes	Yes
Chhattisgarh	Raipur	Yes	Loans and Debentures	Yes	Yes	Yes
Delhi	Delhi	Yes	Loans and Debentures	No	Yes	Yes
Goa	Panaji	Yes	Loans and Debentures	Yes	Yes	Yes
Gujarat	Ahmedabad	Yes	Loans and Debentures	Yes	Not Mentioned	Yes
	Gandhinagar	Yes	Loans and Debentures	Yes	Not Mentioned	Yes
Haryana	Gurugram	Yes	Debentures	Yes	Yes	Yes
Himachal Pradesh	Dharamshala	Yes	Debentures	Yes	Not Mentioned	Yes
	Shimla	Yes	Debentures	Yes	Not Mentioned	Yes

State	City	Is borrowing permitted?	What kind of borrowing?	State government approval is required for borrowings?	Limits on borrowing prescribed?	Maximum loan repayment period prescribed?
Jammu and Kashmir	Srinagar	Yes	Loans and Debentures	Yes	Yes	Yes
Jharkhand	Ranchi	Yes	Loans and Debentures	Yes	Yes	Yes
Karnataka	Bengaluru	Yes	Loans and Debentures	Yes	Yes	Yes
	Mangaluru	Yes	Loans and Debentures	Yes	Yes	Yes
Keralam	Kochi	Yes	Loans and Debentures	Yes	Yes	Yes
	Thiruvananthapuram	Yes	Loans and Debentures	Yes	Yes	Yes
Madhya Pradesh	Bhopal	Yes	Loans and Debentures	Yes	Yes	Yes
	Indore	Yes	Loans and Debentures	Yes	Yes	Yes
Maharashtra	Mumbai	Yes	Loans, Debentures and Bank Borrowing	Yes	Yes	Yes
	Nagpur	Yes	Loans and Debentures	Yes	Yes	Yes
Manipur	Imphal	Yes	Loans (from State Govt/ Financial Institutions)	Yes	Not Mentioned	Not Mentioned
Meghalaya	Shillong	Yes	Loans	Yes	Not Mentioned	Not Mentioned
Mizoram	Aizawl	Yes	Loans and Debentures	Yes	Yes	Yes
Nagaland	Kohima	Yes	Loans and Debentures	Yes	Yes	Yes
Odisha	Bhubaneswar	Yes	Loans and Debentures	Yes	Yes	Yes
	Cuttack	Yes	Loans and Debentures	Yes	Yes	Yes

State	City	Is borrowing permitted?	What kind of borrowing?	State government approval is required for borrowings?	Limits on borrowing prescribed?	Maximum loan repayment period prescribed?
Punjab	Amritsar	Yes	Loans and Debentures	Yes	Yes	Yes
Rajasthan	Jaipur	Yes	Loans and Debentures	Yes	Yes	Yes
	Udaipur	Yes	Loans and Debentures	Yes	Yes	Yes
Sikkim	Gangtok	Yes	Loans	Yes	Yes	Yes
Tamil Nadu	Chennai	Yes	Loans and Debentures	Yes	Yes	Yes
	Coimbatore	Yes	Loans	Yes	Yes	Yes
Telangana	Hyderabad	Yes	Loans and Debentures	Yes	Yes	Yes
	Warangal	Yes	Loans	Yes	Yes	Yes
Tripura	Agartala	Yes	Loans	Yes	Not Mentioned	Not Mentioned
Uttar Pradesh	Lucknow	Yes	Loans and Debentures	Yes	Yes	Yes
	Kanpur	Yes	Loans and Debentures	Yes	Yes	Yes
Uttarakhand	Dehradun	Yes	Loan and Debentures	Yes	Yes	Yes
West Bengal	Kolkata	Yes	Loans and Debentures	Yes	Yes	Yes
	Asansol	Yes	Loans and Debentures	Yes	Yes	Yes

INDICATOR – 2.5 B: Municipal Borrowings in City

State	City	Actuals (Rs. in lakhs)							
		2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Andhra Pradesh	Vijayawada	2,507	2,165	7,865	6,096	1,812	1,812	1,812	1,831
	% share to Capital Income	5.65	7.99	23.28	13.73	21.13	10.97	5.16	9.51
	% share to Total Income	3.99	4.11	13.6	9.31	3.66	3.14	2.14	3.07
	Vishakhapatnam	4,000	1,000	5,000	0	0	0	0	0
	% share to Capital Income	12.43	5.8	9.28	0	0	0	0	0
	% share to Total Income	3.53	0.93	2.81	0	0	0	0	0
Arunachal Pradesh	Itanagar								
Assam	Guwahati	0	0	0	0	0	0	0	0
Bihar	Patna	0	0	0	0	534	0	168	0
	% share to Capital Income	0	0	0	0	0.79	0	0.35	0
	% share to Total Income	0	0	0	0	0.53	0	0.22	0
Chhattisgarh	Raipur	0	0	0	0	0	0	0	0
Delhi	Delhi	54,900	125	467	17,841	8,773	0	13,500	38,650
	% share to Capital Income	32.65	0.09	0.72	8.79	6.55	0	4.44	9.95
	% share to Total Income	1.9	0.01	0.04	1.4	0.83	0	1.06	2.46
Goa	Panaji	0	0	0	0	0	0	0	0
Gujarat	Ahmedabad	0	2,805	20,000	0	0	3,000	76,000	23,000
	% share to Capital Income	0	1.5	9	0	0	1.61	22.92	4.39
	% share to Total Income	0	0.52	3.25	0	0	0.45	8.87	1.87
	Gandhinagar	0	0	0	0	0	0	0	0
Haryana	Gurugram								
Himachal Pradesh	Dharamshala	0	0	0	0	0	0	0	0
	Shimla	0	0	0	0	0	0	0	0
Jammu and Kashmir	Srinagar	0	0	0	0	0	0	0	0
Jharkhand	Ranchi	481	481	599	617	619	358	6	0
	% share to Capital Income	1.17	0.73	2.58	2.69	3.09	2.84	0.02	0
	% share to Total Income	0.98	0.64	1.87	1.83	1.95	1.52	0.01	0
Karnataka	Bengaluru	0	0	0	0	0	0	0	0
	Mangaluru	0	0	0	0	0	0	700	0
	% share to Capital Income	0	0	0	0	0	0	6.99	0
	% share to Total Income	0	0	0	0	0	0	1.43	0

State	City	Actuals (Rs. in lakhs)							
		2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Keralam	Kochi	1,000	1,000	0	457	1,000	0	0	0
	% share to Capital Income	8.59	28.62	0	7.5	14.04	0	0	0
	% share to Total Income	3.14	2.29	0	0.85	1.63	0	0	0
	Thiruvananthapuram	0	0	0	7,233	2,188	941	390	0
	% share to Capital Income	0	0	0	36.76	85.7	20.8	2.49	0
	% share to Total Income	0	0	0	13.16	2.85	1.28	0.48	0
Madhya Pradesh	Bhopal	6,131	5,728	7,502	4,262	1,739	1,934	3,276	4,530
	% share to Capital Income	26.97	25.45	23.25	9.74	4.25	4.72	7.91	11.83
	% share to Total Income	5.48	4.76	6.31	3.42	1.16	1.19	1.87	2.31
	Indore	0	0	13,990	1,221	32,000	0	24,400	0
	% share to Capital Income	0	0	25.07	3.97	47.5	0	45.83	0
	% share to Total Income	0	0	7.97	0.78	16.5	0	10.73	0
Maharashtra	Mumbai	0	0	0	0	0	0	0	0
	Nagpur	10,000	1,304	6,500	5,368	10,644	0	0	0
	% share to Capital Income	27.05	2.56	11.92	20.77	30.45	0	0	0
	% share to Total Income	5.66	0.73	3.15	2.68	4.91	0	0	0
Manipur	Imphal								
Meghalaya	Shillong	0	300	300	0	0	0	0	0
	% share to Capital Income	0	100	100	0	0	0	0	0
	% share to Total Income	0	19.25	18.16	0	0	0	0	0
Mizoram	Aizawl	0	0	0	0	0	0	0	0
Nagaland	Kohima								
Odisha	Bhubaneswar	443	561	222	126	0	80	180	484
	% share to Capital Income	29.3	20.29	3.57	0.74	0	1.22	1.55	1.13
	% share to Total Income	1.48	1.67	0.6	0.23	0	0.14	0.36	0.52
	Cuttack	0	0	0	0	0	0	0	0
Punjab	Amritsar	0	0	1,000	0	0	0	0	0
	% share to Capital Income	0	0	17.37	0	0	0	0	0
	% share to Total Income	0	0	3.25	0	0	0	0	0
Rajasthan	Jaipur	0	0	0	0	0	0	8,000	0
	% share to Capital Income	0	0	0	0	0	0	51.87	0
	% share to Total Income	0	0	0	0	0	0	13.07	0
	Udaipur	0	0	0	0	0	0	0	0

State	City	Actuals (Rs. in lakhs)							
		2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Sikkim	Gangtok	0	0	0	0	0	0	0	0
Tamil Nadu	Chennai	80,787	89,526	21,559	351	15,988	2,991	44,387	30,000
	% share to Capital Income	50.55	54.03	14.69	0.22	8.51	2.78	14.09	10.6
	% share to Total Income	21.06	22.76	5.31	0.08	3.26	0.74	6.4	4
	Coimbatore	0	20,506	2,000	5,137	11,165	2,939	5,067	44,826
	% share to Capital Income	0	63.92	4.37	8.49	8.93	4.47	7.52	38.77
	% share to Total Income	0	21.57	1.76	4.16	5.86	2.11	2.88	18.96
Telangana	Hyderabad	0	0	0	0	0	0	0	0
	Warangal	0	0	0	0	0	0	0	0
Tripura	Agartala	0	0	0	0	0	0	0	0
Uttar Pradesh	Lucknow	0	0	0	0	20,000	0	0	0
	% share to Capital Income	0	0	0	0	38.69	0	0	0
	% share to Total Income	0	0	0	0	15.68	0	0	0
	Kanpur	0	0	0	0	0	0	0	0
Uttarakhand	Dehradun	0	0	0	0	0	0	0	0
West Bengal	Kolkata	11,907	22,719	26,596	22,679	6,448	15,486	28,476	17,716
	% share to Capital Income	10.92	16.68	18.25	29	8.04	11.9	24.47	8.72
	% share to Total Income	3.25	5.73	5.66	5.93	1.67	3.66	6.53	3.68
	Asansol	0	0	0	0	0	0	0	0

Note:- Srinagar, Kohima, Itanagar, Imphal, Gurugram and Aizawl were not considered due to data unavailability

Key Findings:-

- Out of 43 Cities only 20 Cities is doing Municipal Borrowings for the Period 2016-17 to 2023-24.

INDICATOR – 2.5 C: Need for Municipal Borrowings in Cities

Cities above 30 Lakhs Population

City Name	Average 2017-18 to 2023-24	Revenue Income (in Rs lakh)	Capital Income (in Rs lakh)	Total Income (in Rs lakh)
Ahmedabad	Budget Estimates	6,00,523	4,03,992	10,04,515
	Actuals	4,72,027	2,58,860	7,30,887
	% Change BE to Actuals	-21.40%	-35.92%	-27.24%
Bengaluru	Budget Estimates	6,80,102	3,81,589	10,61,690
	Actuals	4,63,196	3,32,073	7,95,270
	% Change BE to Actuals	-31.89%	-12.98%	-25.09%
Chennai	Budget Estimates	3,25,101	2,21,041	5,46,143
	Actuals	3,14,600	1,94,617	5,09,217
	% Change BE to Actuals	-3.23%	-11.95%	-6.76%
Delhi	Budget Estimates	16,19,428	1,17,181	17,19,869
	Actuals	9,53,241	2,06,592	11,76,069
	% Change BE to Actuals	-41.14%	76.30%	-31.62%
Hyderabad	Budget Estimates	3,44,297	4,87,130	8,31,428
	Actuals	3,18,718	1,99,316	5,18,034
	% Change BE to Actuals	-7.43%	-59.08%	-37.69%
Jaipur	Budget Estimates	78,006	52,408	1,30,414
	Actuals	50,583	19,367	69,950
	% Change BE to Actuals	-35.15%	-63.05%	-46.36%
Kolkata	Budget Estimates	3,86,643	166,329	5,52,972
	Actuals	2,98,119	127,121	4,25,239
	% Change BE to Actuals	-22.90%	-23.57%	-23.10%

- The data clearly indicates that all six cities faced significant shortfalls in their financial performance compared to their budgeted projections. Of particular concern is the steep decline in capital income, especially in cities like Ahmedabad, Bengaluru, Chennai, Hyderabad, Jaipur and Kolkata, where the actuals were drastically lower than what was initially projected.
- All the Cities in above 30 lakhs Population revenue income did not perform as expected, the shortfall in capital income is the most concerning. This suggests potential issues in funding or capital expenditure, possibly due to underestimation of financial capabilities or unanticipated delays in capital projects.

Cities between 10 to 30 lakh Population

City Name	Average 2017-18 to 2023-24	Revenue Income (in Rs lakh)	Capital Income (in Rs lakh)	Total Income (in Rs lakh)
Amritsar	Budget Estimates	41,700	3,200	44,900
	Actuals	27,128	5,855	32,982
	% Change BE to Actuals	-34.95%	82.96%	-26.54%
Bhopal	Budget Estimates	1,36,815	1,22,272	2,59,087
	Actuals	94,872	54,771	1,49,643
	% Change BE to Actuals	-30.66%	-55.21%	-42.24%
Coimbatore	Budget Estimates	87,812	1,16,306	2,04,118
	Actuals	76,083	77,460	1,53,543
	% Change BE to Actuals	-13.36%	-33.40%	-24.78%
Indore	Budget Estimates	3,52,363	2,07,753	5,60,116
	Actuals	1,42,064	44,684	1,86,748
	% Change BE to Actuals	-59.68%	-78.49%	-66.66%
Kanpur	Budget Estimates	61,616	30,312	91,928
	Actuals	62,410	25,273	87,683
	% Change BE to Actuals	1.29%	-16.63%	-4.62%
Lucknow	Budget Estimates	1,11,043	62,036	1,73,079
	Actuals	81,092	37,193	1,18,284
	% Change BE to Actuals	-26.97%	-40.05%	-31.66%
Nagpur	Budget Estimates	1,97,950	40,441	2,38,391
	Actuals	1,96,452	59,112	2,55,564
	% Change BE to Actuals	-0.76%	46.17%	7.20%
Patna	Budget Estimates	71,802	1,44,309	2,16,110
	Actuals	37,628	41,364	78,992
	% Change BE to Actuals	-47.59%	-71.34%	-63.45%
Raipur	Budget Estimates	40,117	1,47,275	1,87,392
	Actuals	29,759	35,399	65,158
	% Change BE to Actuals	-25.82%	-75.96%	-65.23%
Ranchi	Budget Estimates	21,547	1,33,990	1,55,537
	Actuals	12,268	27,567	39,835
	% Change BE to Actuals	-43.06%	-79.43%	-74.39%
Vijayawada	Budget Estimates	66,942	63,404	1,30,347
	Actuals	47,876	13,192	61,068
	% Change BE to Actuals	-28.48%	-79.19%	-53.15%
Vishakhapatnam	Budget Estimates	1,62,289	2,07,734	3,70,023
	Actuals	87,391	43,135	1,30,526
	% Change BE to Actuals	-46.15%	-79.24%	-64.72%

Cities below 10 lakh Population

City Name	Average 2017-17 to 2023-24	Revenue Income (in Rs lakh)	Capital Income (in Rs lakh)	Total Income (in Rs lakh)
Agartala	Budget Estimates	7,230	17,615	24,846
	Actuals	6,403	10,555	16,958
	% Change BE to Actuals	-11.44%	-40.08%	-31.75%
Aizawl	Budget Estimates	4,436	3,487	7,924
	Actuals	3,670	1,531	5,201
	% Change BE to Actuals	-17.28%	-56.10%	-34.37%
Asansol	Budget Estimates	14,645	78,456	93,100
	Actuals	9,953	17,050	27,003
	% Change BE to Actuals	-32.03%	-78.27%	-71.00%
Bhubaneswar	Budget Estimates	40,154	13,162	53,315
	Actuals	40,676	14,599	55,274
	% Change BE to Actuals	1.30%	10.92%	3.67%
Cuttack	Budget Estimates	38,545	0	38,545
	Actuals	31,691	0	31,691
	% Change BE to Actuals	-17.78%	NA	-17.78%
Dehradun	Budget Estimates	15,594	8,260	23,854
	Actuals	16,771	4,599	21,370
	% Change BE to Actuals	7.54%	-44.32%	-10.42%
Dharamshala	Budget Estimates	2,590	6,977	9,567
	Actuals	1,972	2,338	4,310
	% Change BE to Actuals	-23.88%	-66.48%	-54.95%
Gandhi Nagar	Budget Estimates	14,594	14,472	29,066
	Actuals	16,796	15,395	32,192
	% Change BE to Actuals	15.09%	6.37%	10.76%
Gangtok	Budget Estimates	2,541	0	2,541
	Actuals	2,568	112	2,680
	% Change BE to Actuals	1.10%	NA	5.50%
Guwahati	Budget Estimates	30,461	16,292	46,753
	Actuals	21,859	8,117	29,977
	% Change BE to Actuals	-28.24%	-50.18%	-35.88%
Kochi	Budget Estimates	59,649	31,662	91,311
	Actuals	44,238	10,492	54,730
	% Change BE to Actuals	-25.84%	-66.86%	-40.06%

City Name	Average 2017-17 to 2023- 24	Revenue Income (in Rs lakh)	Capital Income (in Rs lakh)	Total Income (in Rs lakh)
Mangaluru	Budget Estimates	32,816	36,890	69,705
	Actuals	26,150	15,899	42,049
	% Change BE to Actuals	-20.31%	-56.90%	-39.68%
Panaji	Budget Estimates	6,133	1,664	7,797
	Actuals	4,737	1,425	6,162
	% Change BE to Actuals	-22.76%	-14.39%	-20.98%
Shillong	Budget Estimates	1,762	654	2,416
	Actuals	1,704	464	2,168
	% Change BE to Actuals	-3.32%	-29.09%	-10.29%
Shimla	Budget Estimates	14,102	13,155	27,257
	Actuals	6,940	7,971	14,911
	% Change BE to Actuals	-50.79%	-39.41%	-45.30%
Thiruvananthapuram	Budget Estimates	64,601	35,983	1,00,584
	Actuals	51,071	17,163	68,234
	% Change BE to Actuals	-20.94%	-52.30%	-32.16%
Udaipur	Budget Estimates	17,106	8,595	25,701
	Actuals	15,355	8,569	23,923
	% Change BE to Actuals	-10.24%	-0.31%	-6.92%
Warangal	Budget Estimates	22,857	58,348	81,204
	Actuals	16,429	10,592	27,021
	% Change BE to Actuals	-28.12%	-81.85%	-66.72%

Types of Municipal Borrowings:-

Municipal borrowing can take various forms, depending on the legal framework, financial market access, and the municipality's fiscal conditions. The types of municipal borrowings include the ones listed below.

a. Domestic Borrowings

1. Bank Loans: Local governments use bank loans for short- to medium-term financing. In India, City Governments can access loans from public sector banks or institutions like HUDCO. In Brazil, municipalities borrow from the National Bank for Economic and Social Development (BNDES) for infrastructure projects.

