

“If I were a taxpayer within the jurisdiction of a local board or a municipality, I would refuse to pay a single pie by way of additional taxation and advise others to do likewise, unless the money we pay is returned four-fold”

Mahatma Gandhi in ‘India of My Dreams’

**SECOND REPORT OF
THE SIXTH
STATE FINANCE COMMISSION
KERALA**

DECEMBER 2021

Acknowledgements

In spite of COVID continuing, unfortunately with greater intensity, the State Finance Commission continued to get high levels of cooperation from the Government and all stakeholders. Special mention needs to be made of the following Departments:-

1. Labour Department
2. Kerala State Audit Department
3. Kerala State GST Department
4. Directorate of Panchayats
5. Directorate of Urban Affairs

Special thanks are due to BSNL which helped the Commission in understanding issues relating to mobile towers and HUDCO which provided data related to loans for LIFE Mission.

The Uralungal Labour Contract Cooperative Society (ULCCS) Limited, briefed the Commission on the possibilities of using Information Technology for Tax Mapping.

The Commission further extends its gratitude to the following agencies for their cooperation:-

1. KIIFB
2. KURDFC
3. LIFE Mission

The Commission was benefitted immensely by the two studies which were conducted on its behalf by the Centre for Socio-Economic and Environmental Studies, Kochi and Maithri, Palakkad. Shri Sarath Chandran who is the former Chief Executive Officer of ICICI-KINFRA, and an expert in PPP Projects for Local Governments generously shared his experience and even materials which benefitted the Commission immensely.

The Commission records its appreciation of all the Local Governments which responded to the requests for data and suggestions. The Information Kerala Mission (IKM) provided all the data required for analysis.

KILA rendered outstanding logistic support to the Commission hosting innumerable online meetings. The Commission acknowledges the contribution of Dr. Joy Elamon, Director- General, KILA and Shri Mirash O.S, System Administrator, KILA for pro-actively facilitating the support.

In the difficult Covid times, the Centre for Management Development spared their big hall for all the physical meetings of the Commission which was a great boon to the Commission. All the staff members of the Commission deserve fulsome praise for their unstinted co-operation and hard work even though several of them contracted Covid and suffered personally.

The Secretariat of the State Finance Commission consists of:

Sl. No.	Name and Designation
1.	Shri. Abdul Jalil M, Secretary
2.	Dr. Shaheena P, Adviser
3.	Dr. Mariamma Sanu George, Adviser
4.	Shri. P. Gopakumar, Joint Secretary
5.	Shri. P Radhakrishnan, Joint Director of Urban Affairs
7.	Smt. Timple Magi P S, Joint Director of Panchayats
8.	Smt. Vijaya V, Consultant
9.	Shri. Ajith S, Under Secretary
10.	Shri. Thibeen N, Accounts Officer
11.	Shri. Vinayan VS, Accounts Officer
12.	Smt. Jessy Antony, Section Officer
13.	Smt. Nisha A, Section Officer
14.	Shri. Padmarajan R G, Assistant Section Officer
15.	Shri. Noushad B, Assistant Section Officer
16.	Smt. Ampili Smitha T, Assistant Section Officer
17.	Shri. Sreenadh M.S, Sr. Gr. Assistant
18.	Shri. Ganesh U, Sr. Gr. Assistant
19.	Smt. Aji V, Sr. Gr. Assistant
20.	Shri. Nisamudheen Vellathumatil, Sr. Gr. Assistant

21.	Smt. Sobha D.V, Assistant
22.	Smt. Smitha M.R, Confidential Assistant
23.	Shri. Ajayakumar T.I, Computer Assistant
24.	Smt. Asarani S, Computer Assistant
25.	Shri. Arkaraj S, Office Attendant
26.	Shri. Titus Paul K.T, Office Attendant
27.	Shri. Clemenze M, Personal Assistant
28.	Shri. P. Chellappan, Computer Assistant
29.	Shri. Saji M, Office Attendant
30.	Smt. Reena J, Part Time Sweeper

The Commission continued to get outstanding professional support from Prof. (Dr.) P. Shaheena and Dr. Mariamma Sanu George, Full Time Advisers and Smt. Vijaya V., Consultant. Two Joint Directors assigned to work with the Commission, Smt. P.S Timple Magi and Shri P. Radhakrishnan revealed extra-ordinary domain knowledge and made significant contributions.

Shri S.R. Sanal Kumar, Joint Director, Kerala State Planning Board and Dr. P.V. Unnikrishnan, Member Secretary, Kerala Development and Innovation Strategic Council (K-DISC) with immense expertise in respect of local governance were ever ready to help whenever required. Shri M. Clemenze gave excellent stenographic support. Shri Mahesh M.S, Computer Assistant in the Finance Department did a commendable job of voluntary formatting the Report.

Finally, my fellow members Shri Rajesh Kumar Singh IAS and Smt. Sarada Muraleedharan IAS were very co-operative and worked as a team giving a lot of ideas emanating from their long experience in the area.

S.M. Vijayanand

Contents

	Acknowledgements	i
	List of Abbreviations	vi
	List of Tables	ix
	List of Figures	xi
	List of Appendices	xii
	List of Annexes	xiii
1	Introduction	1
2	Own Revenue of Local Governments	7
3	Local Government Borrowings	71
4	Raising Voluntary Contributions	89
5	Public Private Partnership and Local Governments	95
6	Other Items	105
7	Summary of Important Recommendations	115

List of Abbreviations

AAGR	Average Annual Growth Rate
AD	Appointed Date
ADB	Asian Development Bank
AL	Agricultural Labourers
AMC	Asset Management Company
ARV	Annual Rental Value
AT	Advertisement Tax
ATR	Action Taken Report
BD	Bidding Documents
BOT	Build Own Operate
BP	Block Panchayat
BSNL	Bharat Sanchar Nigam Ltd.
CA	Concession Agreement
CEO	Chief Executive Officer
COD	Commercial Operations Date
CORP	Corporation
CPI	Consumer Price Index
CSES	Centre for Socio-Economic and Environmental Studies
CSR	Corporate Social Responsibility
CPSEs	Central Public Sector Enterprises
CSR	Corporate Social Responsibility
CSS	Centrally Sponsored Schemes
CTP	Chief Town Planner
D&O	Licence to Dangerous and Offensive Trade
DBFOT	Design Build Finance Operate Transfer
DCA	Draft Concession Agreement
DCB	Demand, Collection and Balance
DES	Department of Economics and Statistics
DP	District Panchayat
DPC	District Planning Committee
DUA	Director of Urban Affairs
ET	Entertainment Tax
FCRA	Foreign Contribution Regulation Act
FFC	Fifteenth Finance Commission
GIS	Geographic Information System
GoI	Government of India
GP	Grama Panchayat
GPF	General Purpose Fund
GSDP	Gross State Domestic Product
GST	Goods and Services Tax
HR	Human Resources
HUDCO	Housing and Urban Development Corporation Ltd
HWC	Health and Wellness Centre

IFTE&OS	Industries, Factories, Trades, Entrepreneurships & other Services Licence
I-KIN	ICICI KINFRA
IKM	Information Kerala Mission
ILGMS	Integrated Local Governance Management System
IW	Industrial Workers
KASP	Kerala Arogya Suraksha Padhathi
KCR	Kerala Cinematography Rules
KIIFB	Kerala Infrastructure Investment Fund Board
KLGDF	Kerala Local Government Development Fund
KSAD	Kerala State Audit Department
KSEBL	Kerala State Electricity Board Limited
KUDFC	Kerala Urban Development Finance Corporation
KURDFC	Kerala Urban and Rural Development Finance Corporation
KWA	Kerala Water Authority
LF	Licence Fee
LG	Local Government
LGOTR	Local Government Own Tax Revenue
LIFE	Livelihoods Inclusion Financial Empowerment
LoA	Letter of Agreement
LSGD	Local Self Government Department
MLTY	Municipality
MSW	Municipal Solid Waste
NABARD	National Bank for Agriculture and Rural Development
NHM	National Health Mission
NSS	National Service Scheme
OR	Own Revenue
OS	Other Services
OTR	Own Tax Revenue
PC	Per Capita
PDA	Project Development Agency
PF	Permit Fee
PHC	Primary Health Centre
PIM	Project Information Memorandum
PPP	Public Private Partnerships
PPR	Places of Public Resort
PWD	Public Works Department
RDB	Rural Development Board
RF	Registration Fee
RFP	Request for Proposal
RFQ	Request for Quote
RTI	Right to Information
SBI	State Bank of India
SC	Scheduled Castes
SCB	State Cooperative Bank

SCSP	Scheduled Castes Sub Plan
SDP	State Domestic Product
SFC	State Finance Commission
SI No	Serial Number
SLBC	State Level Bankers' Committee
SHRC	State Health Resource Centre
SMS	Short Messaging Service
SOTR	State's Own Tax Revenue
SSFC	Sixth State Finance Commission
ST	Scheduled Tribes
ToR	Terms of Reference
TPD	Tons per day
TSP	Tribal Sub Plan
UAC	Unauthorized Construction
UFC	Union Finance Commission
ULCSS	Uralungal Labour Contract Cooperative Society Ltd
UPI	Unified Payment Interface
VGF	Viability Gap Funding
VP	Village Panchayat
w.e.f.	With Effect From

List of Tables

Table Numbers	Description	Page Number
2.1	Mobilisation of Entertainment Tax by Local Governments from 2014-15 to 2019-20	9
2.2	Own Revenue Mobilisation of Local Governments to Selected Macro Variables	12
2.3	Trends and Composition of Own Revenue of Local Governments from 2009-10 to 2019-20	14
2.4	Profile of Own Revenue of the Local Governments from 2014-15 to 2019-20	16
2.5	Distribution of Village Panchayats according to Own Tax Revenue Mobilisation -Average for Six Years from 2014-15 to 2019-20	17
2.6	Village Panchayats with Highest and Lowest Collection of Various Own Tax Revenues	18
2.7	Inter Village Panchayat Variations in Per Capita Own Non-Tax Revenue Mobilisation -Average for 2014-15 to 2019-20	19
2.8	Village Panchayats with Highest and Lowest Collection of Various Components of Non-Tax Revenue	20
2.9	Inter Municipality Variations in Per Capita Own Tax Revenue Mobilisation	21
2.10	Municipalities with Highest and Lowest Collection of Various Components of Own Tax Revenue	22
2.11	Variations in Per Capita Non-Tax Revenue	23
2.12	Municipalities with the Highest and Lowest Collections of Non-Tax Revenue	24
2.13	Municipal Corporation wise Average Collection of Various Sources of Own Tax Revenue	25
2.14	Municipal Corporation wise Average Non-Tax Mobilisation	25
2.15	Trends in Tax Revenues of Different Tiers of Local Governments	27
2.16	Property Tax Collection by Local Governments	28
2.17	Profession Tax Slab Showing Limits of Half Yearly Income and Tax Rate	29
2.18	Revenue from Profession Tax for the Local Governments from 2014-15 to 2019-20	29
2.19	Revenue from Entertainment Tax for the Local Governments	30
2.20	Revenue from Advertisement Tax for the Local Governments	31
2.21	Minimum Rate per Show	31
2.22	Mobilisation of Show Tax by Local Governments	32
2.23	Non-Tax Revenue Mobilisation by Local Governments	33
2.24	Licence Fee Mobilisation by Local Governments	33

2.25	Building Permit Fee Mobilisation by Local Governments	34
2.26	Collection of Registration Fee by Local Governments	35
2.27	Revenue from Rent of Local Governments	36
2.28	Revenue from Different Fees and User Charges	37
2.29	Collection of Fines and Penalties by Local Governments	38
2.30	Own Revenue Mobilisation by Block Panchayats	39
2.31	Own Revenue Mobilisation by District Panchayats	39
2.32	Ranges for Fixing of Property Tax Rates by the Local Governments	40
2.33	Number of Buildings Exempted from Property Tax by Local Governments	43
2.34	Slab wise Numbers of Employees of Establishments Assessed to Profession Tax	45
2.35	Revenue Loss of Entertainment Tax after the Implementation of GST	47
2.36	Revenue Loss of Advertisement Tax after the Implementation of GST	49
2.37	Current Minimum Rate of Service Charge that can be levied on Union Government Buildings by Local Governments	59
2.38	Proposed Service Charge that can be levied on Union Government Buildings by Local Governments	59
2.39	Proposed Luxury Tax	60
2.40	Rate of Profession Tax – Current and Proposed Rate	63
2.41	Proposed Registration / Renewal Charges to be Remitted by Entertainment Providers	65
3.1	Borrowings from KURDFC by Local Governments from 2014-15 to 2019-20	78
3.2	Borrowing from KURDFC by Local Governments from 2014-15 to 2019-20 by Nature of Project	79
3.3	Trends in Loans Availed by Local Governments from HUDCO	80
3.4	LIFE Mission -Loans to Local Governments up to 2020-21 (Actuals)	81
3.5	LIFE Mission- Repayment to HUDCO details up to 2020-21 (Actuals)	82
4.1	Examples of Voluntary Contributions Mobilised by Village Panchayats	90
4.2	Voluntary Contributions Received by the 941 Village Panchayats	91
5.1	Types of PPP	96
5.2	Stages in a PPP Project	98
5.3	Potential Areas for PPP Initiatives	99
6.1	Collection of Building Tax by the State Government	105
6.2	Grants to Rural Local Governments	110
6.3	Grants to Municipalities and Corporations	110
6.4	Format for Plan Preparation	113

List of Figures

Figure Number	Description	Page Number
2.1	Trends in Ratio of Own Revenue of Local Governments to Selected Macro Variables	13
2.2	Composition of Own Revenue of Local Governments in Kerala from 2009-10 to 2019-20	15
2.3	Trends in Own Tax Revenue of different tiers of Local Governments at 2011-12 prices	27
2.4	Trends in Entertainment Tax Collection from 2009-10 to 2019-20	48
2.5	Trends in the Collection of Advertisement Tax from 2009-10 to 2019-20	50
3.1	Time Line: Regulatory and Institutional Provisions for Local Government Borrowings	75
3.2	LIFE Mission- Loans to Local Governments up to 2020-21 (Actuals)	82
3.3	LIFE Mission - Repayment of Loans to HUDCO Details up to 2020-21 (Actuals)	83

List of Appendices

Appendices Number	Description	Page Number
2.1	Details of Theatres and Theme Parks under the Jurisdiction of Local Governments	125
2.2	Rates of Property Taxes fixed by Local Governments for Different Types of Buildings	126
2.3	Details of Property Tax Levied on Central Public Sector Enterprises from 2014 to 2020	135
2.4	Details of Service Charge Levied on Union Government Buildings from 2014 to 2020	136
2.5	Government Order on Notification of Grama Panchayats in the State as Category I and Category II Village Panchayats	137
2.6	Slabs Showing Proposed Property Tax Minimum Rates for Local Governments based on the Fair Value of Land	150
2.7	Proposed Amendments to the Acts and Rules Regarding Own Revenue of Local Governments	159
2.8	Recommended Revisions to Fees and Fines under Various Acts and Rules	196
2.9	Technical Note on Methodology for Computing Present Value of Fees and Fines	256
6.1	Comparison of Existing and Proposed GPF Formula for Highly Populated Village Panchayats and Municipalities and Gap of Low-Income Village Panchayats	258
6.2	Local Government wise Distribution of General Purpose Fund using Revised Proposed Formula	260
6.3	Estimation of Gap after Meeting Mandatory Expenditure Prior to and after distribution of GPF using the Formula Proposed by Sixth SFC	287
6.4	Area Classified as High and Medium Hazard Zones Across Different Local Governments	288
6.5	Shares of Local Governments under Different Criteria for inter-se Devolution of Development Fund	295

List of Annexes

Annexes No.	Description	Page Number
1.1	List of Consultations Held for the First Report	347
1.2	List of Consultations Held for the Second Report	351
2.1	Government Order on the Constitution of a Property Tax Board	354
2.2	Government Order on the Revision of Guidelines for Fixing Rent for Buildings Accommodating Government Offices	359
3.1	Government Order on Authorizing Local Government to Avail Loans from Financial Institutions	362
3.2	Extracts from 'Establishing Kerala Local Government Development Fund' Report prepared with the Technical Assistance of the ADB, 2009, Government of Kerala	366
5.1	Public Private Partnership Projects Concluded by ICICI-KINFRA Limited	610

Chapter 1. Introduction

I. Scope

- 1.1. An important mandate of any Finance Commission is the examination of the Own Revenues of Local Governments, both tax and non-tax, and giving suggestions for their improvement. All the State Finance Commissions (SFCs) so far have gone into this issue in great detail and given important recommendations, of which a significant one was the shifting of an assessment method of Property Tax from Annual Rental Value (ARV) to unit area-based assessment. Though it took nearly fifteen years to operationalize, it has reduced arbitrariness and corruption and has stabilised the returns from the tax. The Sixth SFC also spent considerable time and effort to study in great depth different issues related to Own Revenue mobilisation by Local Governments (LG). Related issues of mobilising voluntary contributions, borrowings, and Public Private Partnerships (PPP) have also been considered.
- 1.2. The General Purpose Fund (GPF) devolved to Local Governments since 2004 in lieu of shares of various taxes like Basic Tax, Motor Vehicles Tax and Surcharge on Stamp Duty is as good as Own Revenue (OR) considering its total flexibility, i.e., it can be used for any purpose like the Own Revenues and it is non-lapsable. The Commission had recommended increasing General Purpose Fund from 3.5 per cent of State's Own Tax Revenue (SOTR) to 4 per cent in its First Report and this has been accepted and implemented. The Commission had also recommended a revised formula giving weightage to population and distance from Own Revenue to bring in greater equalization, and more importantly, avoid gap grants. It was not accepted as it was felt that Local Governments having more population would be disadvantaged. This aspect needs a re-look and has been included in this report. Also, the matter of converting the Building Tax to a local tax dealt with in the First Report has been reiterated with adequate justification.
- 1.3. In continuation of the devolution formulae in the First Report, appropriate modifications from 2022-23 is also addressed in this Report. Further, the opinion of the Commission on the process to be followed in respect of the Health Grants of the Fifteenth Finance Commission is given.

II. Methodology

1.4. As in the previous Reports, the Commission has followed a rigorous and intensive methodology before arriving at the recommendations. They include:

- (1) Data collection from all Local Governments using a comprehensive questionnaire which included 19 questions relating to Own Revenues for rural and urban Local Governments. All the Local Governments responded to the questionnaire. After the elections to Local Governments in December 2020, the newly elected Local Governments were given another opportunity to give their suggestions and 105 Village Panchayats and four Municipalities sent their suggestions.
- (2) All data relating to Own Revenues from 2014-15 to 2019-20 of all Local Governments were collected from the Information Kerala Mission (IKM). Further, similar data collected by the Fifth Finance Commission was also used.
- (3) Data on borrowings was collected from the Kerala Urban and Rural Development Finance Corporation (KURDFC), Housing and Urban Development Corporation (HUDCO) and the Livelihoods Inclusion Financial Empowerment (LIFE) Mission. Further, data on PPP projects by Local Governments were retrieved from the now defunct ICICI- KINFRA (I-KIN).
- (4) Detailed studies were commissioned through two reputed agencies, namely, Maithri for Urban Local Governments and Centre for Socio-economic Environmental Studies (CSES) for Village Panchayats. These studies empirically assessed the collection of Own Revenues, especially Property Tax and brought out various issues related to mobilisation of Own Revenue.
- (5) The Kerala State Audit Department (KSAD) was mobilised to conduct a critical assessment of Local Governments in respect of financial issues which included the following points related to Own Revenues.
 - i. Assessing the demand for Property Tax and verifying its accuracy through independent assessment.

- ii. To identify issues and constraints in a realistic assessment of different taxes and non-tax sources of revenue and suggest improvements to ensure higher revenue realization.
- iii. To study the implications of Goods and Services Tax (GST) on Entertainment Tax (ET) and Advertisement Tax (AT) and suggest remedial action.

The department submitted an exhaustive report after visits by its Auditors to 110 Local Governments.

- (6) Meetings held with different stakeholders before the First Report had a specific reference to Own Revenues. The feedback received in these meetings were utilized for this Report. The list of such meetings is in **Annexe 1.1**
- (7) Consultations were held with expert organizations and departments, especially GST Commissionerate on the implications of GST on local tax, Bharat Sanchar Nigam Ltd. (BSNL) on the issue of taxing mobile towers, Labour Department on utilizing its database to improve the collection of local taxes, especially Profession Tax. The list of consultations and participants is given in **Annexe 1.2**
- (8) Special discussions were held with experts on developing a unique premises number.
- (9) The Chairperson had one to one discussion with the Chief Executive Officer of KIIFB focusing on setting up the Kerala Local Government Development Fund.
- (10) The Commission had the benefit of studying the report prepared with the Technical Assistance of Asian Development Bank (ADB) to set up the Kerala Local Government Development Fund way back (KLGDF) in 2005 and found it still relevant in respect of the core issues.
- (11) Different tool kits prepared by the Ministry of Housing and Urban Affairs and expert studies were referred.
- (12) All the previous State Finance Commission reports and the action taken on them were analysed as related to Own Revenues.
- (13) The best practices in respect of Public Private Partnerships were studied

- (14) All the laws and rules relating to Own Revenues were thoroughly analysed.
- (15) The preliminary suggestions of the Finance Commission were shared with the Director of Panchayats and Director of Urban Affairs (DUA) and their suggestions were obtained.
- (16) Several rounds of online discussions were held with Secretaries of Village Panchayats and the Urban Local Governments to validate some of the critical recommendations.

III. Approach

1.5. The Commission strongly believes that Panchayats, Municipalities and Corporations can strengthen their identities as Local Governments only if they mobilise their Own Revenues. The approach of the Commission in mobilising Own Revenue is summed up below:

- (1) The focus should be on improving the efficiency of collection.
- (2) Escaped tax is unusually high in several Local Governments and this leakage needs to be addressed. Without increasing tax and non-tax rates, there can be a substantial increase in revenues even to the extent of 100 per cent in certain Local Governments just by effective realization from all those who are legally bound to pay.
- (3) Fiscal federalism implies that if the actions of the higher tier, i.e., in this case the State Government, impinge on the Own Revenue domain of the lower tier, i.e., the Local Governments, there has to be fair compensation. This is particularly important in the context of the Goods and Services Tax.
- (4) For several reasons, enhancement of rates, both tax and non-tax, have not kept abreast with the money value, resulting in serious revenue loss. This needs to be rectified once for all.
- (5) Though the fiscal domain of Local Governments is highly constricted, there are certain new areas that could be considered for tapping revenue.

- (6) Certain activities have a large negative impact on the civic and environmental life of citizens. Therefore, the persons responsible need to pay higher.
- (7) Natural disasters including pandemics have a considerable impact on the revenues of Local Governments and they need to be factored in.
- (8) Many laws and rules need to be updated, especially those relating to service charges and Surcharge on Property Tax.
- (9) Local Governments in Kerala can raise a lot of local contributions if there is a proper framework.
- (10) For certain kinds of infrastructure, Local Governments can resort to borrowings, preferably through a special institution to be set up exclusively for the purpose. Also, new forms of resource mobilisation like Local Government Bonds need to be tried out.
- (11) Though limited, there is also potential for PPP in the case of certain kinds of infrastructure for which a framework has to be put in place to make it viable and socially and financially beneficial.

Chapter 2. Own Revenue of Local Governments

I. Context

- 2.1. 'No taxation without representation', the war cry of the American freedom fighters, is a significant slogan in the history of democracy. Representation provides implicit consent of the people to decide several matters, legally entrusted to the elected representatives and this includes raising resources, particularly taxes for local level development.
- 2.2. Local Governments have huge advantages in taxation since they are at the cutting-edge level of the Government. They can easily identify the potential assesseees of different taxes. There would naturally be a greater willingness to pay, since citizens know the performance of their Local Governments, particularly in carrying out the traditional functions affecting their lives, especially regarding waste management, street lighting, provision of parks, playgrounds, crematoria, etc. and keeping roads in good repair for enhancing local mobility. People can directly observe how their contributions are being put to use in their locality. Further, since Local Governments in Kerala carry out several functions, provide different services and spend nearly a third of the development budget, and are critical for local development, the willingness would be further strengthened.
- 2.3. It is interesting to note that the taxes of Local Governments are progressive. Property Tax is based on the ownership of property and it is structured on a progressive scale. The same is the case with Profession Tax. As regards Entertainment Tax and Advertisement Tax, the assesseees usually have the capacity to pay. Similar is the situation with most of the non-tax Own Revenues. Therefore, the Local Government's revenue mobilisation meets the social objective of getting people who can afford to pay to do so in the larger interest of the society.
- 2.4. Yet, there seems to be an irrational reluctance on the part of the Village Panchayats, Municipalities, and Corporations to optimally use their powers of resource raising. Even with the pressure to raise Own Revenues, as meeting their essential expenditure like salaries of own staff and performance of the civic functions can be done only with Own Revenues, supplemented of course by the General Purpose Fund (GPF), it is seen that there is a lot of laxity in identifying potential assesseees, carrying out of assessment, timely collection and penal action against wilful defaulters.

- 2.5.** Of course, Kerala collects one of the highest per capita Own Revenues by Village Panchayats in the Country. Own Revenues in urban areas are more or less like the revenues of Local Governments in the southern and western states of India. As of now, all Local Governments together spend approximately Rs.20,000 crore in a year of which their share of Own Resources is only around 10 per cent. This excludes around Rs. 7500 crore as Social Security Pension where all the beneficiaries are identified by the Local Governments and the State Government foots the bill. Going by international standards and in keeping with the revenue raising potential in Kerala, the Commission feels that the share can easily be doubled without increasing the rates, just by improving the efficiency of assessment and collection. At the same time, the argument that Local Governments have no incentives to raise their own resources since the transfers from the State and Union Governments are very high does not seem to be supported by evidence. From 1995 when decentralisation started, there has not been any fall in Own Revenues in all the three categories of Local Governments which have revenue raising powers. Thus, the 'flypaper theory' does not seem to hold well in the case of the Local Governments of Kerala.
- 2.6.** The Own Revenue of the Local Governments in Kerala registered a growth rate of around 8.37 per cent between 2008-09 to 2019-20. The Local Government Own Tax Revenue (OTR) as a share of State's Own Tax Revenue was 2.45 in 2008-09, which marginally increased to 2.50 in 2019-20. However, the ratio of Own Revenue to States Own Revenue declined from 4.38 per cent to 2.90 per cent during the corresponding period mainly due to the absence of buoyancy of Local Government Non-Tax Revenues which needs to be addressed.

II. Factors Affecting Collection of Own Revenues by Local Governments

- 2.7.** Some of the factors affecting Local Government revenues are beyond the control of the State Government. Profession tax which is levied by Local Governments is determined by Article 276(2) of the Constitution at a maximum of Rs. 2,500/-per annum which was fixed way back in 1988 and operationalized in Kerala with effect from 1996.
- 2.8.** The Eleventh Union Finance Commission recommended an upward revision of Profession Tax through a one-time amendment to the Constitution facilitating the Parliament to fix the ceiling from time to time without amending the Constitution every time. This was endorsed in different forms by the succeeding Union Finance Commissions. The Fifteenth Finance Commission suggested at the 2019-20 prices the

upper limit of Profession Tax has to be Rs.18,000/- yearly instead of the current rate of Rs. 2,500/-. It is clear that the non-implementation of the accepted recommendations of the Union Finance Commission in relation to Profession Tax has cost the Local Governments dear in the State.

- 2.9. Similarly, with the introduction of the GST, Entertainment Tax has taken a serious hit even though the Constitutional amendment stipulated that Local Government taxes are outside the purview of GST. Somehow there has been a 'slip up.' Table 2.1 gives a picture of this situation.

Table 2.1: Mobilisation of Entertainment Tax by Local Governments from 2014-15 to 2019-20

Year	Collection under GST (Rs. in Crores)	Collection by Local Governments (Rs. in Crores)
2014-15	NIL	57.95
2015-16	NIL	79.73
2016-17	NIL	95.59
2017-18*	32.28	29.32
2018-19	42.48	5.41
2019-20	11.00	7.49

Source: Department of GST, GoK and Data collected from IKM by SSFC

Note: Local Governments includes only Municipal Corporations and Municipalities and Village Panchaya *GST came into effect on 01.07.2017

- 2.10. Thus, it is clear that the Entertainment Tax component under GST has yielded much less than what the Local Governments had been collecting. And the Advertisement Tax which in Kerala was a local tax was fully subsumed under GST, taking away a potentially good resource, even though it was not effectively used by Local Governments.
- 2.11. There are also factors that are beyond the control of Local Governments but caused by the decisions or absence of it by the State Government. In order to avoid capriciousness and corruption in assessment, Government took a policy decision to switch over to plinth area-based taxation for Property Tax while following up the recommendations of the First SFC. But due to various reasons, this important and progressive decision took a long time to get implemented; almost thirteen years. During this period, three quinquennial revisions were missed.

- 2.12.** Certain Government decisions taken without serious consultations with the Local Governments have affected the realisation of local revenues. For example, it is understood that Local Governments were not in favour of increasing the limit from 30 sq. m. to 60 sq. m for blanket exemption of buildings from Property Tax. Another such decision was mandating that the increase of Property Tax during the switch over to the new system should not be more than 25 per cent for buildings above 2,000 sq. ft. and that there shall be no increase for buildings below 2,000 sq. ft.
- 2.13.** Also, there have been delays in Government in increasing rates related to Fines, Fees etc. in keeping with the money value. Most of the Penalties under various sections of Acts like Madras Public Health Act, 1939 and Travancore Cochin Public Health Act, 1955 which are applicable to Local Governments are not seen revised even after formation of the State. Likewise, most Penalties listed under Kerala Panchayat Raj Act, 1994 have not been revised after 1994 and those in Kerala Municipality Act 1994, are not seen revised since 1999. Since this was not done promptly, heavy revenue loss has occurred and other violations have continued without abatement resulting in negative environmental and social impact.
- 2.14.** Further, there have been loopholes in the Act and Rules which have affected the collection of revenues by Local Governments. For e.g., the provision for levying and collecting Surcharge, Service Cess, Service Charge etc. which can be levied as a part of Property Tax are not implemented by most Local Governments in the State properly, resulting in huge revenue loss due to absence of clarity. In urban Local Governments, there is the absence of Rules in many cases, especially related to realisation of taxes.
- 2.15.** At the level of Local Governments, there are certain general issues that negatively affect the collection of revenues. They include:
- (1) Barring Property Tax, there is no database on potential sources of tax and non-tax revenues.
 - (2) There is no rigorous assessment allowing escape from the tax and non-tax net. For example, modifications made in residential and commercial buildings after the revision are seldom detected until the next revision. Similarly, conversion of residential buildings into commercial buildings is missed in most cases. Rents of buildings of Local Governments are far below the market rates.
 - (3) There is no inter-departmental cooperation in sharing of information related to tax.

- (4) There is also a lack of rigour and systematic approach in laying out the framework of assessment for tax and non-tax revenues.
- (5) There is widespread evidence of unscientific zoning in respect of Property Tax.
- (6) The Commission, particularly while getting studies done through independent agencies, could come across several cases, pointing to connivance and even possible corruption, especially in the case of Property Tax of flats and villas.
- (7) Post-decentralisation, for some reason, inspection by higher officials have practically ceased. Also, audit including Performance Audit has not been given much importance to the aspect of Own Revenue mobilisation.
- (8) Review and monitoring by the Finance Standing Committees and the Local Governments seem to have become routinised without much seriousness.
- (9) There is no transparency and as a result, stark cases of under assessment and non-assessment do not come to public notice.
- (10) Surprisingly, there are even software issues. Some of the key issues in Sanchaya software dealing with Property Tax are listed below:
 - (i) The software applications Sanchaya (for Revenue and Licence) and Saankhya (for Accounting) are not fully integrated and made online and synchronized effectively and collection taken in Saankhya updated in Sanchaya then and there.
 - (ii) There is no provision in Sanchaya to remit tax on half- yearly basis
 - (iii) There is no provision for creating profiles of taxpayers and enable grouping of all the buildings owned by them.
 - (iv) Arrears are erroneously generated in some assessments before 2013.

2.16. There is no digital tool / application for Profession Tax and other tax and non-tax items at present. The application for Property Tax and Industries, Factories, Entrepreneurships & other Services Licence (IFTE&OS), are at a very elementary level and that too not adopted by most of the Local Governments fully. Adequate and appropriate digital solutions with data integration with related systems are not in place for all activities in Local Governments especially for all sources of revenue. For e.g., the software applications which deal with building permits do not push its data into the Property Tax application (Sanchaya) and the same data is not integrated with the IFTE&OS Licensing application so that revenue generation is automated, collection efficiency enhanced and losses minimized. All revenue generation systems are not integrated with the finance and accounting software application to facilitate digitalized and automated budgeting, accounting, and reconciliation.

2.17. At present, the amount paid by tax payers through e-payment gateways, takes days to get credited to the accounts of the Local Governments from the centralized account of IKM where the amount is primarily credited. Proper timely reconciliation is also not seen done, since there is a lack of provision for this, and hence identification of the missing credited amounts often prove difficult resulting in huge loss of revenue for Local Governments. This is a grave issue which has to be addressed urgently. Also, Local Governments lose bank interest for the delay in getting the amount promptly credited back to their account.

III. A Review of Own Revenue Mobilisation by Local Governments in Kerala

2.18. Conventionally the significance of the subnational governments in an economy is measured by the ratio of subnational Own Revenue (OR) and expenditure as a ratio of macro variables. Ratio of Local Government Own Tax Revenue to States Own Tax Revenue (SOTR), Gross State Domestic Product (GSDP), and Local Government Expenditure to State Government expenditure, etc. are some of the widely used ratios. Table 2.2 presents the ratio of Own Revenue of Local Governments to State's Own Revenue, GSDP, and Local Governments' Own Tax to State's Own Tax Revenue. Even though Kerala is accepted as a leader in fiscal decentralisation, the ratios are not very high even after 25 years of decentralised planning. In addition, the above ratios have fluctuated over the years. The ratio of Local Government Own Tax Revenue to SOTR was the highest during 2014-15 at 3.05 per cent which eventually dropped to 2.78 per cent in 2019-20. The ratio of Local Government Own Revenue to State's Own Revenue which stood at 4.10 in 2009-10 declined to 2.85 per cent in 2019-20. A similar trend can be observed in the Local Government Own Revenue to the GSDP of the State. The declining ratios are a reflection of the absence of buoyancy of Local Government revenues relative to the growth of the economy indicating the urgent need for interventions to improve revenue mobilisation. The trends are also depicted in Figure 2.1.

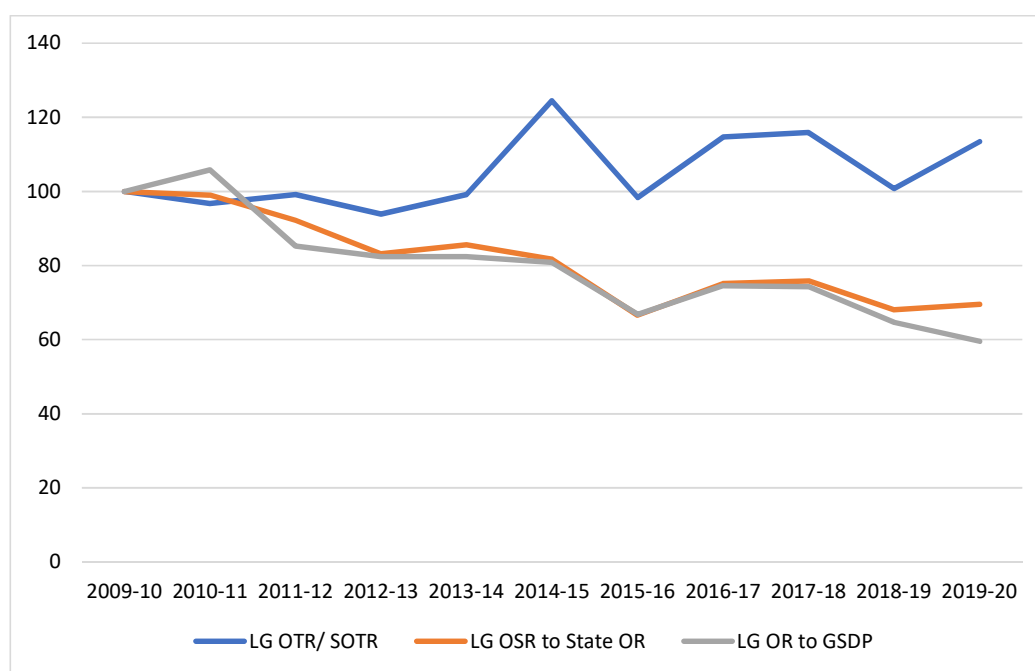
Table 2.2: Own Revenue Mobilisation of Local Governments to Selected Macro Variables

Year	Ratio (%)		
	Local Government Own Tax Revenue to State Own Tax Revenue	Local Government Own Revenue to State Own Revenue	Local Government Own Revenue to Gross State Domestic Product
2009-10	2.45	4.10	0.34426
2010-11	2.37	4.06	0.36438
2011-12	2.43	3.78	0.29367

Year	Ratio (%)		
	Local Government Own Tax Revenue to State Own Tax Revenue	Local Government Own Revenue to State Own Revenue	Local Government Own Revenue to Gross State Domestic Product
2012-13	2.30	3.41	0.28382
2013-14	2.43	3.51	0.28375
2014-15	3.05	3.35	0.27824
2015-16	2.41	2.73	0.23013
2016-17	2.81	3.08	0.25679
2017-18	2.84	3.11	0.25581
2018-19	2.47	2.79	0.22251
2019-20	2.50	2.85	0.20494

Source: Computed using data from GoK (SFC V 2015), Budget in Brief (Various Years), RBI Various Years Basic Statistics Relating to Indian Economy, Data from IKM

Figure 2.1: Trends in Ratio of Own Revenue of Local Governments to Selected Macro Variables



Note: The values are index to 100 in the initial year

Source: Same as Table 2.2

2.19. A review of the Own Revenue mobilisation by the Local Governments in Kerala for an eleven-year period from 2009-10 to 2019-20 is undertaken in this section. The data presented by the Fifth SFC from 2009-10 to 2013-14 were also used wherever possible to delineate the trend in Own Revenue mobilisation. Data on various components of Own Revenue for six

years from 2014-15 to 2019-20 were collected from Information Kerala Mission (IKM). Table 2.3 presents the trends and composition of Own Revenue mobilisation by Local Governments in Kerala.

Table 2.3: Trends and Composition of Own Revenue of Local Governments from 2009-10 to 2019-20

Year	Own Revenue (Rs. Crores)			Per Capita Own Revenue (Rs. Crores)		
	Tax	Non-Tax	Total	Tax	Non -Tax	Total
2009-10	431.83 (50.61)	421.3 (49.39)	853.18	130.44	127.27	257.71
2010-11	514.06 (49.75)	519.21 (50.25)	1033.28	154.53	156.08	310.61
2011-12	625.40 (54.05)	531.60 (45.95)	1157.01	187.10	159.04	346.14
2012-13	691.36 (52.75)	619.28 (47.25)	1310.65	205.85	184.39	390.23
2013-14	778.87 (51.75)	726.56 (47.25)	1505.43	230.79	215.29	446.08
2014-15	1074.97 (73.74)	382.83 (26.26)	1457.79	317.00	112.90	429.90
2015-16	938.42 (71.07)	381.99 (28.93)	1320.40	275.41	112.11	387.52
2016-17	1183.35 (72.75)	443.35 (27.25)	1626.70	345.63	129.49	475.13
2017-18	1318.74 (71.91)	515.08 (28.09)	1833.82	383.33	149.73	533.06
2018-19	1249.69 (70.33)	527.12 (29.67)	1776.81	361.52	152.49	514.02
2019-20	1256.86 (69.16)	560.37 (30.84)	1817.23	361.86	161.34	523.20
AAGR (at current prices)	12.21	11.67	8.37	11.67	4.78	7.85
AAGR (at 2011-12 prices)	6.44	0.07	2.88	5.93	-1.28	2.13

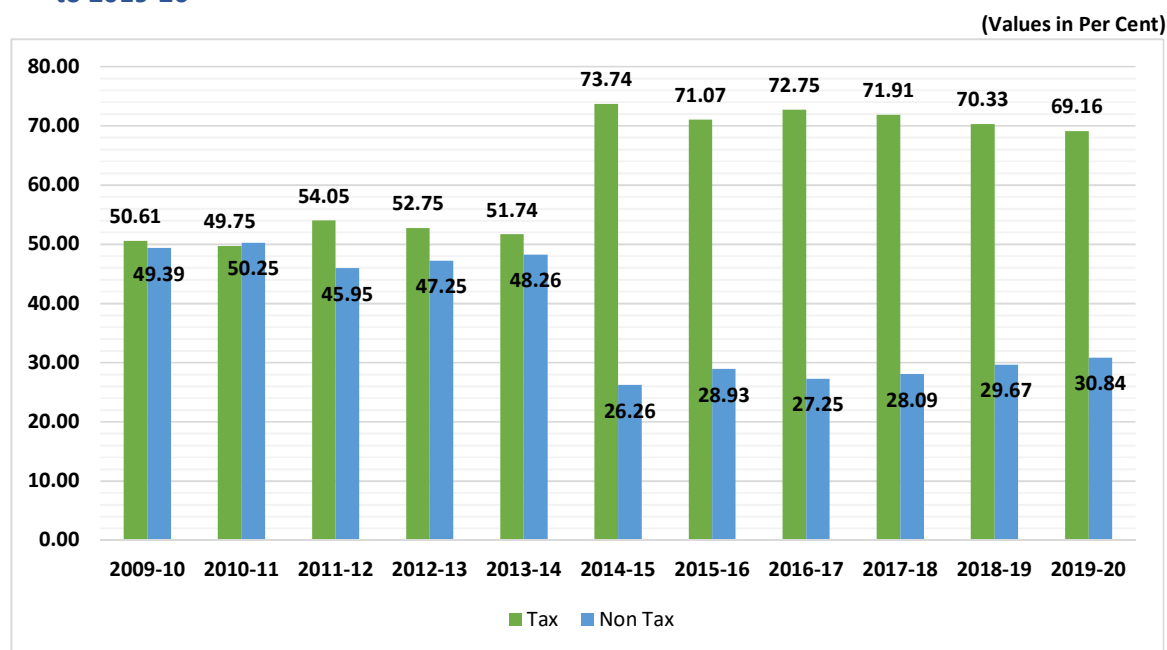
Note: Figures in Parentheses refers to per cent to total Own Revenue. The values are the average for 2014-15 to 2019-20

2011 population was extrapolated on the basis of CAGR for the decadal growth between 2001 to 2011

Source: GoK (2015) Report of SFC V (from 2009-10 to 2013-14), From 2014-15 to 2019-20 from IKM.

2.20. It is obvious from Table 2.3 that tax revenue constitutes lion's share of Own Revenue of Local Governments. Figure 2.2 also gives a pictorial representation of the composition of the Own Revenue of Local Governments. The growth of tax revenue mobilisation by the Local Governments surpassed the growth in Non-Tax Revenue. At current prices, the total Own Revenue mobilisation by the Local Governments increased at the rate of 8.37 per cent. It may also be noted that the per capita Own Revenue has almost doubled during the eleven-year period. At constant prices (2011-12 prices) to the Own Tax Revenues registered a growth of 6.44 per cent. However, the Non-Tax Revenue registered only a marginal growth of 0.07 per cent. Own revenue grew at almost three per cent during the period. It must be noted that though the per capita Own Revenue registered 2.13 per cent growth, the per capita Non-Tax Revenue declined at -1.28 per cent during the period. It points to the lack of buoyancy of Non-Tax Revenues which lagged behind the growth of the economy. The absence of timely revision of rates of Non-Tax Revenues to match the inflation in the economy has contributed heavily to the poor performance of Non-Tax Revenue mobilisation. Rates of some of the Non-Tax Revenues were fixed as far back as 1955. Some of the non-taxes are left untapped by the Local Governments; for e.g., Licence Fees for private markets, Surcharge on Property Tax, etc, which points to the insufficient revenue effort on their part.

Figure 2.2: Composition of Own Revenue of Local Governments in Kerala from 2009-10 to 2019-20



Source: Same as Table 2.3

2.21. The profiles of the Own Revenue of Local Governments are presented in Table 2.4.

The Property Tax is the most significant source of Own Revenue, followed by Profession Tax. These two taxes registered on an average six per cent growth during the period from 2014-15 to 2019-20. Entertainment tax, which used to be an important source of revenue dwindled in the post GST period. Both Entertainment and Advertisement Taxes depicted negative changes following the implementation of GST in the Country. Among the non-tax revenues, the important sources are Income from Investment, Rent and different kinds of Fees.

Table 2.4: Profile of Own Revenue of the Local Governments from 2014-15 to 2019-20

Source of Revenue	Average (Rs. in Crores)	Share (Rs. in Crores)	AAGR (Rs. in Crores)
Property Tax	767.27	46.84	5.94
Profession Tax	351.03	21.43	5.96
Entertainment Tax	45.91	2.80	-10.99
Advertisement Tax	3.72	0.23	-15.67
Other Taxes	2.40	0.15	54.01
Total Tax Revenue	1170.34	71.44	4.04
Licence Fee	17.58	1.07	17.10
Rent	131.49	8.03	7.99
Permit Fee	32.23	1.97	9.65
Registration Fee	2.38	0.15	-3.04
Other Fees	98.95	6.04	10.85
Penalties and Fines	36.27	2.21	11.72
User Charges	14.75	0.90	17.46
Income From Investment	4.92	0.30	25.88
Interest Income	52.01	3.18	14.04
Sales and hire charges	50.78	3.10	5.28
Other Income	21.71	1.33	12.57
Market Receipts	4.18	0.26	9.85
Total Non-Tax Revenue	467.84	28.56	8.12
Total Own Revenue	1638.18	100.00	5.13

Note: The values are the average for 2014-15 to 2019-20

Source: Computed from data collected by the SSFC from IKM

IV. Inter Local Government Variations in Own Revenue Mobilisation

2.22. Revenue mobilisation is a function of the fiscal capacity of the Local Governments which is determined by their respective levels of development and the revenue effort. This section examines the inter Local Government variations in Own Revenue mobilisation.