2. Municipal Bonds: Many cities issue bonds in domestic markets. Ahmedabad was the first in India to issue a municipal bond in 1998. SEBI reforms in 2015 helped cities like Pune and Indore issue bonds. In the US, cities like New York and Los Angeles use bonds for various projects.

3. Public-Private Partnerships (PPPs): Municipalities partner with private firms for infrastructure projects. In India, the Hyderabad Metro is a prominent example, with the private sector providing upfront capital. The UK also uses PPPs for projects like schools and hospitals.

4. Developmental Loans and Grants: Municipalities can access concessional loans from agencies like the World Bank and the Asian Development Bank (ADB). In India, they fund urban transport, sanitation, and infrastructure. South African municipalities borrow from the Development Bank of Southern Africa (DBSA) for infrastructure development.

b. International Borrowings

5. Foreign Bonds: Some cities issue bonds in international markets. Oslo issued a 'Kangaroo bond' in 2018 in Australia. While Indian municipalities have not issued foreign currency bonds, foreign investors can now invest in Indian municipal bonds since 2019 after revision in Foreign Portfolio Investment rules by RBI.

6. Multilateral Financing: Institutions like the World Bank and ADB provide long-term loans for major projects. The World Bank's Smart Cities programme in India and the Inter-American Development Bank (IDB)'s funding in Latin America support urban development.

7. Bilateral Loans: Foreign governments provide loans through agencies like Japan's Japan International Cooperation Agency (JICA) for projects like the Delhi Metro. In Kenya, the French Development Agency (AFD) supports urban projects.

c. Special Financing Mechanisms

8. Tax Increment Financing (TIF): TIF uses increased property taxes to fund development projects. Chicago pioneered TIF in the US. Similar models are being explored in India.

9. Municipal Development Funds (MDFs): Funds like the US Clean Water State Revolving Fund help finance infrastructure. In India, Tamil Nadu has set up the Tamil Nadu Urban Development Fund (TNUDF) for urban projects.

10. Green Bonds: Municipalities can issue green bonds for eco-friendly projects. Vadodara Municipal Corporation issued India's first certified green bond in 2023 for Rs 100 crore wastewater project. Cities like Paris and Gothenburg use green bonds for sustainable projects.

Source: Compiled by study team (World Bank, 2011; RBI, 2022)

2.6 CAGR FOR ACTUALS: INCOME (FY 2016-17 to FY 2023-24)

Mumbai

City	Revenue Income Nominal	Revenue Income Real	Capital Income Nominal	Capital Income Real	Total Income Nominal	Total Income Real
Mumbai	6.80%	2.22%	-23.70%	-26.97%	4.86%	0.36%

Cities above 30 lakh

City	Revenue Income Nominal	Revenue Income Real	Capital Income Nominal	Capital Income Real	Total Income Nominal	Total Income Real
Ahmedabad	10.93%	6.17%	17.33%	12.30%	13.32%	8.46%
Bengaluru	4.78%	0.29%	5.07%	0.57%	4.91%	0.41%
Chennai	11.10%	6.34%	8.50%	3.85%	10.06%	5.34%
Delhi	-11.65%	-15.44%	19.11%	14.00%	-8.34%	-12.26%
Hyderabad	7.53%	2.92%	31.91%	26.26%	14.20%	9.30%
Jaipur	2.36%	-2.03%	-18.04%	-21.55%	-2.98%	-7.14%
Kolkata	1.16%	-3.18%	9.29%	4.61%	4.00%	-0.46%

Cities between 10 to 30 lakh

City	Revenue Income Nominal	Revenue Income Real	Capital Income Nominal	Capital Income Real	Total Income Nominal	Total Income Real
Amritsar	5.34%	0.82%	-11.75%	-15.54%	1.85%	-2.51%
Bhopal	8.03%	3.40%	9.16%	4.48%	8.34%	3.70%
Coimbatore	10.81%	6.06%	13.65%	8.78%	12.18%	7.37%
Indore	9.54%	4.85%	19.57%	14.45%	11.48%	6.71%
Kanpur	12.86%	8.02%	18.96%	13.86%	14.52%	9.61%
Lucknow	13.49%	8.63%	4.49%	0.01%	10.22%	5.50%
Nagpur	10.30%	5.57%	27.25%	21.80%	15.25%	10.31%
Patna	9.46%	4.77%	34.64%	28.87%	18.17%	13.10%
Raipur	6.92%	2.34%	6.27%	1.71%	6.60%	2.03%
Ranchi	8.96%	4.29%	-12.31%	-16.07%	-6.29%	-10.30%
Srinagar						
Vijayawada	2.76%	-1.64%	-11.32%	-15.12%	-0.78%	-5.03%
Vishakhapatnam	5.40%	0.88%	-2.04%	-6.23%	2.75%	-1.66%

Cities below 10 lakh

City	Revenue Income Nominal	Revenue Income Real	Capital Income Nominal	Capital Income Real	Total Income Nominal	Total Income Real
Agartala	17.12%	12.10%	6.39%	1.83%	9.25%	4.57%
Aizawl						
Asansol	-2.33%	-6.52%	-9.80%	-13.66%	-6.53%	-10.53%
Bhubaneswar	8.65%	4.00%	61.14%	54.24%	17.65%	12.61%
Cuttack	17.60%	12.56%			17.60%	12.56%
Dehradun	22.51%	17.26%	-2.23%	-6.42%	14.67%	9.76%
Dharamshala	10.59%	5.85%	-8.29%	-12.22%	0.59%	-3.72%
Gandhinagar	32.90%	27.20%	36.88%	31.01%	34.45%	28.69%
Gangtok	21.41%	16.20%			20.75%	15.58%
Gurugram						
Guwahati	11.28%	6.52%			16.79%	11.79%
Imphal						
Itanagar						
Kochi	8.16%	3.52%	8.81%	4.15%	8.44%	3.79%
Kohima						
Mangaluru	6.55%	1.98%	2.11%	-2.26%	5.02%	0.52%
Panaji	8.79%	4.13%	13.28%	8.43%	9.66%	4.96%
Shillong	9.75%	5.04%	6.42%	1.86%	8.94%	4.27%
Shimla	-2.26%	-6.45%	0.44%	-3.86%	-0.79%	-5.04%
Thiruvananthapuram	5.44%	0.92%	28.00%	22.51%	12.69%	7.86%
Udaipur	4.54%	0.06%	10.80%	6.05%	6.34%	1.79%
Warangal	5.75%	1.22%	-13.69%	-17.39%	-2.27%	-6.45%

Annual Growth Income

Mumbai

City	Revenue Receipts (%)													
	2017-18 Nominal	2017-18 Real	2018-19 Nominal	2018-19 Real	2019-20 Nominal	2019-20 Real	2020-21 Nominal	2020-21 Real	2021-22 Nominal	2021-22 Real	2022-23 Nominal	2022-23 Real	2023-24 Nominal	2023-24 Real
Mumbai	3.69	-0.27	0.09	-3.51	7.30	4.88	3.99	-3.09	55.13	46.23	-21.24	-26.22	11.96	10.49

City	Capital Receipts (%)													
	2017-18 Nominal	2017-18 Real	2018-19 Nominal	2018-19 Real	2019-20 Nominal	2019-20 Real	2020-21 Nominal	2020-21 Real	2021-22 Nominal	2021-22 Real	2022-23 Nominal	2022-23 Real	2023-24 Nominal	2023-24 Real
Mumbai	-87.62	-88.09	-53.61	-55.28	-36.72	-38.15	116.88	102.11	-10.80	4.44	30.58	22.33	32.00	30.26

City	Total Receipts (%)													
	2017-18 Nominal	2017-18 Real	2018-19 Nominal	2018-19 Real	2019-20 Nominal	2019-20 Real	2020-21 Nominal	2020-21 Real	2021-22 Nominal	2021-22 Real	2022-23 Nominal	2022-23 Real	2023-24 Nominal	2023-24 Real
Mumbai	-8.45	-11.95	-0.87	-4.44	6.93	4.52	4.56	-2.56	54.68	45.79	-20.68	-25.86	12.21	10.73

Cities above 30 lakh

City	Revenue Receipts (%)													
	2017-18 Nominal	2017-18 Real	2018-19 Nominal	2018-19 Real	2019-20 Nominal	2019-20 Real	2020-21 Nominal	2020-21 Real	2021-22 Nominal	2021-22 Real	2022-23 Nominal	2022-23 Real	2023-24 Nominal	2023-24 Real
Ahmedabad	4.74	0.74	9.62	5.67	-0.03	-2.29	15.05	7.22	8.28	2.07	7.76	0.95	34.12	32.36
Bengaluru	0.84	-3.01	15.88	11.70	-5.06	-7.20	5.81	-1.39	17.70	10.94	-1.82	-8.03	2.22	0.87
Chennai	1.74	-2.14	14.00	9.89	3.19	0.86	13.19	5.49	-1.56	-7.21	26.62	18.61	23.72	22.09
Delhi	-72.75	-73.79	39.56	34.53	-8.86	-10.92	-15.27	-21.04	20.96	14.01	-3.26	-9.38	22.23	20.62
Hyderabad	9.70	5.51	12.04	8.01	12.15	9.62	-9.05	-15.24	6.84	0.70	16.62	9.25	6.41	5.01
Jaipur	18.88	14.34	-7.39	-10.73	12.78	10.24	-0.48	-7.26	-19.16	-23.80	9.23	2.33	7.92	6.50
Kolkata	1.12	-2.74	24.80	20.31	-6.33	-8.44	0.99	-5.88	-4.42	-9.90	8.87	1.99	-12.76	-13.91

City	Capital Receipts (%)													
	2017-18 Nominal	2017-18 Real	2018-19 Nominal	2018-19 Real	2019-20 Nominal	2019-20 Real	2020-21 Nominal	2020-21 Real	2021-22 Nominal	2021-22 Real	2022-23 Nominal	2022-23 Real	2023-24 Nominal	2023-24 Real
Ahmedabad	9.55	5.37	19.19	14.89	-11.73	-13.72	-18.99	-24.51	16.87	10.16	77.93	66.68	57.69	55.61
Bengaluru	25.66	20.87	-17.92	-20.88	-25.24	-26.93	41.28	31.66	19.74	12.86	11.05	4.03	-2.38	-3.66
Chennai	3.67	-0.28	-11.45	-14.64	6.68	4.27	20.03	11.86	-42.81	-46.10	193.31	174.77	-10.22	-11.40
Delhi	59.65	53.55	-55.21	-56.83	269.64	261.31	-24.69	-29.82	-100.00	-100.00			27.24	25.56
Hyderabad	109.66	101.66	-40.26	-42.41	104.67	100.05	152.13	134.96	-20.63	-25.19	11.89	4.82	21.06	19.47
Jaipur	-54.66	-56.39	183.19	172.99	-41.77	-43.08	11.48	3.89	-28.75	-32.84	-11.83	-17.41	-52.55	-53.18
Kolkata	24.92	20.15	7.01	3.15	-46.34	-47.55	2.56	-4.43	62.26	52.94	-10.57	-16.23	74.50	72.20

City	Total Receipts (%)													
	2017-18 Nominal	2017-18 Real	2018-19 Nominal	2018-19 Real	2019-20 Nominal	2019-20 Real	2020-21 Nominal	2020-21 Real	2021-22 Nominal	2021-22 Real	2022-23 Nominal	2022-23 Real	2023-24 Nominal	2023-24 Real
Ahmedabad	6.35	2.29	12.91	8.85	-4.29	-6.45	3.63	-3.42	10.53	4.19	27.22	19.17	43.26	41.37
Bengaluru	11.40	7.14	-0.34	-3.93	-13.03	-15.00	17.86	9.84	18.53	11.72	3.47	-3.07	0.19	-1.13
Chennai	2.55	-1.37	3.28	-0.44	4.45	2.09	15.71	7.84	-17.34	-22.09	70.74	59.95	8.29	6.86
Delhi	-67.25	-68.50	20.38	16.04	12.11	9.58	-17.61	-23.22	-6.49	-11.86	29.32	21.15	23.49	21.87
Hyderabad	26.16	21.35	-2.27	-5.80	27.63	24.75	34.20	25.06	-7.01	-12.35	14.59	7.34	12.56	11.08
Jaipur	-10.27	-13.69	30.78	26.07	-10.88	-12.89	2.91	-4.10	-22.11	-26.58	3.32	-3.21	-6.57	-7.80
Kolkata	8.21	4.08	18.69	14.41	-18.73	-20.56	1.31	-5.59	9.40	3.11	2.89	-3.61	10.54	9.08

Cities between 10 to 30 lakh

City	Revenue Receipts (%)													
	2017-18 Nominal	2017-18 Real	2018-19 Nominal	2018-19 Real	2019-20 Nominal	2019-20 Real	2020-21 Nominal	2020-21 Real	2021-22 Nominal	2021-22 Real	2022-23 Nominal	2022-23 Real	2023-24 Nominal	2023-24 Real
Amritsar	-3.41	-7.09	14.21	10.09	-12.74	-14.71	9.98	2.49	27.73	20.40	10.65	3.66	-3.81	-5.08
Bhopal	-1.61	-5.37	-6.18	-9.56	-10.86	-12.87	30.38	21.50	17.39	10.65	6.91	0.16	27.49	25.81
Coimbatore	10.84	6.61	5.21	1.42	-7.39	-9.47	3.81	-3.26	2.20	-3.67	51.01	41.47	18.52	16.96
Indore	10.62	6.40	11.73	7.70	5.12	2.75	3.84	-3.23	16.95	10.23	15.17	7.89	4.15	2.78
Kanpur	9.54	5.36	5.10	1.32	19.73	17.03	0.03	-6.78	6.58	0.46	12.94	5.80	40.54	38.69
Lucknow	4.87	0.87	-4.39	-7.84	7.02	4.61	26.56	17.95	7.80	1.61	22.67	14.92	35.05	33.27
Nagpur	-8.13	-11.64	18.26	14.00	14.65	12.06	4.32	-2.78	19.63	12.76	12.23	5.13	13.85	12.35
Patna	-39.94	-42.24	16.95	12.74	30.39	27.45	13.73	5.99	51.23	42.54	8.38	1.52	10.31	8.86
Raipur	16.16	11.72	-1.16	-4.72	0.88	-1.39	4.22	-2.87	5.27	-0.78	24.31	16.46	1.11	-0.22
Ranchi	21.04	16.42	-10.93	-14.14	22.93	20.16	-25.15	-30.24	35.78	27.99	102.53	89.73	-33.19	-34.07
Srinagar														
Vijayawada	-3.42	-7.10	2.15	-1.53	6.67	4.26	-2.27	-8.93	17.49	10.74	32.38	24.02	-24.34	-25.34
Vishakhapatnam	11.81	7.54	24.17	19.69	-31.05	-32.61	29.01	20.22	19.42	12.56	2.23	-4.24	-4.15	-5.41