IV-1 TAX REVENUES OF VILLAGE PANCHAYATS

2.23. Inter panchayat variations in Own Tax Revenue mobilisation can be deduced from Table 2.5. Around nine per cent of the Village Panchayats (VPs) mobilise more than one crore per annum, whereas around seven per cent mobilise less than 10 lakhs. Property and Profession Taxes are the most important sources of tax revenues and are mobilised by all VPs in Kerala. Entertainment and Advertisement Taxes are not being collected by more than 70 per cent of the VPs. Only 102 VPs had cinema theatres, 39 and 15 VPs have multiplex theatres and theme parks under their jurisdiction respectively (**Appendix 2.1**). Advertisement tax had always been under-tapped revenue source. And therefore, the inter panchayat variations is the highest in the mobilisation of Entertainment Tax followed by Advertisement Tax.

Table 2.5: Distribution of Village Panchayats according to Own Tax Revenue Mobilisation -Average for Six Years from 2014-15 to 2019-20

Classes (Rs in Lakhs)	Property		Profession		Entertainment		Advertisement		Other Own Tax	
	No. of VPs	% Share	No. of VPs	% Share	No. of VPs	% Share	No. of VPs	% Share	No. of VPs	% Share
No collection	0	0.00	0	0.00	665	70.67	664	70.56	0	0.00
< 10	16	1.70	262	27.84	266	28.27	277	29.44	6	0.64
10.01 – 25	219	23.27	542	57.60	9	0.96	-	0.00	64	6.80
25.01- 50	492	52.28	117	12.43	1	0.11	-	0.00	432	45.91
50.01-75	145	15.41	12	1.28	-	0.00	-	0.00	252	26.78
75.01- 100	46	4.89	4	0.43	-	0.00	-	0.00	102	10.84
> 100	23	2.44	4	0.43	-	0.00	-	0.00	85	9.03
Total	941	100.00	941	100.00	941	100.00	941	29	941	100

Classes (Rs in Lakhs)	Property		Profession		Entertainment		Advertisement		Other Own Tax	
	No. of VPs	% Share	No. of VPs	% Share	No. of VPs	% Share	No. of VPs	% Share	No. of VPs	% Share
Minimum (Rs. Crores)	0.08		0.49		0.00		0.00		0.57	
Average (Rs crores)	39.88		16.85		0.45		0.04		57.24	
Maximum (Rs crores)	243.30		154.79		68.81		6.86		363.81	
Coefficient Variable	60.38		80.60		725.59		607.28		62.71	

Note: The Average, Maximum and Minimum fields have the average value for 2014-15 to 2019-20

Source: Computed from Saankhya Software, Information Kerala Mission, Government of Kerala

2.24. The Panchayats with the maximum and minimum collection of various tax revenues are given in Table 2.6. Edamalakkudy, Pudur, Delampady, Madur, Anjuthengu are the tail-enders and Vadavukode Puthenkurissu, Kizhakkambalam, Kozhancherry, are the toppers in per capita Own Tax collection. The former group of VPs have relatively low economic growth and development especially Edamalakkudy, which is the only tribal Village Panchayat in Kerala.

Table 2.6: Village Panchayats with Highest and Lowest Collection of Various Own Tax Revenues

Tax (Average Tax from 2014-15 to 2019-20)	Village Panchayats with the Highest Collection of Own Tax Revenues	Village Panchayats with Lowest Collection of Own Tax Revenues
Property	Kumily (Rs.243.30 Crores) Olavanna, Pudusseri, Vadavukode Puthenkruz, Kizhakkambalam	Edamalakkudy (Rs.0.08 Crores), Pudur, Perumbalam, Vattavada, Belloor
Profession	Kizhakkambalam (Rs.171.122 Crores), Pudusseri, Vadavukode Puthencruz, Nedumbassery, Vijayapuram	Edamalakkudy (Rs.0.49 crores), Thalanad, Vattavada, Belloor, Perumbalam
Entertainment Tax	Kunnathunadu (Rs. 68.81 Crores), Kolazhy, Ezhupunna, Malaur, Thalayolaparambu	666 VPs (Zero collection)
Advertisement Tax	Nedumbassery (Rs. 6.86 Crores), Chemngamanad, Nenmenikkara, Koratty, Karukutty	664 VPs (Zero collection)
Own Tax Revenue	Pudussery (Rs. 363.81Crores), Kzhakkambalam, Vadavukode Puthenkurissu,	Edamalakkudy (Rs. 0.57 Crores), Pudur, Vattavada, Perumbalam, Thalanad
	Kumily, Olavanna, Olavanna	Vattavad, Perumbalam, Thalanadu

Tax (Average Tax from 2014-15 to 2019-20)	Village Panchayats with the Highest Collection of Own Tax Revenues	Village Panchayats with Lowest Collection of Own Tax Revenues
Per Capita Own Tax	Vadavukode (Rs. 1293.13), Kizhakkambalam, Kozhancherry, Aikkaranadu, Nedumbassery	Edamalakkudy (Rs. 43.13) Pudur, Delampady, Madur, Anjuthengu

Note: The values are the average for 2014-15 to 2019-20

Source: Computed from Saankhya Software, Information Kerala Mission, Government of Kerala

IV-2 NON-TAX REVENUES OF VILLAGE PANCHAYATS

2.25. Inter Village Panchayat variations in non-tax revenue mobilisation can be gauged from Table 2.7. Mobilisation of per capita Non-Tax revenue ranges from Rs.10.06 to Rs.1,243.95. The variation is the maximum in the Registration Fee, as it is not even collected by many VPs.

Table 2.7: Inter Village Panchayat Variations in Per Capita Own Non-Tax Revenue Mobilisation -Average for 2014-15 to 2019-20

Source	Minimum (in Rs)	Maximum (in Rs)	Mean (in Rs)	Coefficient of Variation
Licence Fee	0.00	41.41	3.5242	8.51
Registration	0.00	1.89	0.7273	38.44
Permit Fee	0.06	205.56	6.0272	2.93
Other Fees	1.20	154.52	9.2181	5.97
Rent	0.00	510.35	15.1875	2.98
Market Receipts	0.00	77.03	1.6379	2.13
User Charges	0.00	118.13	2.1016	1.78
Sale and Hire Charges	0.16	895.11	9.8374	1.10
Fines	0.66	47.03	6.1398	13.06
Income from Investment	0.00	53.76	0.6531	1.21
Interest Income	0.00	60.10	8.5869	14.29
Other Income	0.00	80.37	1.5249	1.90
Non-Tax	10.06	1234.95	65.0786	5.27

Note: The values are the average for 2014-15 to 2019-20

Source: Computed from Saankhya software, Information Kerala Mission, Government of Kerala

2.26. The top and tail end performers of the non-tax collection is given in Table 2.8. Valapattanam Village Panchayat tops in the mobilisation of Per Capita Own Non-Tax Revenue as seen in Table 2.8. The only Village Panchayat with no income from Registration Fees is Edamalakkudy as the avenues for charging this Fee is absent in

the Panchayat. Rent, Market Receipts, User Charges are not imposed by many Village Panchayats, which could be echoing the poor revenue capacity of the Village Panchayats. Income from Rent, Market Fees, User Charges and Income from Investment is reported to be zero for 61, 632, 302, and 695 Village Panchayats during 2014-15 to 2019-20.

Table 2.8: Village Panchayats with Highest and Lowest Collection of Various Components of Non-Tax Revenue

Revenue Source	Village Panchayats with the Highest Collection of Non--Tax Revenues	Village Panchayats with the Lowest Collection of Non-Tax Revenues
Licence Fee	Kuttiyadi (Rs. 8.1 Lakh/annum) Kumily, Munnar, Adimali, Puthusseri	Edamalakkudy (Zero Collection), Vattavada, Kanthalloor, Moonilavu, Thalanad
Registration Fee	Angadippuram (Rs. 2.02 Lakhs/annum), Thirunavaya, Ajanur, Chengala, Vengara	Edamalakkudy (Zero Collection), Anjuthengu, Kanthalloor, Moonilavu, Pudur,
Permit Fee	Kolazhy (Rs. 53.66 lakhs/annum), Chorode, Cheranallur, Olavanna, Karakulam	Edamalakkudy (Rs. 83.83 per annum), Anjuthengu, Pudur, Thalanad, Perumbalam
Rent	Kadakkal (Rs.1.88 Lakhs/ annum), Perumbalam, Kodakara, Areekode	Edamalakkudy, Anjuthengu, Vattavada , (61 VPs do not have any income from this source.)
Market Receipts	Vaniamkulam (Rs. 24.68 Lakhs), Balaramapuram, Poovachal, Pathanapuram, Navailkulam	Edamalakkudy, Anjuthengu, 632 VPs did not report any income from the source
User Charges	Alathur (Rs. 31.36 lakhs/ annum), Vadakkancherry, Kozhinjampara	Not levied by 302 VPs
Sale and Hire Charges	Valapattanam (Rs. 71.20 Lakhs/annum) Azhikode, Pappinisseri, Cheruvathur	Edamalakkudy (Rs. 3,828 per annum) Onchiyam, Nedumudi
Fines	Thiruvapur (Rs.13.84 lakhs), Cheruvathur, Olavanna, Pudusseri	Edamalakkudy (Rs.877.17 per annum, Malapattom, Kayanna
Income from Investment	Pudusseri (Rs. 26.67 Lakhs), Kalluvathukkal, Ponmundam	695 VPs do not have any income from the source
Non-Tax Revenue	Kolazhy (Rs. 1.41 Crores), Olavanna, Kadakkal, Valapattanam	Edamalakkudy (Rs. 0.87 Lakhs), Anjuthengu, Thalanad
Per Capita Non Tax	Valapattanam	Anjuthengu, Edmalakkudy, Anjuthengu, Thalanadu, Belloor, Muttar, Cheruthana

Note: The values are the average for 2014-15 to 2019-20

Source: Computed from Saankhya software, Information Kerala Mission, Government of Kerala

IV-3 TAX REVENUES OF MUNICIPALITIES

2.27. The level of development and revenue effort varies across Municipalities too, which is reflected in their respective Own Revenue mobilisation. Distribution of Municipalities according to per capita Own Revenue is presented in Table 2.9. It can be deduced from the table that there are wide variations in per capita Own Tax Revenue and each individual taxes. Per capita Own Tax Revenue ranges from Rs.125 to Rs.2, 864.96. The property and Profession Taxes, the most important source of Own Revenue of Local Governments show a wide range in their collection. Even prior to the rolling out of GST, Entertainment and Advertisement Taxes were not levied by Municipalities. Out of the 87 municipalities, only 75 had cinema theatres and 38 had multiplexes. Theme Parks are operated in 9 Municipalities (**Appendix 2.1**). The differences in the dispersion of tax bases for Entertainment Tax explains the wide variation. Advertisement tax is underutilised even prior to the implementation of GST. With GST, both taxes almost ceased to be collected.

Table 2.9: Inter Municipality Variations in Per Capita Own Tax Revenue Mobilisation

Frequency Distribution (Numbers and Percentage) of Municipalities by Source of Own Tax												
Per Capita Tax Revenue Class Intervals (in Rs)	Property Tax-Numbers	Property Tax-%	Profession Tax-Numbers	Profession Tax-%	Entertainment Tax-Numbers	Entertainment Tax-%	Advertisement Tax-Numbers	Advertisement Tax-%	Other Taxes-Numbers	Other Taxes-%	Total Own Tax-Numbers	Total Own Tax-%
< 50	-	-	2	2.3	56	64.37	87	100	86	98.90	-	-
50.01- 100	1	1.1	15	17.2	19	21.84	-	-	1	1.10	-	-
100.01 – 200	13	14.9	35	40.2	8	9.2	-	-	-	-	5	5.7
200.01-500	43	49.4	30	34.5	4	4.6	-	-	-	-	30	34.5
500.01-1000	23	26.4	4	4.6	-	-	-	-	-	-	36	41.4
>1000	7	8	1	1.1	-	-	-	-	-	-	16	18.40
Total	87	100	87	100	87	100	87	100	87	100	87	100

Frequency Distribution (Numbers and Percentage) of Municipalities by Source of Own Tax									
Per Capita Tax Revenue Class Intervals (in Rs)	Property Tax-Numbers	Property Tax-%	Profession Tax-Numbers	Profession Tax-%	Entertainment Tax-Numbers	Entertainment Tax-%	Advertisement Tax-Numbers	Advertisement Tax-%	Other Taxes-Numbers
Average Per Capita Income	450.53		213.15		51.91		2.95		3.67
Minimum	84.30		27.14		0.00		0.00		0.00
Maximum	1794.81		1219.21		405.71		16.54		83.30
Coefficient of Variation (%)	68.46		78.10		129.43		114.55		304.99
									722.21
									125.00
									2864.96
									70.25

Note: The values of Average, Maximum and Minimum are the average for 2014-15 to 2019-20

Source: Computed from Saankhya Software, Information Kerala Mission, Government of Kerala

2.28. Top and tail end performers among the municipalities are presented in Table 2.10. Thanur, Sreekandapuram, Payyoli, Pandalam, Parappanangadi are poor performers. It might be due to the low level of economic development which deprives them of the capacity to mobilise resources. Aluva Municipality with the lowest population has the highest per capita Own Tax Revenue. Kalamassery, followed by Thrikkakkara, Kottayam are the top end performers in Own Tax Revenue mobilisation.

Table 2.10: Municipalities with Highest and Lowest Collection of Various Components of Own Tax Revenue

Revenue Source	Municipalities with the Highest Collection of Own Tax Revenues	Municipalities with the Lowest Collection of Own Tax Revenues
Per Capita OTR	Aluva (Rs.2864.96), Kalamassery, Thrikkakkara, Angamaly, Pala	Thanur (Rs.165), Panoor, Payyoli, Sreekandapuram, Parappanangadi
Average Own Tax Revenue	Kalamassery (Rs. 16.88 Crores) followed Thrikkakkara, Kottayam, Palakkad, Alappuzha, Thrippunithura	Sreekandapuram (Rs.62.48 lakhs), Piravam, Payyoli, Thanur, Pandalam
Property Tax	Kalamassery (Rs.10.25 Crores) followed by Kottayam, Palakkad, Thrikkakkara, Thrippunithura, Thiruvalla	Sreekandapuram (Rs. 42.53 Lakhs), Piravam, Pandalam, Payyoli, Thanur
Profession Tax	Thrikkakkara (Rs. 9.43 Crores followed by Kottayam, Kalamassery, Palakkad, Alappuzha	Thanur (Rs. 18 Lakhs) followed by Sreekandapuram, Payyoli, Paravoor, Piravam

Revenue Source	Municipalities with the Highest Collection of Own Tax Revenues	Municipalities with the Lowest Collection of Own Tax Revenues
Entertainment Tax	Kalamassery (2.88 Crores) followed by Palakkad, Kottayam, Chalakkudy, Changanassery	Panoor, Sreekandapuram, Feroke, Elloor, Nileschwaram with zero collection
Advertisement Tax	Marad (Rs.5.5 Lakhs), Pathanamthitta, Kasaragod, Muvattupuzha	Sreekandapuram, Thirurangadi, Cherplassery, Pattambi, Thanur, Valancherry, Haripad

Note: The values are the average for 2014-15 to 2019-20

Source: Computed from Saankhya Software, Information Kerala Mission, Government of Kerala

IV-4 NON TAX REVENUES OF MUNICIPALITIES

2.29. Inter Municipality variations in non-tax revenue is given in Table 2.11. The Table shows wide variations in non-tax revenue mobilisation by Municipalities. Per capita non-tax revenue varies from Rs.33.64 to Rs.1,368.19. The variation is the highest for Income from Investment as this does not constitute a source of income for relatively poor Municipalities like Panoor, Sreekandapuram, Nileschwaram, Mananthavady etc.

Table 2.11: Variations in Per Capita Non-Tax Revenue

Source of Non-Tax Revenue	Minimum	Maximum	Mean	Co-Efficient Variable
	Amount in Rs.			
Licence Fee	1.209	36.50	10.62	62.90
Permit Fee	0.024	208.34	13.84	231.49
Registration Fee	0.035	3.66	0.81	92.85
Other Fees	9.812	393.10	74.87	90.73
Rent	0.650	788.22	147.19	90.49
User Charges	0.018	117.56	9.68	169.98
Sale and Hire Charges	1.169	116.71	20.67	109.14
Income from Investment	0.000	119.16	3.77	385.64
Interest Income	1.898	118.30	25.87	79.03
Penalties and Fines	5.615	95.38	24.14	52.56
Other Income	0.456	50.90	5.85	123.65
Non-Tax	33.364	1368.19	399.28	64.09

Note: The values are the average for 2014-15 to 2019-20

Source: Computed from Saankhya software, Information Kerala Mission, Government of Kerala

2.30. Table 2.12 gives the top and tail end performers of non-tax revenues. The toppers are Thrippunithura, Thrikkakkara, Palakkad, Kottayam and Thanur, Harippad, Sreekandapuram are tail-enders as seen in Table 2.12. The maximum non-tax revenue

is collected by Thrippunithura followed by Thrikkakkara. Thanur Municipality collects the minimum with Rs.24 Lakhs per annum as non-tax revenue.

Table 2.12: Municipalities with the Highest and Lowest Collections of Non-Tax Revenue

Source of Revenue	Highest	Lowest
Licence Fee	Alappuzha (Rs. 52.99 Lakhs) Kottayam, Thrippunithura, Attingal, Guruvayur)	Thanur (Rs. 0.84 lakhs), Paravoor, Sreekandapuram, Anthur, Payyoli
Permit Fee	Thrikkakkara (Rs.1.23 Crores), Thiruvalla, Elloor, Shornur, Thrippunithura	Koilandy (Rs. 0.035 Crores), Vadakkancherry, Haripad, Panoor, Vaikom
Registration Fee	Thrippunithura (Rs. 3.27Lakhs), Nilambur, Chittoor-Thathamangalam, Thrikkakkara	Panoor (Rs. 2,045.00 per annum) Payyoli, Thanur, Harippad, Koduvally
Rent	Palakkad (Rs. 2.83 Crores), Kottayam, Thalassery, Perumbavoor	Karunagappally (Rs 0.32 Lakhs), Harippad, Thanur, Panoor, Kottarakkara
Sale and Hire Charges	Vadakara (Rs. 8.35 Lakhs), Thaliparamba, Thirurangadi	Panoor (Rs. 0.67 Lakhs), Ramanattukara, Thanur, Koduvally, Vadakkancherry
Fines and Penalties	Kottayam (Rs.3.98 Crores), Palakkad, Thrikkakkara, Alappuzha, Thalassery	Sreekandapuram (Rs. 2.96 Lakhs), Thanur, Anthur, Payyoli, Erattupetta
Non-Tax Revenue	Thrippunithura(Rs. 6.64 Crores), Thrikkakkara, Palakkad, Kottayam	Thanur (Rs. 24 Lakhs), Harippad, Sreekandapuram, Erattupetta, Panoor

Note: The values are the average for 2014-15 to 2019-20

Source: Computed from Saankhya software, Information Kerala Mission, Government of Kerala

IV-5 TAX REVENUES OF MUNICIPAL CORPORATIONS

2.31. Property, Profession and Entertainment Taxes are the major sources of Own Tax Revenue for Municipal Corporations. The average Own Tax Revenue mobilisation of Municipal Corporations is given in Table 2.13. Average annual tax revenue of six Municipal Corporations in Kerala is Rs. 320.08 crores per annum. Property Tax constitutes the most significant source of Own Tax Revenue of the Corporations.

Table 2.13 Municipal Corporation wise Average Collection of Various Sources of Own Tax Revenue

Tax Source	Thiruvananthapuram	Kollam	Kochi	Thrissur	Kozhikode	Kannur	Total
	Rs. Crores						
Property	55.50	13.80	77.44	20.55	23.17	10.35	200.80
Profession	39.56	5.76	28.10	10.27	10.46	4.54	98.68
Entertainment	4.25	1.80	5.33	2.41	4.11	1.04	18.94
Advertisement	0.67	0.20	0.73	0.14	0.27	0.04	2.06
Other Taxes	0.02	0.00	0.22	0.05	0.03	0.00	0.31
Own Tax Revenue	99.99	21.57	111.81	33.41	38.04	15.96	320.80

Note: The values are the average for 2014-15 to 2019-20

Source: Computed from Saankhya software, Information Kerala Mission, Government of Kerala

IV-6 NON-TAX REVENUES OF MUNICIPAL CORPORATIONS

2.32. Non-tax revenue mobilisation by the Corporations is given in Table 2.14.

Table 2.14 Municipal Corporation wise Average Non-Tax Mobilisation

Type of Non-Tax Revenue	Thiruvananthapuram	Kollam	Kochi	Thrissur	Kozhikode	Kannur
	Rs. Crores					
Licence Fee	1.08	0.25	0.75	0.96	0.51	0.2
Registration Fee	0.03	0.01	0.02	0.01	0.05	0.01
Permit Fee	0.87	0.07	7.1	1.38	0.7	0.03
Other Fees	15.96	2.31	11.06	4.53	5.14	1.34
Rent	4.43	2.85	4.34	7.52	11.17	2.02
Sales and Hire Charges	0.91	0.36	0.91	0.3	0.62	0.5
Penalties and Fines	2.2	0.91	2.44	1.08	1.42	0.43
User Charges	1.01	0.82	1.12	1.92	0.16	0.11
Interest Income	4.09	1.07	2.16	0.75	0.45	0.47
Income from Investment	0	0	0.01	0.02	0.05	0.06

Type of Non-Tax Revenue	Thiruvananthapuram	Kollam	Kochi	Thrissur	Kozhikode	Kannur
	Rs. Crores					
Other Income	5.17	2.29	1.67	1.54	1.28	0.4
Total Non-Tax Revenue	35.75	10.95	31.6	20.01	21.56	5.58

Note: The values are the average for 2014-15 to 2019-20

Source: Computed from Saankhya software, Information Kerala Mission, Government of Kerala

2.33. The above analysis of inter Local Government variations is a matter of concern. It might be due to the differences in the levels of development of the Local governments and revenue effort. There exists immense scope for tapping additional Own Revenue even within the existing legal and institutional framework.

V. Fiscal Domain of Village Panchayats, Municipalities and Municipal Corporations - Sources of Own Revenue

2.34. Local Governments in Kerala historically enjoyed wider taxation powers compared to their counterparts elsewhere in the country, as far back as the Acts of 1960s. Some of the taxes like Profession and Entertainment Tax, which were the State taxes, were assigned to Local Governments in Kerala. The major tax resources are Property, Profession and Entertainment Taxes. The trends in each individual source of revenue of the Local governments and issues related to the mobilisation of each source is discussed below.

V.1 TAXES

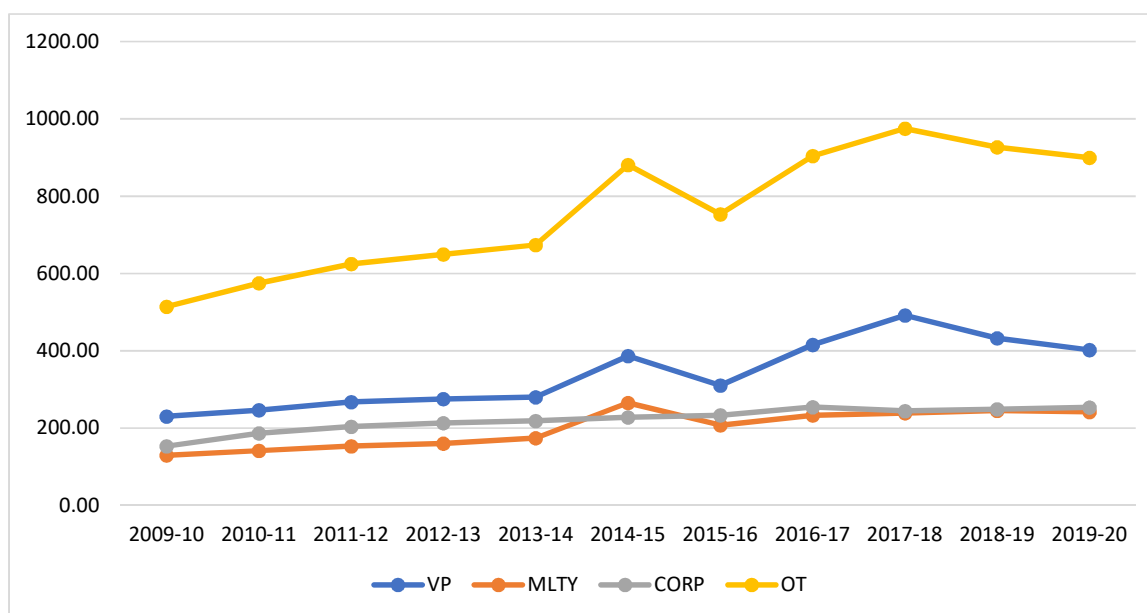
2.35. Taxes constitute the foremost source of Own Revenue of Local Governments in Kerala. Trends in tax revenue at current prices are given in Table 2.15 and at constant prices are presented in Figure 2.3. The tax revenues mobilisation shows an increasing trend for all tiers of the Local Governments. Nevertheless, the tax revenue mobilisation declined in current prices during 2018-19 and 2019-20 for Village Panchayats.

Table 2.15: Trends in Tax Revenues of different Tiers of Local Governments

Year	Village Panchayat	Municipality	Municipal Corporation	Total
(Rs. Crores)				
2009-10	193.67	109.43	128.72	431.83
2010-11	220.38	126.79	166.88	514.05
2011-12	267.61	153.52	204.26	625.39
2012-13	293.57	170.53	226.86	690.96
2013-14	323.47	201.84	253.00	778.30
2014-15	472.48	324.26	278.23	1074.97
2015-16	387.53	259.59	291.30	938.42
2016-17	544.40	305.33	333.62	1183.35
2017-18	664.91	322.98	330.84	1318.74
2018-19	583.47	330.53	335.69	1249.69
2019-20	562.69	339.09	355.08	1256.86

Note: The values are the average for 2014-15 to 2019-20

Source: Saankhya software, Information Kerala Mission, GoK (2015) Report of the Fifth SFC of Kerala

Figure 2.3: Trends in Own Tax Revenue of Different Tiers of Local Governments at 2011-12 prices

Note: OT is Own Tax Revenue of all Local Governments ; Amount-Rs in Crores

Source: Same as Table 2.15

The following are the taxes of Village Panchayats, Municipalities and Municipal Corporations

V.1.1 Property Tax

- 2.36.** Property Tax is a recurring tax levied by Local Governments on buildings and appended land. It constitutes about 60 per cent of their Own Revenue. Section 230 to 233 of the Kerala Municipality Act, 1994 and Section 203 of Kerala Panchayat Raj Act, 1994 empower Local Governments to levy Property Tax on all buildings and appended land situated within the jurisdictional area of the respective Local Governments. Followed by the recommendations of the First SFC, from 14th January 2011 onwards Property Tax is leviable based on the plinth area of buildings as per the Kerala Municipality (Property Tax, Service Cess, and Surcharge) Rules 2011 and Kerala Panchayat (Property Tax, Service Cess, and Surcharge) Rules 2011. Trends in the collection of Property Tax by different tiers of Local Governments from the six year period from 2014-15 to 2019-20 is presented in Table 2.16. The growth rate is relatively more for Village Panchayats.

Table 2.16: Property Tax Collection by Local Governments

Year	Village Panchayat	Municipality	Municipal Corporation	Total
	Rs Crores			
2014-15	328.64	215.33	178.97	722.95
2015-16	233.81	134.34	163.76	531.92
2016-17	378.32	163.15	189.98	731.45
2017-18	494.21	201.91	209.34	905.47
2018-19	409.17	225.84	218.39	853.40
2019-20	392.65	221.39	244.37	858.42
AAGR	8.47	3.49	6.78	5.94

Note: The values are the average for 2014-15 to 2019-20

Source: Saankhya software, Information Kerala Mission, Government of Kerala

V.1.2 Profession Tax

- 2.37.** Profession tax is dealt with, in Sections 245 to 259 under Kerala Municipality Act, 1994 and in Sections 204, 205, and 205A to 205K under Kerala Panchayat Raj Act, 1994. Every company / person who transacts business / practices profession in the Municipal / Panchayat area for not less than sixty days in the aggregate, for a half year is liable to pay Profession Tax. It is levied based on half-yearly income. The

Profession Tax slab showing the limits of half-yearly income and half-yearly tax rate in Local Governments are given in Table 2.17.

Table 2.17: Profession Tax Slab Showing Limits of Half Yearly Income and Tax Rate

Slab	Tax Rate
Up to Rs.11,999	Nil
Rs.12,000 to Rs.17,999	Rs.120
Rs.18,000 to Rs. 29,999	Rs.180
Rs.30,000 to Rs. 44,999	Rs.300
Rs.45,000 to Rs. 59,999	Rs.450
Rs.60,000 to Rs. 74,999	Rs.600
Rs.75,000 to Rs. 99,999	Rs.750
Rs.1,00,000 to Rs.1,24,999	Rs.1,000
Rs.1,25,000 onwards	Rs.1,250

Source: Profession Tax Rules of Local Governments, Government of Kerala

2.38. Revenue mobilised from the Profession Tax for the six years taken up for analysis is presented in Table 2.18. On an average, the tax grew at the rate of 5.96 per cent. The highest growth is registered by the Corporations followed by Municipalities.

Table 2.18: Revenue from Profession Tax for the Local Governments from 2014-15 to 2019-20

Year	Village Panchayat	Municipality	Municipal Corporation	Total
	Rs in Crores			
2014-15	139.83	77.86	71.64	289.32
2015-16	146.40	84.07	88.95	319.42
2016-17	155.46	92.17	99.95	347.57
2017-18	166.27	102.80	108.22	377.29
2018-19	173.33	98.93	115.49	387.75
2019-20	169.82	107.17	107.86	384.85
AAGR	4.01	6.74	8.98	5.96

Note: The values are the average for 2014-15 to 2019-20, AAGR- Average Annual Growth

Source: Saankhya software, Information Kerala Mission, Government of Kerala

V.1.3 Entertainment Tax

- 2.39.** Local Governments in Kerala were empowered to levy and collect Entertainment Tax as per the Kerala Local Authorities Entertainments Tax Act, 1961 at a fixed rate on tickets for various entertainments. The Entertainment Tax was subsumed in GST with effect from 01.07.2017 and thereby power to collect ET was taken away from Local Governments. GST rate initially levied was 28 per cent. When the above rate was reduced to 18 per cent, the Government permitted Local Governments to collect ET at the rate of 10 per cent with effect from 16.11.2019. Later, the rate was reduced to 8.5 per cent for tickets more than Rs. 100/- and 5 per cent for tickets less than Rs.100/-. But no formal amendments were made in Act in this respect.
- 2.40.** Entertainment tax collection declined at the rate of -10.99 per cent during the period. The collection was the highest during 2016-17 for all tiers of Local Governments. Since the shift over to the GST regime, the collection drastically declined for all tiers as seen in Table 2.19.

Table 2.19: Revenue from Entertainment Tax for the Local Governments

Year	Village Panchayat	Municipality	Municipal Corporation	Total
Rs in Crores				
2014-15	3.19	28.83	25.93	57.95
2015-16	6.39	38.58	34.77	79.73
2016-17	9.54	46.94	39.11	95.59
2017-18	3.79	14.95	10.59	29.32
2018-19	0.90	3.55	0.96	5.41
2019-20	0.20	4.98	2.31	7.49
AAGR	-12.95	-9.72	4.53	-10.99

Note: The values are the average for 2014-15 to 2019-20, AAGR- Average Annual Growth

Source: Saankhya software, Information Kerala Mission, Government of Kerala

V.1.4 Advertisement Tax

- 2.41.** Section 270 of the Kerala Municipality Act, 1994 and Section 209 of Kerala Panchayat Raj Act, 1994 had empowered Local Governments to levy Advertisement Tax (AT) on all advertisements within the jurisdictional area of the respective Local Governments. With the advent of GST, Section 270 and 209 respectively of Kerala Municipality Act, 1994 and Kerala Panchayat Raj Act, 1994 were repealed. Hence, no Advertisement Tax can be levied and collected after 01.07.2017, resulting in loss of revenue to all Local Governments. Even prior to the implementation of GST, the Advertisement Tax was under-tapped. As in the case of Entertainment Tax, the

Advertisement Tax collection also declined for all tiers as can be gauged from Table 2.20.

Table 2.20: Revenue from Advertisement Tax for the Local Governments

Year	Village Panchayat	Municipality	Municipal Corporation	Total
Rs in Crores				
2014-15	0.47	1.79	1.58	3.83
2015-16	0.63	1.86	3.57	6.06
2016-17	0.84	2.06	3.74	6.65
2017-18	0.45	1.38	2.14	3.98
2018-19	0.02	0.27	0.80	1.09
2019-20	0.02	0.19	0.52	0.72
AAGR	-19.56	-25.51	-1.85	-15.67

Note: The values are the average for 2014-15 to 2019-20, AAGR- Average Annual Growth
Source: Saankhya software, Information Kerala Mission, Government of Kerala

V.1. 5 Show Tax

2.42. Where a Council by resolution determines to levy a show tax, such tax shall be levied, subject to such rules as may be prescribed, on all shows within the Municipal area. This tax could be levied in Village Panchayats under Section 200 (4)(i) of the Kerala Panchayat Raj Act, 1994. This tax has also been subsumed in GST 01.07.2017. Table 2.21 shows the rate of tax as per Section 269 of the Kerala Municipality Act, 1994. In Table 2.22 the revenue mobilisation from show tax between 2014-15 and 2019-20 is presented.

Table 2.21: Minimum Rate per Show

Sl. No.	Items	Rate
1	Regular cinematograph exhibition	10/-
2	Other cinematograph exhibitions	20/-
3	Regular shows other than cinematograph exhibitions conducted at the same place daily	20/-
4	Other shows	50/-

Table 2.22: Mobilisation of Show Tax by Local Governments

Year	Village Panchayat	Municipality	Municipal Corporation	Total
Rs in Lakhs				
2014-15	1.47	0.75	2.74	4.95
2015-16	1.86	0.57	2.08	4.51
2016-17	2.30	3.06	8.39	13.75
2017-18	2.03	1.12	3.03	6.18
2018-19	0.80	0.21	1.05	2.06
2019-20	0.13	0.37	0.21	0.71
AAGR	-21.09	68.17	14.11	1.72

Note: The Show Tax includes Surcharge on show, the values are the average for 2014-15 to 2019-20, AAGR- Average Annual Growth

Source: Saankhya software, Information Kerala Mission, Government of Kerala

V.1.6 Tax on Animals and Vessels

2.43. Under Sections 260, 261, 262 of Kerala Municipality Act, 1994 the Council may, by resolution, levy a tax on such animals and vessels of the kind specified in the rules and kept or used within the municipal area. Every person having possession, custody, or control of any taxable animal or vessel shall be liable for the full half-yearly tax if the animal or vessel has been kept or used within the municipal area for an aggregate period of not less than sixty days in a half-year. The urban Local Governments in Kerala mobilised a paltry amount of Rs 17.73 lakhs for the six year period 2014-15 to 2019-20.

V.1.7 Tax on Timber

2.44. As per Section 277, Kerala Municipality Act, 1994 the Council can levy tax on timber kept within the Municipal area for sale at the rate not exceeding Rs.24/ tonne. This can be levied only if any due thereon in this respect has not been paid earlier.

V.2 NON-TAX REVENUE SOURCES

2.45. Trends in the collection of Non-Tax revenue by different tiers of Local Governments for the six year period from 2014-15 to 2019-20 are given in Table 2.23 total Non-Tax revenues registered positive growth except in Block Panchayats (BP).

Table 2.23: Non-Tax Revenue Mobilisation by Local Governments

Year	Village Panchayat	Block Panchayat	District Panchayat	Municipality	Municipal Corporation	Total
(Rs. in Crores)						
2014-15	137.10	14.89	16.75	124.83	89.07	382.64
2015-16	125.30	12.67	15.43	122.16	106.26	381.83
2016-17	142.86	14.07	16.15	137.71	131.61	442.40
2017-18	174.87	16.12	22.99	150.07	149.11	513.15
2018-19	192.03	11.42	26.15	161.04	136.29	526.94
2019-20	218.17	9.17	21.94	170.49	140.32	560.08
AAGR	10.25	-7.63	7.35	6.55	10.16	8.12

Note: The values are the average for 2014-15 to 2019-20, AAGR- Average Annual Growth

Source: Saankhya software, Information Kerala Mission, Government of Kerala

The following are the important sources of non-tax revenues for Local Governments.

V.2.1 Licence Fees

2.46. Traditionally, Licence Fees have been a major source of revenue for the Local Governments in Kerala. The important sources of Licence Fees are Industries, Factories, Trades, other entrepreneurships, and other Licence Fees (IFTE & OS) formerly known as Dangerous and Offensive (D&O) Licence Fees, imposed as per Section 447, 448 of Kerala Municipalities Act 1994 and Section 232, 233 of Kerala Panchayat Raj Act 1991. Places of Public Resort Licence, Kerala Cinematograph Regulation Licence, etc are other important Licence Fees. The trends in the above sources of licences are shown in Table 2.24.

Table 2.24: Licence Fee Mobilisation by Local Governments

Year	Village Panchayat	Municipality	Municipal Corporation	Total
(Rs. in Crores)				
2014-15	6.13	3.77	1.04	10.95
2015-16	6.94	3.53	3.37	13.85
2016-17	8.18	4.93	3.21	16.32
2017-18	9.66	5.57	4.02	19.25
2018-19	9.73	6.13	5.28	21.14
2019-20	12.89	5.47	5.62	23.98
AAGR	16.46	9.08	56.12	17.10

Note: The values are the average for 2014-15 to 2019-20, AAGR- Average Annual Growth

Source: Saankhya software, Information Kerala Mission, Government of Kerala

- 2.47.** If any person desires to use any enclosed place or building as a place of public resort or entertainment, an application is to be submitted to the Secretary of the concerned Local Government (before 21 days) under Section 4 of the Places of Public Resort Act, 1963 and for renewal before 7 days, as per the provisions of Places of Public Resort Rules, 1965.
- 2.48.** Licence under Kerala Cinematograph Regulation (KCR) Act, 1958 and Cinema (Regulation) Rules, 1988 to be obtained before making any cinematograph exhibition. Licensing authority is the Secretary of the Local Government. On receipt of the application after instruction within 15 days, the same is to be forwarded to the Executive Engineer, Chief Electrical Inspector, and Health Officer for their reports within 30 days.

V.2.2 Building Permit Fees

- 2.49.** Under Section 382, 383 of the Kerala Municipality Act, 1994 and 235B, 235C of the Kerala Panchayat Raj Act, 1994 and as per Kerala Municipal Building Rules, 2019 and Kerala Panchayat Building Rules, 2019 as the case maybe, every person should obtain a building permit before construction of any building after remittance of the Fees prescribed as per the rules in the concerned Local Government. This is a good source of revenue for Local Governments and is a major tool to regulate building construction.

Table 2.25: Building Permit Fee Mobilisation by Local Governments

Year	Village Panchayat	Municipality	Municipal Corporation	Total
(Rs. in Crores)				
2014-15	14.94	3.79	8.55	27.28
2015-16	16.49	2.88	23.17	42.55
2016-17	14.15	4.22	8.55	26.92
2017-18	17.12	7.12	7.93	32.17
2018-19	16.05	7.82	5.80	29.68
2019-20	18.29	9.58	6.94	34.81
AAGR	4.98	24.71	18.65	9.65

Note: The values are the average for 2014-15 to 2019-20, AAGR- Average Annual Growth

Source: Saankhya software, Information Kerala Mission, Government of Kerala

V.2.3 Registration Fees

2.50. Registration Fees are a significant source of non-tax revenue for the Local Governments. Fees for registration of private hospitals, paramedical institutions and tutorials constitute the major contributors to Registration Fees. All private hospitals and paramedical institutions in the State have to be registered in the respective Local Governments under Section 311 and Section 270 of Kerala Municipality Act 1994 and Kerala Panchayat Raj Act 1994 respectively and as per the rules framed thereunder, after remittance of the prescribed Registration Fees. All tutorial institutions in the State have to be registered in the respective Local Governments under Section 507 of Kerala Municipality Act, 1994 and Section 266 of Kerala Panchayat Raj Act, 1994 and as per the rules framed thereunder, after remittance of the prescribed Registration Fees.

2.51. Table 2.26 presents the trends in Registration Fee collection by the Local Governments in Kerala. On average the collection declined for all tiers of Local Governments. The highest decline is registered by the Corporations.

Table 2.26: Collection of Registration Fee by Local Governments

Year	Village Panchayat	Municipality	Municipal Corporation	Total
(Rs in Crores)				
2014-15	2.05	0.35	0.23	2.63
2015-16	2.04	0.29	0.11	2.45
2016-17	1.95	0.37	0.10	2.42
2017-18	1.87	0.30	0.09	2.26
2018-19	1.86	0.31	0.08	2.26
2019-20	1.80	0.32	0.12	2.25
AAGR	-2.52	-0.32	-6.68	-3.04

Note: The values are the average for 2014-15 to 2019-20, AAGR- Average Annual Growth

Source: Saankhya software, Information Kerala Mission, Government of Kerala

V.2.4 Revenue from Rent on Lands and Buildings

2.52. All Local Governments are empowered to rent/lease out the buildings constructed by them in their own property as per Section 215 of Kerala Municipality Act, 1994 and Section 198 of the Kerala Panchayat Raj Act, 1994 and to collect rent /lease /Licence Fees fixed by the Local Governments as per bye-laws. This is a major source of income for most Local Governments as shown in Table 2.27.

Table 2.27: Revenue from Rent of Local Governments

Year	Village Panchayat (Rs. in Crores)	Municipality (Rs. in Crores)	Municipal Corporation (Rs. in Crores)	Total
2014-15	28.99	48.46	25.15	102.59
2015-16	32.26	54.23	27.57	114.05
2016-17	36.14	58.34	30.62	125.10
2017-18	40.06	64.56	37.30	141.92
2018-19	43.71	67.45	28.87	140.03
2019-20	42.66	63.78	44.48	150.93
AAGR	8.18	5.84	14.79	8.15

Note: The values are the average for 2014-15 to 2019-20, AAGR- Average Annual Growth

Source: Saankhya software, Information Kerala Mission, Government of Kerala

V.2.5 Fees and User Charges Collected by Local Governments

2.53. Local Governments can collect Fees for providing various services like parking lots, including bus stands, lorry stands, other parking places, setting up comfort stations, constructing slaughter houses etc. User charges are also being collected for providing various services especially in the field of waste management. These also contribute to the revenue of Local Governments. All Local Governments can farm out the collection if they so decide.

2.54. Revenue mobilisation from this source grew annually by 10.85 per cent and User Charges annually by 17.46 per cent as can be seen in Table 2.28.

Table 2.28: Revenue from Different Fees and User Charges

Collection of Fees (Rs. In Crores)						
Year	Village Panchayat	Block Panchayat	District Panchayat	Municipality	Municipal Corporation	Total
2014-15	17.1	0.15	0.28	34.89	31.71	84.13
2015-16	16.45	0.17	0.07	29.97	25.99	72.66
2016-17	21.72	0.57	0.17	38.38	42.84	103.68
2017-18	21.04	0.24	0.08	32.52	46.73	100.62
2018-19	25.34	0.56	0.64	32.18	44.34	103.05
2019-20	42.46	0.31	0.14	36.22	50.44	129.58
AAGR	22.62	53.54	128.71	2.04	12.91	10.85
Collection of User Charges (Rs. In Crores)						
Year	Village Panchayat	Block Panchayat	District Panchayat	Municipality	Municipal Corporation	Total
2014-15	4.02	0.12	0.05	1.56	4.27	10.02
2015-16	4.61	0.23	0.12	2.01	3.1	10.07
2016-17	5.33	0.2	0.12	4.44	8.47	18.56
2017-18	5.87	0.13	0.14	5.08	4.44	15.66
2018-19	5.64	0.15	0.51	3.49	5.84	15.63
2019-20	6.44	0.03	0.09	7.26	4.73	18.55
AAGR	10.1	-0.33	62	47.73	22.15	17.46

Note: The values are the average for 2014-15 to 2019-20, AAGR- Average Annual Growth

Source: Saankhya software, Information Kerala Mission, Government of Kerala

V.2.6 Fines, Late Fees and Penalties

2.55. The Fines that can be levied on conviction for breach of law under various Sections of the Kerala Municipality Act, 1994 and Kerala Panchayat Raj Act, 1994 are given in Schedule IV and Schedule VI of the respective Acts. Fines for continuing breaches are also given in Schedule V and Schedule VII of the respective Acts. The Secretaries of the Local Governments are also empowered to compound such offences as per Kerala Municipalities (Compounding of Offences Rules) 1996 and Kerala Panchayat (Compounding of Offences Rules) 1996, in cases where the offenders concede to the offence and give requisition for compounding of the offence realising minimum of 25 per cent up to 50 per cent of the Fine mentioned in the respective Schedules. The above Rules are to be suitably amended incorporating all the Sections added later and are discussed subsequently.

2.56. Table 2.29 shows tier wise collection of Fines, Fees and Penalties by Local Governments between 2014-15 and 2019-20. Fines and Penalties collected by the Local Governments increased at the rate of 11.73 per cent during the six years.