City	Capital Receipts (%)													
	2017-18 Nominal	2017-18 Real	2018-19 Nominal	2018-19 Real	2019-20 Nominal	2019-20 Real	2020-21 Nominal	2020-21 Real	2021-22 Nominal	2021-22 Real	2022-23 Nominal	2022-23 Real	2023-24 Nominal	2023-24 Real
Amritsar	-65.72	-67.03	76.85	70.48	66.91	63.15	0.50	-6.34	-65.87	-67.83	65.52	55.06	-27.44	-28.40
Bhopal	32.15	27.11	9.27	5.33	31.82	28.84	8.73	1.33	-4.36	-9.85	9.30	2.39	-14.63	-15.75
Coimbatore	-34.30	-36.81	48.10	42.77	30.24	27.31	104.12	90.22	-41.44	-44.80	4.89	-1.74	54.13	52.10
Indore	44.49	38.98	118.93	111.04	-44.90	-46.15	105.63	91.63	-62.86	-64.99	118.80	104.97	19.99	18.41
Kanpur	115.52	107.29	-52.46	-54.17	72.36	68.48	1.21	-5.68	-28.01	-32.14	48.65	39.26	76.23	73.91
Lucknow	21.00	16.38	-58.70	-60.19	31.52	28.56	93.18	80.02	-73.32	-74.85	212.38	192.64	28.51	26.82
Nagpur	37.64	32.38	7.15	3.29	-52.58	-53.65	35.22	26.02	-83.97	-84.89	653.95	606.29	372.75	366.52
Patna	178.04	167.43	32.86	28.07	6.04	3.65	99.51	85.93	-44.17	-47.38	-36.20	-40.23	188.17	184.37
Raipur	25.27	20.48	-3.57	-7.04	57.15	53.61	1.77	-5.15	6.68	0.56	-31.18	-35.53	7.90	6.48
Ranchi	59.91	53.81	-64.71	-65.98	-1.07	-3.30	2.92	-4.08	-46.77	-49.82	125.98	111.70	-42.33	-43.09
Srinagar														
Vijayawada	-41.02	-43.28	33.64	28.82	29.59	26.67	-68.91	-71.03	10.83	4.47	140.63	125.42	-49.08	-49.75
Vishakhapatnam	-30.67	-33.31	165.77	156.19	-40.06	-41.41	-21.41	-26.76	-31.47	-35.41	-3.85	-9.93	51.39	49.40

City	Total Receipts (%)													
	2017-18 Nominal	2017-18 Real	2018-19 Nominal	2018-19 Real	2019-20 Nominal	2019-20 Real	2020-21 Nominal	2020-21 Real	2021-22 Nominal	2021-22 Real	2022-23 Nominal	2022-23 Real	2023-24 Nominal	2023-24 Real
Amritsar	-21.81	-24.79	22.31	17.91	2.16	-0.14	7.08	-0.21	0.87	-4.92	15.98	8.65	-7.09	-8.31
Bhopal	7.48	3.38	-1.07	-4.63	4.75	2.38	20.42	12.22	8.35	2.13	7.79	0.98	11.82	10.35
Coimbatore	-10.13	-13.56	19.78	15.46	8.41	5.97	54.40	43.89	-26.90	-31.09	26.37	18.38	34.31	32.54
Indore	15.86	11.44	32.40	27.63	-10.83	-12.84	23.89	15.46	-9.15	-14.37	29.03	20.87	7.75	6.33
Kanpur	35.14	29.99	-17.08	-20.06	31.36	28.39	0.37	-6.46	-3.53	-9.07	20.73	13.10	50.12	48.15
Lucknow	11.67	7.41	-29.21	-31.77	13.56	11.00	47.13	37.12	-25.08	-29.39	50.07	40.58	33.08	31.33
Nagpur	1.44	-2.43	15.11	10.96	-3.11	-5.29	8.32	0.94	2.91	-3.00	28.35	20.24	66.83	64.64
Patna	7.41	3.31	25.90	21.36	15.94	13.33	60.29	49.38	-13.22	-18.20	-11.00	-16.62	65.73	63.54
Raipur	20.62	16.01	-2.39	-5.90	29.16	26.25	2.73	-4.27	6.12	0.03	-9.48	-15.20	4.25	2.88
Ranchi	53.47	47.61	-57.68	-59.20	5.54	3.16	-6.08	-12.47	-25.67	-29.94	115.04	101.44	-38.31	-39.12
Srinagar														
Vijayawada	-16.13	-19.33	9.63	5.68	13.31	10.75	-24.35	-29.50	16.58	9.89	46.39	37.14	-29.60	-30.53
Vishakhapatnam	-5.51	-9.12	66.54	60.54	-35.36	-36.81	6.69	-0.58	2.82	-3.09	0.91	-5.47	7.36	5.94

Cities below 10 lakh

City	Revenue Receipts (%)													
	2017-18 Nominal	2017-18 Real	2018-19 Nominal	2018-19 Real	2019-20 Nominal	2019-20 Real	2020-21 Nominal	2020-21 Real	2021-22 Nominal	2021-22 Real	2022-23 Nominal	2022-23 Real	2023-24 Nominal	2023-24 Real
Agartala	79.53	72.68	-58.96	-60.44	189.28	182.76	3.48	-3.57	-42.98	-46.26	85.73	73.99	29.42	27.72
Aizawl					27.50	24.63	-0.21	-7.00	1.89	-3.96	22.64	14.89	30.52	28.81
Asansol	-34.06	-36.58	88.23	81.45	-47.56	-48.74	50.56	40.31	-7.79	-13.08	-5.77	-11.72	-0.43	-1.74
Bhubaneswar	8.42	4.28	-1.32	-4.87	27.27	24.40	10.28	2.77	21.47	14.50	-24.88	-29.63	30.48	28.76
Cuttack	26.97	22.12	2.39	-1.29	-41.50	-42.82	219.28	197.54	5.43	-0.62	-23.28	-28.13	58.38	56.30
Dehradun	137.74	128.66	0.03	-3.57	13.43	10.87	-3.51	-10.08	6.18	0.08	42.25	33.26	5.35	3.96
Dharamshala	26.81	21.97	14.80	10.66	7.22	4.80	-2.26	-8.91	26.26	19.01	5.29	-1.37	-0.22	-1.53
Gandhinagar	13.62	9.29	-3.01	-6.50	-31.34	-32.88	34.72	25.55	46.42	38.01	179.12	161.48	75.75	73.43
Gangtok	26.88	22.04	8.97	5.04	-15.51	-17.41	98.88	85.34	-12.54	-17.56	17.52	10.09	62.82	60.68
Gurugram														
Guwahati	17.35	12.87	-8.34	-11.64	-18.54	-20.38	9.46	2.01	67.25	57.64	-37.82	-41.75	111.93	109.14
Imphal														
Itanagar														
Kochi	68.90	62.45	24.95	20.45	22.91	20.14	13.66	5.92	-6.13	-11.52	7.96	1.14	-42.05	-42.81
Kohima														
Mangaluru	10.91	6.68	-3.48	-6.95	2.37	0.06	13.08	5.38	30.62	23.12	-9.00	-14.75	5.81	4.41
Panaji	52.79	46.96	-8.19	-11.49	-18.82	-20.65	17.60	9.59	12.37	5.91	10.26	3.29	8.70	7.26
Shillong	-31.93	-34.53	8.53	4.62	11.65	9.13	19.54	11.41	67.79	58.15	-26.92	-31.54	58.60	56.51
Shimla	9.00	4.84	-9.54	-12.80	-25.97	-27.64	2.79	-4.20	-0.98	-6.67	16.98	9.59	-1.96	-3.26
Thiruvananthapuram	0.85	-3.00	20.75	16.40	-13.22	-15.18	122.45	107.31	-6.74	-12.10	-5.68	-11.64	-29.95	-30.87
Udaipur	8.68	4.53	6.78	2.94	7.97	5.54	5.88	-1.33	23.27	16.19	-20.78	-25.79	5.30	3.92
Warangal	11.41	7.15	6.93	3.08	0.81	-1.47	3.51	-3.54	-11.49	-16.58	31.37	23.06	2.36	1.01

City	Capital Receipts (%)													
	2017-18 Nominal	2017-18 Real	2018-19 Nominal	2018-19 Real	2019-20 Nominal	2019-20 Real	2020-21 Nominal	2020-21 Real	2021-22 Nominal	2021-22 Real	2022-23 Nominal	2022-23 Real	2023-24 Nominal	2023-24 Real
Agartala	-36.60	-39.02	51.81	46.34	-37.67	-39.08	15.41	7.55	10.88	4.51	5.81	-0.88	89.95	87.45
Aizawl					44.00	40.75	22.24	13.92	-100.00	-100.00			649.51	639.65
Asansol	-24.33	-27.22	155.15	145.96	-56.59	-57.57	28.25	19.52	-26.50	-30.72	-28.73	-33.24	-13.70	-14.83
Bhubaneshwar	82.85	75.87	125.20	117.09	173.11	166.95	-9.37	-15.54	-57.44	-59.89	76.70	65.53	268.10	263.25
Cuttack														
Dehradun	45.49	39.94	-40.40	-42.54	13.92	11.35	8.76	1.36	-32.29	-36.17	-19.38	-24.47	45.59	43.68
Dharamshala	-45.45	-47.53	44.89	39.67	-33.39	-34.89	567.34	521.91	-82.73	-83.72	-10.04	-15.73	0.00	-1.32
Gandhinagar	-23.93	-26.84	22.41	18.00	50.64	47.24	-12.54	-18.50	20.97	14.02	704.29	653.45	-24.56	-25.56
Gangtok	306.09	290.58	-71.28	-72.31	17.60	14.95	-257.69	-246.96	-351.21	-336.78	17.84	10.39	-100.00	-100.00
Gurugram														
Guwahati			41.91	36.79	218.69	211.50	-1.95	-8.62	108.90	96.90	105.68	92.68	-26.71	-27.68
Imphal														
Itanagar														
Kochi	-6.30	-9.88	28.49	23.86	-62.22	-63.07	16.77	8.82	-27.27	-31.45	-58.97	-61.57	1039.57	1024.56
Kohima														
Mangaluru	52.49	46.67	-33.08	-35.49	37.09	34.00	-10.41	-16.51	8.49	2.26	20.80	13.17	-29.53	-30.46
Panaji	136.75	127.71	-8.21	-11.52	-42.11	-43.42	44.97	35.10	0.34	-5.42	51.84	42.24	-13.83	-14.96
Shillong	4.78	0.78	1.26	-2.39	-25.57	-27.25	2.44	-4.54	-41.81	-45.16	10.33	3.35	197.78	193.86
Shimla	-49.18	-51.12	23.35	18.90	62.82	59.15	17.91	9.88	-43.01	-46.29	74.07	63.06	-13.61	-14.75
Thiruvananthapuram	20.01	15.43	105.23	97.83	7.89	5.46	-88.15	-88.96	78.12	67.89	243.20	221.50	192.44	188.59
Udaipur	53.06	47.22	57.28	51.62	-5.30	-7.43	-23.65	-28.84	-3.44	-8.98	95.32	82.98	-37.57	-38.39
Warangal	-31.13	-33.76	-28.85	-31.42	-19.32	-21.14	248.98	225.22	-56.71	-59.20	-7.31	-13.17	-35.53	-36.37

City	Total Receipts (%)													
	2017-18 Nominal	2017-18 Real	2018-19 Nominal	2018-19 Real	2019-20 Nominal	2019-20 Real	2020-21 Nominal	2020-21 Real	2021-22 Nominal	2021-22 Real	2022-23 Nominal	2022-23 Real	2023-24 Nominal	2023-24 Real
Agartala	-11.87	-15.24	3.77	0.03	1.25	-1.03	9.56	2.10	-14.05	-18.99	30.34	22.10	63.47	61.32
Aizawl					34.07	31.05	9.39	1.95	-46.80	-49.86	29.64	21.44	63.95	61.79
Asansol	-28.03	-30.78	131.85	123.50	-54.04	-55.07	35.44	26.22	-19.79	-24.40	-19.27	-24.37	-7.32	-8.54
Bhubaneshwar	12.17	7.89	9.08	5.15	52.01	48.58	4.29	-2.81	0.57	-5.21	-13.50	-18.96	84.89	82.45
Cuttack	26.97	22.12	2.39	-1.29	-41.50	-42.82	219.28	197.54	5.43	-0.62	-23.28	-28.13	58.38	56.30
Dehradun	94.71	87.28	-14.06	-17.16	13.55	10.99	-0.54	-7.31	-4.02	-9.54	30.72	22.45	9.99	8.54
Dharamshala	-21.17	-24.18	28.63	23.99	-13.80	-15.75	225.58	203.42	-63.10	-65.22	-0.59	-6.88	-0.14	-1.46
Gandhinagar	-0.20	-4.01	4.12	0.37	-4.30	-6.46	10.18	2.68	35.93	28.13	371.75	341.93	13.01	11.53
Gangtok	37.28	32.04	0.13	-3.48	-14.46	-16.39	83.38	70.90	0.11	-5.64	17.55	10.12	47.52	45.58
Gurugram														
Guwahati	23.44	18.72	-5.86	-9.25	-0.90	-3.14	6.73	-0.53	76.40	66.27	-0.48	-6.78	37.37	35.57
Imphal														
Itanagar														
Kochi	37.20	31.96	25.97	21.43	-2.08	-4.29	14.01	6.25	-8.58	-13.83	1.78	-4.65	-1.80	-3.09
Kohima														
Mangaluru	26.43	21.60	-16.80	-19.80	14.94	12.35	2.94	-4.07	22.30	15.28	0.94	-5.44	-8.29	-9.50
Panaji	67.56	61.16	-8.19	-11.50	-24.61	-26.31	22.82	14.46	9.66	3.36	18.82	11.31	2.77	1.41
Shillong	-22.43	-25.39	5.99	2.17	-0.78	-3.02	15.26	7.41	43.38	35.14	-23.56	-28.39	76.75	74.43
Shimla	-21.51	-24.50	1.62	-2.04	10.62	8.13	11.96	4.34	-27.83	-31.98	45.78	36.56	-8.98	-10.18
Thiruvananthapuram	4.79	0.79	40.62	35.56	-5.97	-8.09	39.50	30.00	-3.90	-9.42	9.76	2.82	13.17	11.68
Udaipur	19.94	15.36	23.13	18.70	2.48	0.17	-5.41	-11.85	15.03	8.42	9.29	2.38	-14.54	-15.66
Warangal	-12.37	-15.72	-8.79	-12.08	-6.09	-8.21	75.80	63.83	-37.93	-41.49	15.60	8.29	-10.03	-11.21

CHAPTER 3. MUNICIPAL EXPENDITURE

An analysis of City Governments' expenditure provides an insight into their priorities, as cities allocate resources towards both revenue and capital expenditure. This chapter examines the expenditure patterns of City Governments to understand whether cities prioritise development through capital investments or focus more on operations and maintenance, administrative functions, and establishment-related expenses through revenue expenditure.



3.1 AVERAGE PER CAPITA: EXPENDITURE (FY 2016-17 to FY 2023-24)

Mumbai

City	Revenue Expenditure Nominal	Revenue Expenditure Real	Capital Expenditure Nominal	Capital Expenditure Real	Total Expenditure Nominal	Total Expenditure Real
Mumbai	21,476.70	14,535.60	6,825.84	4,481.95	28,302.54	19,017.56

Cities above 30 lakh

City	Revenue Expenditure Nominal	Revenue Expenditure Real	Capital Expenditure Nominal	Capital Expenditure Real	Total Expenditure Nominal	Total Expenditure Real
Ahmedabad	5,760.35	3,898.30	4,122.64	2,786.06	9,883.00	6,684.36
Bengaluru	3,190.69	2,173.25	4,302.45	2,957.66	7,493.14	5,130.91
Chennai	6,226.99	4,233.24	3,436.01	2,323.88	9,663.00	6,557.11
Delhi	7,559.23	5,205.36	1,385.79	926.05	8,945.02	6,131.41
Hyderabad	5,622.13	3,836.35	6,048.28	3,997.13	11,670.41	7,833.49
Jaipur	1,489.43	1,040.95	520.60	364.62	2,010.04	1,405.57
Kolkata	6,550.37	4,518.05	540.04	374.74	7,090.41	4,892.79

Cities between 10 to 30 lakh

City	Revenue Expenditure Nominal	Revenue Expenditure Real	Capital Expenditure Nominal	Capital Expenditure Real	Total Expenditure Nominal	Total Expenditure Real
Amritsar	2,414.99	1,643.98	381.55	268.29	2,796.53	1,912.27
Bhopal	4,009.88	2,735.99	2,665.93	1,827.94	6,675.81	4,563.94
Coimbatore	5,592.21	3,757.90	6,671.98	4,474.60	12,482.35	8,361.43
Indore	4,472.58	3,053.44	3,314.27	2,268.32	7,786.85	5,321.76
Kanpur	1,923.36	1,307.94	630.17	425.60	2,553.53	1,733.54
Lucknow	2,255.87	1,535.07	1,123.68	793.14	3,379.55	2,328.21
Nagpur	4,433.38	3,018.53	3,124.94	2,139.92	7,558.32	5,158.45
Patna	1,669.36	1,130.27	1,843.88	1,211.91	3,513.24	2,342.18
Raipur	2,315.67	1,576.03	3,041.03	2,077.31	5,356.70	3,653.35
Ranchi	995.41	669.55	3,002.22	2,137.98	3,997.62	2,807.53
Srinagar						
Vijayawada	3,633.37	2,475.42	1,102.41	771.41	4,735.78	3,246.84
Vishakhapatnam	2,939.97	2,033.89	2,874.69	2,027.96	5,814.66	4,061.85

Note: Srinagar was not considered due to data unavailability.

Cities below 10 lakh

City	Revenue Expenditure Nominal	Revenue Expenditure Real	Capital Expenditure Nominal	Capital Expenditure Real	Total Expenditure Nominal	Total Expenditure Real
Agartala	1,337.16	911.67	1,797.55	1,229.34	3,134.71	2,141.01
Aizawl	887.85	583.85	748.26	374.46	1,636.12	812.34
Asansol	1,924.21	1,331.26	2,752.97	1,928.39	4,677.19	3,259.65
Bhubaneshwar	2,956.86	1,982.42	1,316.22	879.19	4,273.09	2,861.61
Cuttack	3,955.93	2,634.03	0.00	0.00	3,955.93	2,634.03
Dehradun	2,132.09	1,368.91	1,317.60	894.15	3,449.69	2,263.06
Dharamshala	6,370.98	4,314.02	5,895.14	3,984.79	12,266.12	8,298.81
Gandhinagar	3,767.59	2,418.56	7,958.89	5,027.26	11,726.48	7445.82
Gangtok	995.11	667.21	676.18	441.28	1,671.28	1,108.48
Gurugram						
Guwahati	1,652.57	1,119.53	459.06	311.72	2,111.63	1,431.26
Imphal						
Itanagar						
Kochi	6,098.13	4,106.19	1,900.56	1,356.73	7,998.69	5,462.92
Kohima						
Mangaluru	3,240.57	2,216.38	4,012.37	2,743.25	7,252.94	4,959.63
Panaji	5,004.26	3,385.87	1,374.14	916.69	6,378.40	4,302.56
Shillong	1,172.04	787.68	201.29	144.72	1,373.33	932.41
Shimla	4,923.45	3,464.40	2,415.24	1,624.65	7,338.69	5,089.05
Thiruvananthapuram	5,651.39	3,755.00	1,835.96	1,273.77	7,487.35	5,028.77
Udaipur	2,491.70	1,692.65	1,953.13	1,346.20	4,444.83	3,038.85
Warangal	1,892.22	1,296.89	1,069.07	736.78	2,961.29	2,033.67

Note: Kohima, Itanagar, Imphal, Gurugram and Aizawl were not considered due to data unavailability

Major Ratio

3.2 MAJOR RATIO TABLES FOR MUNICIPAL EXPENDITURE

3.2.1 RATIO OF MUNICIPAL EXPENDITURE TO MUNICIPAL INCOME

Mumbai

City	Revenue Expenditure to Revenue Receipts								Capital Expenditure to Capital Receipts							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Mumbai	0.79	0.81	0.82	0.90	0.89	0.85	0.89	0.90	0.94	9.79	23.03	50.70	25.44	34.94	29.80	29.57

Cities above 30 lakh

City	Revenue Expenditure to Revenue Receipts								Capital Expenditure to Capital Receipts							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Ahmedabad	0.73	0.80	0.81	0.85	0.89	0.84	0.84	0.79	1.21	1.05	0.98	1.25	1.42	1.32	1.03	0.87
Bengaluru	0.53	0.75	0.69	0.69	0.79	0.75	0.74	0.77	1.18	1.29	1.63	1.79	1.29	1.10	1.33	1.35
Chennai	1.13	1.11	1.10	1.06	0.99	1.09	1.00	0.93	1.27	0.72	0.88	0.80	0.66	1.02	0.90	1.04
Delhi	0.29	1.00	1.00	1.06	1.12	1.04	0.92	1.00	0.93	0.79	1.27	0.53	0.75	0.88	0.99	
Hyderabad	0.90	0.75	0.71	0.59	0.72	0.81	0.77	0.74	1.68	1.86	3.12	1.07	1.09	1.50	1.22	1.32
Jaipur	1.09	0.98	1.30	1.24	1.15	0.81	0.98	0.99	0.44	1.19	0.88	1.23	0.63	0.83	1.03	2.27
Kolkata	1.01	0.99	0.99	1.07	1.13	1.12	1.01	0.89	0.22	0.18	0.16	0.29	0.46	0.22	0.15	0.10

Cities between 10 to 30 lakh

City	Revenue Expenditure to Revenue Receipts								Capital Expenditure to Capital Receipts							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Amritsar	1.16	1.20	1.07	1.06	1.26	1.20	1.15	1.20	0.87	0.99	0.81	0.50	0.59	0.75	1.06	1.00
Bhopal	0.79	0.74	1.10	1.29	0.99	0.90	0.93	0.73	1.32	1.22	1.35	1.03	0.91	0.98	0.93	1.22
Coimbatore	0.71	0.79	0.82	0.88	1.01	0.99	0.83	0.95	0.59	1.37	1.23	1.23	1.08	1.09	1.04	0.91
Indore	0.78	0.81	0.85	0.79	0.72	0.74	0.71	0.71	2.19	2.22	1.82	2.85	1.25	2.84	1.83	1.36
Kanpur	1.19	1.03	1.02	0.96	0.98	1.02	0.99	0.89	0.65	0.76	1.54	0.60	0.60	1.09	0.92	0.76
Lucknow	0.98	1.07	1.13	1.16	0.98	1.04	0.74	0.84	1.37	1.40	0.50	0.97	0.42	2.78	0.54	0.88
Nagpur	0.62	0.79	0.70	0.74	0.60	0.60	0.65	0.55	1.83	1.49	1.31	3.99	2.52	10.91	2.30	0.61
Patna	0.68	1.12	1.06	1.38	1.04	0.82	0.74	0.71	0.92	0.91	0.58	1.01	0.79	0.64	2.07	1.16
Raipur	0.84	0.74	0.96	1.04	1.26	1.13	0.91	0.92	0.95	1.01	1.11	1.09	1.23	0.96	1.28	1.08
Ranchi	1.06	0.85	1.21	0.98	1.39	1.18	0.93	1.17	0.55	1.15	1.99	1.93	1.59	1.72	1.06	1.21
Srinagar																
Vijayawada	0.87	0.88	0.94	0.87	0.83	0.90	0.87	1.07	1.01	0.76	0.96	0.38	0.78	2.06	0.54	1.82
Vishakhapatnam	0.92	0.86	0.72	0.67	0.53	0.57	0.59	0.84	1.44	1.54	1.08	1.52	0.92	1.41	1.28	1.75

Note: Srinagar was not considered due to data unavailability.

Cities below 10 lakh

City	Revenue Expenditure to Revenue Receipts								Capital Expenditure to Capital Receipts							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Agartala	1.21	0.84	2.59	1.16	0.71	1.22	1.19	0.81	0.66	1.29	0.46	0.99	0.86	0.46	1.20	0.76
Aizawl			0.87	0.79	0.88	0.78	0.67	0.61			1.38	1.14	0.86		8.35	1.49
Asansol	0.81	1.42	1.20	1.54	1.29	1.09	1.28	1.19	0.50	0.74	0.83	1.93	1.10	1.28	1.35	0.55
Bhubaneswar	0.63	0.56	0.68	0.67	0.93	0.65	0.87	1.01	5.30	3.89	1.77	0.48	0.63	2.28	1.57	0.62
Cuttack	1.03	0.74	0.93	1.60	0.60	1.00	0.99	0.96								
Dehradun	0.94	0.49	0.55	0.55	0.61	0.65	0.53	2.53	1.04	1.02	1.82	1.44	2.22	3.14	3.45	2.54
Dharamshala	0.64	0.84	0.98	0.96	0.95	0.72	0.96	0.81	0.65	0.40	0.70	1.02	0.07	2.59	2.39	0.18
Gandhinagar	0.38	0.51	0.66	0.78	0.81	0.88	0.76	0.38	1.71	2.97	1.04	1.02	1.98	1.35	1.52	0.99
Gangtok	0.46	0.59	0.65	0.81	0.38	0.52	0.68	0.42	7.17	1.27	13.07	2.97	10.10	5.72	2.34	
Gurugram																
Guwahati	0.55	0.75	0.92	1.28	1.09	0.74	1.19	0.75		3.58	3.05	1.29	1.25	0.96	0.11	0.48
Imphal																
Itanagar																
Kochi	0.79	0.56	0.95	1.02	0.91	0.94	0.83	1.22	1.21	2.08	0.83	0.59	1.09	1.25	3.82	0.48
Kohima																
Mangaluru	0.74	0.70	0.78	0.74	0.74	0.60	0.67	0.74	1.51	1.27	1.52	1.11	1.32	1.63	1.48	1.80
Panaji	0.83	0.59	0.82	0.97	0.88	0.81	0.92	0.98	0.60	0.58	0.48	0.46	1.40	1.34	0.68	0.85
Shillong	0.87	1.37	1.25	1.26	1.06	0.82	1.19	1.13	1.38	0.60	0.61	0.45	0.44	1.16	0.72	0.30
Shimla	1.45	1.37	1.13	1.54	1.51	1.53	1.15	1.14	0.19	0.64	0.83	0.50	0.56	1.08	0.71	0.42
Thiruvananthapuram	0.68	0.80	0.91	0.77	0.80	0.85	0.94	1.36	1.73	1.59	0.87	0.81	2.84	1.50	0.87	0.46
Udaipur	0.69	0.87	0.94	0.83	0.70	0.64	1.26	0.97	2.05	1.52	1.31	1.05	1.22	1.17	0.94	1.40
Warangal	0.66	0.60	0.87	0.84	1.10	1.56	0.56	0.52	0.19	0.23	1.00	1.36	0.88	1.14	0.32	0.39

Note: Kohima, Itanagar, Imphal, Gurugram and Aizawl were not considered due to data unavailability

Major Ratios

Mumbai

City	Per Capita (Rs)								Percentage (%) Share of Property-Tax Revenue to Total Municipal Receipts							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Mumbai	3.15	2.72	2.39	2.1	2.19	1.45	2.01	2.03	3.73	3.32	2.96	2.69	2.84	1.89	2.84	3

Cities above 30 lakh

City	Percentage Share of Administrative Expenditure to Total Municipal Expenditure								Percentage Share of Administrative Expenditure to Revenue Expenditure							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Ahmedabad	1.28	1.66	1.52	1.56	3.45	2.74	1.7	2.22	2.34	2.81	2.57	2.72	5.4	4.39	3.03	4.03
Bengaluru	1.8	1.27	1.54	1.45	3.92	1.97	1.78	1.54	4.75	3.26	3.93	3.37	8.31	3.97	4.32	3.58
Chennai	2.49	3.03	2.54	1.83	2.12	1.09	1.9	3.07	4.49	4.46	3.72	2.63	2.99	1.46	3.32	5.15
Delhi	5.82	4.88	4.15	7.62	7.47	8.75	1.23	1.83	6.62	5.86	4.58	8.89	8.94	8.75	1.63	2.47
Hyderabad	10.05	1.91	1.76	2.63	1.29	1.53	2.26	1.61	13.76	3.69	3.31	4.37	3.27	3.65	4.84	3.97
Jaipur	2.72	1.85	1.39	1.74	1.86	2.38	2.39	2.74	3.44	2.41	2.11	2.43	2.32	3.34	3.19	3.61
Kolkata	25.7	17.99	30.68	27.63	19.69	18.31	19.57	24.89	27.86	20.21	32.79	29.33	25.7	23.97	26.34	38.13

Cities between 10 to 30 lakh

City	Per Capita (Rs)								Percentage (%) Share of Property-Tax Revenue to Total Municipal Receipts							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Amritsar	14.25	16.99	18.24	15.05	14.69	12.62	12.55	12.21	18.73	19.07	21.42	18.14	17.45	13.46	14.4	13.45
Bhopal	2.52	1.61	2.04	1.61	2.21	2.24	3.28	2.28	4.07	2.93	3.49	2.7	3.66	3.65	5.23	3.79
Coimbatore	0.08	1.97	1.93	2.17	1.4	1.64	2.51	2.22	0.14	3.72	4.01	5.25	4.43	3.71	5.04	4.42
Indore	5.23	6.31	6.06	5.45	6.82	6.97	6.14	6.64	7.91	10.43	12.13	10.3	12.6	11.13	10.76	10.93
Kanpur	2.07	2.24	5.54	2.93	2.98	3.99	3.32	0.78	2.42	3.27	7.91	3.68	3.72	5.19	4.46	1.09
Lucknow	4.61	5.14	9.29	9.99	9.31	9.55	13.92	9.32	9.31	10.84	10.79	13.71	12.06	13.86	18.28	13.29
Nagpur	2.49	2.4	2.91	2.76	2.45	2.71	1.37	1.86	4.44	4.18	4.86	4.96	4.42	3.98	2.22	3.33
Patna	1.23	1.56	2.97	2.53	1.87	4.4	2.58	0.92	1.69	3.19	5.32	4.74	4.8	7.04	5.82	2.71
Raipur	1.84	1.67	1.59	1.23	1.14	2.31	0.8	2.42	3.85	4.06	3.46	3.26	2.84	5.38	1.76	5.04
Ranchi	3.23	2.58	1.63	1.86	1.6	2.64	1.86	2.06	11.71	25.81	8.71	9.61	6.95	7.01	4.55	4.39
Srinagar																
Vijayawada	0.62	0.68	1.12	1.81	1.24	1.12	1.30	0.53	0.98	0.86	1.59	2.21	1.42	1.5	1.52	0.69
Vishakhapatnam	2.85	4.97	4.06	3.99	5.89	5.28	2.73	4.34	5.93	8.78	9.64	11.17	10.77	8.91	4.27	8.05

Cities below 10 lakh

City	Percentage Share of Administrative Expenditure to Total Municipal Expenditure								Percentage Share of Administrative Expenditure to Revenue Expenditure							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Agartala	8.02	5.4	2.77	1.81	5.62	7.42	8.5	5.02	24.12	16.23	5.16	3.42	13.5	13.73	19.49	13.85
Aizawl			16.44	8.15	5.47	9.43	5.63	8.49			33.75	16.93	10.37	14.36	9.65	15.34
Asansol	1.47	1.85	1.65	1.04	1.11	1.2	2.09	2.59	2.96	3.67	4.54	3.79	2.81	3.21	4.49	3.72
Bhubaneswar	3.07	1.9	1.77	1.68	1.99	2.25	2.01	3.34	4.44	3.07	2.71	2.21	2.47	3.24	3.09	5.06
Cuttack	0.46	0.36	0.36	0.31	0.36	0.25	0.44	0.4	0.46	0.36	0.36	0.31	0.36	0.25	0.44	0.4
Dehradun	1.58	1.27	1.47	2.13	2.46	3.44	7.01	2.01	3.1	2.69	3	3.9	5.67	7.24	13.01	2.38
Dharamshala	1.24	2.48	1.84	1.52	1.67	0.95	1.34	3.32	3.73	3.48	3.24	2.61	2.2	3.06	3.12	3.7
Gandhinagar	1.54	2.26	11.93	5.39	7.57	11.56	3.33	5.06	5.57	7.44	21.24	13	20.6	21.83	14.34	14.45
Gangtok	6.45	5.45	3.71	4.25	3.11	2.5	3.52	1.99	10.35	6.91	6.17	4.96	6.05	5.35	4.78	4.24
Gurugram																
Guwahati	8.26	9.21	7.19	5.89	5.61	5.1	7.77	3.02	10.01	11.49	9.11	7.76	7.44	7.42	8.61	3.8
Imphal																
Itanagar																
Kochi	0.63	1.12	3.64	2.36	1.19	1.37	1.88	1.83	1.33	2.79	4.97	2.54	1.38	1.56	2.21	2.38
Kohima																
Mangaluru	17.41	19.95	20.16	18.11	19.75	17.97	17.36	18	38.56	49.44	42.49	38.73	40.99	42.56	42.94	37.31
Panaji	2.32	2.89	2.47	2.21	0.56	1.34	2.58	2.73	2.68	3.82	2.94	2.45	0.81	1.91	3.26	3.39
Shillong	1.1	1.09	1.09	1.84	0	1.37	1.39	0.98	1.7	1.34	1.36	2.07	0	1.56	1.51	1.05
Shimla	2.27	1.5	1.21	1.08	1.15	0.77	0.96	2.07	2.6	1.86	1.84	1.62	1.9	1.33	1.86	3.09
Thiruvananthapuram	0.65	2.02	0.47	0.53	1.21	1.23	0.74	0.77	1.07	3.25	0.71	0.89	1.36	1.37	0.91	1.03
Udaipur	1.11	3.15	0.96	1.47	2.38	2.06	2.13	2.38	2.24	5.79	1.9	2.62	4.23	3.38	3.5	4.14
Warangal	4.75	6.61	2.07	1.6	8.4	2.27	6.96	6.08	6.48	8.64	3.31	2.69	17.79	3.41	8.86	7.47