Table 2.29: Collection of Fines and Penalties by Local Governments

Year	Village Panchayat	Block Panchayat	District Panchayat	Municipality	Municipal Corporation	Total
Rs. in Crores						
2014-15	13.30	0.15	0.28	7.70	7.53	28.95
2015-16	9.53	0.17	0.07	6.35	5.65	21.78
2016-17	15.22	0.57	0.17	8.84	8.43	33.23
2017-18	21.92	0.24	0.08	10.55	8.34	41.13
2018-19	18.91	0.56	0.64	13.47	8.91	42.49
2019-20	17.23	0.31	0.14	14.33	12.07	44.09
AAGR	10.56	53.54	128.71	15.01	13.11	11.73

Note: The values are the average for 2014-15 to 2019-20

Source: Saankhya software, Information Kerala Mission, Government of Kerala

VI. Fiscal Domain of Block and District Panchayats

2.57. Interestingly, Block Panchayats (BP) and District Panchayats (DP), which, in the strict sense, do not have much formal power of raising resources, have been able to raise significant amounts, details of which are given below. The sources of revenue for the BPs and DPs are the following:

1. Rent
2. Other Fees
3. Penalties and Fines
4. User Charges
5. Income from Investments and Interests
6. Sale and hire charges
7. Other Income

2.58. Sale and Hire charges, Rent from auditoriums and buildings owned by BPs and different kinds of Fees (Right to Information Act (RTI) Fees, application Fees etc), sale of tender forms, usufructs, trees etc. forms the major sources of revenue for BPs. Revenue mobilisation of BPs from 2014-15 to 2019-20 is presented in Table 2.30. Overall, there had been a decline in revenue mobilisation by the BPs.

Table 2.30: Own Revenue Mobilisation by Block Panchayats

Year	Rent	Fees	Penalties and Fines	User Charges	Income From Investment	Interest Income	Sales and hire charges	Other Income	Total Non-Tax Revenue
					Rs. in Crores				
2014-15	1.17	0.15	0.16	0.12	0.32	8.90	1.97	2.10	14.89
2015-16	1.76	0.17	0.19	0.23	0.29	7.05	1.04	1.94	12.67
2016-17	1.18	0.57	0.15	0.20	0.40	9.02	0.50	2.06	14.07
2017-18	2.10	0.24	0.29	0.13	0.51	8.45	1.27	3.13	16.12
2018-19	2.32	0.56	0.41	0.15	0.15	5.20	1.89	0.74	11.42
2019-20	0.43	0.31	0.29	0.03	0.11	3.01	2.41	2.58	9.17
AAGR	4.98	53.54	21.79	-3.33	-7.88	-15.96	26.30	44.83	-7.63

Note: The values are the average for 2014-15 to 2019-20

Source: Saankhya software, Information Kerala Mission, Government of Kerala

2.59. The DPs in Kerala too have limited revenue raising powers. The Own Revenue mobilisation by DPs increased at the rate of 7.35 per cent during the six years. Income from Sales and Hire Charges constitute the relatively major source of Own Revenue for the DPs in Kerala as shown in Table 2.31.

Table 2.31: Own Revenue Mobilisation by District Panchayats

Year	Rent	Other Fees	Penalties and Fines	User Charges	Income From Investment	Interest Income	Sales and hire charges	Other Income	Total Non-Tax Revenue
					(Rs. in Crores)				
2014-15	0.54	0.28	1.10	0.05	0.35	1.86	12.42	0.15	16.75
2015-16	0.53	0.07	0.97	0.12	1.04	1.42	10.75	0.5	15.43
2016-17	0.87	0.17	0.67	0.12	0.31	1.20	12.75	0.06	16.15
2017-18	0.79	0.08	1.29	0.14	0.54	2.04	16.52	1.60	22.99
2018-19	1.63	0.64	1.74	0.51	0.29	2.36	18.54	0.45	26.15
2019-20	1.00	0.14	2.05	0.09	0.54	2.46	14.02	1.62	21.94
AAGR	24.38	128.71	20.39	62.00	48.32	10.23	4.51	566.56	7.35

Note: The values are the average for 2014-15 to 2019-20

Source: Saankhya software, Information Kerala Mission, Government of Kerala

VII. Issues Related to Local Government Revenues

VII.1 TAXES

VII.1.1 Property Tax

2.60. With the subsuming of Entertainment Tax in GST and the stagnation of Profession Tax due to non-revision of the ceiling fixed 33 years ago by the Constitution of India, Property Tax has emerged as the most important and productive source of revenue with increasing potential. It is a naturally progressive tax and easily assessable and collectable. That it is non-mobile, the base of the tax is fixed and cannot be shifted out enhances its value. Yet, overall, this source has not been effectively tapped for several reasons, the important ones of which are listed below.

- (1) There is a general unwillingness to impose tax rate at a higher band, on the part of Local Governments, even in relatively prosperous areas. Most of the Local Governments go for the lower end of the permissible tax band, which is prescribed by the Government, even in the case of flourishing non-commercial properties. The ranges for fixing of Property Tax rates by the Local Governments are given below. The rates fixed by the Local Governments for different types of buildings are given in Appendix 2.2

Table 2.32: Ranges for Fixing of Property Tax Rates by the Local Governments

Sl. No.	Types of Buildings	Tax Rate (Rs. Per sq. ft of floor area)		
		Village Panchayat	Municipality	Municipal Corporation
1.	For Residential Purpose	3-8	6-15	12-20
2.	Hospitals	3-8	6-15	15-20
3.	Ayurveda Wellness Centres	150-160	-	-
4.	Education Institutions	3-8	6-15	15-20
5.	Auditorium, Canteen, Workshop within the compound of the educational institution and used for its sole purpose	3-8	-	-
6.	Amusement Park	20-40	30-50	50-60
7.	Assembly Building, Convention Centre, Auditorium, Kalyanamandapangal, Lodge, Cinema Theatre etc	20-40	30-50	50-60
8.	Resorts	80-90	80-90	85-90
9.	Mobile Telephone Tower	400-500	400-500	500
10.	Residential Home Stay	10-25	20-45	-

Sl. No.	Types of Buildings	Tax Rate (Rs. Per sq. ft of floor area)		
		Village Panchayat	Municipality	Municipal Corporation
11.	Private Hostels and Homestay	30-60	-	-
12.	Office Space (Including Industrial Office Building)	30-50	40-70	70-90
13.	Buildings of Industrial Units Registered under the Micro Small and Medium Enterprises Development Act, 2006 (27 of 2006)	15-25	25-45	50
14.	Requirements for other Industries	40-60	50-70	70-90
15.	Hotel, Restaurants, Shops, Warehouses with floor area above 100 sqm for commercial purpose	50-70	70-90	100-120
16.	Hotel, Restaurants, Shops, Warehouses with floor area up to 100 sqm for commercial purpose	30-60	40-70	70-90
17.	Super market, shopping malls with floor area above 200 sq. for commercial purpose	70-90	90-140	140-160
18.	Super market, shopping malls with floor area up to 200 sq. for commercial purpose	30-60	40-70	75-90
19.	Buildings for commercial purpose such as Bunks, Petty Shops, Computer Centre, Fuel Station	30-60	40-70	75-90
20.	Industrial purpose such as khadi shed, cashew nut factory, cattle stock shed etc	10-20	15-30	30-40

Source: Sanchaya software, Information Kerala Mission, Government of Kerala

- (2) Before 1994 the taxes were revised once every five years based on the decision and direction of the Government. After the general tax revision in 1994, based on the recommendation of the First SFC, it was decided to go in for the plinth area-based Property Tax assessment. Though this decision was taken in 1997 itself, due to various reasons including the focus on local planning, especially in the early years of the People's Plan, it took several years to operationalize. The Panchayati Raj and Municipality Acts were amended to this end, but the rules were framed only in January 2011 and the new system was to be effective from 1st April 2011. But this was shifted to 1st April 2013 and later in respect of the pre-existing buildings, was further shifted to 1st April 2016. Thus, delay in the formulation of Act and Rules and later unnecessary postponing of the date of effect severely affected the realization of Property tax and hit the Local Governments hard. Moreover, the rate of Property Taxes was fixed more than ten years ago and have not been revised since then. More importantly, the construction boom in the State could not be tapped to increase local revenues.

- (3) Even after Government decisions, many Local Governments showed an inordinate delay in revising the tax. It is understood that even after five years, 29 Municipalities and one Corporation have not completed tax revision till date.
- (4) As per the original policy decision, all owner-occupied residential buildings having a plinth area of and up to 30 sq. belonging to families below the Poverty Line (Section 235 1i of KM Act,1994). only were exempted from Property Tax. Going against the opinion of Local Governments, the Government enhanced it to 60 sq. m with effect from 2015-16 and no amendments was made to this effect in the Act.
- (5) Originally residential buildings of widows and parents of soldiers killed in action above were exempted from Property Tax. Later, this has been extended to the following categories also.
- i. Ex-servicemen/widows of ex-servicemen for houses up to 2,000 sq. ft. as per G.O. (MS) No.242/2013/LSGD dated 02.07.2013.
 - ii. Retired Indian Coast Guard personnel or their widows with effect from 2019-20 as per G.O.(MS)No.150/2019/LSGD dated 25.11.2019.
 - iii. Retired Central Armed Forces personnel or their widows from 2021-22 as per G.O.(MS)No.60/2020-21/LSGD dated 20.02.2021.
 - iv. Retired soldiers of Assam Rifles or their widows as per G.O. (MS)No.69/2021/LSGD dated 25.02.2021.

Obviously, there will be pressures from other groups to get exempted.

- (6) Many agencies owned by the Government of India like BSNL have later become commercial companies. But even after Government instructions, many of the Local Governments have not been able to bring them under the Property Tax net.
- (7) Government of India properties are exempted from Property Tax as per Article 285(1) of the Constitution of India. But based on the recommendations of the Union Finance Commission (UFC), service charges can be levied. This is often not done scientifically. The Property Tax levied on various Central Public Sector Enterprises (CPSEs) are given in **Appendix 2.3**
- (8) All government educational institutions are naturally exempted from Property Tax. But even the unaided educational institutions up to higher secondary level

which charge huge Fees from their students. The number of buildings exempted from Property Tax are given in Table 2.33.

Table 2.33: Number of Buildings Exempted from Property Tax by Local Governments

Type	Village Panchayat		Municipality		Municipal Corporation		Total	
	No. of Buildings	% Share	No. of Buildings	% Share	No. of Buildings	% Share	No. of Buildings	% Share
Residential Buildings (Below 660 Sq. Ft)	18,65,228	18.82	94,772	5.19	21,718	0.74	19,81,718	13.52
Other Buildings	8,928	0.09	4,888	0.27	5,009	0.17	18,825	0.13
Total Buildings (All Types)	1,05,13,141	100	20,52,453	100	27,12,187	100	1,52,77,781	100

Source: 6th SFC data collected from Local Governments, 2021

(9) Similarly, all government hospitals are exempted from Property Tax. The rate of tax on private hospitals including those which are purely of a commercial nature is relatively low.

(10) A surprising decision was taken in 2015 that no enhancement is permitted for residential buildings constructed prior to 14.01.2011 having plinth area up to 2,000 sq. ft., Property Tax shall be levied and they were allowed to continue with the existing old rate. For residential buildings above 2,000 sq. ft., the enhancement is limited to 25 per cent. This goes against the principle of fairness and is of doubtful legality. It perpetuates a mistake made earlier.

(11) For commercial buildings, there is a concession of five per cent for each floor above the ground floor which again does not stand to reason.

(12) In Kerala, there are a lot of vacant houses, most of which are constructed by well-to-do people. They are given vacancy remission and this is not just.

2.61. Issues relating to the loss/change in data when Property Tax Sanchaya software updation is carried out, is another problem in respect of Local Governments. Sometimes Unauthorized constructions (UAC) buildings assessed as per Section 242 of the Kerala Municipality Act, 1994 giving UAC numbers are shown as regular numbers. Issues are also there related to buildings which were earlier given Vacancy Remissions under Section 239 of the Kerala Municipality Act, 1994 and for such buildings, arrears are erroneously generated at times especially after updation of software. Sometimes taxpayers can pay the current tax, even if when actually there

are tax arrears for the building since the demand for the same is not generated due to software issues. Later when the mistake is found out, the taxpayers are often reluctant to clear the dues. All these will lead to revenue loss for Local Governments and unnecessary tussle with the taxpayers, creating unnecessary hardships for all.

2.62. As per GO.18/2011/LSGD dated 14/01/2011 there were 9 factors for additions and concessions for determining the Tax, namely

- (1) Zone (Location of Building)
- (2) Road access
- (3) Age
- (4) Type of Roof
- (5) Airconditioning
- (6) Type of Floor
- (7) Type of wall
- (8) Usage
- (9) Area of the Building based on different rates for different slabs.

As per GO 100/2013/LSGD Dt.15/03/2013, the above 9 factors were revised omitting the last three ones and making changes in items V and VI with effect from 01/04/2013 for the tax revision of all old buildings. The buildings constructed as on 14/01/2011 were assessed on the basis of the old 9 factors and the tax of such buildings were to be subsequently reduced w.e.f. 01/04/2013. This was not addressed in the software. Hence, Local Governments which had timely done the tax revision work, are facing problems related to collecting the old arrears of tax which are actually non-existent and such issues are to be sorted out.

2.63. The Sixth SFC commissioned two studies, one for rural areas by the Centre for Socio-Economic and Environmental Studies (CSES) and for urban Local Governments by Maithri. The studies have revealed several issues such as:

- (1) Lack of proper database on taxable properties,
- (2) Improper zoning, not tracking the modifications of buildings,
- (3) Improper taxation for buildings of the same purpose,
- (4) Non-taxation of unauthorized buildings,
- (5) Overlooking the change of usage of buildings,
- (6) Deliberately omitting flats and built-up areas from apartment complexes and or manipulating the floor area,

- (7) Ignoring re-constructed or renovated buildings and collecting tax at the old rates,
- (8) Non-notice of conversion of residential into a commercial complex and
- (9) Ignoring home-based office and commercial activities.

2.64. These deficiencies suggest the following:

- (1) Lack of transparency in tax assessment.
- (2) Lack of citizen involvement in assessment of taxes.
- (3) Sin of silence or collusion on the part of the officials.
- (4) Manipulation of data regarding age of the building, the width of roads, etc.
- (5) Lack of accountability in assessment and collection.
- (6) Poor oversight in assessment and collection.

Obviously, many of these smells of malfeasance and corruption and constitute a crime by defrauding the citizens of resources for critical civic functions.

2.65. As per G. O. (Ms.) No. 59/2011/LSGD dated, Thiruvananthapuram, 26th February 2011, Property Tax Board was constituted in our State also, to satisfy a mandatory condition of the Thirteenth Finance Commission (Annexe 2.1), but it was not operationalised.

VII.1.2 Profession Tax

2.66. (1) The slabs were set on the basis of Article 276 of the Constitution as amended in 1988 and the Rules were framed in 1996 in Panchayats and 2005 in Municipalities and need a revision in keeping with the change in money value. The Table 2.34 presents the slab wise distribution of employees in Kerala. The large number of employees in the highest slab is indicative of the tax potential of Profession Tax, if the rates are revised.

Table 2.34: Slab wise Numbers of Employees of Establishments Assessed to Profession Tax

Professional Tax Slab	Village Panchayat	Municipality	Municipal Corporation	Total
In Rs.				
Rs.12,000 to Rs.17,999	51,999	25,823	10,356	88,178

Professional Tax Slab	Village Panchayat	Municipality	Municipal Corporation	Total
Rs.18,000 to Rs. 29,999	46,867	67,728	26,544	1,41,139
Rs.30,000 to Rs. 44,999	62,359	3,65,854	38,016	4,66,229
Rs.45,000 to Rs. 59,999	57,811	2,71,068	62,416	3,91,295
Rs.60,000 to Rs. 74,999	60,305	2,55,624	78,262	3,94,191
Rs.75,000 to Rs. 99,999	81,607	1,66,328	87,484	3,35,419
Rs.1,00,000 to Rs.1,24,999	90,767	90,880	60,768	2,42,415
Rs.1,25,000 onwards	3,51,275	7,61,362	98,021	12,10,658
Total	8,02,990	20,04,667	4,61,867	32,69,524

Source: 6th SFC data collected from Local Governments, 2021

- (2) There is a huge “escaped” tax in this area, particularly in respect of employees in private businesses and establishments and self-employed professionals.
- (3) There is no linking of data even within Local Governments to capture potential assessee of Profession Tax, let alone linkage with databases of the GST Department, Labour Department, etc.
- (4) Non-implementation of accepted decision of Union Finance Commissions has resulted in the upper limit stagnating for more than a quarter of a century.

VII.1.3 Entertainment Tax

2.67. Entertainment tax was historically a major source of revenue for Local Governments even with relatively low collection efficiency and high leakages. The Constitutional amendment had exempted Entertainment Tax from GST if it is collected as a local tax. In Kerala, somehow probably by mistake it got subsumed in the GST. To exemplify, GST for entertainment was levied at 28 per cent initially and later reduced to 18 per cent. In Kerala, Entertainment Tax had been collected since 1961 at the rate of 24 and 48 per cent of the price of admission to cinemas and other entertainment, respectively. The rate for cinema was later reduced to 20 per cent. The entire amount was accrued to the Local Governments. But with advent of GST the State gets only 50 per cent of the total ET collected under GST, i.e., equivalent to 9 per cent of tax.

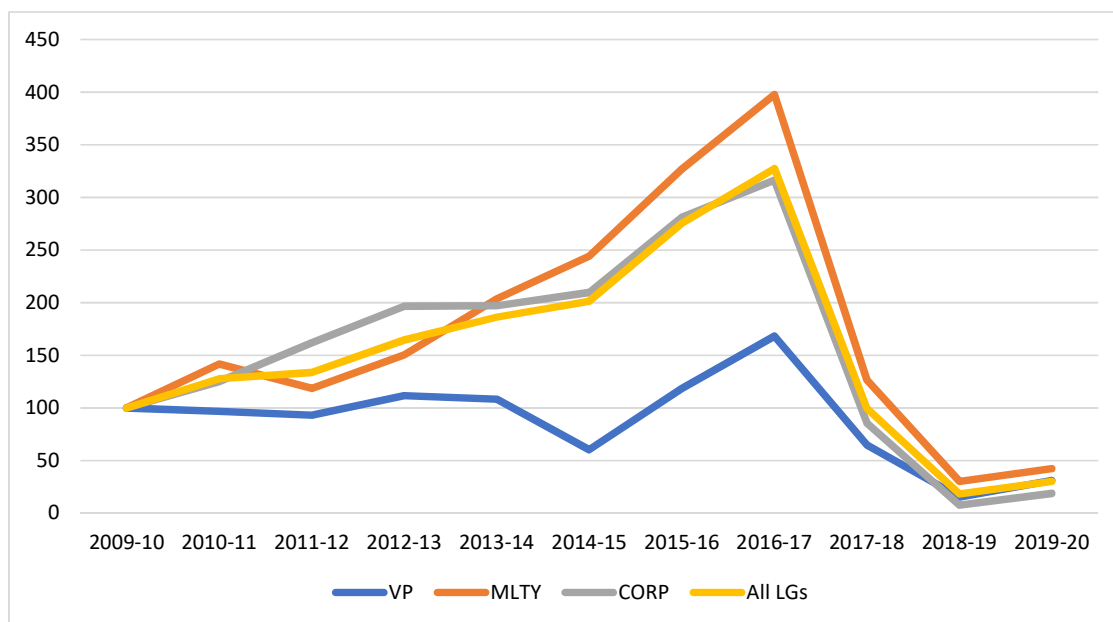
2.68. When GST on entertainment was reduced from 28 per cent to 18 per cent, Kerala ordered collection of Entertainment Tax by Local Governments at 10 per cent with effect from 16-11-2019. Later it was reduced to 8.5 per cent for tickets more than Rs.100/- and 5 per cent for tickets less than Rs.100/-. But no amendments have been made to the Entertainment Tax Act. Now with the on-set of the pandemic, the tax has collapsed completely and recently Government have exempted theatres from paying Entertainment Tax till 31st December 2021. The revenue loss sustained was huge as shown in Table 2.35.

Table 2.35: Revenue Loss of Entertainment Tax after the Implementation of GST

Year	Actual Collection				Estimated	Estimated
	Village Panchayat	Municipality	Municipal Corporation	Total	Collection	Loss
(in Rs Crores)						
2009-10	4.33	11.80	12.37	28.5	-	-
2010-11	4.19	16.70	15.47	36.36	-	-
2011-12	4.03	14.00	20.03	38.06	-	-
2012-13	4.83	17.75	24.31	46.89	-	-
2013-14	4.69	24.03	24.39	53.11	-	-
2014-15	2.61	28.83	25.93	57.37	-	-
2015-16	5.13	38.58	34.77	78.48	-	-
2016-17	7.29	46.94	39.11	93.34	-	-
2017-18	2.8	14.95	10.59	28.34	111.00	-82.66
2018-19	0.66	3.55	0.96	5.17	132.00	-126.83
2019-20	1.35	4.98	2.31	8.64	156.98	-148.34

Source: Saankhya software, Information Kerala Mission, Government of Kerala (from 2014--15 to 2019-20), GoK 2015, The Report of the Fifth State Finance Commission of Kerala

2.69. The Entertainment Tax prior to the implementation of GST, had grown on an average at the rate of 18.92 per cent at current prices. Estimated collection for the post GST period was estimated by imputing this growth to the 2016-17 and subsequent years. Loss to the Local Governments is the difference between the estimated collection and the actual collection of Entertainment Tax during the period. The decline in the collection of Entertainment Tax is graphically presented in Figure 2.4.

Figure 2.4: Trends in Entertainment Tax Collection from 2009-10 to 2019-20

Note: OT is Own Tax Revenue of all Local Governments and Values are indexed to 100 in the initial year 2009-10
 Source: Same as Table 2.35

2.70. Of course, this is not the right time to go in for enhancing Entertainment Tax. But going by the core principle of GST, it has to be revenue neutral which obviously has not been the case for Local Governments. Out of the 1034 Local Governments (Village Panchayats, Municipalities and Corporations) only 183 have Cinema theatres, and 81 have Multiplex Theatres under their authority. Also, there are 24 Local Governments having Theme Parks being operated in their jurisdiction (Appendix 2.1).

VII.1.4 Advertisement Tax

2.71. The potential of Advertisement Tax which is very high in a consumer oriented State like Kerala has never been realised and fully tapped. Advertisement tax was collected by Local Governments by virtue of Section 271 of Kerala Municipality Act, 1994 and Section 209 of Kerala Panchayati Raj Act, 1994. With the advent of GST, Government of Kerala as per Section 173(vi and vii) of Act 20 of 2017 (The Kerala State Goods and Services Tax ACT, 2017 Notification No. 10017/Leg.A2/2017/Law Dt 16/09/2017) has amended the Acts as follows:

- (i) in the Kerala Panchayat Raj Act, 1994 (13 of 1994) section 209 omitted.
- (ii) in the Kerala Municipality Act, 1994 (20 of 1994) section 271 omitted.

As per clause 2(a) to the Notification No. 12/2017-Central Tax (Rate) dated 28.06.2017, “advertisement” means any form of presentation for promotion of, or bringing awareness about, any event, idea, immovable property, person, service, goods or actionable claim through newspaper, television, radio or any other means but does not include any presentation made in person.

2.72. But all other provisions regarding the regulation of erection of advertisement boards still vest with the Local Governments. The subsuming of Advertisement Tax in GST has resulted in huge loss to Local Governments as shown in Table 2.36.

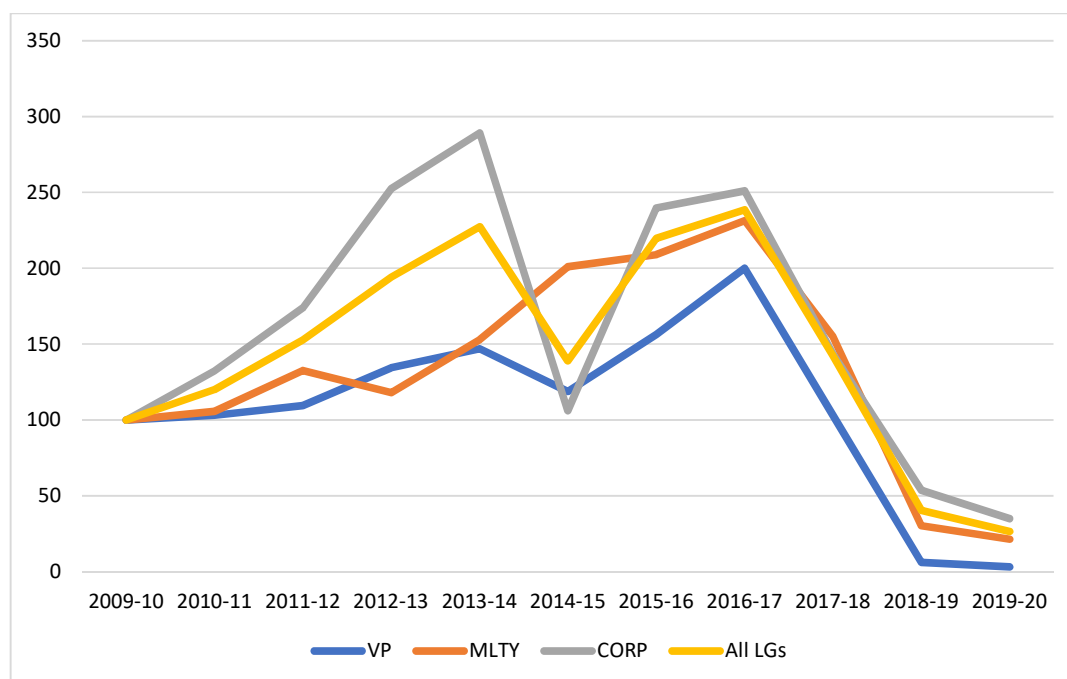
Table 2.36: Revenue Loss of Advertisement Tax after the Implementation of GST

Year	Village Panchayat	Municipality	Municipal Corporation	Total	Estimated Collection	Loss
(Rs. in Crores)						
2009-10	0.32	0.89	1.49	2.7	-	-
2010-11	0.33	0.94	1.97	3.24	-	-
2011-12	0.35	1.18	2.59	4.12	-	-
2012-13	0.43	1.05	3.76	5.24	-	-
2013-14	0.47	1.36	4.31	6.14	-	-
2014-15	0.38	1.79	1.58	3.75	-	-
2015-16	0.5	1.86	3.57	5.93	-	-
2016-17	0.64	2.06	3.74	6.44	-	-
2017-18	0.33	1.38	2.14	3.85	7.63	-3.78
2018-19	0.02	0.27	0.8	1.09	9.04	-7.95
2019-20	0.01	0.19	0.52	0.72	10.70	-9.98

Source: Saankhya software, Information Kerala Mission, Government of Kerala (2014-15 to 2019-20), GoK 2015, The Report of the Fifth State Finance Commission of Kerala

2.73. Using the method elucidated from the estimation of loss for Entertainment Tax, the loss of revenue in the case of Advertisement Tax is computed. On an average the Advertisement Tax registered a growth rate of 18.45 per cent at current prices and declined at the rate of -145.85 per cent during the post GST implementation period. The average loss for a year is estimated to be Rs 7.2 crores (average loss from 2017-18 to 2019-20)

Figure 2.5: Trends in the Collection of Advertisement Tax from 2009-10 to 2019-20



Note: OT is Own Tax Revenue of all Local Governments and Values are indexed to 100 in the initial year 2009-10
Source: Same as Table 2.36

VII.1.5 Service Cess/ Surcharge on Property Tax and Service Charge

2.74. Service Cess: Under section 208 and Section 230(4) respectively of Kerala Panchayat Raj Act, 1994 and Kerala Municipality Act, 1994 Service Cess can be levied and collected from all taxpayers. The minimum rate is 10 per cent of Property Tax prescribed as follows:

Sanitation	4%
Water Supply	3%
Streetlight	2%
Drainage	1%

2.75. Surcharge: Under section 199 and Section 230(2) respectively of Kerala Panchayat Raj Act, 1994 and Kerala Municipality Act, 1994 a Surcharge can be levied at the rate of not more than 50 per cent of the Property Tax for providing any specific civic service or amenity.

- 2.76.** Service Charge: Since the Constitutional provision prevents taxing the buildings owned by the Union Government in the name of the Hon'ble President of India, no Property Tax can be levied on such buildings. Since almost all Local Governments are providing various services, a service charge could be levied as per Rule 30 of the Kerala Municipality (Property Tax, Service Cess and Surcharge) Rules, 2011 from all such buildings at the rate 75 per cent / 50 per cent / 33.33 per cent of the Property Tax payable based on the services (Sanitation, Water supply, Street Light, Drainage) provided by the Local Government as the case maybe.
- 2.77.** Due to the lack of clarity, these provisions related to Service Cess, Surcharge and Service Charge have not been fully utilized by the Local Governments with most of them collecting the lowest rate. Service Charge imposed on various Union Government institutions are given in Appendix 2.4.

VII.2 NON-TAX REVENUE

- 2.78.** The major issue related to Non-Tax revenues of Local Governments is the abnormally low rates in respect of some items and lack of periodic revision in respect of most items. IFTE&OS has been fixed as a flat rate irrespective of the nature of the Local Government. Also, the rates are quite low and would affect a potentially progressive source of local revenue. Historically local Business Tax has been advocated by experts as an ideal local tax. Of course, such a tax cannot be assigned to Local Governments in India. Therefore, IFTE&OS should be seen as the closest approximation to Business Tax. It has to be noted that units which pay such fees would create a demand factor for better services enabling them to run profitably. In respect of services, a User Charge can be collected. However, there is no system of relating the User Charges to the cost of services. In the case of Rents, particularly for shopping complexes, the increases are incremental on a low base fixed unscientifically. Periodic revision of Rents is also not done systematically.

VIII. General Recommendations

VIII.1 AUGMENTATION OF TAX AND NON-TAX REVENUES

- 2.79.** Own tax and non-tax map may be developed by the Local Governments digitally. This would include the following:

- (1) Preparation of a GIS map of all properties with separate marking of public and private properties, showing their use and features necessary for fixing Property Tax. This could be got prepared by utilizing the volunteers of the National Service Scheme from Engineering Colleges and Polytechnics, on the basis of a digital system to be developed for the purpose which could be entrusted to a professional institution like IIT, Palakkad to be done under Unnat Bharat Abhiyan.
 - (2) Data base of all licenced institutions and their staff should be collected from the Local Government, GST Department and Labour Department and collated. This will facilitate assessment of Profession Tax.
 - (3) For continuity, unique premises number may be generated. Detailed recommendations would be given in the Final Report of SSFC.
- 2.80.** There should be absolute tax transparency. The list of taxpayers, other revenues, and the details of their tax including their over-dues should be generated automatically. These details are to be made available for public scrutiny on the website of the Local Governments with linkages to the website of Local Self Government Department (LSGD).
- 2.81.** Facilities for e-payment of all dues to Local Governments should be provided.
- 2.82.** Special Kudumbashree units could be accredited and trained for taking up revenue collection activities for which they should be paid a suitable collection charge. These women could be equipped with robust handheld electronic devices for tax collection.
- 2.83.** There should be distinct tax audit by the Kerala State Audit Department which will focus on efficiency of resource mobilisation.
- 2.84.** Penalties for knowingly allowing Tax and Non-Tax to escape should be equivalent to the revenue loss due to negligence and recovered from the officials concerned.
- 2.85.** The Demand Collection Balance (DCB) statement preparation system should be restored and inspected by the Assistant Directors and Deputy Directors in the case of Village Panchayats and the Regional Joint Directors in the case of Municipalities and Corporations. Also, the Director of Panchayats and Director of Urban Affairs should review the collection once in a quarter.

- 2.86.** The Finance Standing Committee should do a detailed review of DCB every month and record its remarks. The Municipal Council / Panchayat Board of the Local Government should hold quarterly reviews and record its comments and suggestions. As a kind of disincentive, the names of Local Governments which do not achieve 90 per cent collection of the demand should be publicized, and a nominal cut in the non-SCSP and non-TSP Development Fund to the tune of one per cent be made.
- 2.87.** All the Local Governments may prepare a rolling Revenue Enhancement Action Plan (REAP) with effect from 2022-23. As the first step, the Secretary of the Local Governments should analyse the trend, source-wise, of all tax and non-tax revenues in consultation with the key staff dealing with revenue. They should analyse the tax base with reference to data. The field staff should do a random sample check of assesseees. Thereafter, the Secretary should prepare a Plan of Action for enhancing revenues for the succeeding year. This should be examined by the Finance Standing Committee and later by the Local Government and a decision taken. REAP should be presented along with the annual budget.

VIII.2 CONSTITUTION OF LOCAL GOVERNMENT REVENUE BOARD

- 2.88.** The Property Tax Board constituted as per G.O (MS) No 59/2011/LSGD dt 26th February 2011 should be converted into a Local Government Revenue Board directly reporting to the Secretary to Government, LSGD. It may be staffed by surplus officers from the Performance Audit Wing, if it is abolished and from the officers of the GST Commissionerate rendered surplus due to the introduction of GST. The Revenue Board could have the following composition:

1.	Secretary (LSGD)	Chairperson
2.	Secretary (Finance)	Member
3.	Secretary (Taxes)	Member
4.	Director of Panchayats	Member
5.	Director of Urban Affairs	Member
6.	Chief Town Planner	Member
7.	Two experts on part-time basis	Members

- 2.89.** The Local Government Revenue Board should have district units staffed with existing staff from the Performance Audit Wing as well as surplus staff from GST Commissionerate. The district units would undertake field inspections as per the

schedule fixed by the Director of Panchayats and Director of Urban Affairs based on the decision of the Board. The Board should have the following powers.

- (1) To verify whether the officials are collecting Taxes and Non-Tax revenues as per the Acts and Rules and/or as per the decision of the Local Governments.
- (2) Issue directions to the Secretaries of the Local Governments which are not acting in consonance with the Act and Rules to rectify shortcomings within three months.
- (3) In case the Local Government is found to be violating the Act and Rules, issue necessary notice to the Local Government for giving its response and after evaluating the response, the Board shall take the decision which shall be binding on the Local Government.
- (4) Guide the Local Governments in preparing rolling Revenue Enhancement Plans and oversee their preparation and implementation.
- (5) Monitor the collection of revenues by Local Governments with the help of the Fiscal Research Cell in Kerala Institute of Local Administration (KILA).
- (6) Advise the Government on making necessary changes in the Acts and Rules to improve efficiency of Local Governments in mobilising revenues.
- (7) Identify new sources of Tax and Non-Tax revenues for Local Governments based on national and international experience and make appropriate recommendations to the Government.

VIII.3 MEASURES TO IMPROVE THE SANCHAYA SOFTWARE APPLICATION

2.90. To address the issues, related to Sanchaya software the recommendations are:

- (1) Make provisions for handheld electronic devices for collection of tax.
- (2) Enable smooth SMS alerts for all the assesseees related to timely intimation of tax dues and provide acknowledgment while making online payments.
- (3) Provide SMS alerts to assesseees for remittance of tax as a reminder if not remitted before the due date with details of amount to be remitted including up to date late Fee / Interest.
- (4) Incorporate provisions for entrusting tax collection of each wards / divisions to concerned Bill Collectors / Clerks in Sanchaya software and setup SMS alerts to them about the arrears cumulated in respective wards.

- (5) Make provision for creating profile for taxpayers and enable the profiles so as to group the entire building numbers owned by them and enable single payment.
- (6) Provide web address for e-Payment in the demand notice itself for better awareness among public.
- (7) Make provisions for multiple e-Payment gateways involving and permitting multiple banks to the convenience of Local Governments and see that the amount paid online gets credited in the respective bank accounts / funds of Local Governments simultaneously as and when the payments are made with no extra charges recovered from the taxpayers.
- (8) Facilitate and enable provision for making payments through all the Unified Payments Interface (UPI) applications such as Google pay (GPay), PhonePe etc. also, apart from payments using net banking, credit / debit cards etc. presently allowed in case of e-Payments.
- (9) Arrears are often erroneously generated in some assessments before 2013. Correction mechanism needs to be provided.
- (10) All the building permit software applications used should be integrated with Sanchaya software.
- (11) All the Forms prescribed in the Property Tax rules to be suitably modified to suit online requirements

2.91. Software applications Sanchaya and Saankhya have to be fully integrated and made online and synchronized effectively and collection taken in Saankhya has to be updated in Sanchaya software automatically. A strict deadline has to be fixed to complete the data entry related to posting all manual collections in the database. The practice of collecting all Taxes and Licence Fees giving receipts manually has to be done away within a time.

2.92. The issues arising in the new Municipalities and Kannur Municipal Corporation (formed in 2015) need to be looked into seriously, especially those related to the collection of arrears in the erstwhile Village Panchayats merged in the urban Local Governments. As per GO.No.540/2019/LSGD dated 6/3/2019 the date of tax revision in Municipalities and Corporations alone have been shifted to 01/04/2016 from 01/04/2013. But in those newly formed urban Local Governments, this is made

applicable by mistake to erstwhile Village Panchayats which were merged in the urban Local Governments, and heavy losses are incurred as a result since almost all the Village Panchayats had completed the tax revision work w.e.f. 01/04/2013 itself.

- 2.93. A fast and attentive robust complaint redressal and troubleshooting system / mechanism to be in place at IKM headquarters and a team to be set up exclusively for this purpose and all complaints cropping up need to be solved within hours on receipt by email. Presently it takes days and even months to solve such issues resulting in severe hardships to taxpayers and officials of Local Governments.
- 2.94. Once all Local Governments have completed the tax revision work, which has to be done urgently within a fixed time frame (a time frame to be fixed in this matter) and after finalisation of demand after data correlation and all updation in the database, a platform showing the updated real-time data of all Local Governments may be made available in the official websites of the Local Governments and LSGD. After this, daily monitoring of the collection can be made online by the Regional Joint Directors for Urban and Panchayat Deputy Directors for rural areas as the case may be and if done properly the revenue collection of all Local Governments will drastically improve and a healthy competition of all Local Governments will prevail in this respect among all Local Governments.
- 2.95. Provisions also has to be made to generate the arear list of all taxes ward/ division wise to make available to the concerned Gram Sabhas / Ward Sabhas / Ward Committees. This also will help in fixing liability of tax arrears accumulated due to non-collection and which cannot be legally collected due to limitation of time as envisaged under Sections 539(1) and 243(1) respectively of the Kerala Municipality Act, 1994 and Kerala Panchayat Raj Act, 1994, from the concerned officials of the Local Governments responsible for the lapse.

IX. Source wise Recommendations

IX.1 TAX SOURCE

IX.1.1 Property Tax

- 2.96. In order to ensure buoyancy of Property Tax, the Fifteenth Union Finance Commission had recommended linking of Property Tax to fair value of land. Later, this condition was mandated by the Ministry of Finance as a pre-condition to allow

enhancement of the borrowing ceiling of States during 2020-21. Government of Kerala voluntarily accepted this and issued G.O. (MS) No.34/2021 Dt. 12.02.2021.

- 2.97.** The Commission studied this concept and has come to the conclusion that it is very useful for assessing Property Tax not only in urban areas but also in rural areas as Kerala has a reasonably good system of assessing fair value and revising it periodically and recommends its adoption. It is further recommended that since linking to fair value would take care of two factors now used in fixing Property Tax, namely, zone and road access, only the other four factors, namely, age, type of roof, air-conditioning and type of floor may be retained. Currently, Property Tax is based on a band of unit rate fixed by Government and Local Governments having the freedom to set the rate within this band and further enhance it on the basis of its location, accessibility, age of the building and luxury features.
- 2.98.** The studies conducted for the Finance Commission on Own Revenue reveal that the zoning is largely unscientific and, by and large, the Local Governments set a tax at or near the lower end of the band. This is illustrated by the data collected by the SFC from the Local Governments. Table 2.32 shows the existing minimum and maximum tax rate which can be fixed by Local Governments for various types of properties. Though the recommendation would improve things, before operationalizing them, it is suggested that a quick assessment should be done in a sample of wards randomly selected to ensure that there are no huge adverse implications for Local Governments or for citizens.
- 2.99.** On utilizing the fair value of land to reckon Property Tax, the following are the recommendations:
- (1) It is recommended that only the minimum tax rate be fixed by the Government and the Local Government be given the freedom to decide any rate above that. Accordingly, only minimum rates are recommended for Local Governments. For fixing the minimum rates no separate notifications need be insisted on. Necessary amendments to this effect have to be made in the Kerala Municipality Act and Kerala Panchayat Raj Act and the concerned Rules.
 - (2) In the case of Village Panchayats, they may be classified into urbanized Village Panchayats and other Village Panchayats. For determining the urbanized Village Panchayats, the classification given in the notification by Government in G.O.(Ms).No.226/2021/LSGD dated 06/10/2021 is considered and

recommended for fixing the rates. In the above notification, 398 Village Panchayats comes under Category I, the G.O. is given in Appendix 2.5.

- (3) Accordingly, the recommended rates for, urbanized Village Panchayats, other Village Panchayats, Municipalities and Municipal Corporations are given in Appendix 2.6

- 2.100.** Immediately all Local Governments should complete the ongoing revision of Property Tax by 31st March 2022, failing which, all the Government grants should be withheld.
- 2.101.** From 1st April 2023 Property Tax may be revised every year as per money value, instead of the current quinquennial revision subject to the condition that it shall not be less than 5%. This should be done automatically by a government notification and necessary provision may be made in the Kerala Panchayat Raj and Kerala Municipality Acts.
- 2.102.** The exemption from increase given to residential buildings up to 2,000 sq. ft. and limiting the increase to 25 per cent to those residential buildings having more than 2,000 sq. ft. and 100 per cent for commercial buildings may be done away with. Such exemption is untenable in the face of law. The fact that some of them might have paid less taxes in the past indicates either their influence or laxity on the part of the Local Government or both. Exemption would be unfair to the other taxpayers.
- 2.103.** All houses of and above 30 sq. m. should be brought under the Property Tax net. However, for houses from 30 sq. m. to 50 sq. m., Property Tax may be collected at half of the rates for other buildings.
- 2.104.** Vacancy remission may be limited to 50 per cent of the tax for one building and if an owner has more than one building, such buildings should attract the full Property Tax.
- 2.105.** Unaided schools should be brought under the tax net and considering their social function, the rates could be as fixed for houses up to 3,000 sq. ft.
- 2.106.** Tax exemption should be given only to parents and spouses of Armed Forces personnel either martyred or maimed in action or during the performance of duty. Exemptions given to retired personnel may be done away with.

2.107. All buildings of Central Public Sector Enterprises (CPSEs) / Companies should be brought under the tax net. There should be a drive by Local Governments to identify and list such properties.

2.108. Similar exercise may be done for Union Government offices and Service Charge fixed. Details of Service Charge levied and charged on Union Government buildings from 2014-2020 are given in Appendix 2.4. The current minimum rate of service charge that can be levied by Local Governments is as follows in Table 2.37.

Table 2.37: Current Minimum Rate of Service Charge that can be levied on Union Government Buildings by Local Governments

Sl.No.	Condition	Percentage
1.	If all services are fully given (Sanitation, Water Supply, Street Lighting, Drainage)	75% of Tax Leviable
2.	If only partial services given	50% of Tax Leviable
3.	If no services are given	33.33% of Tax Leviable

Source: Property Tax Rules of Local Governments in Kerala

2.109. As the Service Charge rate now has to be decided by the Local Governments, most of them are fixing the minimum rate as shown in the third category (33.33 percent) in Table 2.37. Rule 30(2) of the Kerala Municipality and Kerala Panchayat (Property Tax, Service Cess and Surcharge) Rules 2011 may be amended as shown in Table 2.38.

Table 2.38: Proposed Service Charge that can be levied on Union Government Buildings by Local Governments

#	Condition	Percentage
1.	If all services are fully given - (Sanitation, Water Supply, Street Lighting, Drainage)	75% of Tax Leviable
2.	If at least any one of the services is given	50% of Tax Leviable
3.	If no services are given	33.33% of Tax Leviable

- 2.110.** Houses above 3,000 sq. ft. (278.7 sq. m) should be classified as luxury houses and taxed at the rates as shown below, more than their Property Tax, as they come under the purview of luxury tax as defined in Kerala Building Tax Act. In this context, houses above 3,000 sq. ft. constructed on or after 14/01/2011 (Date of formulation of Property Tax Rules) are proposed to be considered as luxury houses as per the rate given in Table 2.39.

Table 2.39: Proposed Luxury Tax

Area of the House (Sq. Ft)	Percentage of Increase
3,000-5,000	50 % of the Property Tax
5,001-7,500	100 % of the Property Tax
7,501-10,000	150 % of the Property Tax
Above 10,000	200 % of the Property Tax

- 2.111.** The Property Tax rates for mobile towers may be revised. The current rate of tax of mobile towers for all Local Governments is 400-500 per sq. m of land occupied. This rate may be amended and may be fixed on the basis of fair value of land as per the recommendations given in Appendix 2.6. Provisions may be given in the Property Tax Rules to levy and collect the tax from the land / building owners on whose premises the tower is erected.

- 2.112.** In order to ensure tax compliance, the following recommendations are made:

- I. For all kinds of transactions or services related to buildings like transfer of ownership, provision or upgradation of power connection, provision of water supply connection, registration of wills, providing land and building as security for loans, Property Tax remittance without dues, should be mandatory and the person concerned has to produce the receipt from the respective Local Government as evidence. Adequate amendments may be made in the respective rules to accommodate the above provision.
- II. If any Property Tax assessee does not pay tax for more than three years, the Secretary should have the power to direct disconnection of essential services like electricity and water supply which shall be honoured by Kerala State Electricity Board Ltd (KSEBL) and Kerala Water Authority (KWA).