Major Ratios

Mumbai

City	Percentage Share of Establishment Expenditure to Total Municipal Expenditure								Percentage Share of Establishment Expenditure to Revenue Expenditure							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Mumbai	31.69	30.54	31.97	33.15	32.22	24.95	30.69	26.13	37.44	37.30	39.58	42.47	41.83	32.56	43.35	38.63

Cities above 30 lakh

City	Percentage Share of Establishment Expenditure to Total Municipal Expenditure								Percentage Share of Establishment Expenditure to Revenue Expenditure							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Ahmedabad	24.63	28.24	27.05	25.66	25.48	24.95	23.57	20.63	45.06	47.73	45.71	44.76	39.93	39.99	41.90	37.50
Bengaluru	10.61	7.63	15.10	15.65	13.87	14.42	13.81	15.43	28.02	19.65	38.51	36.49	29.39	29.07	33.43	35.82
Chennai	22.88	31.17	32.40	34.09	31.59	32.32	23.60	23.42	41.33	45.88	47.06	49.10	44.66	43.21	41.22	39.28
Delhi	68.16	84.28	72.64	68.11	68.91	111.47	70.62	58.91	77.54	101.13	80.16	79.38	82.49	111.47	93.33	79.57
Hyderabad	39.58	31.24	29.75	35.73	21.52	22.93	24.59	21.40	54.15	60.19	56.00	59.41	54.59	54.81	52.75	52.59
Jaipur	48.69	43.76	41.48	45.65	52.84	49.87	45.80	42.23	61.60	56.99	63.06	63.56	65.67	69.91	60.98	55.65
Kolkata	47.63	50.66	42.93	47.34	46.69	54.17	55.26	34.03	52.05	55.34	46.11	50.65	51.67	58.97	58.22	36.87

Cities between 10 to 30 lakh

City	Per Capita (Rs)								Percentage (%) Share of Property-Tax Revenue to Total Municipal Receipts							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Amritsar	11.15	13.98	11.69	12.77	12.22	10.59	11.3	11.23	14.65	15.69	13.74	15.39	14.51	11.29	12.97	12.37
Bhopal	21.74	20.98	20.16	24.04	24.5	26.35	26.12	25.85	35.15	38.18	34.43	40.42	40.53	42.84	41.68	42.96
Coimbatore	0.01	18.02	17.8	16.7	10.78	14.98	16.21	12.7	0.01	34.08	37.09	40.47	34.02	33.89	32.48	25.29
Indore	23.22	23.28	19.71	23.4	23.45	23.03	17.92	19.57	35.17	38.49	39.47	44.24	43.32	36.77	31.42	32.21
Kanpur	55.44	52.2	54.17	58.59	59.27	51.81	49.66	44.92	65.03	76.3	77.37	73.69	74.17	67.37	66.67	62.51
Lucknow	15.18	13.64	25.35	22.72	21.53	18.51	24.62	16.94	30.71	28.74	29.44	31.19	27.9	26.87	32.34	24.15
Nagpur	33.16	31.42	31.42	25.73	31.38	37.03	33.07	26.94	59.07	54.7	52.52	46.31	56.67	54.35	53.48	48.4
Patna	56.4	37.82	42.06	32.44	22.94	32.74	24.55	17.02	77.42	77.33	75.52	60.83	58.94	52.6	55.48	50.04
Raipur	25.12	22.86	23.1	21.15	19.58	22.23	30.12	32.16	52.53	55.41	50.22	56.21	48.82	51.75	66.8	66.8
Ranchi	13.78	3.98	7.88	9.53	12.56	19.24	16.59	18.33	50.01	39.88	42.1	49.26	54.45	51.2	40.52	39.1
Srinagar																
Vijayawada	46.04	53.47	45.81	49.59	59.14	44.46	61.49	40.95	73.42	67.8	65.03	60.47	67.97	59.53	71.82	53.64
Vishakhapatnam	17.92	21.45	17.39	2.46	1.35	1.18	1.51	0.86	37.28	37.89	41.26	6.9	2.47	1.99	2.36	1.6

Cities below 10 lakh

City	Percentage Share of Administrative Expenditure to Total Municipal Expenditure								Percentage Share of Administrative Expenditure to Revenue Expenditure							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Agartala	26.66	26.19	33.92	23.81	35.16	46.43	31.11	29.6	80.16	78.64	63.26	44.98	84.47	85.87	71.35	81.73
Aizawl			14.49	15.1	17.55	23.78	24.42	19.96			29.75	31.35	33.3	36.21	41.86	36.04
Asansol	22.3	34.83	15.47	18.64	21.54	27.48	32.49	51.11	44.88	69	42.59	67.71	54.42	73.52	69.67	73.23
Bhubaneswar	23.67	21.39	20.98	22.53	15.45	14.4	14.4	12.18	34.24	34.65	32.18	29.61	19.23	20.78	22.11	18.46
Cuttack	34.56	37.11	29.35	34.53	27.26	16.48	24.49	16.93	34.56	37.11	29.35	34.53	27.26	16.48	24.49	16.93
Dehradun	45.77	39.74	44.71	49.86	38.59	40.3	26.1	9.11	90.08	84.16	91.42	91.31	89.15	84.92	48.44	10.76
Dharamshala	18.45	32.35	21.25	21.71	32.46	12.9	17.03	35.63	55.53	45.44	37.53	37.17	42.69	41.67	39.57	39.75
Gandhinagar	14.64	12.43	18.17	17.4	12.67	12.29	5.16	9.1	52.8	40.9	32.33	42	34.48	23.21	22.23	25.97
Gangtok	40.98	40.71	32.39	55.89	33.36	27.59	35.36	26.9	65.79	51.66	53.76	65.22	64.95	58.89	48	57.34
Gurugram																
Guwahati	59.01	52.02	51.22	39.8	43.65	47.58	56.47	46.3	71.47	64.89	64.9	52.39	57.85	69.29	62.58	58.28
Imphal																
Itanagar																
Kochi	16.92	14.51	12.66	20.3	18.02	28.68	24.98	19.32	35.75	36.16	17.26	21.79	20.84	32.56	29.44	25.13
Kohima																
Mangaluru	5.42	4.96	7.34	7.68	5.98	5.85	5.07	7.08	12.01	12.3	15.47	16.43	12.4	13.86	12.55	14.68
Panaji	69.77	60.06	65.59	75.19	57.5	61.37	62.24	61.73	80.63	79.33	78.32	83.5	83.99	87.67	78.68	76.76
Shillong	52.53	67.02	66.16	68.87	68.78	71.26	75.22	81.09	81.53	82.77	82.24	77.21	76.99	81.25	82.03	87.14
Shimla	45.57	40.79	40.68	37.75	34.15	34.07	43.62	52.67	52.25	50.67	61.55	56.62	56.48	58.53	84.71	78.84
Thiruvananthapuram	21.9	24.95	12.88	21.9	16.19	22.49	21.33	12.84	36.19	40.1	19.31	36.89	18.19	25.11	26.07	17.17
Udaipur	35.23	30.28	34.08	38.47	43.52	46.91	40.9	43.6	70.69	55.63	67.5	68.5	77.34	76.99	67.2	75.85
Warangal	30.27	32.93	28.86	23.24	13.93	20.02	58.2	60.94	41.27	42.99	46.15	38.93	29.51	30.08	74.17	74.87

Major Ratios

Mumbai

City	Percentage Share of O & M Expenditure to Total Municipal Expenditure								Percentage Share of O & M Expenditure to Revenue Expenditure							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Mumbai	10.22	10.48	11.22	8.47	11.51	8.67	8.48	7.89	12.07	12.79	13.89	10.85	14.94	11.32	11.99	11.68

Cities above 30 lakh

City	Percentage Share of O & M Expenditure to Total Municipal Expenditure								Percentage Share of O & M Expenditure to Revenue Expenditure							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Ahmedabad	15.19	16.01	16.71	16.66	15.68	15.46	14.58	15.65	27.78	27.05	28.24	29.07	24.58	24.77	25.92	28.44
Bengaluru	14.36	14.47	10.59	19.77	24.97	30.36	24.09	21.19	37.92	37.27	27.02	46.07	52.92	61.20	58.32	49.17
Chennai	18.03	17.30	13.12	15.98	26.38	28.31	20.15	18.43	32.57	25.47	19.06	23.01	37.29	37.84	35.19	30.92
Delhi	9.43	10.02	11.43	10.33	6.24	20.84	13.65	12.85	10.72	12.02	12.61	12.04	7.48	20.84	18.03	17.35
Hyderabad	23.14	18.16	20.01	18.69	12.65	11.45	11.77	8.79	31.66	34.98	37.67	31.09	32.10	27.37	25.25	21.60
Jaipur	24.01	27.76	19.18	18.37	18.38	12.78	18.15	20.86	30.38	36.15	29.16	25.57	22.85	17.91	24.17	27.49
Kolkata	14.59	15.87	15.45	13.53	15.62	14.67	13.68	20.89	15.95	17.34	16.59	14.47	17.29	15.98	14.41	22.63

Cities between 10 to 30 lakh

City	Percentage Share of O & M Expenditure to Total Municipal Expenditure								Percentage Share of O & M Expenditure to Revenue Expenditure							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Amritsar	52.52	61.30	57.27	60.64	56.30	65.58	63.00	65.35	69.00	68.81	67.29	73.10	66.86	69.94	72.29	71.98
Bhopal	22.09	21.38	19.06	22.12	25.20	25.09	28.29	27.32	35.72	38.91	32.54	37.21	41.69	40.79	45.14	45.39
Coimbatore	0.54	27.78	25.48	21.22	18.19	25.88	29.75	33.88	0.92	52.53	53.09	51.43	57.37	58.53	59.61	67.47
Indore	34.84	28.13	21.40	20.63	19.37	26.84	27.63	29.81	52.75	46.51	42.85	39.01	35.78	42.86	48.43	49.07
Kanpur	25.66	12.97	9.31	16.24	15.95	19.03	20.76	25.86	30.10	18.96	13.29	20.43	19.95	24.74	27.87	35.99
Lucknow	29.65	28.69	51.47	40.13	46.34	40.80	37.57	43.85	59.97	60.43	59.77	55.10	60.04	59.22	49.36	62.52
Nagpur	17.92	15.23	17.89	16.67	15.49	19.30	15.85	16.47	31.92	26.51	29.90	30.00	27.97	28.33	25.63	29.59
Patna	9.00	7.15	10.57	18.01	13.88	21.96	14.85	14.91	12.36	14.61	18.98	33.77	35.67	35.13	33.56	43.83
Raipur	16.88	14.14	19.33	14.15	15.77	14.73	10.28	8.58	35.30	34.27	42.03	37.60	39.32	34.29	22.79	17.83
Ranchi	5.85	1.07	5.59	4.27	4.62	9.28	7.18	10.02	21.24	10.66	29.85	22.10	20.03	24.69	17.53	21.37
Srinagar																
Vijayawada	15.99	24.44	22.66	27.79	24.16	26.51	26.41	29.99	25.50	30.99	32.17	33.89	27.77	35.49	30.85	39.28
Vishakhapatnam	21.00	27.05	22.73	25.67	41.66	46.04	54.57	46.48	43.69	47.79	53.95	71.90	76.25	77.71	85.31	86.19

Cities below 10 lakh

City	Percentage Share of O and M Expenditure to Total Municipal Expenditure								Percentage Share of O and M Expenditure to Revenue Expenditure							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Agartala	1.99	0.55	0.17	0.19	0.47	0.63	0.21	0.45	6	1.65	0.31	0.36	1.14	1.16	0.47	1.25
Aizawl			15.95	13.03	13.94	24.19	20.97	16.59			32.74	27.04	26.45	36.82	35.95	29.96
Asansol	25.45	12.77	18.08	7.38	16.69	8.35	10.95	14.61	51.22	25.3	49.76	26.82	42.15	22.33	23.47	20.93
Bhubaneswar	33.85	33.17	35.22	30.27	24.81	23.75	33.24	29.72	48.96	53.74	54.03	39.78	30.89	34.27	51.06	45.02
Cuttack	7.82	7.78	10.58	12.31	11.72	15.5	14.43	10.92	7.82	7.78	10.58	12.31	11.72	15.5	14.43	10.92
Dehradun	2.52	3.74	1.27	1.04	0.76	2.49	20.03	73.06	4.95	7.93	2.6	1.91	1.76	5.25	37.16	86.29
Dharamshala	13.09	42.51	26.46	33.48	33.71	16.24	24.47	50.66	39.39	59.72	46.73	57.31	44.34	52.48	56.84	56.51
Gandhinagar	8.65	11.84	21.49	18.08	14.25	25.78	13.79	19.1	31.18	38.95	38.23	43.64	38.77	48.69	59.48	54.52
Gangtok	14.04	19.91	17.42	19.7	13.83	15.34	33.13	16.76	22.54	25.26	28.91	22.99	26.93	32.76	44.96	35.74
Gurugram																
Guwahati	14.42	18.62	17.53	27.83	19.77	11.69	22.27	22.9	17.46	23.22	22.22	36.63	26.21	17.03	24.68	28.82
Imphal																
Itanagar																
Kochi	5.29	4.56	20.57	16.4	13.76	14.78	19.41	17.83	11.19	11.35	28.04	17.61	15.92	16.78	22.89	23.2
Kohima																
Mangaluru	18.38	12.79	16.97	16.58	16.64	14.48	14.57	18.93	40.69	31.69	35.76	35.47	34.53	34.29	36.04	39.25
Panaji	7.78	6.53	5.31	12.34	5.32	7.22	13.18	11.33	8.99	8.62	6.34	13.7	7.77	10.31	16.66	14.09
Shillong	9.88	11.85	12.11	16.63	16.97	13.58	13.71	10.15	15.34	14.63	15.05	18.65	19	15.48	14.94	10.91
Shimla	39.13	37.53	23.86	27.69	24.67	22.98	6.33	11.79	44.86	46.62	36.1	41.53	40.8	39.47	12.29	17.65
Thiruvananthapuram	6.72	8.8	14.99	5.17	8.69	8.22	6.29	11.73	11.11	14.14	22.47	8.72	9.77	9.18	7.69	15.67
Udaipur	12.16	19.91	14.49	14.88	10.01	11.8	15.12	9.73	24.39	36.56	28.7	26.5	17.8	19.36	24.84	9.28
Warangal	36.59	36.29	28.7	24.15	17.14	19.47	30.32	30.57	49.88	47.38	45.89	40.45	36.31	29.25	38.64	37.55

Major Ratios

Mumbai

City	Percentage Share of Programme Expenditure to Total Municipal Expenditure								Percentage Share of Programme Expenditure to Revenue Expenditure							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Mumbai	0.70	0.56	0.65	0.40	0.38	0.27	0.35	0.26	0.83	0.68	0.81	0.52	0.50	0.35	0.49	0.39

Cities above 30 lakh

City	Percentage Share of Programme Expenditure to Total Municipal Expenditure								Percentage Share of Programme Expenditure to Revenue Expenditure							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Ahmedabad	0.28	0.23	0.23	0.24	0.26	0.24	0.25	0.15	0.52	0.39	0.39	0.41	0.41	0.39	0.45	0.27
Bengaluru	1.35	1.85	2.71	4.68	4.14	2.83	1.03	1.02	3.58	4.76	6.91	10.90	8.77	5.71	2.50	2.37
Chennai	0.06	0.07	0.06	0.18	0.05	0.22	0.32	0.05	0.12	0.10	0.08	0.25	0.08	0.29	0.56	0.08
Delhi	0.64	1.33	0.29	0.39	0.20	1.72	0.82	0.41	0.73	1.60	0.32	0.46	0.24	1.72	1.09	0.55
Hyderabad	0.50	0.40	0.66	1.26	1.13	0.91	0.89	0.66	0.68	0.78	1.23	2.10	2.87	2.17	1.91	1.62
Jaipur	0.01	0.02	0.01	0.03	0.00	0.03	0.02	0.01	0.02	0.03	0.01	0.05	0.00	0.05	0.03	0.01
Kolkata	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Cities between 10 to 30 lakh

City	Percentage Share of Programme Expenditure to Total Municipal Expenditure								Percentage Share of Programme Expenditure to Revenue Expenditure							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Amritsar	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bhopal	0.72	0.62	0.54	0.55	0.53	0.79	0.44	0.84	1.17	1.12	0.92	0.92	0.87	1.28	0.71	1.40
Coimbatore	0.00	0.03	0.11	0.06	0.01	0.39	0.08	0.00	0.00	0.05	0.22	0.14	0.02	0.87	0.15	0.01
Indore	0.18	0.31	0.30	0.26	0.27	0.28	0.46	0.87	0.27	0.50	0.60	0.50	0.50	0.44	0.80	1.44
Kanpur	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lucknow	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Nagpur	0.12	0.32	0.00	0.03	0.01	0.01	0.00	0.00	0.21	0.56	0.00	0.05	0.01	0.01	0.01	0.00
Patna	6.13	2.38	0.19	0.05	0.23	2.94	2.26	0.50	8.42	4.87	0.35	0.09	0.58	4.71	5.10	1.48
Raipur	0.07	0.01	0.21	0.04	0.04	0.06	0.05	0.06	0.15	0.02	0.45	0.11	0.10	0.14	0.12	0.13
Ranchi	4.70	0.03	0.04	0.19	0.18	0.06	0.13	0.07	17.05	0.27	0.24	1.00	0.77	0.16	0.32	0.15
Srinagar																
Vijayawada	0.03	0.17	0.21	0.33	0.32	0.82	0.23	0.16	0.04	0.22	0.30	0.40	0.37	1.10	0.27	0.21
Vishakhapatnam	0.76	1.34	0.89	0.88	1.79	1.41	1.98	0.58	1.57	2.38	2.10	2.46	3.28	2.39	3.10	1.08