- III. For effective collection of the tax some more clarity is required related to the existing coercive methods. Rules existent in Panchayats in this respect, may be made applicable to urban Local Governments with suitable amendments as explained below:
- i. Even though it is stated that defaulters can be prosecuted and goods confiscated to realize the tax in rule 19 of the Kerala Municipality and Kerala Panchayat (Property Tax, Service Cess and Surcharge) Rules, 2011, the steps to be followed are not clearly defined. The demand notice prescribed in Form No. 5 is only an intimation given to assesseees to pay the tax after fixing it under Rule 12(1). So suitable amendments have to be made in the Rule. A new demand notice form has also to be incorporated in the Rules for issuing to defaulters clearly showing the details of tax arrears and provision has to be made in the Sanchaya software so that it is generated automatically.
 - ii. In Panchayats no new rules are needed in this aspect as they have rules for effective collection of dues, namely, Kerala Panchayat Raj (Taxation, Levy and appeal) Rules, 1996, Kerala Panchayat Raj (Manner of Service of Notices) Rules, 1996, Kerala Panchayat Raj (Authorization of Trial of Offences) Rules, 1997 etc. Only they need to be amended suitably. For urban Local Governments rules may be framed on the basis of the above three rules as applicable in the urban context.
 - iii. The Compounding of Offences Rule 1996 for Municipal Corporations and Municipalities and 1999 rules applicable for Panchayats may also be amended suitably (Proposal given in Appendix 2.7.4(1) and Appendix 2.7.8(2))
- IV. The period of limitation for recovery of dues under Section 539(1) and 243(1) of KM Act and KPR Act ,1994 respectively, which is three years should be enhanced to 12 years in tune with the Limitation Act (Appendix 2.7.2(7) and 2.7.6(11)).
- 2.113.** The limit of writing off arrears of Property Tax which cannot be collected due to reasons beyond the control of the Local Governments may be enhanced. Due to various reasons like demolishment of buildings, non-collection of long pending irrecoverable arrears where identification of the building and assesseees are difficult

etc. heavy tax arrears are accumulating in Local Governments and their collection is almost impossible. Unrealistic arrears of tax due to issues arising out of errors occurring in the software especially at the time of software updation need also be corrected.

2.114. Section 241 of the Kerala Municipality Act, 1994 has been omitted vide amendment in Act 30 of 2009 w.e.f. 07/10/2009 and prior to that it was the duty and liability of the owners of building to intimate to the Local Governments when their buildings are demolished and if not they were then liable to pay the tax till the date of intimation. After this amendment, they have been absolved of this liability resulting in huge arrears. Hence suitable amendments may be made in Kerala Municipality Act 1994 in this respect and Section 241 may be reinstated.

2.115. Local Governments especially those which are urbanising fast need to invest substantial sums by way of capital expenditure. Most of the capital expenditure results in substantial appreciation of property values, often resulting in wind fall gains to individuals. It is only fair that such gains are shared with the Local Governments for improving its civic performance.

2.116. Now Section 230(2) of the Kerala Municipality Act, 1994 has an enabling provision to levy a Surcharge on any tax other than Profession Tax to provide any specific civic service or amenity, provided of course, that if a tax or cess is already being levied for the same purpose, no Surcharge shall be imposed. The limit of the Surcharge is fixed as 50 per cent of the tax concerned.

2.117. The Commission recommends that the Surcharge may be renamed and specified as Benefits Charge. The same may be levied up to 50 per cent of the Property Tax for a period up to twenty years wherever there is a substantial appreciation of property value due to up-gradation of the existing assets like road widening or creation of a new assets like new roads, new bridges, shopping complex, stadia, tourism infrastructure, water supply, sewerage, new street-lighting, laying underground facilities for electricity, telephone, internet, etc. Benefits Charge may be levied for the whole Municipality or for the areas benefitted. This provision may be inserted in both the Kerala Municipality Act and the Kerala Panchayat Raj Act.

IX.1.2 Profession Tax

2.118. Till the Constitution is amended, the options in respect of Profession Tax are limited. Therefore, the Commission can make only the following recommendations:

- i. There should be an intensive drive to create a data base of potential Profession Tax payers by collecting and collating data on establishments, employees from the own data base of Local Governments, data base of Labour Department and GST Department. Also, data from the Economic Census could be used for this purpose. From each Local Government, selected staff members should be given training by the KILA to do this. Teams may be deputed from the existing Performance Audit Wing to provide help for carrying out this exercise.
- ii. Considering the fact that 33 years have elapsed since the slab rates were last fixed, the Commission would recommend the following revision of the existing slab showing rate of Profession Tax applicable to all Local Governments for which the respective Schedules in Kerala Municipality (Profession Tax) Rules 2005 and Kerala Panchayat (Profession Tax) Rules 1996 as recommended in Table 2.40.

Table 2.40: Rate of Profession Tax – Current and Proposed Rate

Range of Half Yearly Income (Rs)	Current Rate (Rs)	New Rate Proposed (Rs)
Up to Rs.11,999	Nil	Nil
Rs.12,000 to Rs.17,999	120	Rs.320
Rs.18,000 to Rs. 29,999	180	Rs.450
Rs.30,000 to Rs. 44,999	300	Rs.600
Rs.45,000 to Rs. 99,999	450/600/750	Rs.750
Rs. 99,999 to Rs. 1,24,999	1000	Rs.1000
Rs.1,25,000 onwards	1250	Rs.1250

IX.1.3 Entertainment Tax

2.119. In view of the Entertainment Tax getting subsumed by mistake in the GST. It has been brought to the notice of the Commission that Punjab, Haryana and Goa collect

Entertainment Tax. Tamil Nadu enacted the Tamil Nadu Local Government Entertainments Tax Act, 2017 and it is under implementation. In this context, the Commission recommends that Government may amend the Kerala Local Authorities Entertainment Tax Act to incorporate the following features. Entertainment should include the following:

- I. It shall be levied and paid to the local authority concerned a tax (hereinafter referred to as the entertainments tax) on the following entertainments, namely : -
 - i. Cinematograph exhibition in the theatres.
 - ii. Cinematograph film exhibited on television, screen through Video Cassette Recorder or through Cable Television Network.
 - iii. Television exhibition; amusements; recreation parlour; entertainments provided by direct to home service.
 - iv. Any amusement, exhibition, performance, pageant, game, or sport, whether held indoor or outdoor, to which the persons are admitted on payment.
 - v. Dance performances, musical performances, theatrical performances including cultural programs, dramas, ballet to which persons are admitted on payment
 - vi. Providing entertainment by way of cyber cafe and entertainment parlours
 - vii. River/boat cruise / boat rides / water sports or jet skiing

2.120. Under GST, Entertainment Tax would also be taxed leading to a cascading effect. To reduce this, the Commission would recommend 10 per cent as the rate.

2.121. The following providers of entertainment shall pay registration/renewal charges as in Table 2.41.

Table 2.41: Proposed Registration / Renewal Charges to be remitted by Entertainment Providers

Sl. No.	Category of Proprietor	Amount of Registration Charges / Renewal Charges
1.	Multiplexes	Rs. 10,000/-
2.	Cinema halls or theatres other than multiplexes	Rs. 5,000/-
3.	Games on slot machines for commercial purpose within the jurisdiction of the concerned Local Government	Rs. 5,000/-
4.	Games on slot machines on floating off shore vessels	Rs. 10,000/-
5.	Cable television / antennae / dish operators having connections but not exceeding 100 connections within the jurisdiction of the concerned Local Government	Rs. 1000/-
6.	Cable television / antennae / dish operators having connections but not exceeding 500 connections within the jurisdiction of the concerned Local Government	Rs. 2,500/-
7.	Cable television and / antennae / dish operators having connections exceeding 500 connections within the jurisdiction of the concerned Local Government	Rs. 5,000/-
8.	Cyber cafe and entertainment parlours	Rs. 2,000/-
9.	Boat/river cruises, para sailing, go carts, water sports, boat rides, boat sports and jet skiing	Rs. 1,000/-

2.122. Entertainment tax shall be levied in respect of each person admitted or deemed to have been admitted on payment and the tax shall be due and recoverable from the proprietor.

- (1) Every proprietor or provider of entertainment shall submit returns relating to tickets issued.
- (2) If no return is submitted or a false return is submitted, the Assessing Authority can assess the tax to the best of their judgement. In such cases, tax shall be five times the tax avoided.
- (3) Dues can be collected as if it were arrears of Land Revenue for which purpose the Assessing Authority shall have the power of the Collector under the Revenue Recovery Act. Also, dues should be collected by Magistrates on application as if it were a Fine imposed by the Magistrate.

- (4) All tickets have to be issued through online as far as possible.
- (5) All returns to be filed online and facilities to be made available for e-Payment etc.
- (6) The Authority competent to assess the tax shall have all the powers of a Court under the Code of Civil Procedure for the purpose of summoning and enforcing attendance and compelling production of document.

2.123. The State Government may move the GST Council to provide accurate data on collection of Entertainment Tax for which unique code has to be assigned exclusively for this item.

- (1) The share of the Entertainment Tax received by the State Government under GST should be passed down to Village Panchayats/ Municipalities/ Corporations using the formula fixed for General Purpose Fund.
- (2) Even after passing down this tax and Local Governments collecting their tax, there is bound to be a gap which should be compensated by the State Government using the following formula:

$$C_t = E_t - A_t$$

Where,

C_t is the compensation during the period t

E_t is the estimated Entertainment Tax imputing the Annual Average Growth Rate (AAGR) for five years prior to the implementation of GST, which comes to 18.92 per cent

A_t is the actual collection of Entertainment Tax during the year t

- (3) The share of GST and compensation for loss for each year may be made by September of the succeeding year.

2.124. In the case of theatres, issue of tickets and assessment of Entertainment Tax by the Local Governments should be on the basis of a software. In the case of multiplex theatres, using their own software, the owner should have the obligation to provide a bridge software to push the data required by Local Governments.

IX.1.4 Advertisement Tax

- 2.125.** Advertisement tax, though a Local Government tax in Kerala, was subsumed in GST with no scope for continuation unlike Entertainment Act. Therefore, the following course of action is suggested.
- 2.126.** The State Government may move the GST Council to provide accurate data on collection of Advertisement Tax for which unique code has to be assigned exclusively for this item.
- 2.127.** The State may pass down the share of the Advertisement Tax received by the State Government to Village Panchayats / Municipalities / Corporations, using the formula adopted for General Purpose Fund. This amount should be given for each year in September in the succeeding year.
- 2.128.** There are lot of advertisements in the form of boards which are erected in public places and also in private places by the side of roads which have implications for human safety. Therefore, Local Governments may be authorized by amending the Kerala Panchayat Raj Act and the Kerala Municipality Act to collect Licence Fees for which the rates should be prescribed in the Rules.

IX.1.5 Service Cess /Service Charge on Property Tax

Service Cess

- 2.129.** Most Local Governments are only levying the minimum rates only. Enhancing the minimum rate as follows to 15 per cent of the Property Tax and making the provision mandatory to all Local Governments will be a boost to the revenue of Local Governments.

I.	Sanitation	5%
II.	Water Supply	4%
III.	Streetlight	3%
IV.	Drainage	3%

Service Charge

- 2.130.** Since most Local Governments are reluctant to collect higher rate of service charge and they are sticking to the lowest rate at 33.33 per cent, the Commission

recommends to amend the provision as follows to increase the revenue of Local Governments in this respect. To make it mandatory, all Local Governments should collect the service charge at the rate as shown below and amendments to the Rules may be made accordingly: (**Appendix 2.7.4(2) & Appendix 2.7.8(5))**

I.	If all the four services are provided	75% of the Property Tax payable
II.	If one service is provided	50% of the Property Tax payable
III.	If no services are provided except government services	33% of the Property Tax payable

IX.2 NON-TAX SOURCES

2.131. Rents of properties let out by Local Governments should be re-assessed using the methodology adopted by the Public Works Department (PWD) which is summarised below:

- I. The Rent of all buildings let out by Local Governments should be re-assessed before 31-3-2022 using the methodology prescribed by the Public Works Department for the purpose. The details of the methodology may be seen in G.O. (RT) No. 269/2016/PWD Dt.05/02/2016 at **Annexe 2.2**.
- II. For shops let out to persons with disabilities, people belonging to SC/ST and Kudumbashree groups, the Rent should be fixed at 75 per cent of the normal Rent.

2.132. For revision of Fines and Fees, other than IFTE&OS licences, the Commission has adopted two approaches. The first is to revise them on the basis of the current money value and the second is to enhance them considering their social relevance, particularly in the case of socially harmful activities, affecting public health or creating nuisance to the people. Recommended revision to rates of Fees and Fines are given in **Appendix 2.8**. The Fees and Fines are updated to 2020 values using the Consumer Price Index for Agricultural Labourers and Industrial Workers (CPI(AL&IW)). The methodology for the estimation of the present value of the Fees and Fines is given in **Appendix 2.9**. However, Fees and Fines which have negative environmental health and social impacts have been fixed at a much higher rate than the inflation adjusted rates.

2.133. Though the licence fees for IFTE&OS, were fixed fairly recently, i.e., in 2017 for Village Panchayats and 2020 for Urban Local Governments, the Commission recommends new categorization and enhancement to the rates, the details of which are given in **Appendix 2.7.4(5), 2.7.8(4).**

2.134. Even though there are provisions to levy and collect Taxes and Licence Fees most Local Governments are not properly levying and collecting them due to various reasons. It will make a huge positive impact on the revenue of Local Governments if they are properly levied and collected. For this, certain amendments to the Kerala Panchayat Raj Act, 1994, Kerala Municipalities Act, 1994 and other Acts are required. Further, formulation of Rules in some cases is absolutely necessary. Certain Taxes which have become irrelevant may be withdrawn and the Sections concerned in the Act may also be omitted. The recommendation is given in **Appendix 2.7 and Appendix 2.8.**

Chapter 3. Local Government Borrowings

- 3.1.** Borrowing by Local Governments has always to be viewed with caution. Generally, the revenue base of Local Governments is quite weak which naturally limits the borrowing potential. Also, there is a question of inter-generational equity looking at elected bodies in the near future, whose freedom to spend cannot be curtailed by the obligation to repay huge debts. Further, the application of borrowed funds has to be very carefully planned and done; otherwise, previous resources could be wasted on projects which do not have significant social benefits.
- 3.2.** It is interesting to note that borrowings by Local Governments in India were envisaged as far back as in the late 19th century with the pioneering Madras Local Authorities Loans Act of 1888. The Central Act called the Local Authorities Loans Act came into force in 1914. It permitted a local authority to borrow under security of its funds for any purpose relating to carrying out a work which it is legally authorized to, including borrowing for providing relief during famine or scarcity and for prevention of outbreak of spread of any dangerous epidemics. They could also borrow for repayment of money previously borrowed. It is of special interest to note that the local authorities could borrow by means of issuing bills or promissory notes payable within a period not exceeding twelve months subject to its borrowing limit. In a sense, the borrowing was local and not necessarily from institutions. Of course, State Government was given the powers to make detailed rules to regulate the borrowing.

I. Regulatory and Institutional Framework for Local Government Borrowing in Kerala

- 3.3.** Kerala came out with its own Kerala Local Authorities Loans Act in 1963. The Act was further amended in 2000. The Act retained the borrowing powers of Local Governments subject to certain prescribed conditions. Local Governments are authorized to borrow from Government or with previous sanction from government and on the security of its funds (annual income) from sources other than government. The purposes for which the loans could be availed are also laid down. The following are the key features of the Act and its amendments:

Borrowing powers are decided by the Government in relation to the annual income of the Local Government.

- (1) Local Governments are expected to create a fund for the repayment of loans.
- (2) Unlike in the previous Act no maximum limit for quantum of loan is fixed but it is prescribed that it has to be in relation to the annual income of the Local Government.
- (3) In case of default, the Government can attach the fund shown as security and pay dues to the lender.
- (4) The Act also endorses the power to issue Revenue Bonds by pledging the revenue stream from project ring fenced by escrow accounts and credit enhancements. Unlike the previous 1914 Act, the 1963 Act did not specify the maximum period for issue of Revenue Bonds.
- (5) The Act stipulates that the period of repayment of loans should not exceed 60 years.
- (6) The Act also bestows on the Local Governments the power to issue short term bills or promissory notes payable in a year.
- (7) The 2000 Amendment gave freedom to Local Governments to issue Revenue Bonds by pledging the revenue stream from the proposed project, ring-fenced by escrow accounts and credit enhancements. It also provided for General Obligation Bonds with Government permission on the fiscal strength of the Local Governments.

3.4. It is interesting to note that the then Calicut (now Kozhikode) Corporation was probably the first Local Government in India to issue bonds way back in 1969 for which the permission of the Government of India was taken.

3.5. It goes to the credit of Kerala that it created institutions to channel loans to Village Panchayats, Municipalities, and Corporations five decades ago. Subsequently, under the provisions of the Kerala Rural Development Act, the Kerala Urban Development Finance Corporation (KUDFC) and the Rural Development Board (RDB) were established in 1970 and 1971, respectively. While the KUDFC was meant to channel institutional finance, especially from bodies like HUDCO to Municipalities and Corporations, the RDB was given the power to float debentures.

3.6. In the first twenty-five years of KUDFC, Municipalities and Corporations borrowed to the tune of Rs.56.7 crores. In respect of Village Panchayats, details of total borrowings are not available. However, many Panchayats availed of the facility to borrow. In both the cases the borrowings were mostly for shopping complexes, bus stands and very little for civic services.

3.7. Village Panchayats did not receive financing support from the Rural Development Board. Instead, they submitted projects to the RDB. The projects were approved under certain conditions. They were:

- (1) The Village Panchayats had to meet a share of the capital cost of the project.
- (2) The process of construction was handled totally by the RDB.
- (3) The total cost inclusive of the centage at 18 per cent was treated as an amount to be recovered from the Village Panchayats with interest.

3.8. The functioning of RDB came under severe criticism from First State Finance Commission which reviewed its functioning. It was found that out of the 17 projects financed, predominantly comprising shopping complexes, only two were running on profit. The Commission attributed the poor performance of the projects to the ineffective monitoring mechanism in the execution of the projects. Many Village Panchayats ran into huge losses and had to bear the brunt of repayment. The First SFC also held that shopping complexes should not be a priority for Local Governments and found that the lending by RDB was too costly. Therefore, the RDB Act was annulled in 2000 and the institution was abolished.

3.9. Subsequently, in 2004, the services of KURDFC were extended to rural Local Governments and the Corporation was renamed as Kerala Urban and Rural Development Corporation Ltd (KURDFC) with the mandate of financing projects of urban and rural Local Governments.

3.10. In 2010, the Government decided to set up an autonomous fund with statutory backing called the Kerala Local Government Development Fund (KLGDF) in order to overcome the limitations of KURDFC. Accordingly, an Ordinance as per Kerala Gazette Extra Ordinary Notification No. 214 dated 31.10.2010 (G.O.(MS)No.64/10/LSGD dated 29.03.2010) to amend the Kerala Local Authorities Loans Act, 1963.

3.11. The Ordinance was essentially to facilitate setting up the Kerala Local Government Development Fund (KLGDF) which would have a policy-making body with the following composition.

Minister for Local Self Government Department	Chairperson
One Mayor	Member
Principal Secretary to Government LSGD	Member
Secretary to Government Finance Department	Member

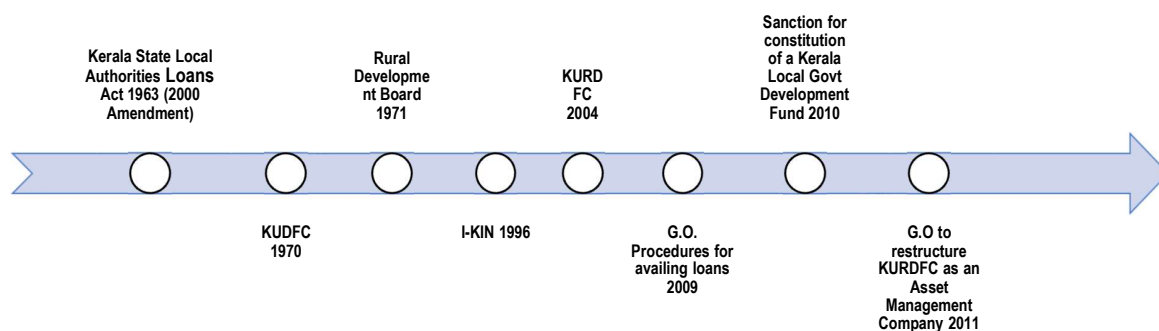
Secretary to Government Planning Department	Member
One Municipal Chairperson	Member
One President of large urbanising Panchayat	Member
Director, Panchayats	Member
Director, Urban Affairs	Member

3.12. The policies and priorities were to be carried out by a lean but competent Asset Management Company (AMC) which was given the following key functions.

- (1) To provide financial assistance in relation to infrastructure projects and also lay down policies relating to credit approval and investments, provided if no infrastructure project has been identified for making investments, the Board may invest the Development Fund, in such manner as it deems fit in the interest of the Local Governments
- (2) To enter into a management agreement whereby the Board shall delegate such of its powers as it deems appropriate to the Fund Manager to enable the Fund Manager to manage the Development Fund, and to realize the objectives set forth in the Act.
- (3) To supervise operations of the Fund Manager in relation to the Development Fund.
- (4) To exercise at all times due diligence in carrying out its duties for protecting the interests of the Development Fund.
- (5) To hold the Development Fund on behalf of the Government for enabling opening and operating of Bank accounts on behalf of the Fund by the Fund Manager.
- (6) To accept additional contribution if any made by the Government and the Local Governments towards the Development Fund.
- (7) To exercise the power, discretion, rights and immunities, as may be determined by the Government from time to time.

3.13. Figure 3.1 presents the timeline on institutional and regulatory provisions made by the State Government for Local Government borrowings.

Figure 3.1: Time Line: Regulatory and Institutional Provisions for Local Government Borrowings



3.14. The 2010 Ordinance lapsed. In order to set up the KLGDF, the Local Authorities Loans Act was substantially amended in 2012 to set up the Kerala Local Government Development Fund with the following objectives

- (1) To establish viable and sustainable financial arrangements which enable creation, up-gradation and maintenance of cost effective and quality civic infrastructure in the State,
- (2) To mobilise resources for infrastructure project using various financial instruments and financial structures such as bonds or debentures, equity, pooled finance arrangements,
- (3) To borrow or raise money or loans or receive grants or accept contributions,
- (4) To provide financial assistance in the form of loans, grants or a contribution to local authorities for taking up and implement infrastructure projects and to provide loans or equity in the infrastructure projects sponsored by the local authorities in association with non-government agencies when the infrastructure projects are considered strategically important,
- (5) To establish grant funds and provide grants from its own resources and to manage grant funds as the Government may direct from time to time so as to ensure continuous up-gradation of standards or organizational, financial and technical capacities of local authorities and to set up viable

and substantial infrastructure projects for the betterment of the poor and disadvantaged sections of the society,

- (6) To enable the local authorities to access capital markets, financial institutions and private investors for setting up infrastructure projects in the State either individually or through such arrangements like pooled financing, guarantees, or securitization,
- (7) To guarantee the performance of any contract or obligations and the payment for any bond issue or mobilisation of resources by the local authorities,
- (8) To assist the local authorities in getting the participation of non-government sector in creation and maintenance of civic infrastructure through joint ventures and other innovative partnerships,
- (9) To subscribe for, underwrite, acquire, hold and dispose of shares, stocks, debentures, debenture stocks, bonds, mortgage, obligations, securities of any kind issued or guaranteed by any company whether it is a body corporate or undertaking in whatever nature and any industry, or the Government or trust or any local authority,
- (10) To invest any money of the Development Fund, in any investments as may be prudent and as may be necessary, provided the income from such investments shall be utilized to fulfil the objectives of the Development Fund,
- (11) To act as nodal or nominated agencies on behalf of the Central and or the State Governments for infrastructure projects in the State.

3.15. The Act envisages the setting up of an Asset Management Company to be the Fund Manager with 51 per cent equity to Government and the remaining to reputed non-government institutions like banks, other financial institutions, management institutions.

3.16. Till such time, the AMC came into being, the Kerala Urban and Rural Development Finance Corporation (KURDFC) was entrusted with the function of the AMC. Unfortunately, nothing has been done since 2012 to give effect to the provisions of the amendment through rules or institutions.

II. Borrowings from Banks by Local Governments

- 3.17.** Borrowings/ Debt of Local Governments comprise (i) Loans borrowed by the local authorities from State institutions, banking and non-banking financial institutions like and (ii) Municipal bonds.
- 3.18.** In 2009, the state government through GO (MS) No.147/2009/LSG dated 29th July 2009 laid down procedures to be adopted by Local Governments for availing commercial loans from nationalized and co-operative banks for undertaking revenue-generating projects like shopping complexes, markets and bus stand. The Local Governments had to finalise their projects in consultation with the institutions from which they intended to avail loans, after taking into consideration the project plans, design, cost estimates etc. They had to reach an agreement on the amount of loan, interest, repayment period, the asset to be pledged against the loan, etc. Further, it was directed that loans should not be above the estimated project cost and the repayment has to be made out of the future flow of income from the project. In instances where it is not sufficient, the Local Governments were allowed to repay the liability from their own funds. In case of breach of assurance, the state government could deduct the due amount from the General Purpose Fund (GPF) eligible to the Local Government. There is no evidence of Local Governments having borrowed any significant amount from commercial banks directly. However, some of them have borrowed from cooperative banks.

III. Infrastructure Loans

- 3.19.** Prior to decentralisation the urban Local Governments availed loans directly from KUDFC for building commercial complexes. After the amalgamation of the two agencies into KURDFC.
- 3.20.** During the 2000s very few Local Governments borrowed funds from KURDFC. Nonetheless the trend seems to reverse during 2018-19 and 2019-20 with more Local Governments coming forward to avail loans. Very few rural Local Governments approached KURDFC. Table 3.1 gives the details.

Table 3.1: Borrowings from KURDFC by Local Governments from 2014-15 to 2019-20

Items	Tier	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
		Rs. in Lakhs					
Sanctioned	Village Panchayat	4356	5498	6566	6179	7615	6949
	Municipality	9671	12256	12580	10568	10055	11212
	Municipal Corporation	550	275	275	275	0	0
	Total	14577	18030	19421	17022	17670	18160
Disbursed	Village Panchayat	484	959	1699	637	462	927
	Municipality	1432	1440	680	509	471	0
	Municipal Corporation	55	0	0	0	0	0
	Total	1971	2399	2379	1146	932	927
Repayment	Village Panchayat	374	447	728	1050	1102	776
	Municipality	1003	1446	1176	739	754	663
	Municipal Corporation	353	13	49	0	0	0
	Total	1730	1905	1953	1789	1856	1440
Overdue	Village Panchayat	2	0	0	28	20	0
	Municipality	1821	1037	1196	1743	2141	0
	Municipal Corporation	3	3	0	0	0	0
	Total	1826	1040	1196	1771	2161	0
Number of Projects	Village Panchayat	46	48	43	42	46	42
	Municipality	44	41	38	37	32	22
	Municipal Corporation	4	1	1	1		
	Total	94	90	82	80	78	64

Source: KURDFC 2020

3.21. Details on nature of projects for which loans have been availed by Local Governments is provided in Table 3.2. It is observed that over a third of the total borrowings were taken up for the purpose of construction of Bus Stands cum Shopping complexes and markets.

Table 3.2: Borrowing from KURDFC by Local Governments from 2014-15 to 2019-20 by Nature of Project

Nature of Projects	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	Total	Share %
	Rs. in Lakhs							
Acquisition of Land	86	43	43	43	43	43	301	0
Agricultural Market	69	1069	1069	569	1069	1000	4844	5
Bus Stand & Shopping Complex	2878	3147	6595	4282	4482	4229	25611	24
Bus Stand& Waiting Shed	119	0	0	0	0	0	119	0
Community Hall	338	684	459	322	759	0	2562	2
Construction of Market Yard	0	0	0	0	0	0	0	0
Fish Market cum Shopping Complex	0	95	95	95	95	95	473	0
Housing	1288	1053	675	783	405	405	4609	4
Lawyer's Chamber	0	0	0	0	0	3285	3285	3
Market Complex	570	417	417	417	417	417	2656	3
Mini Civil Station & Shopping Complex	0	0	0	0	0	0	0	0
Multipurpose Hall	0	0	0	0	0	300	300	0
Multiplex Theatre Cum Shopping Complex	0	0	0	0	0	0	0	0
Municipal Building	0	0	0	0	0	0	0	0
Office & Shopping Complex	2333	1960	1569	2032	2632	2105	12630	12
Office Building	31	31	31	31	31	0	153	0
Pilgrim Centre	45	45	45	45	45	0	225	0
Procurement of Jankar	0	0	0	0	0	0	0	0
Public works	26	26	26	26	26	0	129	0
Renovation of Bus Stand	22	22	0	0	0	0	43	0
Rescheduling of loan	0	1624	0	0	0	0	1624	2
Rural Marketing Centre	0	0	540	540	540	540	2160	2
Shopping & Cum Auditorium	0	0	0	0	200	200	400	0
Shopping Complex	3622	4020	4662	4654	4353	2728	24041	23
Shopping Complex and Town Hall	773	1395	558	558	558	558	4397	4
Solid Waste Management	585	585	585	585	585	585	3508	3
Stadium cum Shopping Complex	0	0	0	81	0	0	81	0
Town Hall	835	856	1095	1001	472	1031	5289	5
Vegetable Market	960	960	960	960	960	641	5439	5
Grand Total	14577	18030	19421	17022	17670	18160	104879	100

Source KURDFC 2020

IV. Housing Loans

3.22. Local Governments, mostly Municipalities and Corporations used to borrow from HUDCO, an agency set up in 1970 by the Government of India, focusing on housing and urban infrastructure. The available details of direct loans from HUDCO are given below in Table 3.3.

Table 3.3: Trends in Loans Availed by Local Governments from HUDCO

Year/ Decade	District Panchayat		Municipalities		Municipal Corporations		All	
	Approved	Released	Approved	Released	Approved	Released	Approved	Released
Rs. in Lakhs								
1980s	0.0	0.0	47.0	0.0	0.0	0.0	47.0	0.0
1990s	0.0	0.0	805.5	0.0	1253.6	268.0	2,059.1	268.0
2000s	12,110.0	0.0	120.0	0.0	2835.7	0.0	15,065.7	0.0
2010s	0.0	0.0	1196.5	0.0	0.0	0.0	1,196.5	0.0
2015	0.0	0.0	203.5	0.0	0.0	0.0	203.5	0.0
2016	0.0	0.0	224.0	0.0	0.0	0.0	224.0	0.0
2017	0.0	0.0	418.0	400.0	0.0	0.0	418.0	400.0
2018	0.0	0.0	0.0	2,000.0	0.0	0.0	0.0	2,000.0
2019	0.0	0.0	0.0	0.0	0.0	2500.0	0.0	2,500.0
Total	12,110.0	0.0	3,014.5	2,400.0	4,089.3	2768.0	19,213.8	5,168.0

Source: HUDCO 2020

3.23. The Thrissur District Panchayat in association with COSTFORD, developed a housing scheme with borrowings from HUDCO, in which the Local Governments were asked to deposit an amount with HUDCO which would grow and take care of the principal amount on maturity. The interest was to be paid monthly by the beneficiaries. Though very interesting and innovative, a substantial number of beneficiaries stopped paying the interest. Also, HUDCO limited its lending to the NGO which created a crisis. Most of the houses were constructed as envisaged but the dues were remitted by the Local Governments concerned.

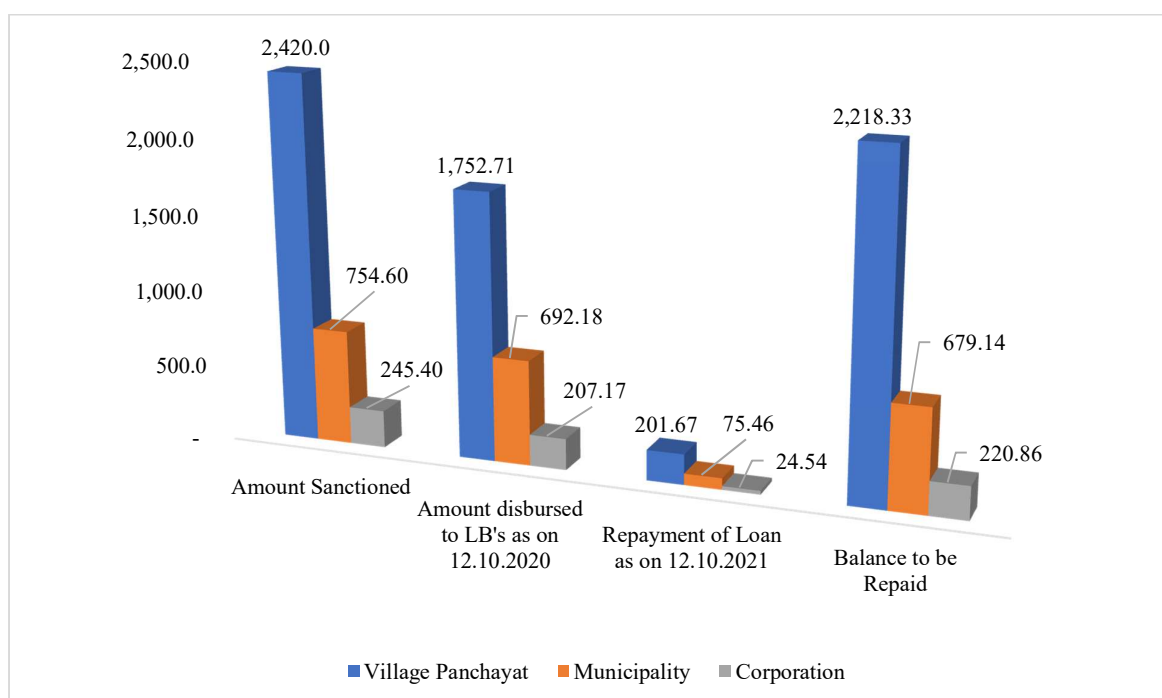
3.24. Thereafter, the annuity method for loans for housing was adopted as a policy decision, first for the Thiruvananthapuram District and later for two major housing schemes called EMS Housing Programme launched in the year 2009-10 and the Livelihoods Inclusion Financial Empowerment (LIFE) Programme launched in 2016. The different forms of annuity-based lending as practiced by the Local Governments in Kerala.

- i. Deposit-linked loans for housing: In this scheme nodal agencies deposit a lump sum amount with the lender (HUDCO/ The State Cooperative Bank (SCB)) as initial deposit to be adjusted to the principal and interest that accrue at the maturity of the loan period. The deposits were deducted from the Development/Plan funds of the Local Governments and interest paid by Local Governments.
 - ii. Borrowings with interest borne by beneficiaries: The Local Governments borrow funds from financial institutions upfront and repay using plan funds. The interest is to be paid by the beneficiary.
 - iii. Borrowings with interest repayment by Government: The third type allows each Local Government to take loans to the extent of 15 per cent of the future flow of Development/Plan. The amount of loan has to be calculated on the assumption of an increase of 10 per cent in Plan fund every year over the immediately preceding year. Loan is to be availed from cooperative banks at an interest rate not exceeding 10 per cent. The interest liability rests with the government. The EMS Housing Scheme project falls in this category.
- 3.25.** In the case of LIFE Mission, Government borrows from HUDCO and other sources and channels it to the Local Governments with the obligation to repay the principal amount resting with the Local Governments operationalised through deduction at source from the Development Fund by the Finance Department and payment of interest being taken over by the Government. However, there is no ceiling on the borrowing limit which is determined by the number of eligible beneficiaries for free housing. Table 3.4 gives details on beneficiaries, loans disbursed and repaid till date. The following Figure 3.2 depicts tier wise amount sanctioned disbursed and repaid. The repayment of loans for LIFE mission is given in Table 3.5 and Figure 3.3.

Table 3.4: LIFE Mission -Loans to Local Governments up to 2020-21 (Actuals)

Tier	No. of Local Governments	No of Beneficiaries	Amount Sanctioned	Amount disbursed to Local Governments (12-10-20)	Repayment of Loan till Date	Balance to be Repaid
Rs. in Crores						
Village Panchayat	883	1,10,000	2,420.0	1,752.71	201.67	2,218.33
Municipality	81	37,730	754.60	692.18	75.46	679.14
Municipal Corporation	5	12,270	245.40	207.17	24.54	220.86
Total	969	1,60,000	3420	2,652.06	301.67	3,118.33

Source: KURDFC, Government of Kerala

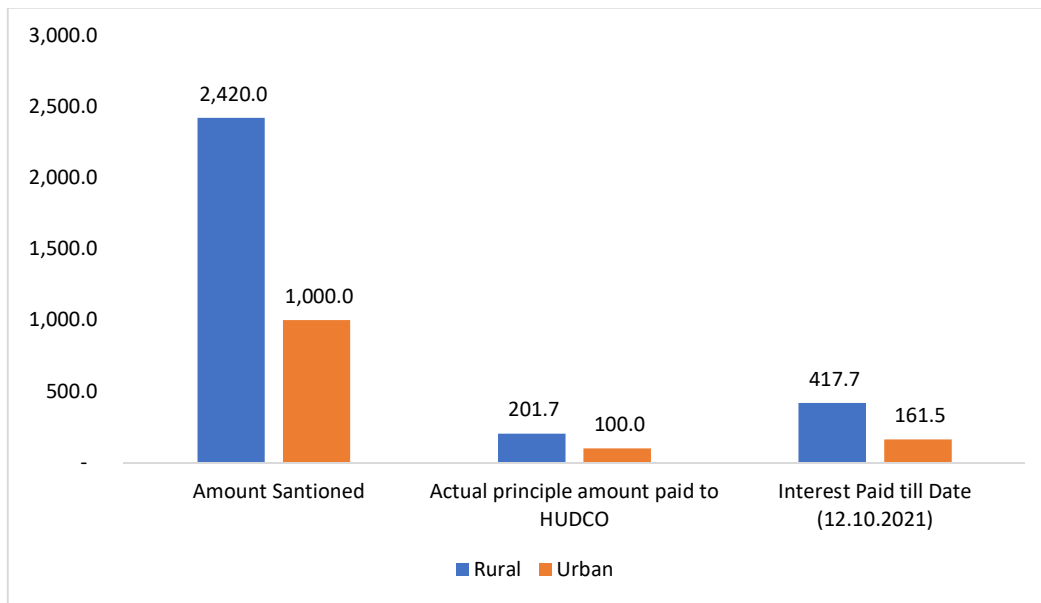
Figure 3.2 : LIFE Mission- Loans to Local Governments up to 2020-21 (Actuals)

Source: KURDFC, Government of Kerala

Table 3.5 : LIFE Mission- Repayment to HUDCO details up to 2020-21 (Actuals)

Type	Amount Sanctioned	Actual principal amount paid to HUDCO	Share of principal amount paid to HUDCO	Interest Paid till Date (12.10.2021)
Rs. in Crores				
Rural	2,420.00	201.67	8.33	417.73
Urban	1,000.00	100.02	10.00	161.53
Total	3,420.00	301.69	8.82	579.27

Source: KURDFC, Government of Kerala

Figure 3.3: LIFE Mission - Repayment of Loans to HUDCO Details up to 2020-21 (Actuals)

Source: KURDFC, Government of Kerala

3.26. A quick analysis of the annuity model shows that the repayments by the Local Governments has been to the tune of 3 per cent of development fund in 2020-21. Since provision of housing is a natural priority item for all Local Governments, there is not much of difference of opinion.

V. Local Government Perceptions and Suggestions on Institutional Borrowings

3.27. The Commission sent out a structured questionnaire to all the Local Governments and sought their suggestions on various issues, one of which was mobilisation of loans for local development. The opinions of the Local Governments on the constraints in accessing loans and suggestions are as follows:

- (1) Inadequate Own Revenue mobilisation
- (2) Crediting of unspent devolved fund to Consolidated Fund
- (3) Inadequate technical and financial capacities of employees
- (4) Cumbersome procedures

- (5) Overdues
- (6) Limited project management capacities
- (7) Absence of a long-term planning
- (8) Absence of own land
- (9) High interest rate

3.28. Yet Local Governments are in favour of implementing projects with borrowed funds for income-generating projects and other infrastructure projects for enhancing the welfare of the people. The following are some of the suggestions on the part of the Local Governments for this.

- (1) Credit rating and limit for each borrowing by Local government on the basis of its Own Income should be scientifically fixed by the state government through accredited agencies, which would enhance the confidence of the lenders.
- (2) The scope of integrating the cooperative sector in the plan projects is immense. However, the Cooperative sector loans should be made available at a lower interest rate and in case of default, there should be provision for recovering from the Development Fund of the Local Governments. This should be guaranteed by the government.
- (3) The practice of crediting the unspent amounts to the Consolidated Fund should be stopped.
- (4) As per the Act, the Local Governments have to get sanctions from the State Government to avail loans which can be simplified. Centralised online mechanism for granting permission for loans can be tried out. There should be some mechanism at the District Planning Committee (DPC) level to grant permission to take loans.
- (5) Local Governments should have the right to guarantee loans from Cooperatives.
- (6) One of the major hurdles in making available institutional loans is the lack of scientifically prepared feasibility reports of the proposed projects. The feasibility study of the project could be done at the district level by a team of experts.
- (7) Local Governments require high grade professional support for ideating projects which could be undertaken with borrowed funds. They require technical assistance for structuring the projects, which has to be accompanied by streamlining the financial management system of Local

Governments to improve general revenues and ensure the expected flow of benefits and revenues from the projects undertaken.

VI. Assessment of the Commission

3.29. In the context of Kerala, there are several reasons why borrowing by Local Governments should be facilitated within a framework of responsibility and viability. The justification would include:

- (1) Even though substantial funds have been devolved to Local Governments, there is need for enhancing investment in certain sectors.
- (2) State has huge potential for mobilising funds from the public, especially, the non-resident Keralites who are willing to channel their funds for local development purposes.
- (3) Experience over the last twenty-five years shows that Local Governments are able to raise User Charges.
- (4) The Village Panchayats, Municipalities and Corporations have the provision to raise some form of benefits tax linked with the Property Tax.
- (5) Most importantly, local borrowings could be based on a social compact with the benefit of population knowing the benefits and costs and willing to accept them. This brings in a measure of accountability in local borrowing.

3.30. It is clear that there is a huge potential as well as interest in mobilising borrowings to augment the resources of Local Governments to carry out projects which have a revenue stream generated by them. Also, those Local Governments which could improve their Own Revenues and generate a surplus could avail loans for other kinds of projects, in such a way, they could be financed by the surplus.

3.31. But unfortunately, post-People's Plan, there seems to be less evidence in mobilising loans for local-level development. The reason primarily seems to be a lack of capacity in structuring a viable project rather than a lack of interest. Moreover, there seems to be limited awareness about the potential for using borrowings in a prudent manner.

VII. Recommendations

3.32. Local Governments should borrow from commercial banks and cooperative banks as per the provisions of GO (MS)No.147/2009/LSGD dated 29th July 2009 given in **Annexe 3.1**. To make this G.O. operational, it is suggested that this may be discussed in the State Level Bankers Committee (SLBC) and a Sub-Committee of the SLBC set

up including representatives of NABARD and the Kerala Bank along with the representatives of Lead Bank, SBI and other Banks as may be decided by the SLBC. Director of Urban Affairs and Director of Panchayats could be invitees to this Sub-Committee. The Sub-Committee may meet the representatives of Local Governments and come out with a framework for borrowing. If required, the existing order could be amended.

3.33. As Local Governments require permission of Government for borrowing, to vet the proposals, it is recommended that a State Level Technical Advisory Group is set up with the LSGD Secretary as the Chairperson with representatives of NABARD, Lead Bank, Kerala Bank, Executive Director of Kudumbashree and representatives of the Finance and Planning Departments as members.

3.34. In respect of annuity-based borrowings, the Commission would reiterate the recommendation of the Fourth State Finance Commission of Kerala that the project period should not exceed the tenure of the Local Government as it is not proper to burden future generations of Local Governments by committing their funds for repayment of loans borrowed by the current batch of Local Governments.

3.35. It may be noted that an Ordinance issued by one Government was converted into law by the next Government indicating the continuity of the policy and the firm decision to set up the KLGDF. Unfortunately, it was not followed up in the last eight years. Therefore, the Commission makes the following recommendations.

3.36. The amended Local Authorities Loans Act should be operationalized by setting up the Kerala Local Government Development Fund as envisaged earlier with the two-part governance structure as envisaged. The high-level policy body should consist of the following persons:

Minister, LSGD	Chairperson
Minister, Finance	Co-Chairperson
Secretary, Finance	Member
Secretary, Planning	Member
CEO, KIIFB	Member
CEO, Kerala Bank	Member
Head of the Lead Bank in the State	Member

Head of NABARD in the State	Member
Head of HUDCO in the State	Member
Three Experts to be nominated by the Government, (preferably the experts should be from among those who are in the Governing Body of KIIFB).	Members
Presidents of the five Local Government Associations	Special invitees
Secretary, LSGD	Member Secretary

3.37. The policies and ideas laid down by the policy making body should be operationalised by a highly professional Asset Management Company, in which 51 per cent of the equity could be with the Government and the remaining with public institutions like HUDCO, Kerala Bank, Nationalized Banks and institutions of excellence.

3.38. Setting up of an Asset Management Company and making it fully functional including enabling it to float Bonds is a highly complex exercise which requires high level of expertise. Therefore, Kerala Infrastructure Investment Fund Board (KIIFB) may be formally made the Mentor with the mandate to enable realization of the provisions concerned in the Kerala Local Authorities Loans Act related to KLGDF and setting up the Asset Management Company and hand-holding it for at least three years (to be extendable if felt so by the Government till it is on a sound footing) till it becomes sustainable. Steps may be taken to designate KURDFC as the Asset Management Company for which it has to be suitably restructured, and before the restructuring starts, a highly qualified professional with experience in the sector, should be appointed as its Managing Director .

3.39. The re-structuring of KURDFC into an Asset Management Company is a complex issue which cannot be handled directly by the Local Self Governments or Finance Department. Therefore, the statutory board, namely, KIIFB may be formally designated as the mentor to direct and oversee the setting up of the Asset Management Company within six months. The Asset Management Company may also be tasked with developing all the operational requirements within a period of one year. The additional expenses incurred by KIIFB including hiring of experts should be met by Government.

3.40. The functions and processes to be adopted by the Asset Management Company, as brought out, in the Technical Assistance Report of ADB are broadly endorsed though

it was prepared a long time ago and given in Annexe 3.2 and can be used as guidance for KIIFB, as relevant today.

- 3.41. KURDFC will be entrusted to make the transition arrangements.
- 3.42. To enable floating of Local Government Bonds, credit ratings of the six Municipal Corporations should be done. Based on the results, KILA jointly with the Asset Management Company should prepare an action plan for improving the credit rating.
- 3.43. Considering the ecological situation of the state, preference could be given to Green Bonds.
- 3.44. Local Governments which are able to float revenue bonds should be suitably incentivized for which LSGD may come out with a programme.
- 3.45. Details of all the borrowings of Local Governments, directly from the banks or through the Kerala Local Government Development Fund should be in the public domain including details of repayments. The Director, Kerala State Audit Department should specifically audit such schemes once in a year and include it as a distinct Chapter in the Annual Report.

Chapter 4: Raising Voluntary Contributions

I. Mobilising Voluntary Contributions from the Public

- 4.1 Historically, Local Governments, especially Village Panchayats and Municipalities, have had a very positive experience in mobilising contributions from the public. In the initial days, it was through “Shramdan” that most of the roads, canals, and wells were dug, particularly in the early days of the Community Development Programme. Also, land used to be generously donated by people for the setting up of facilities like hospitals, schools, and libraries. In fact, when the Primary Health Centres (PHC) were expanded to cover all Village Panchayats, this became a remarkable exercise in public contribution. It is worth recalling that almost all Balawadi buildings (the precursors of Anganwadis) were constructed with the public contribution in locally donated land.
- 4.2 When the People’s Plan was launched, the Local Governments were advised to mobilise as much voluntary contributions from people as feasible. This was achieved beyond expectations due to the spirit of the campaign which enabled people to intervene effectively in the preparation of plans in accordance with the local needs. Many proactive Local Governments could raise more than 10 per cent of their total plan through voluntary contributions in cash and kind.
- 4.3 When the palliative care programme was launched under the leadership of Local Governments, a lot of contributions from the public could be mobilised without any effort. It is this feature that has given the unique distinction to Kerala in providing palliative care across the State. With the floods of 2018 and 2019 and the COVID pandemic, pure voluntarism was evident. Lakhs of people joined the Local Government representatives and provided the first response to the calamity and in organising the initial relief.
- 4.4 Donations in cash and kind have been mobilised from individuals and civil society organizations during emergency / disaster situations, for flood relief camps, cleaning operations and ‘back to home’ kits for evacuees.
- 4.5 In the pandemic context, individuals, and civil society organisations have contributed by way of cash and kind towards setting up and functioning of community kitchens, labour camps for guest workers, COVID First Line Treatment Centres, community, and Domiciliary Care Centres.

II. Types of Voluntary Contribution

4.6 There are several types of voluntary contributions, some of the important ones from the past experience is listed below. Further, Table 4.1 provides a few illustrative examples of voluntary contributions by citizens.

- (1) Getting land free of cost for roads and other public assets.
- (2) Getting donations for up-gradation of facilities, especially schools and hospitals.
- (3) Community maintenance of assets by the user groups.
- (4) Partial donations towards long-awaited local facilities like drinking water, connectivity, playfields, parks, etc.
- (5) Formal agencies within the Local Governments like Hospital Management Societies (HMS) and Parent-Teacher Associations (PTA) and alumni, in the case of schools
- (6) Support to Local Governments by businesses and industries as part of their Corporate Social Responsibility (CSR).
- (7) A new concept of Academic Social Responsibility is emerging which means that academic institutions would provide their professional services pro-bono for local development initiatives.
- (8) Sponsorship from philanthropical individuals, organizations, both profit and non-profit, would be another good source.
- (9) Traditional “Shramdan,” particularly from the youth

Table 4.1: Examples of Voluntary Contributions Mobilised by Village Panchayats

SI No.	District	Local Body	Voluntary Contribution
1.	Alappuzha	Cheriyana	Rs. 300,000 was mobilised by residents to enable completion of housing construction under LIFE Mission.
2.	Kozhikode	Kottur	Rs. 28,00,000 was mobilised from residents towards the purchase of land to construct additional blocks for the Primary Health Centre
3.	Kannur	Chengalayi	An individual transferred to the GP: <ul style="list-style-type: none"> • 15 cents of land • A concrete house • Rs. 500,000 worth of fixed deposits

SI No.	District	Local Body	Voluntary Contribution
4.	Kasaragod	Ajanur	Rs. 15,05,000 was mobilised from residents towards the purchase of land to construct a school building.
5.	Ernakulam	Mazhuvannoor	Rs 11,33,000 was mobilised from agencies engaged in rock/ metal crusher quarry operations
6.	Idukki	Adimali	Rs. 5,00,000 was mobilised by residents to enable completion of housing construction under LIFE Mission.
7.	Ernakulam	Vadavukodu Puthenkurissu	<p>An amount of 1.15 crore was mobilised from Corporate Social Responsibility Funds for the following activities</p> <ul style="list-style-type: none"> • Construction of a PHC, crematorium, toilets, classrooms, bus waiting sheds, vehicle shed, drainage • Installation of Streetlights • Tarring of roads • Conversion of 'one lakh (twin) dwelling units' to single dwelling units • Furniture for the Health Centre • Purchase of library books • Extension of water supply pipe connections • Bio-composter (Aerobic bin for domestic use) • Anganwadi maintenance • School breakfast programme /Nutrition • Toys • Comprehensive education programme

Source: Compiled based on feedback from Local Governments

4.7 Table 4.2 gives an idea of the amounts mobilised by the Village Panchayats.

Table 4.2 : Voluntary Contributions Received by the 941 Village Panchayats

Year	No. of Village Panchayats	Amount Received (Rs)
2014-15	56	17,48,520
2015-16	35	8,48,682

Year	No. of Village Panchayats	Amount Received (Rs)
2016-17	35	8,62,990
2017-18	61	42,25,029
2018-19	69	46,49,192
2019-20	75	47,90,163

Source: IKM 2021

III. Importance of Voluntary Contributions

- 4.8** Voluntary contributions go far beyond their nominal value in money terms. They are the best indicators of trust in a Local Government and public recognition of its performance. In that sense, voluntary contributions constitute the democratic dividend flowing out of good governance. Voluntary contribution instils enthusiasm among the people and is self-perpetuated if the response of the Local Government is positive and active. They help eke out scarce resources of Local Governments.
- 4.9** Effective local contribution is a good test of the need for a development intervention as people tend to contribute more if a basic need is met. Also, if the Local Governments have been delivering good services in a fair manner, voluntary contribution comes as a natural response of gratitude. Such contributions also create the environment for collective public action. Since people contribute, accountability is enhanced and the scope for leakage is limited. Also, the ownership of the assets will be much greater.
- 4.10** Another point of view is that there will be a silent push for relevant works and programmes as funds will flow where people express their demand along with a willingness to spend. In fact, this could also be a factor in prioritising works; of course, making necessary adjustments for the capacity to pay. Thus, voluntary contributions testify the effectiveness of the social contract between the Local Government and the citizens.

IV. Legal Provision for Voluntary Contributions in Local Governments

- 4.11** The Kerala Panchayat Raj Act 1994, Section 177 defines the 'Power to accept donations and trusts.' – A Panchayat may accept donations or trusts relating exclusively to the furtherance of any purpose to which its funds may be applied and shall apply the

same solely for such purpose. This empowers Panchayats to mobilize voluntary contributions.

- 4.12** While a similar enabling section is absent in the Kerala Municipality Act 1994, the definition of Municipal Fund in Section 283 Municipal Fund includes (e) Money raised through donations and contributions from the public and non-governmental agencies.
- 4.13** Further, there are the Kerala Panchayat Raj (Constitution and Utilisation of Distress Relief Fund) Rules, 2003 and the Kerala Municipality (Constitution and Utilisation of Distress Relief Fund) Rules, 2003. A recent circular enables Municipalities and Municipal Corporations to formalise the mobilisation of voluntary contributions in the context of the COVID pandemic.

V. Recommendations

- 4.14** Land for the widening of roads and for new roads should be obtained only by voluntary surrender.
- 4.15** The Kerala Land Relinquishment Act, 1958 may be amended to facilitate relinquishment of land in favour of Local Governments, for which a separate procedure is recommended. Once the relinquishment application is received by the Local Government, it should forward it to the Village Officer concerned with a copy to the Revenue Divisional Officer, who would accept the relinquishment and direct changes in the land records. This process should be completed within three months (**Appendix 2.7.1(1)**).
- 4.16** For setting up of facilities in schools, hospitals, and Anganwadis and for providing help to those in extreme distress, transparent donation campaigns may be organized.
- 4.17** In all schools, a campaign should be launched with Alumni once in five years.
- 4.18** The corpus of the Distress Relief Fund of the Local Government should be replenished and expanded every year.
- 4.19** Local Governments should hold formal discussions with all the institutions capable of providing CSR funds and prepare a plan of action either for part funding or full funding of programmes.

- 4.20 To the extent possible, building houses or providing land and houses for the destitutes like single women, homeless, and persons with serious disabilities and the terminally ill, should be on sponsorship.
- 4.21 For the conduct of surveys and for extension work including that involving house-visits, for cleaning up of public institutions and markets, formal campaigns should be organised in partnership with the National Service Scheme (NSS) units of higher education institutions and other youth organisations, social, cultural, and political, in the Local Governments.
- 4.22 As soon as a Local Government assumes office, it should prepare a Five-Year Action Plan for mobilisation of voluntary contributions in tune with the circumstances prevailing in the Local Government. This should be given wide publicity.
- 4.23 There should be an annual day, preferably on Gandhi Jayanthi Day, when voluntary contributions are publicly acknowledged.
- 4.24 It should be ensured that all voluntary contributions conform to the laws of the land, particularly, Income Tax Act, FCRA and Law of Contracts.
- 4.25 All details of voluntary contributions should be disclosed in the Gram Sabha and Ward Sabha meetings.
- 4.26 Voluntary contributions should be one of the distinct components of the Plan submitted to the District Planning Committee and its performance should also be analysed at the end of every financial year.
- 4.27 KILA should document innovative public contributions.
- 4.28 Government should specially recognize those Local Governments mobilising excellent voluntary contributions.
- 4.29 All voluntary contributions should be displayed on the website of the Local Government.
- 4.30 A highly respected team should do the Social Audit of the utilisation of the voluntary contributions every year and the report should be publicized.

Chapter 5. Public Private Partnership and Local Governments

5.1 Different forms of Public Private Partnership (PPP) have been tried out in India with varying rates of success. Essentially it facilitates bulk investment by a private party on an asset owned by a public body and allows recovery of the investment by the investor over a period of time, mostly through User Charges or use of real estate which remains after the land required for the project is set apart. In a sense, it serves to bring in private participation without outright privatisation.

5.2 A range of PPP formats have evolved over time but four distinct models can be identified based on the extent of involvement of the public and private entities respectively in the investment, construction and operation of assets, and as relevant to municipal infrastructure. These are as follows:

- i. The **Management Contract** (also known as ‘Services Contract,’ where the private entity provides managerial services to operate a public asset based on performance indicators determined by the public entity. These contracts are typically of 5-7 years duration
- ii. The **Lease** contract comprises a longer duration agreement, typically 10 years, between the two parties with the public authority financing the investment and the private entity management, billing and collection of User Charges and customer interface on behalf of the public entity.
- iii. In a **Concession Agreement**, typically for a period of 20 years or more, the private entity operates the infrastructure and services as well as makes investments.
- iv. A **Build Operate Transfer** contract and its variants typically involve the construction of a specific type of infrastructure e.g., roads, water supply system, transport infrastructure etc and the private entity designs, constructs, operates and maintains the infrastructure and its services for a period between 15-30 years.
- v. The following Table 5.1 sums up the different types of PPP.

Table 5.1: Types of PPP

Components of PPP	Management Contract	Lease Contract	Build-Operate Transfer (BOT) & Variations	Concession Contract
Scope	Improve technical Efficiency	Improve technical efficiency	Mobilise private capital and/or expertise	Mobilise private capital and/or expertise
Investments	Public Authority	Public Authority	Private Entity	Private Entity
Operational Expenditure	Public Authority	Private Entity	Private Entity	Private Entity
Citizen Interface	Private Entity (for Public Authority)	Private Entity	Public Authority	Private Entity
Contract Duration	3-5 years	10 – 15 years	10 – 30 years	20 – 30 years
Asset Ownership	Public Authority	Public Authority	Private then Public Authority	Public Authority
Management	Private Entity	Private Entity	Private Entity	Private Entity
Tariff Setting	Public Authority	Regulator	Public Authority	Regulator
Billing and Collection	Private Entity	Private Entity	Public Authority	Private Entity

Source: Vijaya V, Consultant (Adapted from PPP Reference Guide, World Bank, 2017)

- 5.3** The Government of India promotes PPP through a Viability Gap Funding (VGF) programme since 2006. It has been renewed under the ‘Scheme for Financial Support to PPPs in infrastructure’ with a total outlay of Rs. 8,100 crores till 2024-25 by the Ministry of Finance. A capital subsidy of 20 per cent will be provided for general infrastructure and 30 per cent for social infrastructure with a focus on waste water, water supply, solid waste management treatment infrastructure. Further, the scheme also allows for VGF up to 40 per cent of total project cost for pilot or demonstration projects in the health and education sector.
- 5.4** Interestingly, in Kerala, the first major PPP project in the State was initiated at the Local Government level, by the Greater Cochin Development Authority in 1998, for the construction of the Mattancherry Bridge. Thereafter, many PPP projects were taken up by Local Governments. Agencies were accredited to provide technical support to Local Governments in developing projects and support them through the entire chain of activities like detailing the project, identifying the partner, structuring the concession, developing bid documents and finalisation of the agreement. The two

agencies accredited, were, ICICI-KINFRA (I-KIN) which was a joint venture of ICICI Ltd. and Kerala Infrastructure Development Corporation (KINFRA) with equity in the ratio of 76:24 and INKEL, a company with equity shared in the ratio 26:74 between the Government of Kerala and other non-governmental investors. INKEL has not been able to prepare and ground any PPP project as per information available with the Commission. The available details of projects executed with the facilitation of I-KIN are given in **Annexe 5.1**.

- 5.5** I-KIN developed several projects in the initial years, but its activities dwindled and the partnership was dissolved in 2016. As per the system prevalent, I-KIN working with individual Local Governments developed projects which were considered by an Empowered Committee headed by the Secretary in charge of Local Self Government Department with authorized representatives of the Finance, Planning and Law Departments and also the Director of Urban Affairs, Director of Panchayats and the Chief Town Planner.
- 5.6** There has been a lull in the formulation and implementation of PPP projects of late. This needs to be rectified. As local areas develop, there is an increasing possibility of PPP. But in Kerala, the limited availability of public land with the Local Governments is a major constraint. Yet, since PPP can attract private investment, it needs to be given a fair trial, even if the scope is relatively limited.

I. Lessons from Experience

- 5.7** The implementation of the PPP projects throw up valuable lessons. The important ones are:
- I. Availability of land free from all encumbrances and permissible for the kind of development intended is very critical. Even if new land is not available, PPP could be tried out in respect of up-gradation of common assets like bus stops, shopping complexes and public markets.
 - II. There is a poor understanding of the potential of PPP, both among the elected representatives and the beneficiaries. Also, their capacity in the identification of potential PPP projects is very limited.
 - III. The route to a successful partnership is full of hurdles. Therefore, the active partnership of the Local Government is a must. It should proactively facilitate the post-agreement construction and closely monitor the progress and trouble-shoot whenever required.

- IV. Structuring of the project requires expertise. Only a Technical Support Agency, with excellent credentials, formally accredited for the purpose, can perform the task.
- V. There has to be absolute transparency in the project including convincing the local citizens. Doubts and fears among sections of the public create problems both for the Local Government and the private investor. Wherever existing users and beneficiaries are involved, there has to be a participatory process ab initio.
- VI. There has to be wide publicity for the project to attract maximum investors.
- VII. Pre-bid negotiations with the investors have to be clear and transparent. There should be clarity in addressing their doubts and fears.
- VIII. The clearance by an Empowered Committee after a thorough vetting of all aspects of the project is a good system; probably this could be strengthened with independent expertise.

5.8 Experience shows that a typical project would have the stages indicated in Table 5.2.

Table 5.2: Stages in a PPP Project

Sl.No	Description	Time (weeks)
Stage 1		
1	Project assigned to Technical Support Agency	0
2	Inception report	3-4
3	Draft project profile	4-6
Stage 2		
4	Draft Project profile with its viability analysis	7-9
5	Project Information Memorandum (PIM)	10-14
6	Bidding packages [Request For Quotation, Request For Proposal, Bidding Documents, Draft Concession Agreement]	15-18
7	LSGD approval	19-23
Stage 3		
8	Press release & bidding	24
9	Site visits by prospective bidders and coordination	25-27
10	Bid package submission	28- 36
11	Pre-proposal meeting	37-39
12	Bid opening, Request for Quotation evaluation & shortlisting bidders	40-41
13	Project layout selection of shortlisted bidders by sponsor	42-44
14	Request For Proposal- opening of layout approved selected bidders	46

Sl.No	Description	Time (weeks)
15	Award of Letter of Agreement	47
Stage 4		
16	Draft Concession Agreement-Approval of successful bidder by Government	48-51
17	Proof reading & Concession Agreement signing	52
18	Land allotment by sponsor	As per Concession Agreement
19	Financial closure by the Concessionaire	As per Concession Agreement
20	Project kick off and commencement of appointed date	As per Concession Agreement
Stage 5		
21	Project monitoring and Concession Agreement compliance reporting	As per Concession Agreement from Agreement Date to Commercial Operations Date

Source: Shri. Sarath Chandran, former CEO of I-KIN.

5.9 Some of the possible areas for PPP of different kinds are indicated below in Table 5.3.

Table 5.3: Potential Areas for PPP Initiatives

Sl. No.	Classification	Potential Areas
I.	Social Projects	<ul style="list-style-type: none"> ✓ Health projects. ✓ Gardens and parks
II.	Civic Assets	<ul style="list-style-type: none"> ✓ Water supply. ✓ Slaughter houses. ✓ Parking plazas Markets. ✓ Convention Centres. ✓ Bus stations. ✓ Roads and Bridges. ✓ Waste Management
III.	Tourism	<ul style="list-style-type: none"> ✓ Waterfront development. ✓ Amusement parks. ✓ Beach development
IV.	Economic development	<ul style="list-style-type: none"> ✓ Food processing centres. ✓ IT parks. ✓ Industrial parks
V.	Power	<ul style="list-style-type: none"> ✓ Non-conventional energy including micro-hydel

5.10 The above list is not exhaustive and there could be combinations and variations. If sufficient land is there, even slum development is possible as was successfully done

in the Composite Slum Rehabilitation and Housing Project in Kozhikode Municipal Corporation.

5.11 While deciding on PPP projects, the following factors have to be considered:

- (1) There should be no privatization of precious public property.
- (2) The social benefits should be clear.
- (3) Through meticulous analysis, risks should be reduced even before the bid. This would include project risks related to the availability of land, clearances required, and arrangements of funds by the private partner and robustness of the calculation of costs and benefits. Also, political risks should be minimized especially due to changes of political fronts governing the Local Governments, local agitations, etc. How these risks have been addressed should be there in the initial proposal.
- (4) There should be absolute transparency to ensure accountability. The costs and benefits should be evident. There should be minimum scope for hidden costs. For ensuring accountability, pre-project consultations with key stakeholders are necessary. Also, the details of the proposal should be formally placed in the public domain inviting comments and suggestions.
- (5) The Local Government should ensure that the proposal serves the public interest and the social returns are sufficient.
- (6) To the extent possible, there should be positive downstream benefits.
- (7) The opportunity of costs using the public property should be properly estimated.
- (8) In the case of physical assets, the standards of construction should ensure the normal life of the asset even after the construction period is over.
- (9) The contract explained in detail during the pre-bid meeting. There should be no scope for re-negotiation.

5.12 Of course, it has to be accepted that only if there is reasonable profit, a private partner enters into a PPP project. But the challenge is to balance public interest and private profit fairly and equitably.

II. Recommendations

5.13 Government should identify Technical Support Agencies, preferably from the public sector, having professionals through partnership arrangements.

5.14 The key responsibilities of the Technical Support Agency would be:

- (1) Identification of potential Local Governments and generation of project ideas in accordance with the priority of the Local Governments.
- (2) Advising the Local Government in writing the kind of PPP which is suitable for the project indicating the advantages and risks.
- (3) Making presentations to the citizens concerned for wider buy-in and addressing issues raised during the interaction.
- (4) Preparing a detailed project giving pre-bid publicity and even conducting a pre-bid meeting with potential investors.
- (5) Developing the bid document.
- (6) Explaining the bid document to the members and officials of the Local Government and getting their approval, particularly on the construction.
- (7) Presenting it to the Empowered Committee initially to approve the proposal and later to select the best bid.

5.15 A Special Capacity Building Programme should be designed by KILA to train Local Governments which intend to take up PPP projects.

5.16 The willingness of Local Governments interested in taking up PPP projects should be obtained by LSGD after circulating a generic circular note among them and the response of the Local Government should be referred to the Technical Support Agency.

5.17 PPP Cells consisting of the following persons should be set up in the District Planning Committees.

- (1) Deputy Development Commissioner (As applicable)
- (2) District Planning Officer.
- (3) District Town Planning Officer.
- (4) Regional Joint Director, Urban Affairs.
- (5) Deputy Director of Panchayats.
- (6) Executive Engineer, Local Self Government Department.
- (7) Voluntary professionals – At least three.

5.18 An Empowered Committee should be constituted at the State level with the following members.

i	Secretary, Local Self Government Department	Chairperson
ii	Authorized representative of the Finance Department	Member
iii	Authorized representative of the Planning Department	Member
iv	Authorized representative of the Law Department	Member
v	Chief Town Planner	Member
vi	Director of Urban Affairs	Member
vii	Director of Panchayats	Member
viii	Deputy CEO, KIIFB	Member
ix	Authorized representatives of IIM, Kozhikode	Member
x	IIT, Palakkad	Member
xi	Regional Director of HUDCO	Member
xii	A permanent representative of NABARD at least in the rank of AGM	Member
xiii	Two experts to be nominated by Government	Member

5.19 The Empowered Committee should have the following functions:

- I. Accreditation of Technical Support Agencies / Transaction Advisors
- II. Laying down the Terms of Reference for the accredited agencies.
- III. Facilitating the Local Governments to be aware of the possibilities of PPP.
- IV. Giving in-principle clearance to the PPP project after evaluating its parameters.
- V. Approving the bid document.
- VI. Approving the best bid.
- VII. Monitoring the operationalization of the project.

5.20 The compensation to Technical Support Agency / Transaction Advisors should be paid out the success Fee which should be fixed between 1%-5% of the project cost or as a fixed amount depending on the project cost and effort.

5.21 Independent quality monitors preferably reputed Engineering Colleges and Management Institutions should be given the task of monitoring the performance of the bidder in relation to the conditions of the bid including quality of construction.

5.22 It is necessary for the Local Self Government Department to monitor the progress right from inception.

Chapter 6. Other Items

I. Building Tax

- 6.1** In the First Report of the Sixth State Finance Commission, the following recommendation regarding Building Tax was made.

“The First State Finance Commission had recommended that the Building Tax be collected by the Village Panchayats, Municipalities and Corporations, instead of the Revenue Department. This was based on the sound logic that all building constructions including additions have to be approved by the Local Governments and they are in the best position to assess the tax properly and in a timely manner. This was accepted in 1997 but not operationalized. The collection of Building Tax by the State Government in the last three years is given below.

Table 6.1: Collection of Building Tax by the State Government

Year	Amount (in Crore)
2018-19	189.57
2019-20	191.27
2020-21	135.85

- 6.2** The amount collected is too low in relation to the building construction in the State. The annual increase is just 1.7 per cent. Therefore, from the point of the fiscal domain, taxation logic and efficiency of collection, the Commission recommended that Building Tax be made a Local Government tax through necessary amendments with effect from 01.04.2022. However, the Government did not accept it. The Commission would request the Government to consider the following factors:
- 6.3** There is no system whatsoever for the Village Officer to know or keep track of building construction in the jurisdiction of a village. It is also to be noted that there is a subtle change in the mode of functioning of the Village Officer since the 1990s when the village staff were merged with the equivalent cadres of the Revenue Department. The old Village Officers by virtue of their tenure and nature of work had a fairly good understanding of what was happening in different parts of the village. Further, with electronic services and simplification of procedures, there is less need to go around the village as frequently as before.

- 6.4** At the same time, all new buildings, however small, would have to take the prior permission of Local Governments, before starting construction. This process requires submission of a detailed building plan and intimation of completion. Further, since the building is assessed for Property Tax, all details are available with the Local Government. So, it is not only an easy and automatic process to assess Building Tax by the Local Governments, but also ensure that construction of a building does not go un-noticed. Hence, it can be seen that Property Tax by international practice is a Local Government tax. Conceptually, Building Tax is a kind of one-time Property Tax and there is strong fiscal logic in the Local Governments collecting the tax. The realisation of Building Tax is very low, far less than the potential in a State like Kerala, where building construction is quite high.
- 6.5** More importantly, the First SFC had recommended that the Building Tax be collected by Local Governments. This was accepted by the Government and the Legislature duly informed in the Action Taken Report. But somehow, due to a lack of inter-departmental coordination, this could not be operationalized.
- 6.6** In view of the explanation above, the State Finance Commission would reiterate the earlier recommendation to make the Building Tax a Local Government tax through necessary amendments in the Building Tax Act, 1975 and can be collected more efficiently if it is entrusted to Local Governments.

II. General Purpose Fund

- 6.7** General Purpose Fund is as good as the Own Revenue of Local Governments, in that it seeks to supplement the Own Revenue of Local Governments, essentially to carry out traditional functions like maintenance of street lights, payment of water charges and carrying out solid waste management activities and for establishment expenses if required.
- 6.8** The concept of General Purpose Fund was enunciated by the Second SFC by putting an end to sharing of certain specific State taxes like Land Revenue, Motor Vehicles Tax and Surcharge on Stamp Duty and creating a pool which at that point of time was fixed as 3½ per cent of State's Own Tax Revenue and which has now been increased based on the recommendations of the Sixth SFC to 4 per cent.

- 6.9** For want of data, the General Purpose Fund was distributed on the basis of population. Though the population is a good indicator to identify the need for civic services, it cannot capture the element of equity. Many Local Governments because of their backwardness have limitations in raising their Own Revenue beyond a point. However, the civic service requirements and establishment expenses have to be met.
- 6.10** In view of this, the Commission had recommended that the allocation to Local Government be governed by a formula giving equal weightage to population and distance from the highest per capita Own Revenue weighted with population. However, the Government did not accept the recommendation on the reason that Local Governments with higher population would lose out.
- 6.11** The core objective of the Finance Commission's recommendation was to make all Local Governments fiscally capable of discharging their civic functions. This calls for an equitable distribution to take care of the needs of resource poor Local Governments even while giving due weightage to the population. Now, the Commission did an exercise of comparing the two scenarios of devolution, one based on the population and the other giving equal weightage to population and per capita Own Revenue. The comparative statement and analysis may be seen in **Appendix 6.1.1 and 6.1.2**
- 6.12** The analysis shows that even though some of the Local Governments with higher population would get less, it may not affect them as all are better off financially. Therefore, in the interest of fairness, the Commission would recommend that General Purpose Fund be distributed based on a formula giving equal weightage to population and distance from per capita Own Income (**Appendix 6.2**). In this formulation, the Commission has deviated from weighting the per capita Own Revenue to population, because it gives too much of weightage to population. The Commission has, while making its calculations, used the data from Saankhya software for the last six years (2014-2020). For this purpose, only the data related to the actual Own Revenue of all Local Governments were considered, and through this, an accurate in-depth understanding of their actual revenue was obtained by the Commission.
- 6.13** The unique feature of fiscal decentralisation which probably exists only in Kerala, is zero discretion in the allocation of funds. This implies that no Local Government need

approach the Government with special requests. Even though the process followed earlier to determine gap grants which were initiated by the Fourth SFC, is quite good, the Commission feels that it has not been fully able to capture the real need with the result that some better off Local Governments have managed to get gap grants. Such a system needs to be totally avoided.

- 6.14** Even with the changed formula, the Commission feels that some Local Governments because of their poor resource base could not be able to meet their establishment cost and the expenditure on traditional functions if they are not given additional grants. Therefore, gap grants estimated as follows, are recommended:

$$\text{Gap} = (\text{Own Revenue} + \text{General Purpose Fund}) - (\text{Establishment Expenditure} + \text{Administrative Expenditure} + \text{Operation and Maintenance expenditure})$$

Establishment Expenditure includes salaries of the staff members, travelling expenses, honorarium to Chairpersons and Standing Committees etc.; Administrative Expenses includes electricity charges, telephone charges, stationary expenses, and other office expenses; Operation and Maintenance Expenses includes expenditure on electricity charges of street lights, diesel, petrol, lubricants for vehicles, vehicle hire charges etc. The expenditure for the calculation of gap should not include expenditure on interest payment for loans taken by Local Governments.

- 6.15** Differences in the gap before and after the distribution of GPF is presented in **Appendix 6.3**. It can be seen that for all low-income VPs, their income fell short of the expenditure prior to the distribution of GPF. Nevertheless, after the distribution of GPF, none of the Village Panchayats is negative. Given that some of the Village Panchayats are extremely poor, there is every possibility of low-income Village Panchayats turning negative in case of an unforeseen contingency. Therefore, the Commission recommends that an amount of Rs. 1 crore to be set aside for meeting an unexpected eventuality. For the current year to avoid confusion the earlier decision may continue to be implemented. The recommendations related to GPF be implemented from 2022-2023.

- 6.16** For Block Panchayats and District Panchayats, no change is recommended.

III. Matters Related to Devolution

6.17 In the First Report the formula for devolution were suggested only for the first year namely 2021-22. With the availability of more data and clarity the Commission recommends that the formula should be continued with the following changes: -

6.18 :-

- (1) The Development Grant (General) criteria for environmental vulnerability should also have Medium Hazard Zone (MHZ) in hectares. In the earlier recommendation (First Report) of the Sixth SFC, only high hazard zone was incorporated. The weight for Environmental Vulnerability has been re-worked giving two-third internal weight to high hazard zones and one-third weightage to medium hazard zones.. The details of High and Medium Hazard Zone across Local Governments may be seen in **Appendix 6.4**.
- (2) In order to make the increases and decreases due to the new formula, in respect of General Sector Fund excluding the Union Finance Commission Grant for Village Panchayats and Urban Local Governments, the maximum decrease should be limited to 15% and Maximum increase over the previous year to 75% over the succeeding years till the formula can be adopted without this restriction.
- (3) In the case of SCSP Funds for Village Panchayats and Urban Local Governments, the maximum decrease is limited to 15 per cent and maximum increase to 40 per cent over the previous year. This process should continue every year till the need for the conditions for increase and decrease ceases to exist.
- (4) In the case of TSP revised data prepared by the Scheduled Tribe Development Department is accepted and accordingly the shares of each Local Government to be followed in the succeeding years are modified.

6.19 The details of the shares of various Local Governments under different components of Development Fund are given in **Appendix 6.5**.

IV. Suggestions on Utilization of Health Grants Given by the Fifteenth Union Finance Commission to Local Governments

6.20 The Fifteenth Finance Commission has provided a stream of grants to urban and rural Local Governments for specific components for five years starting from 2021-22 as follows:

Table 6.2: Grants to Rural Local Governments

SI No	Particulars	2021-22	2022-23	2023-24	2024-25	2025-26	Total
Rs. in Crores							
1	Support for diagnostic infrastructure to the primary healthcare facilities -Sub centres	39.61	39.61	41.60	43.68	45.86	210.36
2	Support for diagnostic infrastructure to the primary healthcare facilities – PHCs	49.58	49.58	52.06	54.66	57.39	263.27
3	Financial Requirement for establishing Block Level Public Health Units	30.59	30.59	32.12	33.72	35.41	162.43
4	Grants for Building-less Sub-centres, PHCs, CHCs	0.50	0.50	0.52	0.55	0.58	2.65
5	Financial requirement for Conversion of Rural PHCs and SCs into Health and Wellness Centre	105.43	105.43	110.70	116.23	122.04	559.83
Total		225.71	225.71	237	248.84	261.28	1198.54

Table 6.3 : Grants to Municipalities and Corporations

SI No	Particulars	2021-22	2022-23	2023-24	2024-25	2025-26	Total
(Rs. in Crore)							
1	Support for diagnostic infrastructure to the primary healthcare facilities – UPHCs	11.05	11.05	11.61	12.19	12.80	58.70
2	Grants for Urban Health and Wellness Centres (UHCs)	322.22	322.22	338.34	355.25	373.01	1711.04
Total		333.27	333.27	349.95	367.44	385.81	1769.74

6.21 From the recommendations, it is obvious that it is a largely tied grant. But in Kerala, Union Finance Commission grants are taken as part of the devolution and as of now, is included within the share of the plan (though the SFC has recommended that this should be kept over and above the share of 20 per cent being devolved to Local Governments from the plan). In order to balance the need to implement the conditions of the Union Finance Commission and the system of decentralized planning in vogue in the State for a quarter of a century, the following specific suggestions are given.

- (1) In the State Level Committee, the President and Secretary of all Local Government Associations should be included as Members as also the Secretary of the Planning Department.
- (2) The District Planning Committee should be nominated as a District Level Committee. Here also, all the Municipalities and Corporations and the President and Secretary of other Local Government Associations should be invitees. The DPC could set up a Sub Group coordinated by the District Medical Officer.
- (3) Planning and implementing entities should be the Local Governments concerned.
- (4) For Health Grant, five year plans may be prepared following the process indicated below.
 - (i) Health Department should decide the package of services that should be provided in each Family Health Centre, Urban Primary Health Centre and Health and Wellness Centre (modified sub centres) and the diagnostic instruments and staff needed to deliver them. Since all institutions may not be at the same level, the requirements should be classified as essential, desirable, and aspirational. The first priority for the essential and to move up the chain after the lower levels have been met. Staff for delivering these diagnostic services must be available or be able to be recruited from National Health Mission, Local Self Government or Finance Commission Funds.
 - (ii) The State Level Committee may get the situation analysis related to the components concerned from all Local Governments through a quick survey based on the standards set. A proforma may be designed and circulated to all hospitals, and the Medical Officer

concerned should fill up the proforma and send it online through the District Medical Officer to the Director of Health Services.

- (iii) Based on the situation analysis, important gaps may be identified and criteria developed for devolution of funds to the Local Governments concerned.
- (iv) The formula should have weightage for vulnerable areas. To avoid thin spread of resources, the State Level Committee may fix rational criteria to decide the most backward Local Governments with special weightage given to SC/ST population and the Deprivation Index recommended by the Sixth State Finance Commission and accepted by Government.
- (v) The allocation for five years may be communicated to the Local Governments who will activate the process of decentralized planning limiting it to three steps – discussion at Working Group, Standing Committee and Local Government levels.
- (vi) In this process, the local government will have the freedom to decide location and prioritize the procurement of equipment and also decide on the convergence of Own Revenues, Development Fund and Non-road Maintenance Fund for the components.
- (vii) Local Governments may send their plan to the DPC and the DPC in consultation with the National Health Mission of the district level should decide how much of funds would be mobilized from NHM for the local government plans.
- (viii) In order to avoid duplication, planning must be done by pooling all available resources. All the investments (capital, recurring) needed for assuring the chosen services can be listed out on the first column. The building, equipment, consumables, HR needs to be listed separately. These are then allocated to different revenue stream available. The most restrictive of them should be completed first with items that are admissible under them. Then move up the level of restrictiveness, till all available resources are exhausted.

(ix) Table 6.4 illustrates the format for plan preparation

Table 6.4: Format for Plan Preparation

Services	Components	NHM	State budget	LSG	KASP receivables	Corporate Social Responsibility	Total
Service 1	Building						
	Equipment						
	Consumables and drugs						
	Human Resources						
Service 2	Building						
	Equipment						
	Consumables and drugs						
	Human Resources						
Service 3							

6.22 The plans would be submitted to the State Committee.

- (1) The State Committee would finalize the supplementary allocation wherever possible from the State Plan and NHM and approve local government-wise plans.
- (2) For ease of procurement and reducing costs, centralized procurement may be done preferably by the Kerala Medical Services Corporation with AMC, but the supply has to be local.
- (3) Similarly, for positions remuneration may be set by the State Level Committee and recruitment done by the District Level NHM.
- (4) The local government, DPC and the State level committee may monitor the progress of implementation.
- (5) KILA and SHRC should jointly design the capacity building programmes required and conduct it at the district level.

Chapter 7. Summary of Important Recommendations

- 7.1 All Local Governments should prepare a GIS map indicating the revenue bases and make it a public document. **(Para 2.79)**
- 7.2 Kudumbashree units could be assigned the task of collecting dues. **(Para 2.82)**
- 7.3 Kerala State Audit Department should conduct tax audit, which will focus on efficiency of resource mobilisation. **(Para 2.83)**
- 7.4 Knowingly causing loss of revenue should lead to recovery from person/persons responsible. **(Para 2.84)**
- 7.5 All Local Governments should prepare a rolling Revenue Enhancement Action Plan (REAP) with effect from 2022-23 to be presented along with their Annual Budget **(Para 2.87)**
- 7.6 Local Government Revenue Board should be constituted for Local Governments on the lines of Property Tax Board which was constituted in 2011 but could not be operationalized. **(Paras 2.88 and 2.89)**
- 7.7 The Sanchaya Software needs to be overhauled to improve revenue mobilisation **(Para 2.90 and 2.91)**
- 7.8 Property Tax should be linked to the fair value in rural and urban areas. Before doing this, a sample study in selected wards, both urban and rural, should be done to ensure that there is no abnormal average change. Different rates are recommended for Municipalities/Corporations/urbanized Village Panchayats and other Village Panchayats. **(Para 2.97, 2.98 & 2.99)**
- 7.9 From 1-4-2023 revision of Property Tax may be annual, linked to the money value subject to the condition that it should be not less than 5 per cent **(Para 2.101)**
- 7.10 The decision to limit the increase in Property Tax of certain categories of buildings may be done away with. **(Para 2.102)**

- 7.11** Houses above 30 sq. m. may be brought under Property Tax and for houses between 30 sq. m and 50 sq. m, half of the normal Property Tax alone need to be collected. **(Para 2.103)**
- 7.12** Un-aided schools should pay tax fixed for houses up to 3,000 sq. ft. **(Para 2.105)**
- 7.13** Tax exemption should be limited to parents and spouses of Armed Forces personnel either martyred or maimed in action or during performance of duty. **(Para 2.106)**
- 7.14** All Central government properties and companies under the Central Government should be assessed for Service Charge and tax, respectively, for which a survey may be done by Local Governments within this financial year. **(Para 2.107, 2.108 and 2.109)**
- 7.15** Houses above 3,000 sq. ft. constructed after 1-4-2011 should be classified as luxury houses and taxed higher. **(Para 2.110)**
- 7.16** Tax rate of mobile towers may be revised. **(Para 2.111)**
- 7.17** Surcharge may be re-named as “Benefits Charge.” **(Para 2.117)**
- 7.18** The slabs of the Profession Tax may be re-fixed.**(Para 2.118)**
- 7.19** Entertainment Tax Act may be amended to broaden the scope of entertainment. **(Para 2.119)**
- 7.20** The share of the Entertainment component of GST received by the State Government should be passed down to Village Panchayats/Municipalities/Corporations, using the formula fixed for General Purpose Fund. Further gap, if any, should be compensated by the State Government by September in the succeeding year. **(Para 2.123)**
- 7.21** The advertisement component under GST may be passed down to Local Governments. **(Para 2.127)**
- 7.22** Advertisements erected in the form of boards in public places and in private places by the side of the roads may be brought under Licence Fee. **(Para 2.128)**

- 7.23** The minimum rate of Service Cess may be fixed at 15 per cent of the Property Tax. **(Para 2.129)**
- 7.24** Levy of Service Charges at least at the rate of 50 percent of the Property Tax leviable, should be made mandatory for all those buildings fully owned by the Union Government with effect from 01/04/2022, since all Local Governments are giving at least one of the services, namely Sanitation, Water Supply, Street Lighting and Drainage. **(Para 2.130 and Appendix 2.7.4(2) and 2.7.8(5))**
- 7.25** Rent of buildings let out by Local Governments should be as per the methodology worked out by the Public Works Department. 25 per cent rebate may be given for shops rented out to Kudumbashree units and people of disabilities. **(Para 2.131)**
- 7.26** Amendments in the Acts and Rules as detailed in Appendix 2.7 and 2.8 required for filling gaps and ensuring the necessary changes required are recommended. **(Para 2.132, 2.134 and Appendix 2.7, 2.8)**
- 7.27** All fines may be enhanced in keeping with the money value and fines for activities which have huge negative impact on public health or environment should have a deterrent character with higher increase. **(Para 2.132, 2.133 and Appendix 2.8,2.9)**
- 7.28** KURDFC should be restructured as an Asset Management Company to operationalize the KLGDF and should be mentored by KIIFB. **(Paras 3.38 and 3.39)**
- 7.29** In order to increase encourage voluntary donation of land for public purposes, the Land Relinquishment Act may be amended to facilitate relinquishment of land in favour of Local Governments. **(Para 4.15 and Appendix 2.7.1(1))**
- 7.30** Technical Support Agencies may be identified for to facilitate PPP projects related to Local Governments **(Paras 5.13 and 5.14)**
- 7.31** The Building Tax may be made a Local Government tax. **(Para 6.6)**
- 7.32** For General Purpose Fund, in order to avoid “minus Village Panchayats,” a revised formula is recommended to be implemented from 2022-23 in respect of Village Panchayats, Municipalities and Corporations. **(Para 6.14)**

- 7.33** The formulae for devolution and the earmarked share of Local Governments for the period from 2022-23 are recommended in order to adhere to the provisions of the Action Taken Report on the First Report of the Sixth State Finance Commission **(Para 6.17)**
- 7.34** A planning methodology involving Local Governments is recommended for the Health Grants from the Fifteenth Finance Commission. **(Para 6.20 and Para 6.21)**

APPENDICES

Table of Contents

Appendix 2.1: Details of Theatres and Theme Parks under the Jurisdiction of Local Governments	125
Appendix 2.2: Rates of Property Taxes fixed by Local Governments for Different Types of Buildings.....	126
Property Tax Rates fixed by Local Governments for Residential Purpose.....	126
Property Tax Rates fixed by Local Governments for Hospitals	126
Property Tax Rates fixed by Local Governments for Ayurveda Wellness Centres	127
Property Tax Rates fixed by Local Governments for Education Institutions	127
Property Tax Rates fixed by Local Governments for Auditorium, Canteen, Workshop within the compound of the Educational Institution and Used for its Sole Purpose only	127
Property Tax Rates fixed by Local Governments for Amusement Park	128
Property Tax Rates fixed by Local Governments for Assembly Building, Convention Centre, Auditorium, Lodge, Cinema Theatre etc	128
Property Tax Rates fixed by Local Governments for Resorts	128
Property Tax Rates fixed by Local Governments for Mobile Telephone Tower.....	129
Property Tax Rates fixed by Local Governments for Residential Home Stay.....	129
Property Tax Rates fixed by Local Governments for Private Hostels and Homestay	129
Property Tax Rates fixed by Local Governments for Office Space (Including Industrial Office Building)....	130
Property Tax Rates fixed by Local Governments for Buildings of Industrial Units Registered under the Micro Small and Medium Enterprises Development Act, 2006 (27 of 2006)	130
Property Tax Rates fixed by Local Governments for requirements for other Industries	131
Property Tax Rates fixed by Local Governments on Hotel, Restaurants, Shops, Warehouses with floor area above 100 sqm for commercial purpose	131
Property Tax Rates fixed by Local Governments for Hotel, Restaurants, Shops, Warehouses with floor area up to 100 sqm	132
Property Tax Rates fixed by Local Governments for Super Markets, Shopping Malls with floor area above 200 sqm for commercial purpose.....	132
Property Tax Rates fixed by Local Governments for Super Markets, Shopping Malls with floor area up to 200 sqm for commercial purpose	133
Property Tax Rates fixed by Local Governments for Commercial purpose such as Bunks, Petty Shops, Computer Centre, Fuel Station	133
Property Tax Rates fixed by Local Governments for Industrial purpose such as khadi shed, cashewnut factory, cattle stock shed etc	134
Appendix 2.3: Details of Property Tax Levied on Central Public Sector Enterprises from 2014 to 2020	135
Appendix 2.4: Details of Service Charge Levied on Union Government Buildings from 2014 to 2020	136
Appendix 2.5: Government Order on Notification of Category I and II Village Panchayats.....	137

Appendix 2.6: Slabs Showing Proposed Property Tax Minimum Rates for Local Governments based on the Fair Value of the Land150

Appendix 2.6.1: Slabs Showing Proposed Property Tax Minimum Rates for Village Panchayats and Municipalities based on the Fair Value of the Land.....150