Cities below 10 lakh

City	Percentage Share of Programme Expenditure to Total Municipal Expenditure								Percentage Share of Programme Expenditure to Revenue Expenditure							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Agartala	2.63	1.16	16.76	27.11	0.37	0.49	3.79	1.15	7.92	3.48	31.27	51.21	0.89	0.91	8.69	3.17
Aizawl			1.77	11.85	15.6	6.92	6.39	8.76			3.63	24.61	29.61	10.54	10.95	15.82
Asansol	0.41	0.6	1.11	0.45	0.25	0.34	1.11	1.48	0.83	1.18	3.07	1.65	0.62	0.92	2.38	2.13
Bhubaneswar	0.56	0.31	0.15	0.2	0.23	0.2	0.34	0.73	0.81	0.51	0.23	0.26	0.29	0.29	0.52	1.1
Cuttack	0.35	0.34	0.19	0.19	0.12	0.2	1.09	0.06	0.35	0.34	0.19	0.19	0.12	0.2	1.09	0.06
Dehradun	0	0	0	0	0	0	0.18	0.28	0	0	0	0	0	0	0.33	0.33
Dharamshala	0.45	3.79	6.75	1.7	8.18	0.86	0.19	0.04	1.35	5.32	11.93	2.9	10.77	2.79	0.45	0.04
Gandhinagar	0.68	0	0	0.14	0.01	1	0.11	0	2.43	0	0	0.35	0.04	1.89	0.45	0
Gangtok	0.69	1.2	0.07	0.17	0	0.58	0.31	0.72	1.11	1.53	0.12	0.2	0	1.25	0.42	1.53
Gurugram																
Guwahati	0	0	0	0	0	2.4	0	0	0	0	0	0	0	3.49	0	0
Imphal																
Itanagar																
Kochi	24.07	19.06	36.08	44.66	49.61	37.27	35.53	24.52	50.85	47.49	49.19	47.95	57.39	42.32	41.89	31.9
Kohima																
Mangaluru	0.43	0.37	0.58	0.9	0.69	0.55	0.72	1.26	0.95	0.91	1.23	1.92	1.43	1.3	1.78	2.61
Panaji	0.02	0.01	0.01	0.01	0	0	0.03	0.01	0.02	0.01	0.01	0.01	0	0	0.03	0.01
Shillong	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Shimla	0.01	0.02	0.03	0.03	0.02	0.02	0.07	0	0.01	0.02	0.04	0.04	0.03	0.03	0.14	0
Thiruvananthapuram	12.85	8.83	7.75	19.19	21.57	21.49	23.29	43.73	21.22	14.19	11.62	32.32	24.23	24	28.47	58.45
Udaipur	0.59	0.43	0.43	0.85	0.1	0.17	0.62	0.9	1.19	0.79	0.85	1.5	0.18	0.28	1.02	1.56
Warangal	1.52	0.74	1.51	2.04	1.23	3.91	3.48	2.28	2.07	0.97	2.42	3.41	2.6	5.88	4.43	2.8

CHAPTER 4. GOVERNANCE INDICATORS

The introduction of the third tier of government was aimed at establishing a grassroots decentralised governance mechanism. Article 243X of the 74th Constitutional Amendment Act, 1992 recommends that State Governments transfer powers to City Governments to assign and levy taxes and charges. City Governments are entrusted with providing services to residents, reinforcing the need to ensure their self-sustainability and independence in functioning.

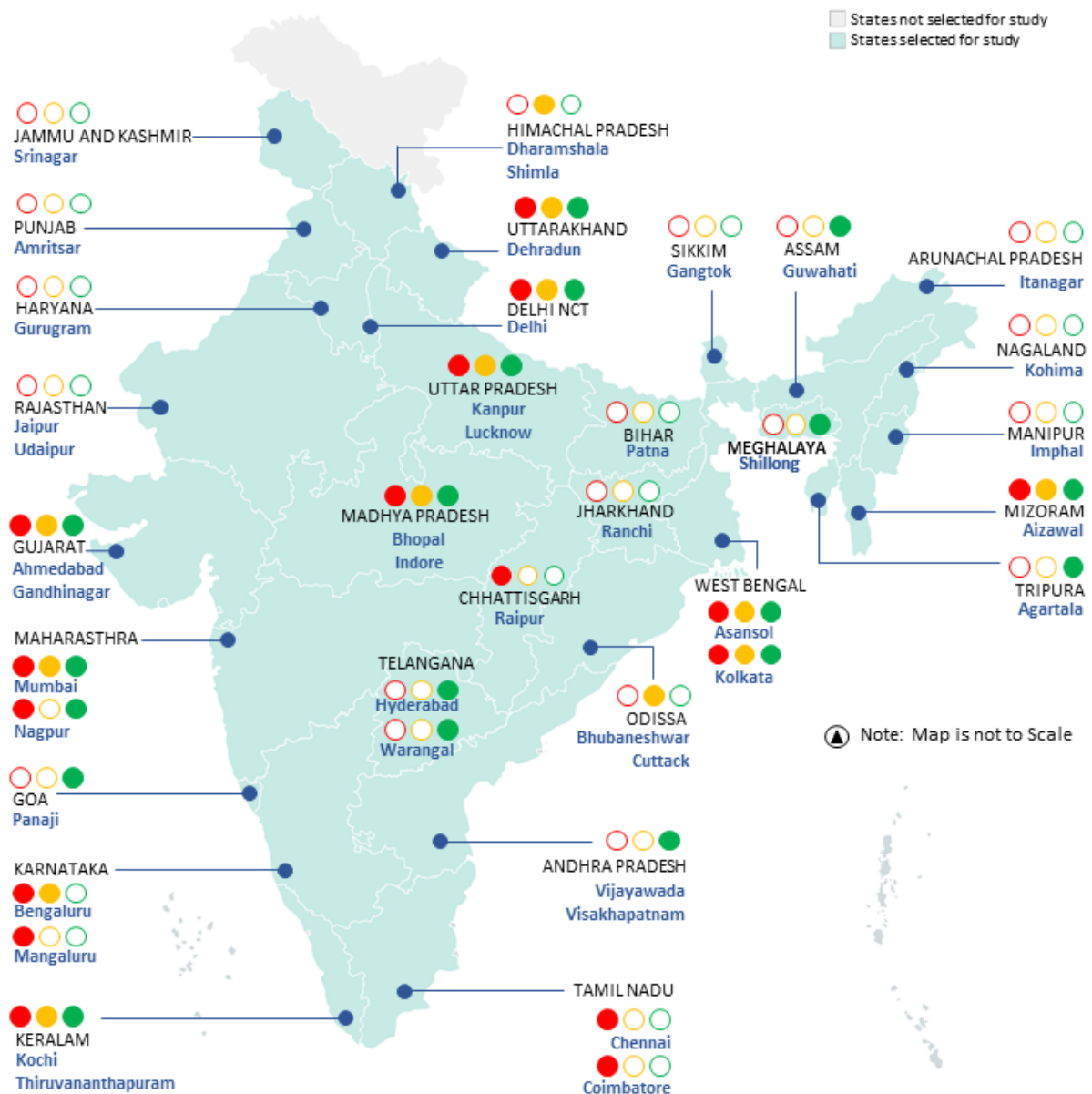


4.1 DEVOLUTION OF FINANCIAL POWER

The State Governments should ensure that the City Governments are financially empowered. There is a need for the local governments to take independent decisions in the following domains to uphold the constitutional spirit of the 74th CAA:

- (i) Authority to introduce new tax/ charges from the assigned list in the State Municipal Act.
- (ii) Authority to revised existing rates of taxes and charges.
- (iii) Authority to approve the budget

Does the city government/council have	YES	NO
Authority to introduce new tax/ charges from the assigned list of taxes	●	○
Authority to revise the existing tax rates/ charges	●	○
Authority to approve the budget	●	○



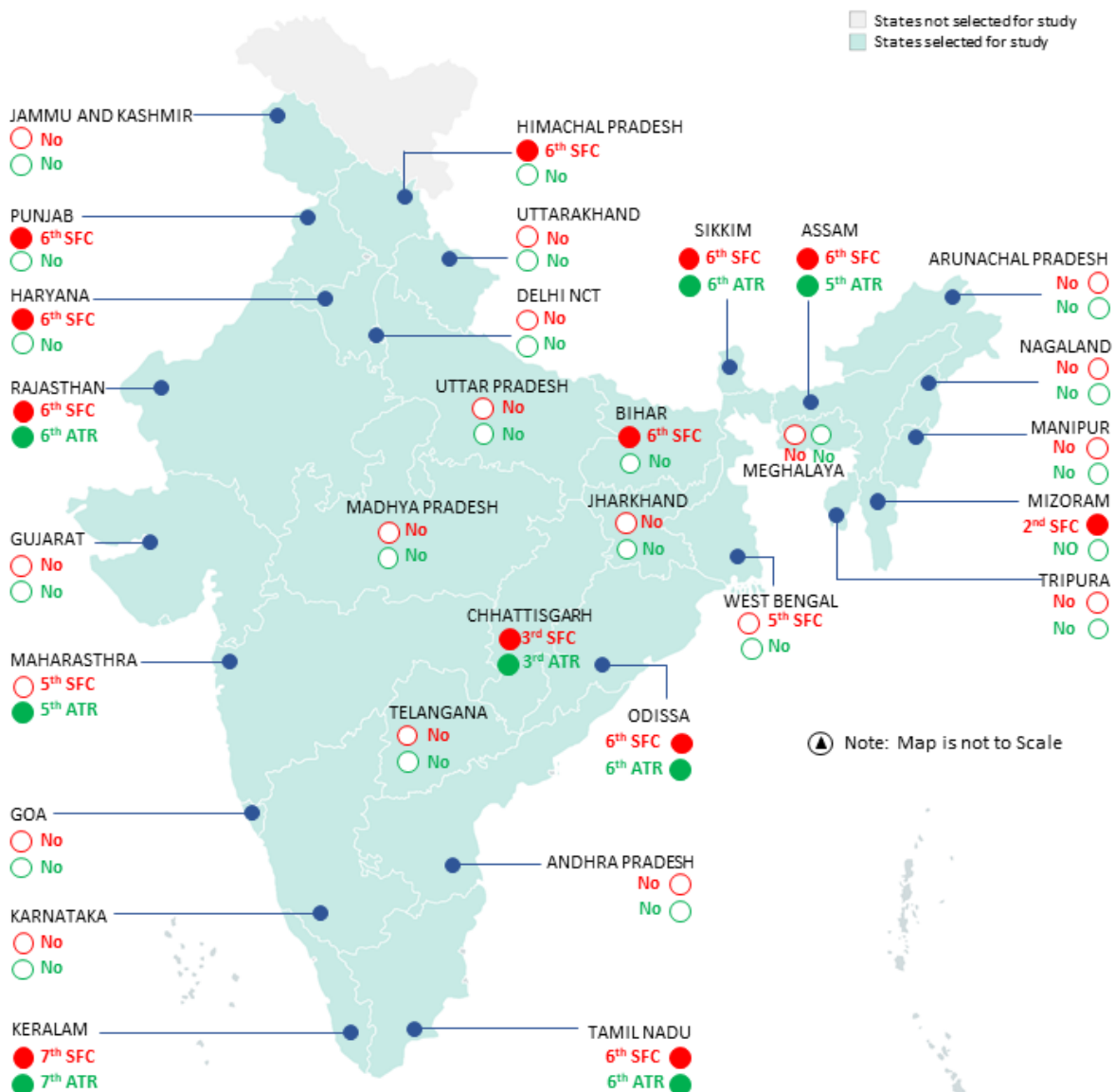
Key Observations

- 23 out of the 43 cities do not have an independent authority to introduce new taxes given in assigned list of taxes according to the respective State Municipal Acts.
- 22 out of the 43 cities do not have an independent authority to revise existing tax rates/charges according to the respective Municipal Acts.
- 19 out of the 43 cities do not have independent authority to approve the budget according to the respective Municipal Acts.
- Arunachal Pradesh, Haryana, Jharkhand, Bihar, Nagaland, Manipur, Punjab, Rajasthan, Sikkim and Jammu & Kashmir have not devolved any of the three financial powers.

4.2 SYSTEMIC FISCAL TRANSFERS

The 74th CAA of 1992 under article 243Y, made provision for the establishment of the State Finance Commission (SFC) every five years to conduct review of the financial status of the local governments. The SFC are mandated to publish their respective reports every five years to the State Governments aiding in due devolution of funds to the City Governments.

Does the State Finance Commission (SFC) have	YES	NO
SFC report published on official website?	●	○
Action Taken Report (ATR) of latest SFC published on the official website?	●	○



Key Observations

- Assam, Haryana, Rajasthan, Sikkim, Tamil Nadu and Himachal Pradesh have the 6th SFC report published on the official website.
- Only seven states viz. Chhattisgarh, Tamil Nadu, Maharashtra, Rajasthan, Tamil Nadu, Odisha and Madhya Pradesh have the Action Taken Report (ATR) for respective SFC reports published on the official website.
- Andhra Pradesh, Goa, Gujarat, Jharkhand, Manipur, Meghalaya, Punjab, Telangana, Tripura, Uttar Pradesh, Uttarakhand and Jammu and Kashmir have not published SFC report and ATR in public domain.
- Only Kerala has published 7th SFC report on their official website.

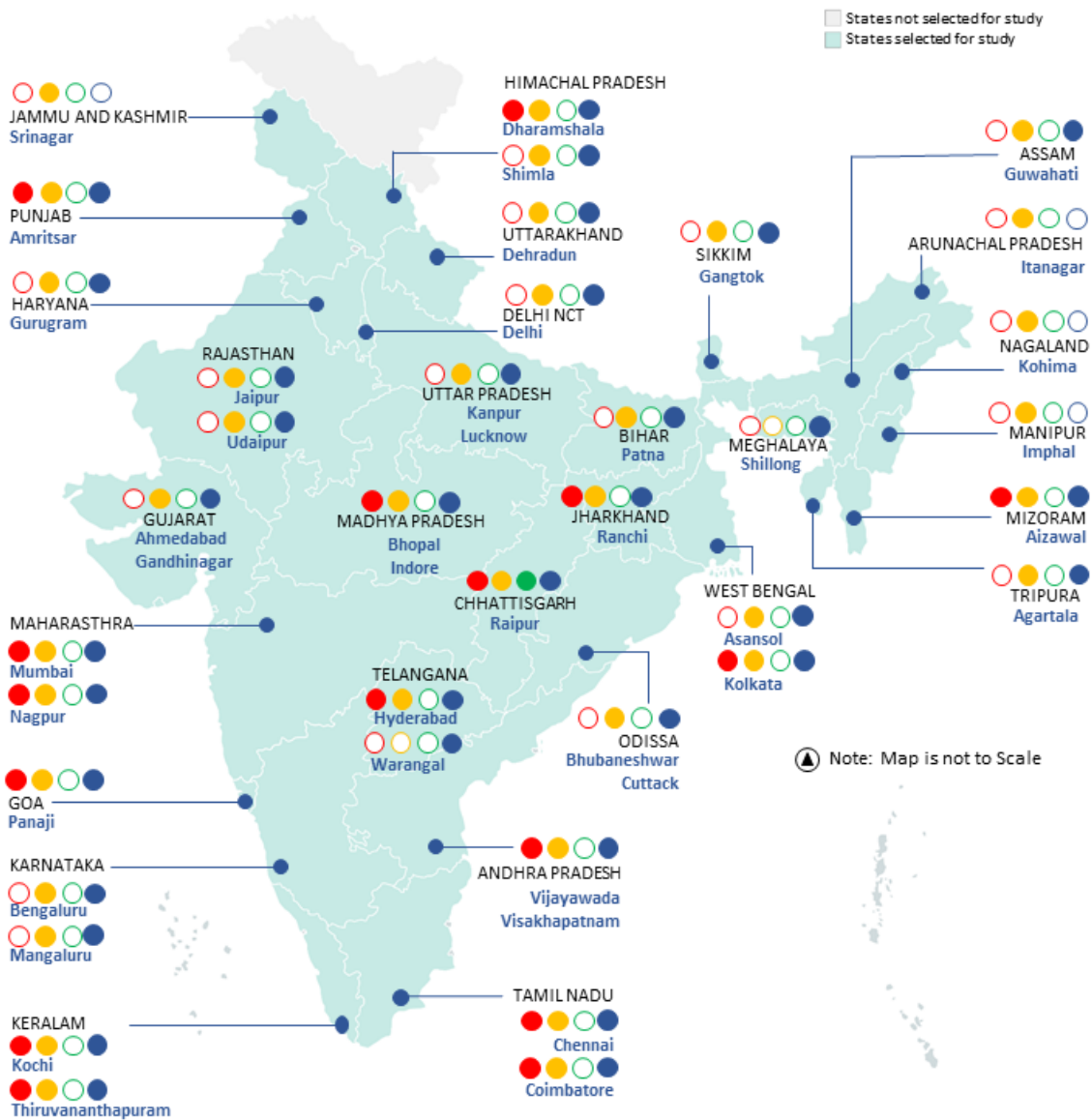
4.3 FINANCIAL TRANSPARENCY & ACCOUNTABILITY

Citizens should know how public money is being used and operationalised for the development of the city. Hence, the City Government should ensure financial transparency through the publishing of annual budgets and accounts.