A. Residential	150
B. Hotels, restaurants, shops, godowns, having floor area upto 100 sq. meters	150
C. Hotels, restaurants, shops, godowns, having floor area above 100 sq. m.	150
D. Super markets, shopping malls, having floor area upto 200 sq. m.....	151
E. Super markets, shopping malls, having floor area above 200 sq. m.	151
F. Super markets, shopping malls, having floor area above 201 sq. and upto 500 sq.....	151
G. Super markets, shopping malls, having floor area above 501 sq. and upto 1,000 sq. m.	151
H. Super markets, shopping malls, having floor area above 1,001 sq. m. and upto 5,000 sq. m.....	152
I. Super markets, shopping malls, having floor area above 5,001 sq. and upto 10,000 sq. m.....	152
J. Super markets, shopping malls, having floor area above 10,001 sq. m.	152
K. Bunks, petty shops, computer centre, fuel station, for commercial purposes	152
L. Office purposes (including office building of industries).....	153
M. Handloom shed, coir making shed.....	153
N. Other industrial purposes	153
O. Educational purposes	153
P. Hospitals	153
Q. Assembly building, Convention Centre, Auditorium, Marriage Halls/Auditorium, Lodge, Cinema Theatre.	154
R. Resorts	154
S. Amusement Parks	154
T. Buildings of industrial units registered as Micro, Small, Medium Enterprises	154

Appendix 2.6.2: Slabs Showing Proposed Property Tax Minimum Rates for Municipal Corporations based on the Fair Value of the Land155

Appendix 2.6.3: Slabs showing proposed Property Tax Minimum Rates of Mobile Towers based on the Fair Value of the Land158

Appendix 2.7: Proposed Amendments to the Acts Regarding Own Revenue of Local Governments159

Appendix 2.7.1: Other General Acts applicable to Local Governments.....159

1. Rule 3. Land Relinquishment Act, 1958.....	159
2. Kerala Local Authorities Entertainments Tax Act, 1961	159
3. Kerala Paddy Field Wet Land Protection Rules 2008	161

Appendix 2.7.2: Amendments to the Kerala Panchayat Raj Act, 1994.....162

1. Section 228 of KPR Act 1994:- Licence for Private cart-stand	162
2. Section 222 of KPR Act 1994:- Licence for Private Markets.....	163
3. Section 270, 271 of KPR Act 1994:- Registration of Private Hospitals and Para-medical Institutions...	164
4. Section 266, 271 of KPR Act 1994:- Registration of Tutorial Institutions.....	165
5. Section 253 of KPR Act 1994 :- Making good the Revenue loss , wastage due to misconduct	166
6. Section 209A to 210 of KPR Act 1994:- Revenue from Advertisements.....	167
7. Section 243 (1) of KPR Act 1994 Limitation Period.....	168
8. Section 203 (15) of KPR Act 1994:- Property Tax payable date.....	168

Appendix 2.7.3: Kerala Panchayat Raj Act, 1994 -Taxes to be withdrawn.....169

1. Section 200 (4) of KPR Act 1994:- Show Tax	169
2. Section 200 (3), 206 of KPR Act 1994:- Duty on Transfer of Property	169
Appendix 2.7.4: Kerala Panchayat Raj Rules to be amended	171
1. The Panchayat Raj (Compounding of offences) Rules, 1996	171
2. Rule 30. Kerala Panchayat (Property Tax, Service Cess and Surcharge) Rules 2011	172
3. Kerala Panchayat Building Rules 2019	173
4. Rates of Permit Fees of Buildings as per Schedule II of KPBR 2019	173
5. Kerala Panchayat (Industries, Factories, Trades, Entrepreneurships, and Other Services Licence) Rules 1996	174
6. Kerala Panchayat Raj (Profession Tax) Rules 1996	175
Appendix 2.7.5: Kerala Panchayat Raj Rules- New Rules to be framed	176
1. Kerala Panchayat (Erection of Arches and setting up of Advertisement Boards in Public Streets and Public Places) Rules	176
Appendix 2.7.6: Amendments to the Kerala Municipalities Act, 1994	177
1. Sections 260, 261, 262, 514 of Kerala Municipalities Act, 1994:- Tax on Animals and Vessels.....	177
2. Sections 475 of Kerala Municipalities Act, 1994:- Licence for Private cart-stand.....	178
3. Sections 460, 461 of Kerala Municipalities Act, 1994:- Licence for Private Markets	180
4. Sections 311, 313, 314 of Kerala Municipalities Act, 1994:- Registration of Private Hospitals and Paramedical Institutions.....	181
5. Section 233(15) of Kerala Municipalities Act, 1994:- Property Tax payable date.....	182
6. Sections 507, 508 of Kerala Municipalities Act, 1994:- Registration of Tutorial Institutions.....	182
7. Section 215 of Kerala Municipalities Act, 1994:- Buildings / Land given on Rent/Lease	183
8. Section 333 of Kerala Municipalities Act, 1994:- Contributions from persons having control over places of pilgrimage etc.	185
9. Section 67 of Kerala Municipalities Act, 1994:- Making good the Revenue loss wastage/Loss due to misconduct (Omitted by Act 14 of 1999 with effect from 1/10/2000)	186
10. Section 358 of KM Act, 1994:- Power of Municipality to recover expenses caused by extraordinary traffic	187
11. Section 539 (1) of Kerala Municipalities Act, 1994 Limitation Period.....	187
Appendix 2.7.7: Amendments to the Kerala Municipalities Act, 1994 -Taxes to be withdrawn	188
1. Section 269 of Kerala Municipalities Act, 1994:- Show Tax	188
2. Section 270 of Kerala Municipalities Act, 1994:- Duty on Transfer of Property	189
3. Section 277 of Kerala Municipalities Act, 1994:- Tax on timber	189
Appendix 2.7.8: Amendments to the Kerala Municipalities Rules.....	189
1. Kerala Municipality (Erection of Arches and setting up of Advertisement Boards in Public Streets and Public Places) Rules, 1999:- Revenue from Advertisements.....	189
2. Kerala Municipality (Compounding of offences) Rules, 1996.....	190
3. Kerala Municipal Building Rules, 2019	191
4. Kerala Municipality (Industries, Factories, Trades, Entrepreneurships, and Other Services Licence) Rules 2020	192
5. Kerala Municipality (Property Tax, Service Cess and Surcharge) Rules, 2011	194
Appendix 2.7.9: Amendments to the Kerala Municipalities Act, 1994 -New Rules to be framed	195
1. New Rules to be framed for facilitating effective collection of dues in Urban Local Governments	195

Appendix 2.8: Recommended Revisions to Fees and Fines under Various Acts and Rules

.....	196
A. Allied Acts- Recommended Revisions	196
B. Kerala Panchayat Raj Acts - Recommended Revisions to Penalties	219
C. Kerala Panchayat Raj Rules– Recommended Revisions to Fees	226
D. Kerala Panchayat Raj Rules– Recommended Revisions to Penalties	235
E. Kerala Municipality Acts and Rules - Recommended Revisions	240

Appendix 2.9: Technical Note on Methodology for Computing Present Value of Fees and Fines.....256**Appendix 6.1: Comparison of Existing and Proposed GPF Formula (First Report of SSFC) for Highly Populated Village Panchayats and Municipalities258****Appendix 6.1.1: Difference in Budgeted (2021-22) and Proposed Formula for Distribution of GPF for Relatively Highly Populated Village Panchayats258****Appendix 6.1.2: Difference in Budgeted (2021-22) and Proposed Formula for Distribution of GPF for Relatively Highly Populated Municipalities258****Appendix 6.2: Local Government wise Distribution of General Purpose Fund using Revised Proposed Formula260****Appendix 6.2.1: Village Panchayat wise Distribution of GPF using the Revised Proposed Formula260****Appendix 6.2.2: Municipality wise distribution of GPF using the Revised Proposed Formula.....283****Appendix 6.2.3: Municipal Corporations wise Distribution of GPF using the Revised Proposed Formula286****Appendix 6.3: Estimation of Gap after Meeting Mandatory Expenditure Prior to and after Distribution of GPF using the Formula Proposed by Sixth SFC287****Appendix 6.4: Area Classified as High and Medium Hazard Zones Across Different Local Governments in Kerala.....288****Appendix 6.5: Shares of Local Governments under Different Criteria for Inter-se Devolution of Development Fund295****Appendix 6.5.1: Shares of Village Panchayats for inter-se Devolution of Development Fund295****Appendix 6.5.2: Shares of Block Panchayats for inter-se Devolution of Development Fund332****Appendix 6.5.3: Shares of District Panchayats for inter-se Devolution of Development Fund338****Appendix 6.5.4: Shares of Municipalities for inter-se Devolution of Development Fund339****Appendix 6.5.5: Shares of Municipal Corporations for inter-se Devolution of Development Fund343**

Appendix 2.1: Details of Theatres and Theme Parks under the Jurisdiction of Local Governments

Tier	Theatre/Park	No. of Theatres/ Theme Park	Number of LGs
Village Panchayat	Cinema Theatres	154	102
	Multiplex Theatres	65	39
	Theme Parks	15	15
Municipality	Cinema Theatres	290	75
	Multiplex Theatres	120	38
	Theme Parks	11	9
Municipal Corporation	Cinema Theatres	73	6
	Multiplex Theatres	21	4
	Theme Parks	0	0
Total	Cinema Theatres	517	183
	Multiplex Theatres	206	81
	Theme Parks	26	24

Source: 6th SFC data collected from Local Governments, 2021

Appendix 2.2: Rates of Property Taxes fixed by Local Governments for Different Types of Buildings

Property Tax Rates fixed by Local Governments for Residential Purpose

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
3	87	9.2					87	8.4
4	187	19.9					187	18.1
5	269	28.6					269	26.0
6	233	24.8	14	16.1			247	23.9
7	128	13.6	6	6.9			134	13.0
8	37	3.9	14	16.1			51	4.9
9			4	4.6			4	0.4
10			19	21.8			19	1.8
11			1	1.1			1	0.1
12			16	18.4	1	16.7	17	1.6
13			7	8.0			7	0.7
14			2	2.3	1	16.7	3	0.3
15			4	4.6	2	33.3	6	0.6
16					1	16.7	1	0.1
20					1	16.7	1	0.1
Total	941	100.0	87	100.0	6	100.0	1034	100.0

Source: Consolidated from Sanchaya Software, Information Kerala Mission, Government of Kerala

Property Tax Rates fixed by Local Governments for Hospitals

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
3	120	12.8			3	120	12.8	
4	78	8.3			4	78	8.3	
5	254	27.0			5	254	27.0	
6	156	16.6	7	8.0	6	156	16.6	7
7	144	15.3	1	1.1	7	144	15.3	1
8	189	20.1	3	3.4	8	189	20.1	3
9			1	1.1	9			1
10			13	14.9	10			13
11			1	1.1	11			1
12			10	11.5	12			10
13			1	1.1	13			1
14			5	5.7	14			5
15			45	51.7	15			45
16					16			
17					17			
20					3	50.0	3	0.3
Total	941	100.0	87	100.0	6	100.0	1034	100.0

Source: Consolidated from Sanchaya Software, Information Kerala Mission, Government of Kerala

Property Tax Rates fixed by Local Governments for Ayurveda Wellness Centres

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
150	253	57.5					253	57.5
155	33	7.5					33	7.5
160	154	35.0					154	35.0
Total	440	100.0					440	100.0

Source: Sanchaya Software, Information Kerala Mission, Government of Kerala

Property Tax Rates fixed by Local Governments for Education Institutions

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
3	134	14.2					134	13.0
4	106	11.3					106	10.3
5	281	29.9					281	27.2
6	154	16.4	13	14.9			167	16.2
7	128	13.6	2	2.3			130	12.6
8	138	14.7	7	8.0			145	14.0
9			1	1.1			1	0.1
10			16	18.4			16	1.5
11			1	1.1			1	0.1
12			9	10.3			9	0.9
13			2	2.3			2	0.2
14			3	3.4			3	0.3
15			33	37.9	1	16.7	34	3.3
16					2	33.3	2	0.2
17					1	16.7	1	0.1
20					2	33.3	2	0.2
Total	941	100.0	87	100.0	6	100.0	1034	100.0

Source: Consolidated from Sanchaya Software, Information Kerala Mission, Government of Kerala

Property Tax Rates fixed by Local Governments for Auditorium, Canteen, Workshop within the compound of the Educational Institution and Used for its Sole Purpose only

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
3	98	20.2					98	20.2
4	33	6.8					33	6.8
5	112	23.1					112	23.1
6	73	15.1					73	15.1
7	36	7.4					36	7.4
8	133	27.4					133	27.4
Total	485	100.0					485	100.0

Source: Consolidated from Sanchaya Software, Information Kerala Mission, Government of Kerala

Property Tax Rates fixed by Local Governments for Amusement Park

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
20	190	20.4					190	18.5
25	13	1.4					13	1.3
30	208	22.3	10	11.5			218	21.2
35	10	1.1	1	1.1			11	1.1
38	2	0.2		0.0			2	0.2
40	510	54.7	14	16.1			524	51.1
45			7	8.0			7	0.7
50			55	63.2	2	33.3	57	5.6
60					4	66.7	4	0.4
Total	933	100.0	87	100.0	6	100.0	1026	100.0

Source: Consolidated from Sanchaya Software, Information Kerala Mission, Government of Kerala

Property Tax Rates fixed by Local Governments for Assembly Building, Convention Centre, Auditorium, Lodge, Cinema Theatre etc

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
20	174	18.5					174	16.8
23	1	0.1					1	0.1
25	41	4.4					41	4.0
30	398	42.3	8	9.2			406	39.3
32	1	0.1					1	0.1
35	48	5.1	2	2.3			50	4.8
36	1	0.1					1	0.1
38	2	0.2					2	0.2
40	275	29.2	15	17.2			290	28.0
45			11	12.6			11	1.1
48			1	1.1			1	0.1
50			50	57.5	3	50.0	53	5.1
60					3	50.0	3	0.3
Total	941	100.0	87	100.0	6	100.0	1034	100.0

Source: Consolidated from Sanchaya Software, Information Kerala Mission, Government of Kerala

Property Tax Rates fixed by Local Governments for Resorts

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
80	365	39.0	16	18.4		0.0	381	37.1
85	82	8.8	7	8.0	1	16.7	90	8.8
88	1	0.1		0.0		0.0	1	0.1

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
90	487	52.1	64	73.6	5	83.3	556	54.1
Total	935	100.0	87	100.0	6	100.0	1028	100.0

Source: Consolidated from Sanchaya Software, Information Kerala Mission, Government of Kerala

Property Tax Rates fixed by Local Governments for Mobile Telephone Tower

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
400	47	5.0	5	5.7			52	5.0
450	20	2.1	1	1.1			21	2.0
480	1	0.1		0.0			1	0.1
500	873	92.8	81	93.1	6	100.0	960	92.8
Total	941	100.0	87	100.0	6	100.0	1034	100.0

Source: Consolidated from Sanchaya Software, Information Kerala Mission, Government of Kerala

Property Tax Rates fixed by Local Governments for Residential Home Stay

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
10	6	20.0					6	14.0
15	2	6.7					2	4.7
20	6	20.0	2	15.4			8	18.6
25	16	53.3	2	15.4			18	41.9
30			1	7.7			1	2.3
35			7	53.8			7	16.3
45			1	7.7			1	2.3
Total	30	100.0	13	100.0	0	0	43	100.0

Source: Consolidated from Sanchaya Software, Information Kerala Mission, Government of Kerala

Property Tax Rates fixed by Local Governments for Private Hostels and Homestay

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
30	196	34.2					196	34.2
31	1	0.2					1	0.2
35	14	2.4					14	2.4
40	146	25.5					146	25.5
45	24	4.2					24	4.2
50	94	16.4					94	16.4
60	98	17.1					98	17.1
Total	573	100.0					573	100.0

Source: Sanchaya Software, Information Kerala Mission, Government of Kerala

Property Tax Rates fixed by Local Governments for Office Space (Including Industrial Office Building)

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
30	253	26.9					253	24.5
32	1	0.1					1	0.1
35	25	2.7					25	2.4
40	440	46.8	9	10.3			449	43.4
42	1	0.1					1	0.1
43	1	0.1					1	0.1
45	33	3.5					33	3.2
48	1	0.1					1	0.1
50	186	19.8	13	14.9			199	19.2
55			3	3.4			3	0.3
60			34	39.1			34	3.3
65			3	3.4			3	0.3
70			25	28.7	1	16.7	26	2.5
75					1	16.7	1	0.1
80					3	50.0	3	0.3
90					1	16.7	1	0.1
Total	941	100.0	87	100.0	6	100.0	1034	100.0

Source: Consolidated from Sanchaya Software, Information Kerala Mission, Government of Kerala

Property Tax Rates fixed by Local Governments for Buildings of Industrial Units Registered under the Micro Small and Medium Enterprises Development Act, 2006 (27 of 2006)

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
15	195	34.8					195	33.9
16	1	0.2					1	0.2
17	2	0.4					2	0.3
18	3	0.5					3	0.5
20	206	36.7					206	35.8
22	2	0.4					2	0.3
24	1	0.2					1	0.2
25	151	26.9	1	7.7			152	26.4
30			3	23.1			3	0.5
35			2	15.4			2	0.3
40			2	15.4			2	0.3
45			5	38.5			5	0.9
50					1	100.0	1	0.2
Total	561	100.0	13	100.0	1	100.0	575	100.0

Source: Consolidated from Sanchaya Software, Information Kerala Mission, Government of Kerala

Property Tax Rates fixed by Local Governments for requirements for other Industries

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
40	348	37.0					348	33.7
43	1	0.1					1	0.1
45	23	2.4					23	2.2
50	422	44.9	11	12.6			433	41.9
55	18	1.9	5	5.7			23	2.2
58	1	0.1		0.0			1	0.1
60	127	13.5	37	42.5			164	15.9
65			7	8.0			7	0.7
68			1	1.1			1	0.1
70			26	29.9	1	16.7	27	2.6
80					1	16.7	1	0.1
85					1	16.7	1	0.1
90					3	50.0	3	0.3
Total	940	100.0	87	100.0	6	100.0	1033	100.0

Source: Consolidated from Sanchaya Software, Information Kerala Mission, Government of Kerala

Property Tax Rates fixed by Local Governments on Hotel, Restaurants, Shops, Warehouses with floor area above 100 sqm for commercial purpose

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
50	383	40.7					383	37.0
52	1	0.1					1	0.1
55	38	4.0					38	3.7
60	405	43.0					405	39.2
65	20	2.1					20	1.9
70	94	10.0	16	18.4			110	10.6
75			6	6.9			6	0.6
80			33	37.9			33	3.2
85			8	9.2			8	0.8
90			24	27.6			24	2.3
100					1	16.7	1	0.1
105					1	16.7	1	0.1
110					3	50.0	3	0.3
120					1	16.7	1	0.1
Total	941	100.0	87	100.0	6	100.0	1034	100.0

Source: Consolidated from Sanchaya Software, Information Kerala Mission, Government of Kerala

Property Tax Rates fixed by Local Governments for Hotel, Restaurants, Shops, Warehouses with floor area up to 100 sqm

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
30	300	31.9					300	29.0
32	2	0.2					2	0.2
35	33	3.5					33	3.2
38	2	0.2					2	0.2
40	293	31.1	8	9.2			301	29.1
42	1	0.1					1	0.1
43	1	0.1					1	0.1
45	60	6.4					60	5.8
50	188	20.0	12	13.8			200	19.3
55	9	1.0	5	5.7			14	1.4
58	1	0.1					1	0.1
60	51	5.4	31	35.6			82	7.9
65			10	11.5			10	1.0
70			21	24.1	1	16.7	22	2.1
80					3	50.0	3	0.3
90					2	33.3	2	0.2
Total	941	100.0	87	100.0	6	100.0	1034	100.0

Source: Consolidated from Sanchaya Software, Information Kerala Mission, Government of Kerala

Property Tax Rates fixed by Local Governments for Super Markets, Shopping Malls with floor area above 200 sqm for commercial purpose

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
70	348	37.1					348	33.8
75	33	3.5					33	3.2
80	428	45.6					428	41.5
82	1	0.1					1	0.1
85	10	1.1					10	1.0
90	118	12.6	17	19.5			135	13.1
100			13	14.9			13	1.3
105			1	1.1			1	0.1
110			10	11.5			10	1.0
120			17	19.5			17	1.6
125			1	1.1			1	0.1
130			7	8.0			7	0.7
135			1	1.1			1	0.1
140			20	23.0	2	33.3	22	2.1
150					3	50.0	3	0.3

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
160					1	16.7	1	0.1
Total	938	100.0	87	100.0	6	100.0	1031	100.0

Source: Consolidated from Sanchaya Software, Information Kerala Mission, Government of Kerala

Property Tax Rates fixed by Local Governments for Super Markets, Shopping Malls with floor area up to 200 sqm for commercial purpose

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
30	204	21.7					204	19.8
32	1	0.1					1	0.1
35	6	0.6					6	0.6
40	198	21.1	6	6.9			204	19.8
43	1	0.1					1	0.1
45	37	3.9					37	3.6
50	272	29.0	5	5.7			277	26.8
55	18	1.9	4	4.6			22	2.1
56	1	0.1					1	0.1
58	1	0.1					1	0.1
60	200	21.3	28	32.2			228	22.1
65			5	5.7			5	0.5
70			39	44.8			39	3.8
75					1	16.7	1	0.1
80					2	33.3	2	0.2
90					3	50.0	3	0.3
Total	939	100.0	87	100.0	6	100.0	1032	100.0

Source: Consolidated from Sanchaya Software, Information Kerala Mission, Government of Kerala

Property Tax Rates fixed by Local Governments for Commercial purpose such as Bunks, Petty Shops, Computer Centre, Fuel Station

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
30	325	34.5					325	31.4
32	1	0.1					1	0.1
35	23	2.4					23	2.2
40	256	27.2	15	17.2			271	26.2
43	1	0.1		0.0			1	0.1
45	35	3.7	1	1.1			36	3.5
50	191	20.3	15	17.2			206	19.9
55	9	1.0	2	2.3			11	1.1
60	100	10.6	27	31.0			127	12.3
65			3	3.4			3	0.3

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
70			24	27.6			24	2.3
75				0.0	1	16.7	1	0.1
80				0.0	3	50.0	3	0.3
90				0.0	2	33.3	2	0.2
Total	941	100.0	87	100.0	6	100.0	1034	100.0

Source: Consolidated from Sanchaya Software, Information Kerala Mission, Government of Kerala

Property Tax Rates fixed by Local Governments for Industrial purpose such as khadi shed, cashewnut factory, cattle stock shed etc

Tax Rate (Rs. Per sq. of floor area)	VP		MLTY		CORP		Total LGs	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share
10	346	36.8					346	33.5
11	1	0.1					1	0.1
12	17	1.8					17	1.6
13	2	0.2					2	0.2
14	2	0.2					2	0.2
15	326	34.6	21	24.1			347	33.6
16	1	0.1					1	0.1
17	2	0.2					2	0.2
18	2	0.2	1	1.1			3	0.3
20	242	25.7	29	33.3			271	26.2
25			19	21.8			19	1.8
30			17	19.5	4	66.7	21	2.0
40					2	33.3	2	0.2
Total	941	100.0	87	100.0	6	100.0	1034	100.0

Source: Consolidated from Sanchaya Software, Information Kerala Mission, Government of Kerala

Appendix 2.3: Details of Property Tax Levied on Central Public Sector Enterprises from 2014 to 2020

Central Public Sector Enterprises	Property Tax Rates (in Rs. Lakhs)		
	VP	MLTY	CORP
Air India-Air Craft Maintenance Base			5.49
Airport Authority of India			0.18
Arm Reserved Camp		1.61	
Bharat Electronics Limited		8.02	
Bharat Heavy Electricals Limited	15.41		
Bharat Petroleum Corporation Limited		20.96	
Bharath Sachar Nigam Ltd	512.79	21.49	19.21
Central Intelligence Office			0.97
CERAMICS	6.14		
ESI Corporation	0.50	0.96	6.88
Fertilisers And Chemicals Travancore Limited	81.52	77.90	
Fluid Control Research Institute	41.45		
Food Corporation of India	23.38	2.57	
Harbour Engineering			0.51
Hindustan News Print Limited	91.48		
Indian Cardamom Research Institute	3.88		
Indian Oil Corporation Limited	18.72		
Indian Rare Earths Limited	76.26	8.31	
Indus Tower Ltd	2.19		
Inland Navigation	0.80		
Kerala Electricals Ltd	1.61		
Khadi village industries	0.76		
Life Insurance Corporation of India	3.60	21.36	
National Thermal Power Corporation Limited	12.47	0.29	
NCC Commander Office			0.05
New India Assurance		0.95	
National Institutes of Technology	2.28		
National Silkworm Seed Organization- Silk Board	3.76		
Oil Palm Ltd	5.81		
Plantation Corporation	1.27		
PowerGrid Corporation	9.26		
Rice Research Station		0.93	
Rubber Board		12.78	
Shipyard			147.08
Spice Park	29.75		
State Bank of India	1.33		4.19
State Ware Housing Corporation		0.28	
Telecom	2.13	0.71	
Travancore Titanium			12.12
Warehouse Cooperation	5.22		0.45

Source: 6th SFC data collected from Local Governments, 2021

Appendix 2.4: Details of Service Charge Levied on Union Government Buildings from 2014 to 2020


Union Government Institutions	Service Charge Levied (in Rs)			
	VP	MLTY	CORP	Total
All India Radio			93,840	93,840
Brahmos Aerospace			7,08,630	7,08,630
Bharath Sachar Nigam Ltd	5,21,117	16,868		5,37,985
Central Bureau of Investigation			1,46,980	1,46,980
Central Coir Research Institute	1,86,000			1,86,000
Central PWA building			5,10,354	5,10,354
Central Stamp Depot			68,870	68,870
Central Ware Housing Corporation	4,29,228			4,29,228
Centre for Development of Advanced Computing			9,22,044	9,22,044
Commercial Tax Tower			64,38,930	64,38,930
Employees' State Insurance, Corporation	9,618	10,337	34,68,156	34,88,111
Ex-Servicemen Contributory Health Scheme		4,651		4,651
Food Corporation of India	13,790	5,48,490	15,75,112	21,37,392
Hindustan Petroleum LTD			16,020	16,020
Income Tax Office		18,772	4,69,848	3,24,460
Indian Rare Earths Ltd	1,620			1,620
Inland Water Terminal		7,336		7,336
Institution of English			1,17,480	1,17,480
Kendriya Vidyalayam			1,11,520	1,11,520
Life Insurance Corporation		1,555	36,110	37,665
Mobile Tower	4,206			4,206
P&T Co-Axial Maintenance			46,212	46,212
Port office		4,726		4,726
Post Office	9,732	163	8,179	18,074
Provident Fund Commissionerate			10,91,200	10,91,200
Indian Railways		43,290	1,80,586	2,23,876
Raj Bhavan			6,94,859	6,94,859
Reserve Bank of India			73,19,724	73,19,724
Rice Research Station		81		81
Sports Authority		1,710		1,710
Sree Chitra Thirunal Medical Science			11,34,018	11,34,018
Stamp Manufactory			4,46,616	4,46,616
Subsidiary Intelligence Bureau			1,56,708	1,56,708
Telcom Division		19,925	58,620	78,545
Vikram Sarabhai Space Centre			22,694	22,694

Source: 6th SFC data collected from Local Governments, 2021


Appendix 2.5: Government Order on Notification of Category I and II Village Panchayats

5529280/2021/(RD) LSGD

175



കേരള സർക്കാർ
Government of Kerala
2021



Regn.No. KERBIL/2012/45073
dated 05-09-2012 with RNI
Reg No.KL/TV(N)/634/2021-2023

കേരള ഗസറ്റ്

KERALA GAZETTE

അസാധാരണം

EXTRAORDINARY

ആധികാരികമായി പ്രസിദ്ധപ്പെടുത്തുന്നത്
PUBLISHED BY AUTHORITY

വാല്യം 10
Vol. X

തിരുവനന്തപുരം,
വ്യാഴം
Thiruvananthapuram,
Thursday

2021 ഒക്ടോബർ 07
07th October 2021
1197 കന്നി 21
21st Kanni 1197
1943 ആശ്വിനം 15
15th Aswina 1943

നമ്പർ
No. } 2946

GOVERNMENT OF KERALA

Local Self Government (RD) Department


NOTIFICATION

G.O.(Ms) No. 226/2021/LSGD

*Dated, Thiruvananthapuram, 6th October, 2021
20th Kanni, 1197.*

In exercise of powers conferred by sub-rule (6) of Rule 3 of the Kerala Panchayat Building Rules, 2019, the Government hereby notify the following Grama Panchayats in the State as Category- I Village Panchayats and Category – II Village Panchayats namely:-

This is a digitally signed Gazette.
Authenticity may be verified through <https://compose.kerala.gov.in/>



Category – I Village Panchayats:-**Thiruvananthapuram District**

1.	Karavaram	17.	Balaramapuram
2.	Mudakkal	18.	Vilappil
3.	Kizhuvalam	19.	Vilavoorkkal
4.	Kadakkavoor	20.	Pallichal
5.	Anjuthengu	21.	Venganoor
6.	Vakkam	22.	Karumkulam
7.	Azhoor	23.	Kottukal
8.	Kattakkada	24.	Athiyanloor
9.	Vembayam	25.	Kanjiramkulam
10.	Karakulam	26.	Parassala
11.	Mangalapuram	27.	Thirupuram
12.	Pothencode	28.	Chirayinkeezhu
13.	Andoorkonam	29.	Chenkal
14.	Kalliyoor	30.	Aruvikkara
15.	Maranalloor	31.	Manikkal
16.	Malayinkeezhu		

Kollam District

1.	Thodiyoor	11.	Kalluvathukkal
2.	Oachira	12.	Poothakkulam

This is a digitally signed Gazette.
Authenticity may be verified through <https://compose.kerala.gov.in/>



5529280/2021/(RD) LSGD

3

177

3.	Kulasekharapuram	13.	Adichanalloor
4.	Panmana	14.	Thrikkaruva
5.	Chavara	15.	Elampalloor
6.	Panayam	16.	Kottamkara
7.	Perinad	17.	Thrikkovilvattom
8.	Nedumpana	18.	Mayyanad
9.	Chirakkara	19.	Pathanapuram
10.	Chathannur		

Pathanamthitta District

1.	Kozhancheri	3.	Ayiroor
2.	Malappalli		

Alappuzha District

1.	Arookutty	17.	Kumarapuram
2.	Thaikattusery	18.	Chingoli
3.	Chennam-Pallippuram	19.	Cheppad
4.	Aroor	20.	Pathiyoor
5.	Ezhupunna	21.	Muthukulam
6.	Kodamthuruth	22.	Kandalloor
7.	Kuthiathode	23.	Devikulangara
8.	Vayalar	24.	Krishnapuram

This is a digitally signed Gazette.
Authenticity may be verified through <https://compose.kerala.gov.in/>



5529280/2021/(RD) LSGD

4

178

9.	Thanneermukkam	25.	Mannar
10.	Kanjikkuzhi	26.	Chennithala-Thriperumthura
11.	Muhamma	27.	Thazhakara
12.	Mararikkulam South	28.	Chettikulangara
13.	Aryad	29.	Bharanikkavu
14.	Mannanchery	30.	Ambalappuzha North
15.	Karuvatta	31.	Ambalappuzha South
16.	Karthikappally		

Kottayam District

1.	Thalappalam	12.	Meenadam
2.	Thidanadu	13.	Vazhapally
3.	Poonjar	14.	Paippad
4.	Athirampuzha	15.	Thrikodithanam
5.	Nendoor	16.	Chirakkadavu
6.	Arpookara	17.	Kanjirappally
7.	Aimanam	18.	Manarcadu
8.	Vijayapuram	19.	Manjoor
9.	Thiruvapu	20.	Thalayola Parambu
10.	Puthupally	21.	Mulakkulam
11.	Panachikkad	22.	Velloor

This is a digitally signed Gazette.
Authenticity may be verified through <https://compose.kerala.gov.in/>



5529280/2021/(RD) LSGD

5

179

Idukki District

1.	Munnar	3.	Mariyapuram
2.	Vazhathope		

Ernakulam District

1.	Nedumbassery	23.	Ezhikkara
2.	Chengamanad	24.	Chendamangalam
3.	Kunnukara	25.	Vadakkekara
4.	Puthenvelikkara	26.	Chittattukara
5.	Koovappady	27.	Kottuvally
6.	Rayamangalam	28.	Njarackal
7.	Okkal	29.	Elamkunnappuzha
8.	Vengola	30.	Mulavukad
9.	Vazhakulam	31.	Chellanam
10.	Edathala	32.	Kumbalangi
11.	Keezhmad	33.	Cheranelloor
12.	Choomikkara	34.	Kadamakkudy
13.	Kunnathunad	35.	Amballur
14.	Vadavukode-Puthencruz	36.	Chottanikkara
15.	Malayattoor-Neeleswaram	37.	Udayamperoor
16.	Kalady	38.	Mulamthuruthy
17.	Kanjoor	39.	Kumbalam

This is a digitally signed Gazette.
Authenticity may be verified through <https://compose.kerala.gov.in/>



5529280/2021/(RD) LSGD

6

180

18.	Sreemoolanagaram	40.	Valakam
19.	Karumalloor	41.	Paipra
20.	Kadungalloor	42.	Nellikuzhi
21.	Alangad	43.	Nayarambalam
22.	Varappuzha		

Thrissur District

1.	Kadavallur	36.	Chazhoor
2.	Porkulam	37.	Manalur
3.	Kattakampal	38.	Anthicad
4.	Choondal	39.	Thanniyam
5.	Kandanassery	40.	Paralam
6.	Kadangode	41.	Vallachira
7.	Desamangalam	42.	Avinissery
8.	Erumappetty	43.	Cherpu
9.	Mullurkara	44.	Mathilakam
10.	Velur	45.	S.N. Puram
11.	Thiruvilwamala	46.	Edathiruthy
12.	Chelakkara	47.	Kaipamangalam
13.	Vallathol Nagar	48.	Perinjanam
14.	Orumanayur	49.	Eriyad
15.	Kadappuram	50.	Edavilangu

This is a digitally signed Gazette.
Authenticity may be verified through <https://compose.kerala.gov.in/>



5529280/2021/(RD) LSGD

7

181

16.	Punnayurkulam	51.	Poyya
17.	Vadakkkekad	52.	Alur
18.	Punnayur	53.	Annamanada
19.	Engandiyur	54.	Karalam
20.	Vadanappally	55.	Parappukkara
21.	Talikkulam	56.	Muriyad
22.	Mullassery	57.	Kattur
23.	Venkitangu	58.	Trikkur
24.	Elavally	59.	Puthukkad
25.	Pavaratty	60.	Nenmenikkara
26.	Avanur	61.	Alagappanagar
27.	Tholur	62.	Vellookkara
28.	Mulamkunnathukavu	63.	Vellangallur
29.	Kaiparamba	64.	Poomangalam
30.	Adat	65.	Padiyur
31.	Arimpur	66.	Melur
32.	Madakkathara	67.	Mala
33.	Puthur	68.	Koratty
34.	Nadathara	69.	Kadukkutty
35.	Kolazhy		

This is a digitally signed Gazette.
Authenticity may be verified through <https://compose.kerala.gov.in/>



Palakkad District

1.	Thirumittacode	11.	Akathethara
2.	Thrithala	12.	Koduvayur
3.	Ongallur	13.	Puthunagaram
4.	Muthuthala	14.	Alathur
5.	Vaniyamkulam	15.	Kollengode
6.	Pirayiri	16.	Lekkidi- Perur
7.	Thenkara	17.	Vadakkencherry
8.	Puthuppariyaram	18.	Parali
9.	Marutharode	19.	Vadavannur
10.	Pudussery		

Malappuram District

1.	Kizhuparamba	22.	Peruvallur
2.	Vazhayur	23.	Nannambra
3.	Cherukavu	24.	Kannamangalam
4.	Chelambra	25.	Othukkungal
5.	Pallikkal	26.	Parappur
6.	Urakam	27.	Vengara
7.	Kuruva	28.	Abdu Rahiman Nagar
8.	Koottilangadi	29.	Thennala
9.	Kodur	30.	Edarikode

This is a digitally signed Gazette.
Authenticity may be verified through <https://compose.kerala.gov.in/>



5529280/2021/(RD) LSGD

9

183

10.	Perumanna Clari	31.	Kalady
11.	Ponmundam	32.	Edappal
12.	Tanalur	33.	Alamcode
13.	Cheriyamundam	34.	Marancheri
14.	Kuttiapuram	35.	Aricode
15.	Irimbilyam	36.	Cheekcode
16.	Thirunavaya	37.	Kuzhimanna
17.	Talakkad	38.	Muthuvallur
18.	Triprangode	39.	Pulikkal
19.	Vallikkunnu	40.	Vazhakkad
20.	Thenhippalam		
21.	Moonyur		

Kozhikode District

1.	Eramala	27.	Chelannur
2.	Azhiyoor	28.	Thalakkulathur
3.	Chorode	29.	Kakkodi
4.	Valayam	30.	Chathamangalam
5.	Cheekkiad	31.	Kuruvattoor
6.	Thuneri	32.	Kunnamangalam
7.	Edachery	33.	Mavoor
8.	Kunnummal	34.	Peruvayal

This is a digitally signed Gazette.
Authenticity may be verified through <https://compose.kerala.gov.in/>



5529280/2021/(RD) LSGD

10

184

9.	Nadapuram	35.	Perumanna
10.	Ayancheri	36.	Olavanna
11.	Villiappally	37.	Chengottukavu
12.	Keezhariyur	38.	Kakkur
13.	Koothali	39.	Karassery
14.	Perambra	40.	Kadalundy
15.	Thiruvallur	41.	Kizhakkoth
16.	Maniyur	42.	Kottur
17.	Meppayur	43.	Kuttiyadi
18.	Thurayur	44.	Madavoor
19.	Thikkodi	45.	Moodadi
20.	Naduvannoor	46.	Narikkuni
21.	Panangad	47.	Thiruvambadi
22.	Balusseri	48.	Unnikulam
23.	Ulliyeri	49.	Kodanchery
24.	Atholi	50.	Kattippara
25.	Chemancheri	51.	Thamarassery
26.	Nanmanda	52.	Kodiyathur

Wayanad District

1.	Panamaram	5.	Vythiri
2.	Pulpally	6.	Meppadi

This is a digitally signed Gazette.
Authenticity may be verified through <https://compose.kerala.gov.in/>



5529280/2021/(RD) LSGD

11

185

3.	Poothadi	7.	Moopainad
4.	Meenangadi		

Kannur District

1.	Karivellur-peralam	24.	Kadambur
2.	Kadannapalli-Panapuzha	25.	Peralassery
3.	Kunhimanglam	26.	Muzhippilangad
4.	Cheruthazham	27.	Koodali
5.	Ezhome	28.	Keezhallur
6.	Madayi	29.	Chittariparamba
7.	Kurumathur	30.	Pattiyam
8.	Pariyaram	31.	Kunnathuparamba
9.	Cherukunnu	32.	Vengad
10.	Kannapuram	33.	Mangattidam
11.	Narath	34.	Mokeri
12.	Pappinissery	35.	Panniyannur
13.	Kalliasseri	36.	Kottayam-Malabar
14.	Mayyil	37.	Pinarayi
15.	Irikkur	38.	Dharmadom
16.	Kuttiyattoor	39.	Eranholi
17.	Kolachery	40.	Kadirur
18.	Azhikode	41.	New Mahe

This is a digitally signed Gazette.
Authenticity may be verified through <https://compose.kerala.gov.in/>



5529280/2021/(RD) LSGD

12

186

19.	Valapattanam	42.	Chockli
20.	Chirakkal	43.	Ramanthali
21.	Munderi	44.	Mattool
22.	Ancharakandy	45.	Peravoor
23.	Chembilode		

Kasargode District

1.	Manjeshwar	8.	Udma
2.	Mangalpady	9.	Palikkara
3.	Kumbala	10.	Ajanur
4.	Madhur	11.	Pilicode
5.	Chemnad	12.	Valiyaparamba
6.	Chengala	13.	Thrikkaripur
7.	Mogral Puthur	14.	Pulloor - Periya

Category – II Village Panchayats:-

All other Grama Panchayats in the State not mentioned above as Category – I Village Panchayats.

By the order of Governor,

SARADA MURALEEDHARAN

Additional Chief Secretary.

Explanatory Note

(This does not form part of the notification, but is intended to indicate its general purport.)

Sub-rule (6) of Rule 3 of the Kerala Panchayat Building Rules, 2019 provides that the

This is a digitally signed Gazette.
Authenticity may be verified through <https://compose.kerala.gov.in/>



5529280/2021/(RD) LSGD

13

187

Government may for the purposes of the said Rules, categorise the Village Panchayats into Category – I and Category –II Village Panchayat according to the criteria mentioned in sub-rule (6) (b) and to publish the same by notification in the official Gazette. The Government have categorised the village Panchayats accordingly and decided to publish the same in the Gazette.

This notification is intended to achieve the above object.