In the context of public finance, the accounts of the Centre and the State are subjected to scrutiny by an independent agency. On similar lines, as the City Government also runs on public money, there should be accountability through established checks and balances. Therefore, the accounts of the City Governments should also be audited either by the State Government or by an independent agency of the City Government.

1. Does the State Municipal Act make it mandatory to publish the budget and accounts?
2. Does the State Municipal Act have a mandatory provision for external audit of Municipal accounts?
3. Does the City Government publish its Credit Rating in the financial statements/budget/website?
4. Are the contracts and tenders dealt with by the City Governments published on the City Govt. website?

	YES	NO
Does the State Municipal Act make it mandatory to publish the budget and accounts?	●	○
Does the State Municipal Act have a mandatory provision on external audit of Municipal accounts?	●	○
Does the City Government publish its Credit Rating on the website?	●	○
Are the contracts and tenders dealt by the City Government published on the City Govt. website?	●	○

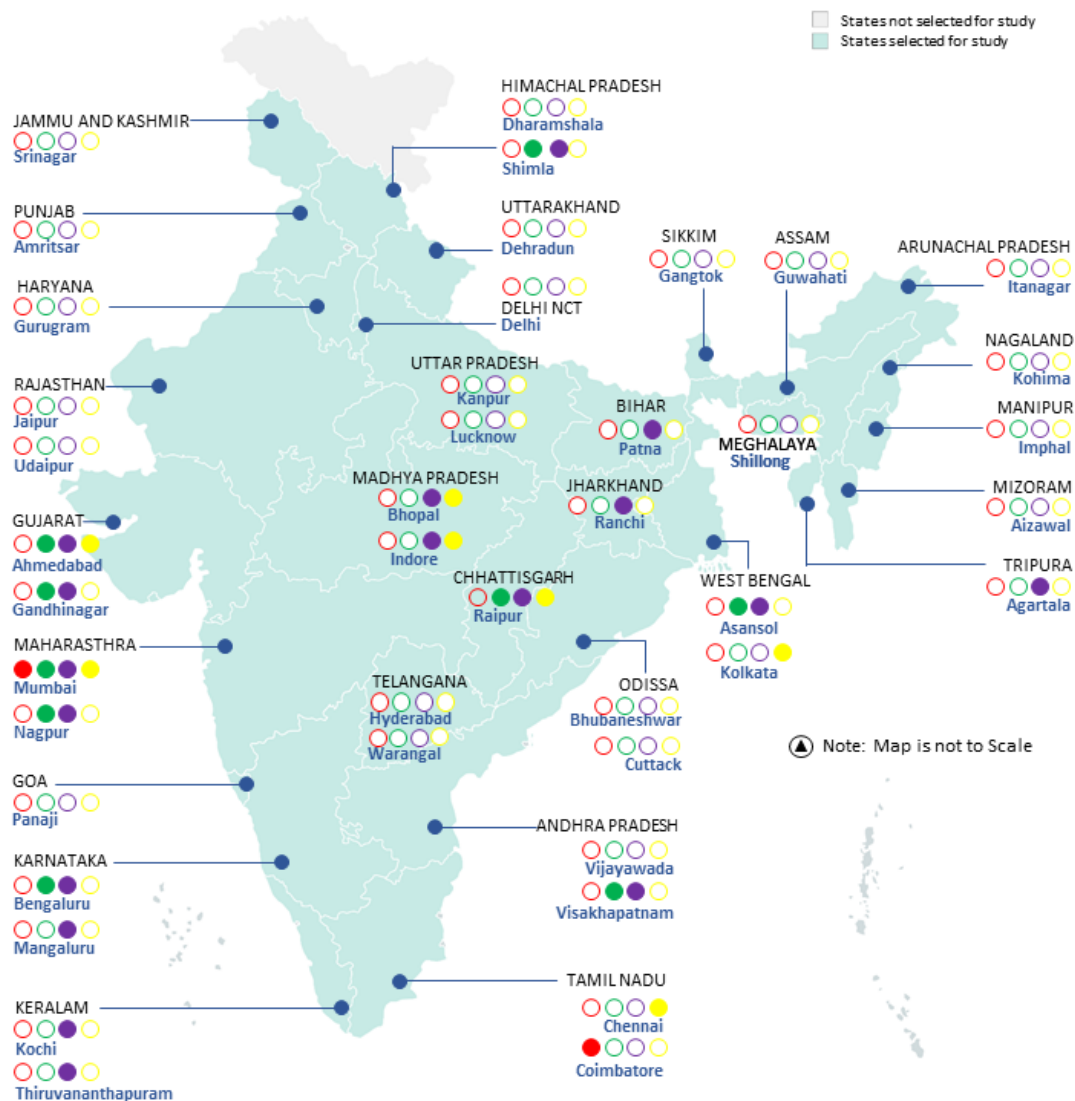


Key Observations

- The State Municipal Acts applicable for 17 out of the 43 cities (Patna, Guwahati, Itanagar, Kohima, Agartala, Ahmedabad, Gandhinagar, Bengaluru, Mangaluru, Bhubaneswar, Cuttack, Jaipur, Udaipur, Gangtok, Warangal, Dehradun; Srinagar) do not mandate publishing of budget and accounts.
- Only Raipur out of the 43 cities have published their credit ratings.
- All cities except Srinagar, Itanagar, Kohima and Imphal have the contracts and tenders published on the City Government website.

Types of Budgets

Do city government publish the following budget	YES	NO
Outcome	●	○
Gender	●	○
Poverty	●	○
Ward	●	○



Key Observations

- Only Mumbai has published the outcome/performance budget for all 9 years.
- Only Nine cities out of the 43 (Vishakhapatnam, Raipur, Mumbai, Nagpur, Ahmedabad, Shimla, Gandhinagar, Asansol and Bengaluru) publish gender-inclusive budgets.

Types of Budgets

Outcome budgeting: The outcome budget is a progress card on what various departments and programs have done with the amount assigned in the previous annual Budget. Additional document of outcome budget is published, Mumbai (9 years - 2016-17 to 2025-26).

Gender budgeting: Gender Budgeting is a tool for achieving gender mainstreaming to ensure that benefits of development reach women as much as men. The projects specifically assigned for women, children and the elderly are considered. Additional gender budget documents published by the city and budgetary allocation in the budget document, are considered under the category.

Poverty alleviation budget: Budgetary allocation for projects aiming at poverty alleviation is considered under this category. Additional documents or sections in the budget should be published by the city towards the poverty alleviation budget.

Ward-wise budget: The ward-wise budget makes it easier to monitor projects undertaken by City Governments and elected representatives at the ward level. An additional document or section in the budget should be on ward-wise budget.

ANNEXURES



ANNEXURE 1: NOTE ON MUNICIPAL FINANCE STUDY

In January 2021, Praja initiated Phase I of this comprehensive study, featuring 14 cities across seven states: Gujarat, Kerala, Madhya Pradesh, Maharashtra, Odisha, Tamil Nadu, and Karnataka. These states were chosen based on their rankings in the Urban Governance Index (UGI) 2020. Karnataka's inclusion was specifically due to the notable success of property tax reforms in Bengaluru, serving as a valuable case study.

After completing Phase I, Praja convened a consultation on December 3rd, 2021. This event brought together key stakeholders, including city officials, domain experts, academic representatives, and members of civil society. The discussions focused on assessing the current status of city finances and exploring potential reforms across various financial health indicators.

Building on the insights gained from the first phase, Praja expanded the scope for Phase II. This phase involved an in-depth analysis of 33 cities spanning 18 states, including the National Capital Territory (NCT) of Delhi and the Union Territories of Jammu & Kashmir.

In Phase III, this report broadened its focus to encompass all 43 cities from 28 States and 2 Union Territories and considered other revenues beyond traditional taxes. Based on expert suggestions, all the city budgets were recategorised according to NMAM incorporating a detailed examination of utility charges such as Solid Waste Management (SWM), water and sewage services, as well as development charges. This comprehensive approach aimed to provide a holistic view of the financial health of City Governments and identify avenues for enhancing urban governance and financial sustainability.

In phase IV, where we have focused on Budget documents from 2017-18 to 2025-26. We have done the analysis from the actual values from 2016-17 to 2023-24 which encompass 43 cities from 28 States and 2 Union Territories.

ANNEXURE 2: BUDGET STUDY OBSERVATIONS

The following tables provide the study observations based on the format used for budgeting by the cities. Further, these observations focus on the kind of data available that is required for the selected budget data points.

2.1 BUDGET DOCUMENT FORMAT

The Ministry of Urban Development drafted the National Municipal Accounting Manual (NMAM) in 2004, suggesting a uniform accounting format for all the City Governments in India. Although only a few cities follow the guidelines mentioned in NMAM, the below table shows the budget format followed by the 31 cities studied in this report. Account head wise represents that the accounting format used by those cities includes the detailed account heads categorised under the major account heads, while Department wise format depicts that the detailed account heads have been listed under the department name with no mention of the major account head.

Note: For Budget-head mentioned below, we have taken sample from property tax. The table explains the budget codes used by different cities according to their chart of account. The budget code for property tax should be viz. Major Head-110 (Tax Revenue), Minor Head-01(Property Tax) and detailed head 01-(Residential). Budget Code- (110-01-01) as per NMAM code.

City	Budget Format	Budget Code	Budget Head	NMAM
Mumbai	Department Wise	110010000	Property tax (general tax)	Yes
		110010100	General tax from the public	
		110010300	General tax from port trust	
		110010700	General tax from municipal dept.	

Cities above 30 lakh Population	Budget Format	Budget Code	Budget Head	NMAM
Ahmedabad	Department Wise	10201	General tax	No
Bengaluru	Department Wise	03-100101	Property tax income	Yes
		03-100102	Service charge in lieu of property tax	
		03-100102	Service charges on central govt buildings	
		03-100102	Service charges on tax exempted properties	
Chennai	Account Head Wise	431-10-06-00	Property tax	No
		110-16-00-00	Surcharge on property tax (educational institutions)	
Delhi	Department Wise	0101	Receipts - property taxes current (govt. Prop.)	No
		0102	Receipts - property taxes current (pvt) (15-103 of north merged)	
		0104	Receipts - property taxes arrears (govt. Prop.)	
		0105	Receipts - property taxes arrears (pvt)	
Hyderabad	Account Head Wise	11001-01	Property tax	Yes
		11001-02	Vacant land	
		11001-03	State government properties	
		11001-04	State government undertaking properties	
		11001-05	Central government undertaking properties	
		11001-11	Property tax super structure	
		11001-98	Rebate on early payment of property tax	
Jaipur	Account Head Wise	1101301	House tax	Yes
		1101302	Urban development tax	
Kolkata	Department Wise	2410/110	Property tax inclg. surcharge on property tax	No
		2610/120	Service charges on central govt. Properties	
		2410/120	Service charges on central govt. Properties	

Cities between 10 to 30 lakh Population	Budget Format	Budget Code	Budget Head	NMAM
Amritsar	Account Head Wise		House tax, property tax	No
Bhopal	Department Wise	110010101	Property tax residential properties	Yes
		110010102	Property tax from new properties	
		110010103	Income from reassessment of property tax	
		110010200	Property tax on land properties	
		110012100	Service charges against property tax central/ state govt. Properties	
		431100101	Property tax receivable - current year	
		431100201	Property tax receivable - current year(land)	
		431100301	Receivable service charges against property tax central govt. Properties	
Coimbatore	Account Head Wise	91-110-01-01/110	Property tax- residential	Yes
		91-431-10-06/110	Property tax - recoverable - residential - arrears	
		91-110-01-03/110	Property tax- industrial	
		91-431-10-08/110	Property tax - recoverable - residential - arrears	
		91-110-01-02/110	Property tax - commercial	
		91-431-10-07/110	Property tax - recoverable - residential - arrears	
		91-110-01-04/110	Property tax - vacant sites	
		91-431-10-09/110	Property tax - recoverable - residential - arrears	
91-110-01-00/110	Advance collection of property tax - compensation			
Gurugram	Account Head Wise	110-01	Property tax	Yes
Indore	Department Wise	1100101	Property tax	Yes
		4311001	Property tax receivable	
Kanpur	Account Head Wise	1100101	Property tax: residential	Yes
		1100102	Property tax : industrial	
		1100102	Property tax: non-residential	
		1100102	Property tax: non-residential (zone5)	
		1100105	Property tax: non-residential (zone 2)	
		1100103	Property tax: govt/other (adjustments)	
		1100104	Property tax: interest on outstanding dues	
Lucknow	Account Head Wise	1-1	General tax (house tax)	No
		1-1 (A)	House tax from industrial area	
Nagpur	Department Wise	A19000610201	General outstanding tax	No
		A19000610202	Current general tax	
Patna	Account Head Wise	110.0.1	Holding tax	Yes
		110.0.1.0.1	Arrear	
		110.0.1.0.2	Current	
Raipur	Department Wise	11001	Property tax	Yes
		1100101	Residual collection of previous year	
		1100102	Collection of the current year	
Ranchi	Account Head Wise	110.0.1	Holding tax	Yes
Srinagar	Just the list of expenses and income is mentioned without any categorisation	NA		No
Vijayawada	Account Head Wise	110-01-01	Property tax	Yes
		110-01-06	Service charge in lieu of property tax from railways	
Vishakhapatnam	Department Wise	1100101	Property tax	Yes
		1100102	Vacant land tax	
		1100105	Service charges on central govt. Properties	
		1100106	Service charges on v.p.t (49%)	

Cities below 10 lakh population	Budget Format	Budget Code	Budget Head	NMAM
Agartala	Account Head Wise	110-01-01	Property tax	Yes
		110-02-01	Service charge	
Aizawl	Account Head Wise	110-1	Property tax	Yes
Asansol	Account Head Wise	110-01-01	Property tax	Yes
Bhubaneswar	Account Head Wise	1100105	Holding tax	Yes
Cuttack	Account Head Wise	01	Property tax (holding tax, tax on land and building)	No
Dehradun	Department Wise		Property tax	No
Dharamshala	Account Head Wise	110-01	Residential	Yes
		110-02	Commercial	
		110-03	Land	
Gandhinagar	Department Wise	201	Area based property tax	No
Gangtok	Account Head Wise	1100100	Property tax	Yes
Guwahati	Department Wise	001-01-001	Govt. Holdings (current)	No
		001-01-002	Govt. Holding for arrear period/state govt. Holdings	
		001-02-001	Private holding (current)	
		001-02-002	Private holding of arrear period	
		001-03-001	Vacant land urban tax	
		001-03-002	Current taxes (uip tax)	
		001-03-003	Arrears (uip tax)	
Imphal	No Budget Data Available	NA		NA
Itanagar	No Budget Data Available	NA		NA
Kochi	Account Head Wise	110010000	Property tax (general)	Yes
		110010000	Surcharge on property tax u/s 31	
		110010000	Additional service tax on property tax	
		110010400	Service charge on central govt.buildings u/s30	
Kohima	No Budget Data Available	NA		NA
Mangaluru	Department Wise	91-1111	Revenues-property taxes-property tax income	No
		91-1412	Revenues-property taxes-fees for katha extract	
		91-1413	Revenues-property taxes-fees for katha transfer	
		91-1443	Revenues-property taxes-penalties and fines-property tax	
		91-1471	Revenues-property taxes-cess collection charges	
Panaji	Account Head Wise	110.01.06	House tax	Yes
Shillong	Account Head Wise	NA		NA
Shimla	Account Head Wise	110-01-01	Residential	Yes
		110-01-02	Commercial	
		110-01-03	Land	
Thiruvananthapuram	Account Head Wise	110010100	Property tax(current)	Yes
		110010100	Service charge on central govt. Buildings	
		110010100	Property tax(arrear)	
		110010100	Service cess on property tax (current)	
		110010100	Service cess on property tax (arrear)	
		110010101	Service charge on central govt. Buildings(arrear)	

Cities below 10 lakh population	Budget Format	Budget Code	Budget Head	NMAM
Udaipur	Account Head Wise	930015	Urban development tax	No
Warangal	Account Head Wise	110-01-01	Properties- property tax (water tax, sewerage tax, conservancy tax, lighting, service tax)	Yes
		110-01-02	Vacant land tax (private & govt.)	
		110-01-03	P.t on state government properties	
		110-01-04	P.t on state government undertakings properties	
		110-01-05	P.t on central government properties/ undertakings properties	
		110-01-06	Service charges in lieu of property tax from railways	
		171-80-01	Late fee/penalty on property tax	

Inference:

- 1) In above table, we have taken reference of property tax as an example to demonstrate that different cities follow different accounts head and charts of accounts.
- 2) Out of 43 cities, 25 number of cities follow NMAM code, whereas others use State Accounting manuals / respective city accounting manuals
- 3) Out of 43 cities 23 number of cities follow Account Head wise budget format
- 4) Out of 43 cities eight number of cities follow Department Wise budget format.