PUBLISHED BY THE SUPERINTENDENT OF GOVERNMENT PRESSES
AT THE GOVERNMENT CENTRAL PRESS, THIRUVANANTHAPURAM, 2021

This is a digitally signed Gazette.
Authenticity may be verified through <https://compose.kerala.gov.in/>



Digitally signed by Salim A.
Date: 2021.10.08 05:16:03 +05:30

Appendix 2.6: Slabs Showing Proposed Property Tax Minimum Rates for Local Governments based on the Fair Value of the Land

Appendix 2.6.1: Slabs Showing Proposed Property Tax Minimum Rates for Village Panchayats and Municipalities based on the Fair Value of the Land

A. Residential

Sl No	Fair Value of Land	Basic Tax Rate (In Rupees)		
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 1,00,000	5	4	6
2	1,00,001 to 2,50,000	7	6	8
3	2,50,001 to 5,00,000	8	7	9
4	5,00,001 to 7,50,000	10	9	11
5	7,50,001 to 15, 00,000	11	10	12
6	Above 15,00,001	13	12	14

B. Hotels, restaurants, shops, godowns, having floor area upto 100 sq. meters

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)		
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 1,00,000	30	20	40
2	1,00,001 to 2,50,000	40	30	50
3	2,50,001 to 5,00,000	50	40	60
4	5,00,001 to 7,50,000	55	50	65
5	7,50,001 to 15, 00,000	60	55	70
6	Above 15,00,001	70	60	80

C. Hotels, restaurants, shops, godowns, having floor area above 100 sq. m..

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)		
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 2,50,000	60	50	70
2	2,50,001 to 5,00,000	65	55	75
3	5,00,001 to 7,50,000	70	60	80
4	7,50,001 to 10,00,000	75	65	85
5	Above 10,00,000	85	75	90

D. Super markets, shopping malls, having floor area upto 200 sq. m.

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)		
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 1,00,000	40	35	50
2	1,00,001 to 2,50,000	50	45	55
3	2,50,001 to 5,00,000	65	60	60
4	5,00,001 to 7,50,000	60	55	65
5	7,50,001 to 15,00,000	65	60	70
6	Above 15,00,001	70	65	75

E. Super markets, shopping malls, having floor area above 200 sq. m.

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)		
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 2,50,000	80	70	90
2	2,50,001 to 5,00,000	90	80	100
3	5,00,001 to 7,50,000	110	100	120
4	7,50,001 to 10,00,000	120	110	130
5	Above 10,00,000	130	120	140

F. Super markets, shopping malls, having floor area above 201 sq.. and upto 500 sq..

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)		
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 2,50,000	90	80	100
2	2,50,001 to 5,00,000	110	100	120
3	5,00,001 to 7,50,000	120	110	130
4	7,50,001 to 10,00,000	130	120	140
5	Above 10,00,000	140	130	150

G. Super markets, shopping malls, having floor area above 501 sq.. and upto 1,000 sq. m.

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)		
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 2,50,000	110	100	120
2	2,50,001 to 5,00,000	120	110	130
3	5,00,001 to 7,50,000	130	120	140
4	7,50,001 to 10,00,000	140	130	150
5	Above 10,00,000	150	140	160

H. Super markets, shopping malls, having floor area above 1,001 sq. m. and upto 5,000 sq. m.

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)		
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 2,50,000	120	110	130
2	2,50,001 to 5,00,000	130	120	140
3	5,00,001 to 7,50,000	140	130	150
4	7,50,001 to 10,00,000	150	140	160
5	Above 10,00,000	160	150	170

I. Super markets, shopping malls, having floor area above 5,001 sq.. and upto 10,000 sq. m.

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)		
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 2,50,000	130	120	140
2	2,50,001 to 5,00,000	140	130	150
3	5,00,001 to 7,50,000	150	140	160
4	7,50,001 to 10,00,000	160	150	170
5	Above 10,00,000	170	160	180

J. Super markets, shopping malls, having floor area above 10,001 sq. m.

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)		
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 2,50,000	140	130	150
2	2,50,001 to 5,00,000	150	140	160
3	5,00,001 to 7,50,000	160	150	170
4	7,50,001 to 10,00,000	170	160	180
5	Above 10,00,000	190	180	200

K. Bunks, petty shops, computer centre, fuel station, for commercial purposes

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)		
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 2,50,000	30	20	40
2	2,50,001 to 5,00,000	45	35	55
3	5,00,001 to 7,50,000	50	40	60
4	7,50,001 to 10,00,000	55	45	65
5	Above 10,00,000	60	50	70

L. Office purposes (including office building of industries)

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)		
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 2,50,000	30	20	40
2	2,50,001 to 5,00,000	40	30	50
3	5,00,001 to 10,00,000	50	40	60
4	Above 10,00,000	60	50	70

M. Handloom shed, coir making shed

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)		
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 2,50,000	10	5	15
2	2,50,001 to 5,00,000	15	10	20
3	5,00,001 to 10,00,000	20	15	25
4	Above 10,00,000	25	20	30

N. Other industrial purposes

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)		
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 2,50,000	40	30	50
2	2,50,001 to 5,00,000	45	35	55
3	5,00,001 to 7,50,000	50	40	60
4	7,50,001 to 10,00,000	55	45	65
5	Above 10,00,000	60	50	70

O. Educational purposes

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)		
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 2,50,000	4	4	6
2	2,50,001 to 5,00,000	6	5	8
3	5,00,001 to 7,50,000	8	6	10
4	7,50,001 to 10,00,000	10	8	12
5	Above 10,00,000	12	10	14

P. Hospitals

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)		
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 2,50,000	6	4	8
2	2,50,001 to 5,00,000	10	8	12
3	5,00,001 to 10,00,000	12	10	14
4	Above 10,00,000	13	11	15

Q. Assembly building, Convention Centre, Auditorium, Marriage Halls/Auditorium, Lodge, Cinema Theatre.

SI No.	Fair Value of Land	Basic Tax Rate (In Rupees)		
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 2,50,000	20	10	30
2	2,50,001 to 5,00,000	30	20	40
3	5,00,001 to 10,00,000	35	25	45
4	Above 10,00,000	40	30	50

R. Resorts

SI No.	Fair Value of Land			
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 2,50,000	70	60	80
2	2,50,001 to 5,00,000	75	65	85
3	Above 5,00,001	80	70	90

S. Amusement Parks

SI No.	Fair Value of Land	Basic Tax Rate (In Rupees)		
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 2,50,000	20	10	30
2	2,50,001 to 5,00,000	30	20	40
3	Above 5,00,001	40	30	50

T. Buildings of industrial units registered as Micro, Small, Medium Enterprises

SI No.	Fair Value of Land	Basic Tax Rate (In Rupees)		
		Village Panchayat I	Village Panchayat II	Municipality
1	Upto 2,50,000	20	15	30
2	2,50,001 to 5,00,000	25	20	35
3	5,00,001 to 10,00,000	30	25	40
4	Above 10,00,000	35	30	45

Appendix 2.6.2: Slabs Showing Proposed Property Tax Minimum Rates for Municipal Corporations based on the Fair Value of the Land

A. Residential

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 1,00,000	12
2	1,00,001 to 5,00,000	14
3	5,00,001 to 10,00,000	16
4	Above 10,00,000	18

B. Hotels, restaurants, shops, godowns, having floor area upto 100 sq. meter for commercial purposes

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 1,00,000	60
2	1,00,001 to 5,00,000	70
3	5,00,001 to 10,00,000	80
4	Above 10,00,000	90

C. Hotels, restaurants, shops, godowns, having floor area above 100 sq. meter for commercial purposes

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 1,00,000	90
2	1,00,001 to 5,00,000	100
3	5,00,001 to 10,00,000	105
4	Above 10,00,000	110

D. Super markets, shopping malls, having floor area upto 200 sq. meter for commercial purposes

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 1,00,000	70
2	1,00,001 to 5,00,000	75
3	5,00,001 to 10,00,000	80
4	Above 10,00,000	90

E. Super markets, shopping malls, having floor area above 200 sq. m.

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 5,00,000	140
2	Above 5,00,000	150

F. Super markets, shopping malls, having floor area above 200 sq. m. and upto 500 sq. m.

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 5,00,000	150
2	Above 5,00,000	160

G. Super markets, shopping malls, having floor area above 500 sq.. and upto 1,000 sq.

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 5,00,000	160
2	Above 5,00,000	170

H. Super markets, shopping malls, having floor area above 1,000 sq.. and upto 5,000 sq.

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 5,00,000	170
2	Above 5,00,000	180

I. Super markets, shopping malls, having floor area above 5,000 sq.. and upto 10,000 sq.

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 5,00,000	180
2	Above 5,00,000	190

J. Super markets, shopping malls, having floor area above 10,000 sq.

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 5,00,000	190
2	Above 5,00,000	200

K. Bunks, petty shops, computer centre, fuel station, for commercial purposes.

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 2,50,000	60
2	2,50,001 to 5,00,000	75
3	5,00,001 to 7,50,000	80
4	Above 7,50,000	90

L. Office purposes (including office building of industries)

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 2,50,000	70

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
2	2,50,001 to 5,00,000	75
3	Above 5,00,000	80

M. Handloom shed, coir making shed

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 2,50,000	25
2	2,50,001 to 10,00,000	30
3	Above 10,00,000	40

N. Other industrial purposes

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 5,00,000	70
2	5,00,001 to 7,50,000	80
3	Above 7,50,000	90

O. Educational purpose

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 2,50,000	15
2	2,50,001 to 5,00,000	16
3	5,00,001 to 10,00,000	17
4	Above 10,00,000	20

P. Hospitals

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 2,50,000	15
2	2,50,001 to 5,00,000	16
3	5,00,001 to 7,50,000	17
4	Above 7,50,000	20

Q. Assembly building, Convention Centre, Auditorium, Marriage Halls/Auditorium, Lodge, Cinema Theatre

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 7,50,000	50
2	Above 7,50,000	60

R. Resorts

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 25,00,000	90
3	Above 25,00,000	95

S. Amusement Parks

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 7,50,000	50
2	Above 7,50,000	60

T. Buildings of industrial units registered as Micro, Small, Medium Enterprises

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)
1	Upto 2,50,000	35
2	2,50,001 to 5,00,000	40
3	5,00,001 to 10,00,000	45
4	Above 10,00,000	50

Appendix 2.6.3: Slabs showing proposed Property Tax Minimum Rates of Mobile Towers based on the Fair Value of the Land

Sl No.	Fair Value of Land	Basic Tax Rate (In Rupees)			
		Village Panchayat I	Village Panchayat II	Municipality	Municipal Corporations
1	Upto 15,00,000	1,400	1,300	1,500	1,500
2	Above 15,00,000	1,900	1,800	2,000	2,000

Appendix 2.7: Proposed Amendments to the Acts Regarding Own Revenue of Local Governments

Appendix 2.7.1: Other General Acts applicable to Local Governments

1. Rule 3. Land Relinquishment Act, 1958

Rules	Amendments proposed
<p>(1) A registered holder may relinquish in favour of the Government the whole or any portion of any land entered in his name in the revenue records, provided that such land or portion of any land entered in his name in the revenue records, provided that such land or portion or land is in his possession and free of encumbrances.</p> <p>(2) Where any land is in the possession of a cultivating tenant and the intermediaries, if any, of such land may jointly relinquish the same or any portion thereof in favour of the Government, provided that such land or portion of land is free of encumbrances.</p>	<p>Land for the widening of roads and for new roads by Local Governments are obtained by voluntary surrender. At present, since there is no provision for this in Kerala Land Relinquishment Act, 1958 lot of litigations are going on and it is a big hindrance for development. For this, Rule 3 of the Kerala Land Relinquishment Act, 1958 may be amended to facilitate relinquishment of land in favour of Local Governments also.</p>

2. Kerala Local Authorities Entertainments Tax Act, 1961

Rules	Amendments proposed
<p>Rule 2. Definitions. —</p> <p>(4) 'entertainment' includes any exhibition, performance, amusement, game, sport or race to which persons are admitted for payment; [2] [but does not include any magic performance]</p>	<p>(i) 'Entertainment' should include the following:</p> <p>a) Cinematograph film exhibited on television, screen through Video Cassette Recorder or through Cable Television Network.</p> <p>b) Television exhibition; amusements; recreation parlours; entertainments provided by direct to home service.</p> <p>c) Any amusement or exhibition or performance or pageant or game or sport, whether held indoor or</p>

Rules	Amendments proposed
	<p>outdoor, to which the persons are admitted on payment.</p> <p>d) Dance performances, musical performances, theatrical performances including cultural programs, dramas, ballet to which persons are admitted on payment</p> <p>e) Providing entertainment by way of cyber cafe and recreation parlours</p> <p>f) River/boat cruise/boat rides/water sports or jet skiing</p>
	<p>(ii) Entertainment Tax shall be levied in respect of each person admitted or deemed to have been admitted on payment and the tax shall be due and recoverable from the proprietor.</p> <p>(iii) Every proprietor or provider of entertainment shall submit returns relating to tickets issued.</p> <p>(iv) If no return is submitted or a false return is submitted, the Assessing Authority can assess the tax to the best of his/her judgement. In such cases, tax shall be five times the tax avoided.</p> <p>(v) Dues can be collected as if it were arrears of Land Revenue for which purpose the Assessing Authority shall have the power of the Collector under the Revenue Recovery Act.</p> <p>(vi) Also, dues should be collected by Magistrates on application as if it were a fine imposed by him.</p> <p>(vii) All tickets to be issued through online as far as possible.</p> <p>(viii) All returns to be filed online and facilities to be made available for e-Payment etc.</p> <p>(ix) The Authority competent to assess the tax shall have all the powers of a Court under the Code of Civil Procedure for the purpose of summoning and enforcing attendance and compelling production of document.</p> <p>(x) In the case of theatres, issue of tickets and assessment of Entertainment Tax by the Local Governments should be on the basis of a software. In the case of multiplex theatres, using their own software, the owner should have the obligation to provide a bridge software to push the data required by Local Governments.</p> <p>(xi) The existing provision to be modified accordingly.</p>

Rules		Amendments proposed
A new provision for registration of providers of certain entertainment activities to be incorporated as follows and they shall pay registration/renewable charges as follows:		
Sl. No.	Category of proprietor/persons	Amount of Registration Charges/renewal Charges (Rs.)
(i)	Multiplexes	10,000/-
(ii)	Cinema halls or theatres other than multiplexes	5,000/-
(v)	Games on slot machines for commercial purpose within the jurisdiction of the concerned LG	5,000/-
(vi)	Games on slot machines on floating off shore vessels	10,000/-
(vii)	Cable television/antennae/dish operators having connections but not exceeding 100 connections	1,000/-
(viii)	Cable television/antennae/dish operators having connections but not exceeding 500 connections	2,500/-
(ix)	Cable television/antennae/dish operators having connections exceeding 500 connections	5,000/-
(x)	Cyber cafe and entertainment parlours	2,000/-
(xi)	Boat/river cruises, para sailing, go carts, water sports, boat rides, boat sports and jet skiing	1,000/-

3. Kerala Paddy Field Wet Land Protection Rules 2008

Rules	Amendments proposed
Rule 12(9). The land conversion fees for conversion of unnotified wet land is given in the Schedule of the above Rules under Rule 12(9). The rates range from 20% to 40%, 30% to 50% of the Fair Value of the concerned land in Village Panchayats, Municipalities and Corporations respectively and are to be remitted in a separate Fund in Government Treasury.	<p>Section 200 (3 A) of the Kerala Panchayati Raj Act 1994 reads as under</p> <p><i>A village panchayat may levy from land owner, a land conversion cess at such rates and in such manner as prescribed in respect of paddy fields, marshy lands, pond or wet land which he was holding and has been converted into garden land or land on which there is a building.</i></p> <p>Section 230 (3) of the Kerala Municipalities Act 1994 reads as under:</p> <p><i>The Municipality may in the manner prescribed levy a land conversion cess not exceeding rupees seventy-five per are from the landholder in respect of a paddy field, marshy land, pond or watershed held by him which is converted into garden land or building site.</i></p>

Rules	Amendments proposed
	Since this provision is already still there in KM Act 1994, it is not proper to collect Land Conversion Fees and deposit in a separate Fund. Hence it is recommended to amend Rule 12(9) of Kerala Paddy Field Wet Land Protection Rules 2008 as such to facilitate getting this revenue to the Funds of Local Governments in tune with the provision of Section 230 (3) of the Kerala Municipalities Act 1994 and Section 200 (3 A) of the Kerala Panchayat Raj Act 1994.

Appendix 2.7.2: Amendments to the Kerala Panchayat Raj Act, 1994

A. ACTS

1. Section 228 of KPR Act 1994:- Licence for Private cart-stand

ACT	Amendments to be made
Section 228	
1) No persons shall open a new private cart-stand or continue to keep open a private cart-stand unless he obtains from the village panchayat a licence to do so. Such licence shall be got renewed by the licensee every year.	Word "Cart-Stand" may be substituted with word "all Vehicles" so as to include all Private Parking Spaces.
2) The Village Panchayat shall, as regards private cart-stands already lawfully established, and may at its discretion, as regards new private cart-stands, grant the licence applied for, subject to the payment of the prescribed fee and to such conditions as the Village Panchayat may think fit as to supervision and inspection, sanitation and such other matters as may be prescribed, or the village panchayat may refuse to grant such licence for any new cart-stand.	
3) The Village Panchayat may modify the conditions of the licence to take effect from a specified date.	
4) The Village Panchayat may at any time suspend or cancel any licence granted under sub-section (2) for breach of the conditions thereof.	
5) The Village Panchayat may levy on every grant or renewal of a licence under this section a fee not exceeding two hundred rupees.	The annual Licence Fees to be increased to Rs.1,000/-from the existent Rs. 200/- and renewal fee also to be fixed as Rs.1,000/-.
6) The licensee of a private cart stand may levy fees at rates not exceeding the maximum prescribed.	

2. Section 222 of KPR Act 1994:- Licence for Private Markets

ACT	Amendments to be made
No definition for Private Markets is given in this section	<p>For the purpose of this section private market an explanation may be inserted as follows:</p> <p>“Private Markets includes also a shopping complex having more than six shop rooms.”</p>
1) No person shall open a new private market or continue to keep open a private market unless the person has obtained a licence from the Village Panchayat to do so. such, licence shall be got renewed by the licensee every year.	
<p>2) The village panchayat may, -</p> <p>(a) grant the licence applied for, subject to such conditions as it may think fit as to supervision and inspection, sanitation and water supply, weights and measures to be used, rents and fees to be charged and such other matters as may be prescribed.</p> <p>(b) refuse renewal of a licence if it is satisfied that such refusal is justified in public interest.</p> <p>(c) at any time suspend or cancel any licence granted under clause (a) for breach of any of the conditions thereof.</p> <p>(d) modify the conditions of the licence to take effect from a specified date; and</p> <p>(e) In a case where renewal of licence is refused under clause (b) the reasons therefor shall be intimated to the licensee and in case the licensee cures such defects within the time prescribed such application shall be reconsidered.</p>	
3) No market fee shall be charged in evening markets (Anthichanthas) and the licence for the same shall be granted free of charge but shall be subject to such conditions as to supervision and inspections, sanitation and weights and measures to be used as may be prescribed.	
<p>4) when a licence granted under sub-section (2) permits the licensee to levy any fee from the private market, a licence fee not exceeding one third of the gross income of the owner from the market in the preceding year shall be charged by the village panchayat:</p> <p>Provided that in the case of a new market the licence fees shall be fixed by the Panchayat at rates which shall not be less than the amounts</p>	<p>The minimum rate of Licence Fee may be enhanced by amendment of Section 222 of KPR Act 1994 as follows:</p> <p>(a) Area of the market is below 5 Ares: Rs.2,000/-</p> <p>(b) Area of the market is between 6 and 10 Ares: Rs.5,000/-</p> <p>(c) Area of the market is between 11 and 20 Ares: Rs.10,000/-</p>

ACT	Amendments to be made
<p>given hereunder, namely:-</p> <p>(i) if the area of the market is not more than 0.1 hectare, rupees two hundred.</p> <p>(ii) if the area is more than 0.1 hectare but less than 0.2 hectare, rupees four hundred.</p> <p>(iii) and if the area is more than 0.2 hectare, rupees five hundred.</p>	<p>(d) Area of the market is above 20 Ares: Rs.15,000/-</p> <p>The renewal fees may also be collected at the same rates every year and the fees for renewal may also be amended as such.</p>
5) The Village Panchayat or any officer duly authorized by it may close a private market which is unlicensed or the licence for which has been suspended or cancelled, or which is held or kept open contrary to the provisions of this Act after prior intimation.	

3. Section 270, 271 of KPR Act 1994:- Registration of Private Hospitals and Para-medical Institutions

Section	ACT	Amendments to be made
Section 270	1. On or after the commencement of this Act, no private hospital or para-medical institutions shall be established within the territorial area of a village panchayat without prior registration in that village panchayat.	<p>1. Rules framed in 1997 to be suitably amended to raise the Registration Fee and Renewal Registration Fee from 200/50 as given below based on the number of beds in case of Hospitals and area of building in case of Para Medical Institutions fixing slabs for this.</p> <p><u>Hospitals</u></p> <ul style="list-style-type: none"> - No. of Beds below 50 - Rs 1,000/- - No. of Beds 51 to 100 -Rs.3,000/- - No. of Beds 101 to 200 -Rs 5,000/- - No. of Beds above 200 -Rs10,000/- <p>The renewal fees may also be collected at the same rates every year.</p> <p>Paramedical Institutions and Clinics Rs.1,000/-</p> <p>The renewal fees may also be collected at the same rates every year.</p> <p>2. For Registration and renewal online platform to be provided.</p> <p>3. Fees for issue of duplicate Registration Certificate to be enhanced @ 50% of Registration Fee.</p>
	2. Every application for registration in respect of a private hospital to private paramedical institution or for the renewal of the registration shall contain such particulars and shall be accompanied by such fees as may be prescribed.	
	<p>Section 270 A</p> <p>A. Penalty for maintaining and running private hospitals and private paramedical Institutions without registration. - Any person who maintains or runs a private hospital or a para-medical institution in contravention of the provisions of this Act or without registration under this Act or continue to maintain or run the same after cancellation of registration shall, on conviction, be punished with fine which may extend to five thousand rupees and with a further fine which may extend to five hundred rupees for each day during which</p>	

Section	ACT	Amendments to be made
	the offence continued.	
Section 271	<p>Collection of fees by the village panchayat.</p> <p>-</p> <p>The village panchayat may collect such annual fees from the private hospitals for any service rendered by it at such rates as may be fixed by them, subject to the rules made by the Government for the purpose but the fees so collected shall be at different rates for private hospitals of different standards.</p>	

4. Section 266, 271 of KPR Act 1994:- Registration of Tutorial Institutions

Section	ACT	Amendments to be made
Section 266	<p>1. On or after the commencement of this Act, no tutorial institution shall be established within a village panchayat area without prior registration obtained from that village panchayat and an application for such registration shall be made to the village panchayat concerned in the prescribed manner along with such fee as prescribed: Provided that a tutorial Institution existing in a village panchayat area at the commencement of this Act shall be deemed to have been registered under this Act if the person conducting it makes an application for 'registration to the village panchayat within the date fixed by the Government for the purpose.</p> <p>2. Such registration shall be renewed annually and the application shall be made to the Village Panchayat in the prescribed manner along with fee.</p>	<p>1. Rules framed in 1999 to be suitably amended to raise the Registration Fee and Renewal Registration Fee from 200/50 to a higher rate based on the area of building and Slabs may be fixed for this as follows:</p> <p><u>Area of the building</u></p> <p>i. Below 50 Sq. -Rs.500/-</p> <p>ii. 51 to 100 Sq. -Rs.1000/-</p> <p>iii. 101 to 150 Sq. -Rs.2000/-</p> <p>iv. 151 to 200 Sq. - Rs 5000/-</p> <p>v. Above 200 Sq. -Rs.10000/-</p> <p>The renewal fees may also be collected at the same rates every year.</p>
Section 267	<p>Penalty for maintaining or running unregistered tutorial institution. -</p> <p>Any person who maintains or runs a tutorial institution in contravention of the provisions of this Act or who establishes and maintains a tutorial institution without obtaining the registration certificate under this Act or who after cancellation of the registration certificate issued to him continues</p>	<p>2. For Registration and renewal online platform to be provided.</p> <p>3. Private Colleges including all Self-financing Professional Colleges also to be brought under Registration.</p> <p>4. Fees for issue of duplicate Registration Certificate to be enhanced @ 50% of Registration Fee.</p>

Section	ACT	Amendments to be made
	to run such an institution shall on conviction be punished with fine which may extend to one thousand rupees 205 [and further fine which may extend to one hundred rupees for each day during which the offence continued.]	.

5. Section 253 of KPR Act 1994 :- Making good the Revenue loss , wastage due to misconduct

ACT	Amendments to be made
<p><u>(Section 253 was Omitted by Act 13 of 1999 with effect from 1/10/2000).</u> (Before omission the Section read as under:-)</p> <p>“Liability of the President, Vice Chairman, Chairman of Standing Committee, the Secretary, or any members with respect to the loss, waste or misapplication of property –</p> <p>1. The President, Vice Chairman, Chairman of Standing Committee, the Secretary, or any member of a Panchayat, shall be personally liable for any loss, waste or misapplication of money or other property of the Panchayat which has been caused or facilitated by his misconduct or wilful negligence.</p> <p>2. If after giving the President, Vice Chairman, Chairman of Standing Committee, the Secretary, or the member concerned a reasonable opportunity for showing cause to the contrary, the Government are satisfied that the loss, waste or misapplication of money or other property of the Panchayat is caused as a direct consequence of the misconduct on his part, the Government shall by order in writing, direct such President, Vice Chairman, Chairman of Standing Committee, the member, Secretary, to pay to the Panchayat before a fixed date, the amount required to be reimbursed to it for such loss, waste or misapplication.</p> <p>3. If the amount is not so paid it shall be recovered in the same manner as an arrear</p>	<p>Due to the amendment omitting this Section in 1999, it is not possible now to make good the revenue loss, waste, sustained as a result of waste or misapplication of money or other property of the Panchayat caused as a direct consequence of the misconduct on the part of the President, Vice Chairman, Chairman of Standing Committee, the Secretary or any member of the Panchayat, as the case may be.</p> <p>Restoring this section as such, will help to make them act more responsibly and thus prevent Revenue loss to Panchayats in future.</p> <p>Hence, it is recommended to take steps to restore this Section urgently.</p>

ACT	Amendments to be made
of land revenue and credited to the Fund of the Panchayat.	
4. Any person aggrieved by an order under sub-section (2) may, within one month from the date of receipt by him of the order, apply to the District Court to modify or set aside such order and that court after taking such evidence as it thinks necessary may confirm, modify or remit such amount recovered and make such order as to costs as it thinks proper in the circumstances of the case."	

6. Section 209A to 210 of KPR Act_1994:- Revenue from Advertisements

ACT	Amendments to be made
<p>With the advent of GST, Advertisement Tax has been subsumed in it and Section 209 of KPR Act 1994 has been omitted and Power of Local Governments to collect Advertisement Tax as such has been withdrawn and as a result, heavy Revenue loss has been sustained by the Local Governments.</p> <p>But still the power to grant permission of erection and regulation with respect to Advertisement hoardings, boards etc still vests with the Local Governments. For this the enabling provisions are from Sections 209A to 210 in the Act.</p>	<p>For making good the Revenue loss to a certain extent, the following recommendations are made:</p> <p>At present there is no rules seen framed to regulate granting of permission for erection of Arches and setting up of Advertisement Boards in Panchayats. For enabling them to collect Licence fees and regulate the erection of Arches and setting up of Advertisement Boards in Panchayats, the following recommendations are made:</p> <ol style="list-style-type: none"> 1. Rule has to be formulated in this respect in tune with the Kerala Municipality (Erection of Arches and setting up of Advertisement Boards in Public Streets and Public Places) Rules 1999 with amendments enabling Panchayats to give permission, regulate and collect Licence fees from all types of Advertisement boards / Arches displayed both in Public and Private Places, in uniform pattern for the same across the State. 2. For this, Section 209 A(3) of the KPR Act 1994 also to be amended suitably. 3. Adequate provision also to be made in the above proposed rules to accommodate the system of outsourcing the right to construct, maintain and run Bus shelters/Bus Stations/Traffic roundabouts/ Street lights etc.to various Advertisement agencies on BOT and other basis so as to prevent Revenue loss in such cases. 4. There should be also provision to collect the lease amount from the advertisers of boards/ arches placed on public land over and above the licence fees and minimum rates also to be prescribed in the proposed Rules.

7. Section 243 (1) of KPR Act,1994 Limitation Period

ACT	Amendments to be made
<p>243. Limitation for recovery of dues. - (1) No distraint shall be made, no suit shall be instituted and no prosecution shall be commenced in respect of any tax or other sum due to a Panchayat under this Act or any rule or bye-law, or order made under it after the expiration of a period of three years from the date on which the distraint might first have been made, a suit might first have been instituted or the prosecution might first have been commenced, as the case may be, in respect or such tax or sum:</p> <p>194[Provided that in the case of assessment under sub-section (2) the above said period of three years shall be computed from the date on which restraint, suit or prosecution might first have been made, instituted, or commenced, as the case may be, after making such assessment.</p>	<p>The period of limitation for recovery of dues under Section 243(1) which is three years should be enhanced to 12 years in tune with the Limitation Act.</p>

8. Section 203 (15) of KPR Act,1994:- Property Tax payable date

ACT	Amendments to be made
<p>The annual property tax assessed in respect of a building shall be payable in two half-yearly instalments. The instalment in respect of any half-year shall be paid before the last day of the said half-year and if not paid within that date, fine under section 209E shall be applicable from the next day. Provided that there is no bar for onetime payment of annual property tax in the first half- year itself.</p>	<p>Since the instalment in respect of any half-year can be paid before the last day of the said half-year , it is not possible to take action against defaulter during the half year. Earlier the last date was stipulated as on the last day of the first month of the half year in Urban Local Governments.</p> <p>It would be more beneficial if the annual property tax is levied and collected in one instalment and the last day of remittance to be</p>

ACT	Amendments to be made
	fixed as the last day of January of the financial year and fine under section 209E shall be applicable from the 1 st of February of the financial year

Appendix 2.7.3: Kerala Panchayat Raj Act, 1994 -Taxes to be withdrawn

1. Section 200 (4) of KPR Act 1994:- Show Tax

ACT	Amendments to be made
<p>(4) (i) A show tax shall be levied on all shows within the village panchayat area at the rates prescribed by Government in this behalf.</p> <p>Explanation. - the term 'show' includes any entertainment, exhibition performance, amusement, game, sport or race to which persons are admitted on payment of money.</p> <p>(ii) The tax leviable shall be payable by and recoverable from the owner of the premises if he receives rent for the show or if no rent is paid, the proprietor of the show including any person responsible for the management thereof.]</p>	<p>Since Entertainment Tax has been subsumed in GST at present this Tax has become irrelevant and may be withdrawn. Hence Section 200 (4) of KPR Act 1994 may be omitted.</p>

2. Section 200 (3), 206 of KPR Act 1994:- Duty on Transfer of Property

Section	ACT	Amendments to be made
Section 200 (3)	A duty shall also be levied in every village panchayat area on transfers of property in accordance with the provisions of section 206.	<p>Since this is not being collected, after it got subsumed under General Purpose Fund in 2004 Section 270 may be omitted.</p>
Section 206	<p>Duty on transfer of property. - (1) The duty on transfer of property shall be levied -</p> <p>(a) in the form of a surcharge on the duty imposed by the Kerala Stamp Act, 1959, on every instrument of the description specified below, which relates to the</p>	

Section	ACT	Amendments to be made
	<p>immovable property situated in the area under the jurisdiction of a village panchayat; and</p> <p>(b) at such rate as may be fixed by the Government not exceeding five per cent on the amount specified below against such instruments: Description of instrument Amount on which duty should be levied (1) (2)</p> <p>(i) Sale of immovable property. The amount or value of the consideration for the sale as set forth in the instrument.</p> <p>(ii) Exchange of immovable property. The value of the property of the greatest value as set forth in the instrument.</p> <p>(iii) Gift of immovable property. The value of the property as set forth in the instrument</p> <p>(iv) Mortgage with possession of immovable property The amount secured by the mortgage as set forth in the instrument 153</p> <p>(v) (a) assignment on lease of immovable property for more than one year. The same stamp duty on a bottomry bond (item 14 of the Schedule to the Kerala Stamp Act, 1959) which may be remitted or payable as per the lease deed.</p> <p>(b) assignment on lease of immovable property for not less than one year but not more than five years. The same stamp duty on a bottomry bond (item 14 of the Schedule to the Kerala Stamp Act 1959) on one year's average lease amount or price fixed.</p> <p>(c) assignment on lease of immovable property for more than five years but not exceeding ten years. The same stamp duty on a sale deed (items 21 or 22, as the case may be, of the Schedule to the Kerala Stamp Act, 1959) for a consideration equal to the average of lease amount fixed for a year.</p> <p>(e) assignment on lease of immovable property exceeding ten years but not being a perpetual lease If the lease is subsisting for a very long period the same stamp duty as on a sale deed (item 21 or 22, as the case may be, of the Kerala Stamp Act, 1959) for a consideration equal to three times the average yearly lease amount or price remitted or paid for the first ten years. 153 Inserted by Act 7 of 1995.</p> <p>(e) Perpetual lease of immovable property Total amount of lease remitted or paid during the first fifty years, as shown in the instrument]</p> <p>(vi) Release, that is to say, any instrument whereby a person renounces a claim upon another person or against any</p>	

Section	ACT	Amendments to be made
	specified property when such release does not operate in favour of his or her spouse or children. The amount or value as set forth in the released deed.	
	2. On the introduction of the duty as aforesaid, - (a) Section 28 of the Kerala Stamp Act, 1959 shall be read as if it specifically required the particulars to be set forth separately in respect of property situated in the area under the jurisdiction of a village panchayat and in respect of property situated outside such area; and (b) Section 62 of the Kerala Stamp Act, 1959 shall be read as if it referred to the village panchayat as well as Government.	
	3. The Government may make rules not inconsistent with this Act for regulating the collection of the duty, the payment thereof to the Village Panchayat and the deduction of any expenses incurred by the Government in the collection thereof.	
	4. The amounts collected in all the village panchayats in the State as duty on transfer of property under this section shall be pooled every year for the entire State and distributed among the village panchayats after deducting three per cent thereof towards collection charges.	
	5. Seventy-five per cent of the amounts payable to the village panchayats under subsection (4) shall be distributed among all the village panchayats in the State in proportion to the population of the village panchayat areas as ascertained at the latest census of which the relevant figures have been published. The balance of twenty-five per cent of the amounts shall be distributed to the village panchayats in such proportion as may be fixed by the Government or such other officer as they may authorise by special or general order having regard to the area, available resources, needs of development and cost of Panchayat administration.	

Appendix 2.7.4: Kerala Panchayat Raj Rules to be amended

1. The Panchayat Raj (Compounding of offences) Rules, 1996

Rules	Amendments to be made
Secretary is empowered to compound any offence with the permission of President by collecting maximum of 50 per cent of fine prescribed.	The Schedule appended in this Rule was not updated and revised at par with the amendments made later in the Act. The rates of Fine was also not revised. Since only maximum 50 per cent of the Fine can only be levied as per Rule 9 at present, Revenue loss is sustained. To tide over this, following recommendations are made:

Rules	Amendments to be made
	<ol style="list-style-type: none"> 1. The Schedule as per Rule 3 is at par with Schedule VI of KPR Act dealing with Fines which can be imposed by a Magistrate on conviction. But certain amendments/insertions made in the Act were not simultaneously made in Schedule VI of the Act and this rule was not amended then accordingly. Now it is recommended revision of the Schedule VI by adding the Sections left out and also revision of the rates of Fine. (Appendix 2.8 table B1 & B3). The Schedule appended in this rule as per Rule 3 may be amended as such incorporating all amendments in Schedule VI of KPR Act 1994 given in Tables B1 and B3 in Appendix 2.8 2. The provision in Rule 9 may be amended empowering Secretary to levy a maximum fine of 75% of the Fine in the proposed revised Schedule Column (3). (Now it is 50%) which will result in considerable increase of Revenue of Panchayats. The minimum compounding fees may also be stipulated a 25% of the Fine prescribed in each case.

2. Rule 30. Kerala Panchayat (Property Tax, Service Cess and Surcharge) Rules 2011

The current minimum rates of Service Charge that can be levied on buildings owned by the Union Government. by Local Government are as follows:

1.	If all services are fully given (Sanitation, Water Supply, Street Lighting, Drainage)	75 % of Tax Leviable
2.	If only partial services given	50 % of Tax Leviable
3.	If no services are given	33.33 % of Tax Leviable

As this rate now has to be decided by the Local Governments, most of them are fixing the minimum rate as shown in the third category. Since all Local Governments are giving all the above services at least partially, it would be better if all Local Governments are mandatorily required to levy Service Charges at least at the rate of 50 percent of the Property Tax leviable on those buildings fully owned by the Union Government with effect from 01/04/2022. Rule 30(2) of the Kerala Panchayat (Property Tax, Service Cess and Surcharge) Rules 2011 may be amended as follows:

1.	If all services are fully given (Sanitation, Water Supply, Street Lighting, Drainage)	75 % of Tax Leviable
2.	If at least any one of the services are partially given	50 % of Tax Leviable
3.	If no specific service is given, for general service	33.33 % of tax leviable

3. Kerala Panchayat Building Rules 2019

The new Building Rules for Panchayat came into effect as per G.O.(P)No.78/2019/LSGD, published in Gazette dt.2/11/2019 as S.R.O. No.829/2019.

Rule 3(5) of KMBR 2019 is as follows:

(5) Power of Government to exempt buildings – The Government may in conformity with the provisions of the Act and in consultation with the Chief Town Planner exempt any building from the operation of all or any of the provisions of these rules, subject to conditions, if any, to be stipulated in the order, granting such exemptions; Provided that such exemption shall be considered on individual application as per criteria stipulated in Appendix M. The application form in Appendix N for exemption shall be forwarded to the Government through the Chief Town Planner with their remarks.

Provided further that such exemption shall be considered only if the individual application for exemption from these rules is forwarded to the Government along with a chalan receipt remitting the application fee in Government Treasury as decided by Government from time to time.

(The details and fees to be remitted in Government Treasury are given in Appendix M.)

In this respect, the following recommendations are made to increase the Revenue of Urban Local Governments:

1. The provision in Rule 3(5) and Appendix M of the Rules may be suitably amended to enable the Panchayats to receive the exemption fees fully as given in Appendix M of the rules.

The rate of Application Fees prescribed as per Schedule I of the Rules may be revised as follows:

Items	Existing Rate (Rupees)	Recommended Rate (Rupees)
Land Development	30	100
Building	30	100
Hut	10	50
Well	10	50
Compound Wall	10	50
Conversion of Erection of Shutter or Door	15	100
Conversion of roof	15	100

4. Rates of Permit Fees of Buildings as per Schedule II of KPBR 2019

1. The rate of Permit Fees prescribed as per Schedule II of the rules shows that the rates are very low. Hence the rates are to be revised as recommended in the last column of the Table given below:

Items		Rates as per KPBR 2019 (Came into effect from 2/11/2019) (Rs.)	Recommended Rate for Revision in KPBR (Rs.)
Plot sub division including land developments therein if any as per rule 31 (1), (2) & (3) (Rs. Per Ares of the land proposed for sub division)		750	1,000
Other land developments (Rs. Per Hectares of the land proposed for sub-division)		750	1,000
Pucca Building (Rs. Per sq.. of built- up area)	In Group I Occupancy	7	15
	In Occupancies other than Group I	10	20
Thatched or tiled buildings –other than pucca (Rs. per sq. metres of built-up area)		2	2
Huts or sheds (Rupees per unit including their accessory units if any)		50	75
Residential units for Economically Weaker Sections funded by Government or Local Self Government Institutions (Rs. per dwelling)		NIL	NIL
Wells (Rs. per unit)		20	100
Compound wall (Rs. per metre length)		3	10
Shutter or door conversion or erection (Rs. per unit)		300	500
Roof Conversion (Rs. Per Sq..)		3	10

5. Kerala Panchayat (Industries, Factories, Trades, Entrepreneurships, and Other Services Licence) Rules 1996

The following amendments are recommended to increase the Revenue of Local Governments as per this Rule:

1. Include “Turf Football and other games Court” after item no. 159 in Schedule I of the Rules as a separate list under the heading, “Other Services”.
2. Since the rates of Licence Fees prescribed is very low compared to the old rates prevalent since 1996, which has resulted in a steep decline of Revenue of Local Governments in this aspect, it is recommended to amend the Schedule III (Annual Licence Fees) as under:

Recommended Revision of IFTEOS Licence Fees in Rural Local Governments

Type of Enterprise	Sector	Range of Capital Investment	Existing Rate of Annual Licence Fees (Rs.)	Recommended Revised Rate (In Rs.)	
				VP II	VP I
Micro Enterprises	Productive Sector	Upto 5 Lakhs	500	500	500
		Above 5 Lakhs & Below 10 Lakhs		600	700
		Above 10 Lakhs & Below 25 Lakhs		700	800
		Upto 2 Lakhs		500	500

Type of Enterprise	Sector	Range of Capital Investment	Existing Rate of Annual Licence Fees (Rs.)	Recommended Revised Rate (In Rs.)	
				VP II	VP I
	Service Sector	Above 2 Lakhs & Below 5 Lakhs		600	700
		Above 5 Lakhs & Below 10 Lakhs		700	800
Mini Enterprises	Productive Sector	Above 25 Lakhs & Below 50 Lakhs	1,000	1,200	1,300
		Above 50 Lakhs & Below 1 Crore		1,300	1,400
	Service Sector	Above 10 Lakhs & Below 15 Lakhs		1,200	1,300
		Above 15 Lakhs & Below 25 Lakhs		1,300	1,400
Small Enterprises	Productive Sector	Above 1 Crore & Below 5 Crore	5,000	5,500	6,000
	Service Sector	Above 25 Lakhs & Below 2 Crore		5,500	6,000
Medium Enterprises	Productive Sector	Above 5 Crore & Below 10 Crore	10,000	11,000	12,000
	Service Sector	Above 2 Crore & Below 5 Crore		11,000	12,000
Large Enterprises	Productive Sector	Above 10 Crore	15,000	16,000	18,000
	Service Sector	Above 5 Crore		16,000	18,000

6. Kerala Panchayat Raj (Profession Tax) Rules 1996

For the purpose of including the provision of presumptive tax, the following may be inserted after Rule 3(3) as Rule 3 (4).	
3(4) For the purpose of levying profession tax from those engaged in self-employment companies and those transacting business and not coming within the purview of sub-rule (1), as to which categories they shall be classified and how much half-yearly tax to be levied on each category shall be as described below, namely:	
Category	Half-Yearly Tax (Rs.)
Advocates, Private Doctors, Vaidyans, para-medical experts and others engaged in similar professions.	1,250
ii. Business establishments registered as per GST Act.	1,250

iii.	In the case of companies registered as per Companies Act, 1956, engaged in any trade or profession	1,250
iv.	Banking instructions, Branches of Banks and Bankers defined as Banking Company in the Banking Regulation Act.	1,250
v.	Co-operative societies registered as per the Co-operative Societies Act (Including State, District Co-operative Banks, Urban Banks and branches of such Co-operative Banks)	1,250
vi.	Those running Foreign Liquor Shops, Bar Hotels, Star Hotels.	1,250
vii.	Those running Petrol, Diesel Pumps and Service Station.	1,250
viii.	Those running Film Studio, Film Producers, Distributors Cine Artists connected with the production of at least one film in a year.	1,250
ix.	In the case of those running factory within the purview of the Factories Act and those running shop or business establishment within the purview of the Shops and Establishments Act and not included in sub Rules 3,7.	1,250
x.	In the case of owners of vehicles having granted permit to operate vehicles on rent or as stage carriage or as goods carriage as per the Motor Vehicle Act,- a. Those having two or more taxi car, van or jeep. b. Those having two or more lorry, truck or bus. c. Those having three or more autorickshaws (passenger carrier or goods carrier)	1,250
xi.	In the case of contractors	1,250
xii.	In the case of small-scale merchants having yearly turnover not below Rs.30,000/- and not registered under the GST Act.	1,250
Explanation: If any person or institution belongs to more than one category of the above schedule at the same time, such person or institution shall be deemed to belong to the category to which the highest rate of tax applicable only and the tax applicable to that category shall be levied. In sub rule (4) the maximum rates of half yearly tax to be remitted are fixed. The minimum rates of tax for these categories shall be as described under sub rule (1) of rule 3. If the tax payers satisfy the Local Government Institution on record about their taxable income, the tax shall be assessed accordingly as described under the schedule to rule 3(1).		

Appendix 2.7.5: Kerala Panchayat Raj Rules- New Rules to be framed

1. Kerala Panchayat (Erection of Arches and setting up of Advertisement Boards in Public Streets and Public Places) Rules

RULES	New rule to be framed
With the advent of GST, Advertisement Tax has been subsumed in it and Section 209 of KPR Act 1994 has been omitted and Power of Local Governments to collect Advertisement Tax as such has been	For making good the Revenue loss to a certain extent, a new rule may be framed for Panchayats in tune with the Kerala Municipality (Erection of Arches and setting up of Advertisement Boards in Public Streets and Public Places) Rules 1999

RULES	New rule to be framed
<p>withdrawn and as a result, heavy Revenue loss has been sustained by the Local Governments.</p> <p>But still the power to grant permission of erection and regulation with respect to Advertisement hoardings, boards etc still vests with the Local Governments. For this the enabling provisions are from Sections 209 A to 209 C in the KPR Act 1994 . To effectively implement these provisions, a new rule may be framed in tune with the Kerala Municipality (Erection of Arches and setting up of Advertisement Boards in Public Streets and Public Places) Rules 1999 with the amendments proposed, and the loss of revenue from advertisements due to the subsuming of advertisement tax in GST may be lessened to some extent.</p>	<p>with the following amendments in the Municipal rule:-</p> <p>As per rule 3 of the Kerala Municipality (Erection of Arches and setting up of Advertisement Boards in Public Streets and Public Places) Rules 1999 all type of arches and advertisement boards can be erected only after taking a Licence from the concerned Urban Local Governments. But the fees for this should be fixed by the Council as per Rule 6 of the above rules. Since most Local Governments have not fixed rates of fees by enacting byelaws, and in cases where they are fixed the rates are low, it would facilitate in the increase of Revenue of Local Governments if the above rule is amended and slabs fixed showing the rate of fees for all types of Advertisements so as to give a uniform pattern for the same across the State.</p> <p>Advertisements so erected and placed in Private places also to be brought under the purview of the Rules and amendment to be made to this effect also.</p> <p>Adequate provision also to be made in the rules to accommodate the system of outsourcing the right to construct, maintain and run Bus shelters/Bus Stations/Traffic roundabouts/ Street lights etc.to various Advertisement agencies on BOT and other basis so as to prevent Revenue loss in such cases.</p> <p>There should be also provision to collect the lease amount from the advertisers of boards/ arches placed on public land over and above the licence fees and minimum rates also to be prescribed in the Rules.</p>

Appendix 2.7.6: Amendments to the Kerala Municipalities Act, 1994

1. Sections 260, 261, 262, 514 of Kerala Municipalities Act, 1994:- Tax on Animals and Vessels

ACT	Amendments to be made
<p>The Council may, by resolution, levy a tax on such animals and vessels of the kind specified in the rules and kept or used within the municipal area.</p> <p>Every person having possession, custody</p>	<p>Since no Rules has been framed, Tax cannot be levied and collected since no rates are specified. Rules to be framed in this matter urgently specifying the Rates of Taxes under each category.</p>

ACT	Amendments to be made
<p>or control of any taxable animal or vessel shall be liable for the full half-yearly tax if the animal or vessel has been kept or used within the municipal area for an aggregate period of not less than sixty days in a half-year.</p> <p>Exemptions: – No tax shall be levied on-</p> <ol style="list-style-type: none"> animals and vessels belonging to the Government. animals and vessels kept solely for sale by dealers; animals and vessels belonging to the Municipality; animals, which during the whole of a half-year have been kept in any institution for the reception of infirm or disabled animals or which are certified by a veterinary surgeon to have been unfit for use during the whole of the half-year; and vessels which during the whole of a half-year have been kept in a place for repairs. 	<p>In the Rules to be formulated, animal tax may be limited to Pet animals namely Dogs, Horses etc.</p> <p>Dogs may be categorized in relation with different breeds and Rate of Tax may be fixed accordingly.</p> <p>Taxes on Vessels (Big Boats) will definitely boost Revenue in certain Local Governments especially in Kollam, Alappuzha Districts where such Vessels, especially House Boats are operational in Tourist Sectors. Rate of Tax on Vessels may be fixed on the basis of type/capacity of Vessels and minimum rate may be specified in the amended rules.</p> <p>Section 514- Fine for noncompliance may be raised from Rs50/- to Rs. 500/-</p>

2. Sections 475 of Kerala Municipalities Act, 1994:- Licence for Private cart-stand

ACT	Amendments to be made
1. No person shall open a new private cart-stand or continue to keep open a private cart-stand without a licence from the Municipality.	Word "Cart-Stand" may be substituted with word "all Vehicles" so as to include all Private Parking Spaces.
2. An application for a licence under sub-section (1) shall be made by the owner of the place in respect of which the licence is sought, no less than six weeks before such place is proposed to be opened as a cart-stand.	
3. The Municipality shall, as regards private cart-stands already lawfully established and may, at its discretion, as regards new private cart-stands, grant the licence applied for, subject to such regulations as to	

ACT	Amendments to be made
<p>supervision and inspection and to such conditions as to conservancy as it may think proper, or it may, for reasons to be recorded in writing, refuse to grant any such licence for any new private cart-stand. The Municipality may, however, at any time modify the conditions of a licence to take effect from any specified date or suspend or cancel any licence granted under this section for breach of the conditions thereof.</p>	
<p>4. Where a licence is granted, refused, modified, suspended or cancelled under this section, the Municipality shall cause a notice of such grant, refusal, modification, suspension or cancellation in English and the language of the locality, to be pasted in some conspicuous place at or near the entrance to the place in respect of which the licence was sought or had been obtained.</p>	
<p>5. The Municipality may levy for every licence granted under this section a fee not exceeding three thousand rupees per annum.</p>	<p>The annual Licence Fees to be increased to Rs.5,000/-from the existent Rs. 3,000/- and renewal fee also to be fixed as Rs.5,000/-.</p> <p>Rules also to be framed to impose safety provisions and other aspects.</p>
<p>6. Every licence granted under this section shall expire at the end of the year in which it is granted.</p>	

3. Sections 460, 461 of Kerala Municipalities Act, 1994:- Licence for Private Markets

Section	ACT	Amendments to be made
Section 460	<p>1. No person shall open a new private market or continue to keep open a private market except on a licence from the Municipality. Application for a licence under sub-section (1) shall be made by the owner of the place in respect of which the licence is sought to be renewed, not less than six weeks before the expiry of the period for which the licence has been granted and in the case of a new market, six weeks before the date on which the market is proposed to be opened.</p> <p>2. The Municipality shall, as regards private markets already established and may, at its direction as regards new private markets grant the licence applied for subject to such regulations as to supervision and inspection and to such conditions as to sanitation, drainage, water supply, width of paths and ways, weights and measures to be used, and rents and fees to be charged in such market as it may think proper or it may, for reasons to be recorded in writing, refuse to grant any such licence for any new private market. The Municipality may, however at any time, modify the conditions of a licence to take effect from any specified date or suspend or cancel any licence for breach of any conditions thereof.</p>	<p>No Rules has been framed. Framing of Rules with all modalities will help Local Governments to implement the provisions of Sections 460 to 466 related to Private Markets. Huge loss of Revenue is occurring due to non-collection and non-implementation of these provisions.</p>
Section 461	<p>461. Fees for licence. — Where a licence granted under section 460 permits the levy of any fees of the nature specified in sub-section (2) of section 4, 58, a fee not exceeding 33 1/3 per cent of the gross income of the owner from the market in the preceding year shall be charged by a Municipality for such licence; Provided that-</p> <p>i. in the case of a market which was in existence only for a portion of the preceding year, the gross income of the owner from the market for the preceding years shall be deemed to be an amount which bears to the income of the portion of the year the same proportion as the whole year bears to the portion of the preceding year during which the market was in existence.</p> <p>ii. in the case of a new market, the licence fees fixed by a Municipality shall not be less than-</p> <p>a) fifty rupees where the area of the market is not more</p>	<p>The minimum rate of Licence Fee may be enhanced by amendment of Section 461 of KM Act 1994 as follows:</p> <p>(f) Area of the market is below 5 Ares: Rs.5,000/-</p> <p>(g) Area of the market is between 6 and 10 Ares: Rs.10,000/-</p> <p>(h) Area of the market is between 11 and 20 Ares: Rs.15,000/-</p> <p>(i) Area of the market</p>

Section	ACT	Amendments to be made
	<p>than ten ares;</p> <p>b) hundred rupees where the area of the market is above ten ares, but not more than twenty ares;</p> <p>c) one hundred and fifty rupees where the area of the market is above twenty ares.</p>	<p>is above 20 Ares: Rs.20,000/-</p> <p>The renewal fees may also be collected at the same rates every year.</p>

4. Sections 311, 313, 314 of Kerala Municipalities Act, 1994:- Registration of Private Hospitals and Paramedical Institutions

Section	ACT	Amendments to be made
Section 311	No private hospital and private paramedical institution shall be established within the territorial area of a Municipality without prior registration in that Municipality.	<p>5. Rules framed in 1997 to be suitably amended to raise the Registration Fee and Renewal Registration Fee from 300/100 as given below based on the number of beds in case of Hospitals and area of building in case of Para Medical Institutions fixing slabs for this.</p> <p>6. <u>Hospitals</u></p> <ol style="list-style-type: none"> No. of Beds below 50 - Rs. 1,000/- No. of Beds 51 to 100 -Rs..3,000/- No. of Beds 101 to 200 -Rs. 5,000/- No. of Beds above 200 - Rs.10,000/- <p>The renewal fees may also be collected at the same rates every year.</p> <p>7. <u>Paramedical Institutions and Clinics</u></p> <p><u>Area of the building</u></p> <ol style="list-style-type: none"> Below 50 Sq. -Rs.500/- 51 to 100 Sq. -Rs.1000/- 101 to 150 Sq. -Rs.2000/- Above 151 Sq. - Rs 5000/-
Section 313	<p>Application and fees for Registration:</p> <p>Every application for registration of a private hospital or a paramedical institution or for a renewal of a registration shall contain such particulars and shall be accompanied by such fees, as may be prescribed.</p>	
Section 314	<p>Penalty for maintaining and running unregistered private hospitals and private paramedical institutions:</p> <p>Any person maintaining or running an unregistered private hospital or private paramedical institution in contravention of the provisions of this Act shall, on conviction be punished with fine which may extend to five thousand rupees and after making such conviction if maintaining or conducting a Private Hospital or Paramedical Institution in contravention of the provisions of this Act shall be, punished with fine which" may extend to one thousand rupees for each</p>	

Section	ACT	Amendments to be made
	day during which the offence continues.	The renewal fees may also be collected at the same rates every year.
	A. Collection of fees from Private Hospital and Para Medical institution Subject to the rules made by the Government for this purpose, the Municipality may collect annual fees at the rate fixed by the Council from any Private Hospitals and Para Medical institutions registered in the Municipality, for any services if any rendered to it by the Municipality.	4. For Registration and renewal online platform to be provided. 5. Fees for issue of duplicate Registration Certificate to be enhanced @ 50% of Registration Fee.