ANNEXURE 3: DETAILS OF SELECTED CITIES

3.1 LIST OF CITIES

Sr. No	State	City 1	City 2
1	Gujarat	Ahmedabad	Gandhinagar
2	Karnataka	Bengaluru	Mangaluru
3	Keralam	Thiruvananthapuram	Kochi
4	Madhya Pradesh	Bhopal	Indore
5	Maharashtra	Mumbai	Nagpur
6	Odisha	Bhubaneswar	Cuttack
7	Tamil Nadu	Chennai	Coimbatore
8	Andhra Pradesh	Vijayawada	Visakhapatnam
9	Bihar	Patna	--
10	Chhattisgarh	Raipur	--
11	Delhi	Municipal Corporation of Delhi	--
12	Rajasthan	Jaipur	Udaipur
13	Sikkim	Gangtok	--
14	Telangana	Hyderabad	Warangal
15	Uttar Pradesh	Lucknow	Kanpur
16	Uttarakhand	Dehradun	
17	West Bengal	Kolkata	Asansol
18	Jammu & Kashmir	Srinagar	--
19	Arunachal Pradesh	Itanagar	--
20	Assam	Guwahati	-
21	Goa	Panaji	-
22	Haryana	Gurugram	-
23	Himachal Pradesh	Shimla	Dharamshala
24	Jharkhand	Ranchi	-
25	Manipur	Imphal	-
26	Meghalaya	Shillong	-
27	Mizoram	Aizawl	--
28	Nagaland	Kohima	--
29	Panjab	Amritsar	
30	Tripura	Agartala	

3.2 CENSUS POPULATION DATA AND ESTIMATION

Mumbai

Census Population					
1961	1971	1981	1991	2001	2011
41,52,056	59,70,575	82,43,405	99,25,891	1,19,78,450	1,24,42,373

Estimation							
2016	2017	2018	2019	2020	2021	2022	2023
1,31,44,411	1,32,74,660	1,34,01,521	1,35,24,996	1,36,45,085	1,37,61,787	1,38,75,103	1,39,85,032

Cities above 30 lakh Population

Cities	Census Population					
	1961	1971	1981	1991	2001	2011
Ahmedabad	11,99,131	17,50,134	25,34,641	33,24,197	44,70,006	55,77,940
Bengaluru	12,06,961	16,64,208	29,18,920	41,26,016	56,82,293	84,43,675
Chennai	17,49,600	25,72,967	32,76,622	38,41,396	43,43,645	46,46,732
Delhi	20,61,758	32,87,883	50,99,539	74,23,193	98,79,172	1,10,34,555
Hyderabad	9,31,082	16,07,396	20,93,488	29,64,638	36,12,427	37,18,651
Jaipur	4,10,376	6,36,768	10,15,160	15,18,235	23,22,575	30,46,163
Kolkata	33,06,805	37,16,377	41,26,846	43,99,819	45,80,546	44,96,694

Cities	Estimation							
	2016	2017	2018	2019	2020	2021	2022	2023
Ahmedabad	60,68,033	61,70,229	62,73,817	63,78,797	64,85,170	65,92,935	67,02,092	68,12,641
Bengaluru	93,83,359	95,88,577	97,99,555	1,00,16,294	1,02,38,792	1,04,67,052	1,07,01,071	1,09,40,851
Chennai	48,87,669	49,31,954	49,74,939	50,16,623	50,57,006	50,96,088	51,33,870	51,70,351
Delhi	1,19,25,203	1,21,02,802	1,22,80,224	1,24,57,469	1,26,34,537	1,28,11,429	1,29,88,144	1,31,64,681
Hyderabad	39,43,962	39,84,748	40,24,110	40,62,046	40,98,557	41,33,642	41,67,303	41,99,538
Jaipur	33,56,354	34,22,121	34,89,131	35,57,384	36,26,880	36,97,619	37,69,601	38,42,827
Kolkata	45,69,424	45,80,270	45,89,882	45,98,260	46,05,405	46,11,316	46,15,993	46,19,437

Cities between 10 to 30 lakh Population

Cities	Census Population					
	1961	1971	1981	1991	2001	2011
Amritsar	3,90,055	4,54,805	5,94,844	7,08,835	9,79,801	11,32,383
Bhopal	2,22,948	3,84,859	6,71,018	10,62,771	14,58,416	17,98,218
Coimbatore	3,66,799	5,65,293	7,04,514	8,16,321	9,30,882	10,50,721
Indore	3,94,941	5,60,936	8,29,327	11,07,321	15,03,237	19,64,086
Kanpur	8,92,468	11,60,026	14,89,301	18,74,409	25,51,337	27,65,348
Lucknow	6,15,523	7,74,644	9,47,990	16,19,115	21,85,927	28,17,105
Nagpur	6,43,659	8,66,076	12,19,461	16,24,752	20,52,066	24,05,665
Patna	3,64,594	4,75,300	8,13,963	9,56,417	14,31,477	16,84,222
Raipur	1,39,792	2,05,986	3,38,245	4,52,301	7,07,469	10,10,433
Ranchi	1,40,253	2,55,551	4,89,626	5,99,306	8,47,093	10,73,427
Srinagar	2,85,257	4,15,271	5,94,775		9,35,764	11,80,570
Vijayawada	2,34,360	3,44,607	5,27,884	7,08,316	9,41,760	10,34,358
Visakhapatnam	2,11,190	3,63,467	6,03,630	10,44,119	13,45,938	17,28,128

Cities	Estimation							
	2016	2017	2018	2019	2020	2021	2022	2023
Amritsar	12,14,850	12,32,002	12,49,374	12,66,965	12,84,776	13,02,807	13,21,057	13,39,526
Bhopal	19,72,422	20,08,597	20,45,217	20,82,282	21,19,791	21,57,745	21,96,143	22,34,987
Coimbatore	11,11,739	11,23,353	11,34,770	11,45,991	11,57,014	11,67,842	11,78,472	11,88,906
Indore	21,48,643	21,87,766	22,27,626	22,68,223	23,09,557	23,51,629	23,94,437	24,37,983
Kanpur	29,47,616	29,83,668	30,19,586	30,55,370	30,91,021	31,26,537	31,61,920	31,97,169
Lucknow	30,81,519	31,37,942	31,95,545	32,54,328	33,14,292	33,75,436	34,37,759	35,01,263
Nagpur	25,94,164	26,32,848	26,71,859	27,11,199	27,50,866	27,90,862	28,31,185	28,71,837
Patna	18,29,501	18,59,622	18,90,098	19,20,930	19,52,116	19,83,657	20,15,554	20,47,806
Raipur	11,19,694	11,43,322	11,67,542	11,92,354	12,17,758	12,43,754	12,70,341	12,97,521
Ranchi	11,77,154	11,98,732	12,20,588	12,42,721	12,65,132	12,87,821	13,10,787	13,34,031
Srinagar	12,80,863	13,01,783	13,22,989	13,44,483	13,66,263	13,88,331	14,10,685	14,33,326
Vijayawada	11,12,703	11,28,240	11,43,732	11,59,181	11,74,585	11,89,945	12,05,261	12,20,533
Visakhapatnam	19,01,376	19,37,750	19,74,699	20,12,222	20,50,321	20,88,994	21,28,242	21,68,064

Cities below 10 lakh Population

Cities	Census Population					
	1961	1971	1981	1991	2001	2011
Agartala	54,878	1,00,264	1,32,186	1,98,320	2,69,492	4,00,004
Aizawl	14,257	31,740	74,493	1,55,240	2,28,280	2,93,416
Asansol	1,68,689	2,47,578	3,16,714	4,54,513	4,75,439	5,63,917
Bhubaneswar	38,211	1,05,491	2,19,211	4,11,542	6,48,032	8,40,834
Cuttack	1,46,308	2,05,759	2,95,268	4,08,869	5,34,654	6,10,189
Dehradun	1,26,918	1,66,073	2,11,416	2,83,537	4,26,674	5,69,578
Dharamshala	10,255	10,939	14,522	17,493	19,124	22,579
Gandhinagar		24,055	62,443	1,23,359	1,95,985	2,02,776
Gangtok	6,848	13,308	36,747	25,024	43,711	1,00,286
Gurugram	37,868	57,151	1,00,877	1,42,651	2,39,446	8,76,969
Guwahati	1,36,239	2,00,377		5,84,342	8,09,895	9,57,352
Imphal	67,717	1,00,366	1,56,622	1,98,535	2,21,492	2,68,243
Itanagar			6,406	16,545	35,022	59,490
Kochi	2,77,723	4,39,066	5,13,249	5,82,588	6,58,657	6,02,046
Kohima	7,246	21,545	34,340	51,418	77,030	99,039
Mangaluru	1,57,167	1,95,800	2,80,779	3,60,395	4,19,306	4,88,968
Panaji	35,468	55,368	43,165	61,767	51,106	70,991
Shillong	72,438	87,659	1,09,244	1,31,719	1,32,867	1,43,229
Shimla	42,597	56,032	71,608	1,04,533	1,42,555	1,69,578
Thiruvananthapuram	2,97,819	4,35,473	5,20,125	7,54,757	8,46,479	7,43,691
Udaipur	1,11,139	1,61,278	2,32,588	3,08,571	3,89,438	4,51,100
Warangal	1,56,106	2,07,520	3,35,150	4,48,809	5,59,560	6,15,998

Cities	Estimation							
	2016	2017	2018	2019	2020	2021	2022	2023
Agartala	4,42,497	4,51,634	4,60,984	4,70,547	4,80,322	4,90,311	5,00,512	5,10,926
Aizawl	3,25,799	3,32,633	3,39,587	3,46,659	3,53,850	3,61,161	3,68,591	3,76,140
Asansol	6,04,339	6,12,495	6,20,675	6,28,880	6,37,108	6,45,360	6,53,636	6,61,936
Bhubaneswar	9,32,864	9,52,211	9,71,873	9,91,848	10,12,136	10,32,739	10,53,656	10,74,886
Cuttack	6,58,085	6,67,785	6,77,525	6,87,305	6,97,126	7,06,986	7,16,887	7,26,828
Dehradun	6,23,570	6,35,147	6,46,983	6,59,078	6,71,433	6,84,047	6,96,921	7,10,054
Dharamshala	24,071	24,390	24,717	25,050	25,390	25,737	26,090	26,451
Gandhinagar	2,21,435	2,25,037	2,28,596	2,32,112	2,35,585	2,39,015	2,42,401	2,45,745
Gangtok	1,14,328	1,17,512	1,20,822	1,24,257	1,27,817	1,31,502	1,35,313	1,39,249
Gurugram	10,18,839	10,51,850	10,86,406	11,22,508	11,60,156	11,99,349	12,40,088	12,82,372
Guwahati	10,47,274	10,65,884	10,84,702	11,03,728	11,22,962	11,42,404	11,62,055	11,81,914
Imphal	2,89,618	2,93,998	2,98,414	3,02,866	3,07,352	3,11,874	3,16,431	3,21,023
Itanagar	67,733	69,565	71,458	73,413	75,428	77,505	79,643	81,842
Kochi	6,14,045	6,14,810	6,15,031	6,14,706	6,13,836	6,12,422	6,10,463	6,07,959
Kohima	1,08,941	1,10,979	1,13,037	1,15,114	1,17,210	1,19,325	1,21,460	1,23,614
Mangaluru	5,25,057	5,32,508	5,40,036	5,47,641	5,55,325	5,63,085	5,70,924	5,78,840
Panaji	74,542	75,252	75,962	76,672	77,382	78,092	78,802	79,512
Shillong	1,49,853	1,51,141	1,52,417	1,53,681	1,54,933	1,56,172	1,57,400	1,58,615
Shimla	1,83,550	1,86,446	1,89,377	1,92,341	1,95,339	1,98,371	2,01,437	2,04,537
Thiruvananthapuram	7,65,737	7,68,343	7,70,347	7,71,751	7,72,553	7,72,755	7,72,355	7,71,354
Udaipur	4,86,176	4,93,278	5,00,409	5,07,568	5,14,756	5,21,973	5,29,219	5,36,493
Warangal	6,62,458	6,71,788	6,81,130	6,90,485	6,99,852	7,09,232	7,18,625	7,28,030

3.3 STATE MUNICIPAL ACTS APPLICABLE

City	State Municipal Act
Mumbai	The Mumbai Municipal Corporation Act 1888
Cities	
State Municipal Act	
Cities above 30 lakh population	
Delhi	The Delhi Municipal Corporation Act, 1957
Ahmedabad	The Gujarat Provincial Municipal Corporations Act, 1949
Bengaluru	The Bruhat Bengaluru Mahanagara Palike Act, 2020
Jaipur	Rajasthan Municipalities Act 2009/2010
Chennai	The Chennai City Municipal Corporations Act, 1919
Hyderabad	The Greater Hyderabad Municipal Corporation Act, 1955.
Kolkata	Kolkata Municipal Corporation Act, 1980
Cities with 10 to 30 lakh population	
Vijayawada	The Greater Hyderabad Municipal Corporation Act, 1955 Vijayawada Municipal Corporation Act, 1981
Vishakhapatnam	Andhra Pradesh Municipal Corporation Act, 1994
Patna	Bihar Municipal Act, 2007
Raipur	The Chhattisgarh Municipal Corporation Act, 1956
Gurugram	The Haryana Municipal Corporation Act, 1994
Ranchi	The Jharkhand Municipal Act, 2011
Bhopal	Madhya Pradesh Municipal Corporation Act, 1956
Indore	
Coimbatore	Coimbatore City Municipal Corporation Act, 1981
Nagpur	Maharashtra Municipal Corporation Act 1949
Amritsar	The Panjab Municipal Corporation Act, 1976
Lucknow	The Uttar Pradesh Municipal Corporation Act, 1959
Kanpur	
Srinagar	
Cities below 10 lakh population	
Agartala	The Tripura Municipal Act, 1994
Dharamshala	The Himachal Pradesh Municipal Act, 1994
Guwahati	The Guwahati Municipal Corporation Act, 1969
Panaji	The City of Panaji Corporation Act, 2002
Gandhinagar	The Gujarat Municipalities Act, 1963
Mangaluru	The Karnataka Municipal Corporation Act 1976
Kochi	The Kerala Municipality Act 1994
Thiruvananthapuram	
Aizwal	The Aizawl Municipal Corporation Act, 2015
Shillong	The Meghalaya Municipal Act, 1973
Bhubaneswar	Orissa Municipal Corporation Act, 2003
Cuttack	
Udaipur	Rajasthan Municipalities Act 2009/2011
Gangtok	Sikkim Municipalities Act 2007
Imphal	The Manipur Municipalities Act, 1994
Itanagar	The Arunachal Pradesh Municipal Corporation Act, 2019
Kohima	The Nagaland Municipalities Act, 2023
Shimla	The Himachal Pradesh Municipal Act, 1994
Warangal	The Telangana Municipalities Act, 2019.
Dehradun	The Uttar Pradesh Municipal Corporation Act, 1960
Asansol	West Bengal Municipal Corporation Act, 2006

3.4 BUDGET AMOUNT AS PER BUDGET DOCUMENT FOR F.Y. 2025-26

City	Budget Amount (RS. IN CRORES)
Mumbai	74,427
Cities above 30 lakh Population	
Ahmedabad	15,502
Bengaluru	19,927
Chennai	8,405
Delhi	20,480
Hyderabad	8,440
Jaipur	1,253
Kolkata	7,436
Cities between 10 to 30 lakh Population	
Amritsar	527
Bhopal	3,612
Coimbatore	4,757
Indore	8,237
Kanpur	1,936
Lucknow	3,308
Nagpur	5,399
Patna	2,854
Raipur	1,529
Ranchi	2,299
Srinagar	439
Vijayawada	1,455
Vishakhapatnam	4,291
Cities below 10 lakh Population	
Agartala	477
Aizawl	112
Asansol	337
Bhubaneswar	1,001
Cuttack	1,210
Dehradun	329
Dharamshala	142
Gandhinagar	1,718
Gangtok	49
Gurugram	1,498
Guwahati	825
Imphal	Data Not Available
Itanagar	Data Not Available
Kochi	944
Kohima	Data Not Available
Mangaluru	886
Panaji	121
Shillong	34
Shimla	188
Thiruvananthapuram	1,928
Udaipur	426
Warangal	1,071

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Sitaram Kunte

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Director – Programs

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Head – Strategic Communications

Benaifer Reporter

Human Resource Advisor

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Mumbai

Basement Gala No. B, Chanchal Smruti Co-op Hsg
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