5. Section 233(15) of Kerala Municipalities Act, 1994:- Property Tax payable date

ACT	Amendments to be made
<p>The annual property tax assessed in respect of a building shall be payable in two half-yearly instalments. The instalment in respect of any half-year shall be paid before the last day of the said half-year and if not paid within that date, fine under section 538(2) shall be applicable from the next day.</p> <p>Provided that there is no bar for one-time payment of annual property tax in the first half-year itself.</p>	<p>Since the instalment in respect of any half-year can be paid before the last day of the said half-year, it is not possible to take action against defaulter during the half year. Earlier the last date was stipulated as on the last day of the first month of the half year in Urban Local Governments.</p> <p>It would be more beneficial if the annual property tax is levied and collected in one instalment and the last day of remittance to be the last day of January of the financial year and fine under section 538(2) shall be applicable from the 1st of February of the financial year.</p>

6. Sections 507, 508 of Kerala Municipalities Act, 1994:- Registration of Tutorial Institutions

Section	ACT	Amendments to be made
Section 507	No tutorial institution shall be established within a Municipal area without prior registration obtained from that Municipality:	9. Rules framed in 1999 to be suitably amended to raise the Registration Fee and Renewal Registration Fee from 300/100 to a higher rate based on the

Section	ACT	Amendments to be made
	<p>Provided that on the case of an existing tutorial institution in a Municipal area on the date of this Act has come into force, if an application is filed under sub-section (2) for registration within the period prescribed, it shall be deemed that such institution is registered under this Act.</p> <p>Every application filed for registration or for renewal of registration of a tutorial institution shall contain such details and shall be accompanied by such fees prescribed.</p>	<p>area of building and Slabs may be fixed for this as follows:</p> <p><u>Area of the building</u></p> <p>i. Below 50 Sq. -Rs.500/-</p> <p>ii. 51 to 100 Sq. -Rs.1,000/-</p> <p>iii. 101 to 150 Sq. -Rs.2,000/-</p> <p>iv. 151 to 200 Sq. -Rs 5,000/-</p> <p>v. Above 200 Sq. -Rs.10,000/-</p> <p>The renewal fees may also be collected at the same rates every year.</p> <p>For Registration and renewal online platform to be provided.</p>
Section 508	<p>Penalty for establishing or maintaining unregistered tutorial institutions.— Any person who establishes or maintains a tutorial institution, without obtaining the registration, in contravention of the provisions of this Act shall on conviction be punished with fine which may extend to one thousand rupees.</p>	<p>10. Private Colleges including all Self-financing Professional Colleges also to be brought under Registration.</p> <p>11. Fees for issue of duplicate Registration Certificate to be enhanced @ 50% of Registration Fee.</p>

7. Section 215 of Kerala Municipalities Act, 1994:- Buildings / Land given on Rent/Lease

ACT	Amendments to be made
<p>Power of Municipality to acquire and dispose of property.—</p> <p>(1) A Municipality may in the manner prescribed, acquire any property such as land or building within or outside its Municipal area or dispose of any of its properties with the prior approval of the Government for providing any arrangement or facility for a public purpose</p>	<p>Constructing Shopping Complexes/ Office buildings by availing huge Loans from various financial Institutions like KURDFC, HUDCO etc. sometimes paying high rates of interest and letting out them has been a major source of revenue to Local Governments especially Urban Local Governments. But the following factors have led to heavy decline in the revenue of Local Governments in this aspect which needs to be addressed to prevent them from falling in debt trap.</p>
<p>(2)(a) A Municipality may construct commercial or other buildings and let them out to the public who need them on licence and may charge such fees as it may fix for</p>	<p>1. Undertaking such projects without making valid and detailed feasibility and viability studies and assessments.</p>

ACT	Amendments to be made
<p>the use and occupation of the same, ³⁷[in the manner prescribed]; Provided that after the said period, a licence may be renewed subject to such terms and conditions as may be fixed at that time.</p> <p>(b) In all cases except renewal of licence or rehabilitation of a licensee, licence shall be granted only by public auction or tender.</p>	<p>2. Non timely completion of projects leading to cost escalation.</p> <p>3. Fixing of Rent/Licence Fees not scientific</p> <p>4. Practice of letting out such buildings without proper auction giving wide advertisements resulting in lack of competition and not getting higher rent/deposit.</p> <p>5. Encouraging subletting by virtue of the proviso in Section 215(4) by transferring the Licence to another person other than the original Licensee based on the request of the original Licensee fixing a paltry sum by the Council.</p>
<p>(2) Every licence under sub-section (2) shall contain terms and conditions governing the use and occupation of the building or room or space therein and the rate and time of payment of fees and such terms and conditions shall be reduced in writing in the form of an agreement in stamp paper of the appropriate value.</p>	<p>6. Improper maintenance which often causes many problems to the Licensees.</p> <p>7. Carelessness in prompt collection of dues and improper keeping of accounts resulting in accumulation of huge arrears.</p> <p>The following recommendations are made to increase revenue and prevent revenue loss in this respect:</p>
<p>(3) No building, room, or space let out under sub-section (2) shall be sub-let by the licensee to any person nor the nature of use changed without the prior approval of the Municipality:</p> <p>Provided that the Municipality may at the instance of a licensee transfer the licence to any other person subject to such terms and conditions as it may deem fit to impose and upon such transfer, it shall be deemed to be a fresh licence for all purposes.</p> <p>Where at any time it appears to the Secretary that any building, room or space let out to any person under sub-section(2) has been sub-let, he shall by order, immediately cancel the licence issued to such person and direct the person or persons in use and occupation of the building, room or space, as the case may be, to vacate within such time as may be specified in the order.</p>	<p>1. Detailed Feasibility study to be made mandatory in Local Governments before envisaging such projects and after once started, a time frame to be fixed and planning to be done in such a way for strict compliance and completion within the fixed time frame.</p> <p>2. The minimum rate of rent of such buildings to be given on rent/lease should be fixed on the basis of PWD norms prescribed in the case where Government takes buildings on rent. The Local Governments should be given the liberty to fix the rates over and above such rates fixed. They may also be allowed to decide whether to auction the building based on the rent or based on deposit and if so, the minimum deposit should be two /three /four or five years rent so fixed by the LG.</p> <p>3. Strict guidelines and procedures to be made applicable for the process of leasing out the buildings and it should be only through open tender/auction under all circumstances in a very transparent manner always giving wide publicity.</p> <p>4. The practice prevalent in some Local Governments in letting the Licensees who sublet the buildings go scot-free is to be curtailed and in such cases such rooms are to be strictly evicted as per provisions in Section 215(5) of KM Act 1994</p>

ACT	Amendments to be made
	<p>and reauctioned afresh. To see this matter enforced strictly, a strict super checking mechanism is to be evolved in the State. To stop misusing the proviso under Section 215(4) of KM Act 1994 related to legalize such transfers, the terms and conditions are to be fixed and to be incorporated in the Kerala Municipality (Acquisition and Disposal of Property) Rules 2000 and Section 215(4) to be amended as such. In such cases ,provision also is to be made in the rules to make good from the new Licensee, additional Deposit at a very High rate at par with current market value and minimum of such amount to be fixed and provided in the Rules.</p> <p>5. Adequate provisions are to be made in the Rules to see that proper maintenance of all such buildings are done on a regular basis.</p> <p>6. A total Digital platform to be in place with SMS enabled E Payment facility.</p> <p>7. Amendments to Rule 7 of the Kerala Municipality (Acquisition and Disposal of Property) Rules 2000 and Section 215 of K M Act 1994 may be made accordingly to incorporate all the above provisions.</p>

8. Section 333 of Kerala Municipalities Act, 1994:- Contributions from persons having control over places of pilgrimage etc.

ACT	Amendments to be made
<p>Where a church,mosque, temple , mutt or any place of religious worship or instruction or any place which is used for holding fairs, festivals or for other like purposes is situated within a municipal area or the neighbourhood thereof and attracts, either throughout the year or on particular occasions a large number of persons, requiring specialarrangements necessary for public health, safety or convenience, whether permanent or temporary, by the Municipality, the Municipality may require the trustee or other person having control over such place to make such recurring or nonrecurring contributions to the funds of that Municipality as determined by Government.</p>	<p>Since at present the rate has to be determined by Government, and in most cases due to delay in getting the rates fixed and in some cases as a result of disputes regarding such rates, etc., the Local Governments are not even getting the huge amount spent by them in this matter, reimbursed. Amendment to be made in this Section enabling the Local Governments to determine the rates in consultation with the trustee or other person having control over such place and arriving at a consensus with them.</p>

9. Section 67 of Kerala Municipalities Act, 1994:- Making good the Revenue loss wastage/Loss due to misconduct (Omitted by Act 14 of 1999 with effect from 1/10/2000)

ACT	Amendments to be made
<p><u>(Section 67 was Omitted by Act 13 of 1999 with effect from 1/10/2000).</u> (Before omission the Section read as under:-)</p> <p>“Liability of the Chairperson, the Deputy Chairperson, the Chairman of Standing Committee, the Secretary, and the members with respect to the loss, wastage and misuse of property. —</p>	<p>Due to the amendment omitting this Section in 1999, it is not possible now to make good the revenue loss, waste, sustained as a result of waste or misapplication of money or other property of the Urban LG caused as a direct consequence of the misconduct on the part of the Chairperson, the Deputy Chairperson, the Chairman of Standing Committee, the Secretary, as the case may be.</p>
<p>(1) The Chairperson, the Deputy Chairperson, the Chairman of Standing Committee, the Secretary or, as the case may be, any member, shall be personally liable for any loss, wastage or misuse of money or other property of the Municipality arising from his misconduct or wilful negligence or which has been facilitated or caused by him.</p>	<p>Restoring this section as such, will help to make them act more responsibly and thus prevent Revenue loss to the Urban Local Governments in future.</p>
<p>(2) Where the Government is satisfied that any loss, wastage or misuse of any money or other property of the Municipality was caused as a direct consequence of the misconduct of the Chairperson, the Deputy Chairperson, the Chairman of Standing Committee, the Secretary or the member concerned, the Government may, after giving him a reasonable opportunity of showing cause against such action in writing, direct such Chairperson or the Deputy Chairperson or the Chairman of Standing Committee or the member or the Secretary, as the case may be, to remit the amount of loss caused to the Municipality arising out of such loss, wastage or misuse, to the Municipal Fund within a specified date.</p>	<p>Hence, it is recommended to take steps to restore this Section urgently.</p>
<p>(3) Where such amount has not been so remitted it shall be realised as if it were an arrear of revenue due on land and credited to the Municipal Fund.</p>	

ACT	Amendments to be made
(4) Any person aggrieved by an order under sub-section (2) may, within thirty days from the date of receipt by him of such order, apply to the District Court to modify or annul such order and that Court may, after taking such evidence as it thinks fit, confirm, amend, or remit such amount realised under such order and may also pass such orders as to costs as it thinks fit, taking into account the circumstances of the case."	

10. Section 358 of KM Act, 1994:- Power of Municipality to recover expenses caused by extraordinary traffic

ACT	Amendments to be made
<p>Whereby a certificate of Municipal Engineer, it appears to Municipality that, having regard to the average expense of repairing roads in the neighbourhood, extraordinary expenses have been incurred by the Municipality in repairing a street by reason of the damage caused by excessive weight passing along the street or extraordinary traffic thereon, the Municipality may, require by notice, any person by whose direction such weight or traffic has been caused, to pay to the Municipality the amount of such expenses incurred by it.</p> <p>Provided that any person from whom expenses are or may be recoverable under this section may enter into an agreement with the Municipality for the payment to it of a compensation in respect of such weight or traffic and thereupon the person so paying shall not be subject to any proceeding under this section.</p>	<p>Since there is no penal provision attached to this, Section 358 of KM Act 1994 may be suitably amended imposing a Penalty of Rs. 50,000/- plus necessary compensation recoverable from the defaulters as an arrear of revenue due on land and credited to the Municipal Fund. Provision may also be made in Kerala Municipal Building Rules 2019 to ensure the safety and proper maintenance of roads in the neighbourhood by the Builder, when building permits are issued for high rise buildings, quarries etc.</p>

11. Section 539 (1) of Kerala Municipalities Act, 1994 Limitation Period

ACT	Amendments to be made
539. Limitation for recovery of dues. — (1) No distraint shall be made, no suit shall be instituted and no prosecution shall be commenced in respect of any sum due to a Municipality under this Act after the expiration of a period of three years from the date on which distraint might first have been made, suit might first have been instituted, or prosecution might first have been	The period of limitation for recovery of dues under Section 539(1) which is three years should be enhanced to 12 years in tune with the Limitation Act.

ACT	Amendments to be made
<p>commenced, as the case may be, in respect of such sum:</p> <p>Provided that in the case of assessments made under section 282 the said period of three years shall be computed from the date on which distraint might have been made, suit instituted, or prosecution commenced, after the assessment under the said section shall have been made.</p>	

Appendix 2.7.7: Amendments to the Kerala Municipalities Act, 1994 -Taxes to be withdrawn

1. Section 269 of Kerala Municipalities Act, 1994:- Show Tax

ACT	Amendments to be made
<p>Explanation.— The term show shall include any entertainment, exhibition, performance, amusement, Sports and games or race to which persons are admitted on payment.]</p>	<p>Since Entertainment Tax has been subsumed in GST at present this Tax has become irrelevant and may be withdrawn. Hence Section 269 of KM Act 1994 may be omitted.</p>
<p>Where a Council by resolution, determines to levy a show tax, such tax shall be levied, subject to such rules as may be prescribed, on all shows within the Municipal area, calculated at the minimum rate as shown below and after every two years, the Council shall impose the said tax after making affixed percentage of enhancement namely:-</p> <p>Minimum rate for every show</p> <p>(1) Regular cinematograph exhibition - 10/-</p> <p>(ii) Other cinematograph exhibitions - 20/-</p> <p>(iii) Regular shows other than cinematograph exhibitions conducted at the same place daily 20/-</p> <p>(iv) Other shows - 50/-</p>	

2. Section 270 of Kerala Municipalities Act, 1994:- Duty on Transfer of Property

ACT	Amendments to be made
There shall be levied a duty on transfer of property in the form of a surcharge on the duty imposed by the Kerala Stamp Act, 1959 (17 of 1959) on every instrument of the description specified in column (1) of the table below which relates to immovable property situated within a Municipal area, at such rate as fixed by the Government, which shall not exceed five per cent of the amount.	Since this is not being collected, Section 270 may be omitted after it got subsumed under General Purpose Fund in 2004

3. Section 277 of Kerala Municipalities Act, 1994:- Tax on timber

ACT	Amendments to be made
(1) Where a Council, by a resolution determines that a tax shall be levied on timber brought into the municipal area, such tax at such rates, not exceeding twenty-four rupees per tonne shall be levied in such manner as may be determined by the Council:	With the advent of GST on almost all items this Tax has also become irrelevant and to be withdrawn and Section 277 may be omitted.

Appendix 2.7.8: Amendments to the Kerala Municipalities Rules**1. Kerala Municipality (Erection of Arches and setting up of Advertisement Boards in Public Streets and Public Places) Rules, 1999:- Revenue from Advertisements**

RULES	Amendments to be made
<p>With the advent of GST, Advertisement Tax has been subsumed in it and Section 270 of KM Act 1994 has been omitted and Power of Local Governments to collect Advertisement Tax as such has been withdrawn and as a result, heavy Revenue loss has been sustained by the Local Governments.</p> <p>But still the power to grant permission of erection and regulation with respect to Advertisement hoardings, boards etc still vests with the Local Governments. For this the enabling provisions are from Sections 272 to 275 in the Act.</p>	<p>For making good the Revenue loss to a certain extent, the following recommendations are made:</p> <p>As per rule 3 of the Kerala Municipality (Erection of Arches and setting up of Advertisement Boards in Public Streets and Public Places) Rules 1999 all type of arches and advertisement boards can be erected only after taking a Licence from the concerned Urban Local Governments. But the fees for this should be fixed by the Council as per Rule 6 of the above rules. Since most Local Governments have not fixed rates of fees by enacting byelaws, and in cases where they are fixed the rates are low, it would facilitate in the increase of Revenue of Local Governments if the above rule is amended and slabs fixed showing the rate of fees for all types of Advertisements so as to give a uniform pattern for the same across the State.</p>

RULES	Amendments to be made
	<p>Advertisements so erected and placed in Private places also to be brought under the purview of the Rules and amendment to be made to this effect also.</p> <p>Adequate provision also to be made in the rules to accommodate the system of outsourcing the right to construct, maintain and run Bus shelters/Bus Stations/Traffic roundabouts/Street lights etc.to various Advertisement agencies on BOT and other basis so as to prevent Revenue loss in such cases.</p> <p>There should be also provision to collect the lease amount from the advertisers of boards/arches placed on public land over and above the licence fees and minimum rates also to be prescribed in the Rules.</p>

2. Kerala Municipality (Compounding of offences) Rules, 1996

RULES	Amendments to be made
<p>This Rule is intended to facilitate compounding of offences committed under various sections of KM Act.</p> <p>3. Compoundable offences. — The Secretary may, prosecute in a competent court any person who has committed an offence punishable as per the Section shown in column (1) of the schedule appended to these rules or as per the rules, bye-laws or regulations made under the Act or may, in his discretion, compound such offence subject to these rules.</p> <p>Provided that where prosecution has been launched before a court, the offence shall not be compounded without the permission of that court.</p> <p>(4) The Secretary shall immediately on receipt of an application under sub-rule (3) consider the nature and seriousness of the offence alleged against the applicant and may, if he is of opinion that the offence is to be compounded, compound the offence after levying an amount as fine which is not less than twenty-five per cent but not more than fifty per cent of the fine mentioned in column (3) of the schedule appended to these rules or reject the application:</p>	<p>The Schedule appended in this Rule was not updated and revised at par with the amendments made later in the Act. The rates of Fine was also not revised. Since only maximum 50 % of the Fine can only be levied as per Rule 4 at present, Revenue loss is sustained. To tide over this, following recommendations are made:</p> <p>1.The Schedule as per Rule 3 is at par with Schedule IV of KM Act dealing with Fines which can be imposed by a Magistrate on conviction. But certain amendments/insertions made in the Act were not simultaneously made in Schedule IV of the Act and this rule was not amended then accordingly. Now it is recommended revision of the Schedule IV by adding the Sections left out and also revision of the rates of Fine. . (Appendix 2.8 table E2,E3 & E7)</p> <p>2.The Schedule appended in this rule as per Rule 3 may be amended as such incorporating all amendments in Schedule IV of KM Act 1994 given in Tables E2, E3 and E7 in Appendix 2.8</p> <p>3. The provision in Rule 4 may be amended empowering Secretary to levy a maximum fine of 75% of the Fine in the proposed revised Schedule Column (3). (Now it is 50%) which will result in considerable increase of Revenue of Local Governments.</p>

3. Kerala Municipal Building Rules, 2019

The new Building Rules for Municipalities and Corporations came into effect as per G.O.(P)No.77/2019/LSGD, published in Gazette dt.2/11/2019 as S.R.O. No.828/2019.

Rule 3(5) of KMBR 2019 is as follows:

Power of Government to exempt buildings— The Government may in conformity with the provisions of the Act and in consultation with the Chief Town Planner exempt any building from the operation of all or any of the provisions of these rules, subject to conditions, if any, to be stipulated in the order, granting such exemptions:

Provided that such exemption shall be considered on individual application as per criteria stipulated in Appendix M. The application form in Appendix N for exemption shall be forwarded to the Government through the Chief Town Planner with their remarks:

Provided further that such exemption shall be considered only if the individual application for exemption from these rules is forwarded to the Government along with a chalan receipt remitting the application fee in Government Treasury as decided by Government from time to time.

(The details and fees to be remitted in Government Treasury are given in Appendix M.)

In this respect, the following recommendations are made to increase the Revenue of Urban Local Governments:

1. The provision in Rule 3(5) and Appendix M of the Rules may be suitably amended to enable the Urban Local Governments to receive the exemption fees fully as given in Appendix M of the rules.

Rates of Permit Fees of Buildings as per Schedule II of KMBR 1999 and KMBR 2019

2. The rate of Permit Fees prescribed as per Schedule II of the rules shows that there is no increase from the rates in the old Rules (KMBR 1999) which were in effect from 21/06/2010. Hence the rates are to be revised as recommended in the last column of the Table given below:

Items	Rates as per KMBR 1999 (Amended in 2010)		Rates as per KMBR 2019 (Came into effect from 2/11/2019)		Recommended Rate for Revision	
	Municipal Council	Municipal Corporation	Municipal Council	Municipal Corporation	Municipal Council	Municipal Corporation
Plot sub division including land developments therein if any as per rule 31 (1), (2) & (3) (Rs. Per Ares of the land proposed for sub division)	750	1000	750	1000	1000	1500

Other land developments (Rs. Per Hectares of the land proposed for sub-division)		750	1000	750	1000	1000	1500
Pucca Building (Rupees per sq. metres of built- up area)	In Group I Occupancy	7	10	7	10	15	20
	In Occupancies other than Group I	10	15	10	15	20	25
Thatched or tiled buildings –other than pucca (Rupees per sq. metres of built-up area)		2	3	2	3	2	3
Huts or sheds (Rupees per unit including their accessory units if any)		50	75	50	75	75	100
Residential units for Economically Weaker Sections funded by Government or Local Self Government Institutions (Rupees per dwelling)		NIL	NIL	NIL	NIL	NIL	NIL
Wells (rupees per unit)		20	25	20	25	100	150
Compound wall (Rupees per metre length)		3	4	3	4	10	15
Shutter or door conversion or erection (Rs per Unit)		300	500	300	500	500	1000
Roof Conversion (Rs. Per Sq..)		3	4	3	4	10	15

4. Kerala Municipality (Industries, Factories, Trades, Entrepreneurships, and Other Services Licence) Rules 2020

The following amendments are recommended to increase the Revenue of Local Governments as per this Rule:

1. Include “Turf Football and other games Court” after item no. 456 in Schedule II of the Rules in the list of Entrepreneurships, and Other Services.
2. Since the rates of Licence Fees prescribed is very low compared to the old rates prevalent since 2011, which has resulted in a steep decline of Revenue of Urban Local Governments in this aspect, it is recommended to amend the Schedule III (Annual Licence Fees) as under:

Recommended Revision of IFTEOS Licence Fees in Urban Local Governments

Type of Enterprise	Sector	Range of Capital Investment	Existing Rate of Annual Licence Fees (Rs.)	Recommended Revised Rate (In Rs.)	
				MLTY	CORP
Micro Enterprises	Productive Sector	Upto 5 Lakhs	500	500	500
		Above 5 Lakhs & Below 10 Lakhs		800	1,000
		Above 10 Lakhs & Below 25 Lakhs		1,000	1,500
	Service Sector	Upto 2 Lakhs		500	500
		Above 2 Lakhs & Below 5 Lakhs		800	1,000
		Above 5 Lakhs & Below 10 Lakhs		1,000	1,500
Mini Enterprises	Productive Sector	Above 25 Lakhs & Below 50 Lakhs	1000	1,500	2,000
		Above 50 Lakhs & Below 1 Crore		2,000	2,500
	Service Sector	Above 10 Lakhs & Below 15 Lakhs		1,500	2,000
		Above 15 Lakhs & Below 25 Lakhs		2,000	2,500
Small Enterprises	Productive Sector	Above 1 Crore & Below 5 Crore	5,000	7,000	8,000
	Service Sector	Above 25 Lakhs & Below 2 Crore		7,000	8,000
Medium Enterprises	Productive Sector	Above 5 Crore & Below 10 Crore	10,000	15,000	20,000
	Service Sector	Above 2 Crore & Below 5 Crore		15,000	20,000
Large Enterprises	Productive Sector	Above 10 Crore	15,000	20,000	25,000
	Service Sector	Above 5 Crore		20,000	25,000

5. Kerala Municipality (Property Tax, Service Cess and Surcharge) Rules, 2011

The current minimum rates of Service Charge that can be levied on buildings owned by the Union Government. by Local Governments are as follows:

1.	If all services are fully given (Sanitation, Water Supply, Street Lighting, Drainage)	75.00 % of Tax Leviable
2.	If only partial services given	50.00 % of Tax Leviable
3.	If no services are given	33.33 % of Tax Leviable

As this rate now has to be decided by the Local Governments, most of them are fixing the minimum rate as shown in the third category. Since all Local Governments are giving all the above services at least partially, it would be better if all Local Governments are mandatorily required to levy Service Charges at least at the rate of 50 percent of the Property Tax leviable on those buildings fully owned by the Union Government with effect from 01/04/2022. Rule 30(2) of the Kerala Municipality (Property Tax, Service Cess and Surcharge) Rules 2011 may be amended as follows:

1.	If all services are fully given (Sanitation, Water Supply, Street Lighting, Drainage)	75.00 % of Tax Leviable
2.	If at least any one of the services are given	50.00 % of Tax Leviable
3.	If no specific service is given, for general service	33.33 % of tax leviable

Rule 14, of the Kerala Municipality (Property Tax, Service Cess and Surcharge) Rules 2011 Demand Notice for tax payers.

The demand notice mentioned in this rule 14(1) for giving intimation to the tax payer is in form No.9. Its seen as only an intimation. It is stated In this form that if the tax is not remitted another demand notice will be issued to the defaulter, but no form is seen prescribed for this. Hence a correct form for issuing demand notice to the defaulters may be prescribed.

Appendix 2.7.9: Amendments to the Kerala Municipalities Act, 1994 -New Rules to be framed

1. New Rules to be framed for facilitating effective collection of dues in Urban Local Governments

RULES	New Rules
<p>In Urban Local Governments new rules are needed in this aspect on the basis of rules in panchayats for effective collection of dues, namely; Kerala Panchayat Raj (Taxation, Levy and appeal) Rules, 1996, Kerala Panchayat Raj (Manner of Service of Notices) Rules, 1996, Kerala Panchayat Raj (Authorization of Trial of Offences) Rules, 1997 etc. In Urban Local Governments rules may be framed on the basis of the above 3 rules suitable in urban context.</p>	<p>The undermentioned rules may be framed to facilitate effective collection of tax and other dues in Urban Local Governments based on the three rules in Panchayat with suitable amendments.</p> <ol style="list-style-type: none"> 1) Kerala Municipality (Taxation, Levy and appeal) Rules 2) Kerala Municipality (Manner of Service of Notices) Rules, 3) Kerala Municipality (Authorization of Trial of Offences) Rules

Appendix 2.8: Recommended Revisions to Fees and Fines under Various Acts and Rules

A. Allied Acts- Recommended Revisions

A.1: Cinema Regulation Act 1958							
Sl.No.	Provision	Subject	Year	One Time / Continuing	In Rupees		
					Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
1	10(1)	Penalty for use of a place or allowing the use of a place by the owner/person in charge of a cinematograph, in contravention of the provisions of the Act	2000	One Time	10,000	33,077.98	33,250
2	10(1)	Penalty for use of a place or allowing the use of a place by the owner/person in charge of a cinematograph, in contravention of the provisions of the Act as a continued offence	2000	Continuing	1,000	3,307.80	3,500
3	10(2)	Penalty for contravention of rules under clause (k) of sub section (2) of section 13	2000	One Time	1,000	3,307.80	3,500
4	27	Penalty on pound keeper failing to perform his duties contrary to provisions in section 18 or omitting to provide impounded cattle with sufficient food and water	1962	One Time	50	3,220.68	3,500

A.2: Cattle Trespass Act 1961							
Sl. No.	Provision	Subject	Year	One Time/ Continuing	In Rupees		
					Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
4	27	Penalty on pound keeper failing to perform his duties contrary to provisions in section 18 or omitting to provide impounded cattle with sufficient food and water	1962	One Time	50	3,220.68	3,500

A.3: Livestock Improvement Act 1961							
Sl. No.	Provision	Subject	Year	One Time/ Continuing	In Rupees		
					Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
5	11(1)	Penalty for keeping a bull in contravention of the provisions of the Act, fails to submit a bull for inspection, fails to produce licence etc	1962	One Time	25	1,610.34	1,750
6	11(1)		1962	Continuing	50	3,220.68	3,500
7	11(2)	Penalty for contravention of provisions of sub section 3 of Section 8	1968	One Time	100	3,967.68	4,000
8	11(2)		1968	Second Time	500	19,838.40	20,000

A.4: Places of Public Resort Act 1963							
Sl.No.	Provision	Subject	Year	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
9	16(1)	Penalty for using or permitting the use of a place or building as a resort without licence or in contravention of conditions of licence	2000	One Time	2,500	8,269.49	8,500

A.4: Kerala Parks and Playfields Act 1961							
Sl.No.	Provision	Subject	Year	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
10	12	Penalty for throwing rubbish	1969	One Time	200	7,598.30	7,600

A.4: Kerala Parks and Playfields Act 1961							
Sl.No.	Provision	Subject	Year	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
		into open spaces specified in the list under Section 4 etc					

A.5: Kerala Public Buildings Eviction Act 1968							
Sl. No.	Provision	Subject	Year	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
11	16(1)	Penalty for occupying a building after having been evicted	1968	One Time	1,000	39,676.81	40,000
12	16(3)	Penalty for defaulting on fine levied for occupying a building after having been evicted	1968	Continuing	10	396.77	400

A.6: Toll Act 1976							
Sl. No.	Provision	Subject	Year	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
13	8(1)	Penalty for collecting toll by every person other than any person appointed to collect toll	1977	One Time	200	4,501.08	4,600
14	8(2)	Penalty on every person who unlawfully levies and /or takes a higher toll than what is lawful	1977	One Time	200	4,501.08	4,600

A.6: Toll Act 1976							
Sl. No.	Provision	Subject	Year	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
15	8(3)	Penalty for attempting to cross without paying toll/obstruction of any person un the discharge of his duties specified under the Act	1977	One Time	100	2,250.54	2,300

A.7: Travancore Cochin Public Health Act, 1955						
SL.No.	Provision	Subject	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
1	137	Breach of Rules for the prevention treatment and control of certain diseases specified in 86, and other provisions contained in the Act	One Time	100	7,710.59	7,750
2	140	Breach of byelaws made by local authorities to carry out all or any of the purposes in the Act	One Time	50	3,855.30	4,000
3	140	Continued breach of byelaws made by local authorities to carry out all or any of the purposes in the Act	Continuing	15	1,156.59	1,250
4	143	Penalty for preventing entry of executive authority or health officer	One Time	500	2,400.32	39,000
5	153	Punishment for malicious abuse of powers	One Time	1,000	77,105.91	77,250

A.8: Travancore Cochin Public Act, 1955 SCHEDULE I Ordinary Penalties [See Section 142 (1)]							
In Rupees							
Sl. No.	Section	Sub-Section or Clause	Subject	Year	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
1	22	1	Failure of the owner or other persons having control to obey or comply with the directions contained in a notice requiring to keep any well, etc., in good repair, to cleanse it, or protect, etc.	1955	25	1,927.65	5,000*
2	24		Owner of new dwelling house occupying or permitting its occupation without a supply of wholesome water	1955	25	1,927.65	2,000
3	26	1	Failure to comply with notice to provide efficient drainage	1955	25	1,927.65	2,000
4	27		Failure to comply with notice requiring to connect a house drain with an outside drain	1955	25	1,927.65	2,000
5	28		Failure on the part of the owner of land to comply with notice requiring a drain for a hut on the land	1955	50	3,855.30	4,000
6	29		Failure to comply with notice for paying or raising the level of any court, yard etc.,	1955	25	1,927.65	2,000
7	30	1	Unlawful construction of cess-pool or construction of cesspool on un-approved site	1955	50	3,855.30	4,000
8		2	Failure to comply with notice requiring removal or closure of cesspool	1955	50	3,855.30	4,000
9	31		Occupying or permitting occupation of new building without drain	1955	50	3,855.30	4,000
10	32		Letting out sullage or sewage into a street, etc.,	1955	50	3,855.30	50,000*
11	33		Discharging injurious refuse etc., into a drain	1955	50	3,855.30	50,000*
12	34		Polluting water-course	1955	100	7,710.59	50,000*

A.8: Travancore Cochin Public Act, 1955 SCHEDULE I Ordinary Penalties [See Section 142 (1)]							
In Rupees							
Sl. No.	Section	Sub-Section or Clause	Subject	Year	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
13	36		Constructing or re-constructing a building intended for human habitation without a sanitary convenience	1955	50	3,855.30	4,000
14	37		Failure to comply with notice regarding provision of sanitary conveniences or latrines	1955	50	3,855.30	4,000
15	38	1	Failure to construct and maintain latrines in the prescribed manner	1955	50	3,855.30	4,000
16		2	Failure to comply with notice regarding removal or improvement of latrines	1955	50	3,855.30	4,000
17		3	Causing injury to latrines	1955	50	3,855.30	10,000*
18	42		Failure to comply with notice to abate nuisance	1955	50	3,855.30	4,000
19	44		Failure to comply with Magistrate's order prohibiting the use of a house or building	1955	100	7,710.59	7,750
20	49	1	Deposing filth, rubbish, etc., in streets	1955	50	3,855.30	1,00,000*
21		2	Easing or permitting a member of the family to ease in a street, etc.,	1955	25	1,927.65	5,000*
22		3	Failure to cover excreta with earth	1955	2	154.21	200
23	54		Failure to give information regarding existence of certain infectious diseases	1955	25	1,927.65	10,000*
24	55	2	Failure to comply with notice prohibiting the use of unwholesome water	1955	50	3,855.30	4,000
25	57		Exposing other persons to infection	1955	25	1,927.65	10,000*
26	58	(a)	Infected persons carrying on trade in articles of food	1955	50	3,855.30	10,000*

A.8: Travancore Cochin Public Act, 1955 SCHEDULE I Ordinary Penalties [See Section 142 (1)]							
In Rupees							
Sl. No.	Section	Sub-Section or Clause	Subject	Year	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
27		(b)	Infected persons engaging in other occupations without permit	1955	50	3,855.30	10,000*
28	62		Failure to give information of notified diseases	1955	25	1,927.65	10,000*
29	65		Failure to close lodging houses, etc.,	1955	100	7,710.59	10,000*
30	66		Sending infected clothes to a laundry or depositing infected articles in receptacle for refuse matter	1955	50	3,855.30	10,000*
31	67	(1), (2), (3) & (5)	Using or permitting use of public conveyance by an infected person	1955	50	3,855.30	10,000*
32	68		Letting or sub-letting of infected building without permit	1955	50	3,855.30	10,000*
33	69		Exposing other persons to infection	1955	25	1,927.65	10,000*
34	70	1	Failure to comply with notice forbidding work in infected premises	1955	50	3,855.30	10,000*
35	71		Use of books from public libraries by infected persons, etc.,	1955	25	1,927.65	10,000*
36	72	(1,2,4 & 5)	Delay in disposing of dead body of an infected person or allowing others unnecessarily to come into contact with it, etc., etc.,	1955	50	3,855.30	10,000*
37	73		Failure to comply with order prohibiting assemblages of more than 50 persons	1955	100	7,710.59	10,000*
38	74	2	Failure to comply with any order or directions issued by the Collector or other officer	1955	250	19,276.48	20,000
39	75	1	Failure to take steps for the destruction of rats, mice, etc.,	1955	20	1,542.12	10,000*

A.8: Travancore Cochin Public Act, 1955 SCHEDULE I Ordinary Penalties [See Section 142 (1)]							
In Rupees							
Sl. No.	Section	Sub-Section or Clause	Subject	Year	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
40		2	Failure to comply with the notice for the destruction of tats, mice, etc.,	1955	25	1,927.65	10,000*
41	77		Failure to give instruction to the person having venereal disease and failure to furnish the required information	1955	20	1,542.12	10,000*
42	81	1&2	Person knowing that he is suffering from leprosy accepting employment in certain capacities, etc.,	1955	50	3,855.30	10,000*
43		3	Causing or permitting person known to suffer from leprosy to accept employment in such capacities	1955	50	3,855.30	10,000*
44		4	Engaging person known to suffer from leprosy in such capacities	1955	50	3,855.30	10,000*
45	82	1	Person knowing that he is suffering from leprosy using public conveyance	1955	50	3,855.30	10,000*
46		2	Permitting person known to suffer from leprosy to use public conveyance	1955	50	3,855.30	10,000*
47		3	Conveying person known to suffer from leprosy in public conveyance	1955	50	3,855.30	10,000*
48		5	Failing to give notice that person known to suffer from leprosy was conveyed in public conveyance or to disinfect such conveyance	1955	50	3,855.30	10,000*
49	83	1	Person knowing that he is suffering from leprosy attending school or taking books or newspapers from public library, etc.,	1955	50	3,855.30	10,000*
50		2	person known to suffer from leprosy to attend school or	1955	50	3,855.30	10,000*

A.8: Travancore Cochin Public Act, 1955 SCHEDULE I Ordinary Penalties [See Section 142 (1)]							
In Rupees							
Sl. No.	Section	Sub-Section or Clause	Subject	Year	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
			take books or newspapers from public library, etc.,				
51	89	1	Failure to comply with notice requiring steps to be taken against breeding of mosquitoes	1955	20	1,542.12	1,600
52	91		Permitting deterioration of works relating to prevention of the breeding of mosquitoes	1955	50	3,855.30	4,000
53	92	1	Injuring or destroying anti-mosquito works	1955	250	19,276.48	20,000
54	98	(a)	Construction of factories, workshops, etc., in residential areas	1955	500	38,552.96	39,000
55		(b)	Failure if factories, workshops, etc., to comply with restrictions imposed	1955	250	19,276.48	20,000
56	100		illegal erection of building on insanitary ground	1955	200	15,421.18	15,500
57	102	2 & 3	Failure to cease to inhabit a dwelling house declared unfit for human habitation or permitting it to be let or occupied as dwelling house	1955	200	15,421.18	15,500
58	103		Constructing back-to-back houses without permission	1955	25	1,927.65	2,000
59	105	(a)	Failure to maintain a tenement in a habitable condition	1955	25	1,927.65	1,00,000 *
60		(b)	Causing or permitting a tenement in a habitable condition	1955	25	1,927.65	2,000
61	107		Keeping a lodging house or receiving a lodger without registration	1955	100	7,710.59	7,750
62	112	1	Failure to affix notice	1955	10	771.06	750
63		2	Refusal to allow free access to the executive authority, etc., to all parts of the lodging house	1955	100	7,710.59	25,000*

A.8: Travancore Cochin Public Act, 1955 SCHEDULE I Ordinary Penalties [See Section 142 (1)]							
In Rupees							
Sl. No.	Section	Sub-Section or Clause	Subject	Year	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
64	114	1	Selling etc., unsound meat or food	1955	100	7,710.59	10,000*
65	115		Selling etc., unsound meat or food through others	1955	100	7,710.59	10,000*
66	116		Consuming the flesh of any animal which has died of natural causes	1955	25	1,927.65	10,000*
67	117	1	Unlawfully importing meat from outside local area	1955	100	7,710.59	10,000*
68	119	2	Infected person carrying on trade, etc., in articles of food	1955	50	3,855.30	10,000*
69	120		Failure to furnish information regarding the sources of supply of milk or dairy produce	1955	25	1,927.65	10,000*
70	121	5	Failure to comply with the order prohibiting the supply of milk or dairy produce	1955	50	3,855.30	10,000*
71	123		Failure to inform the proper authority about the date and other particulars regarding fair or festival	1955	50	3,855.30	10,000*
72	128		Failure to comply with notice to close or disinfect source of water-supply	1955	100	7,710.59	7,750
73	129	1&3	Accommodating visitors without licence, or infringing conditions of licence	1955	25	1,927.65	10,000*

A.9: Travancore Cochin Public Act, 1955 SCHEDULE II- Penalties for Continuing Breaches [See Section 142 (2)]						
In Rupees						
Sl.No.	Section	Sub-Section or Clause	Subject	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
1	22	1	Failure of the owner or other persons having control to obey or comply with the directions contained in the notice requiring to keep any well, etc., in good repair or cleanse it, or protect, etc.,	10	771.06	850
2	24		Continuing to occupying a dwelling house or to permit its occupation without a supply of wholesome water	10	771.06	850
3	26	1	Failure to comply with notice to provide efficient drainage	10	771.06	850
4	27		Failure to comply with notice requiring to connect a house drain with an outside drain	10	771.06	850
5	28		Failure on the part of the owner of land to comply with notice requiring a drain for a hut on the land	20	1,542.12	1,700
6	29		Failure to comply with notice for paving or raising the level of any court, yard etc.,	10	771.06	850
7	30	2	Failure to comply with notice requiring removal or closure of cesspool	10	771.06	850
8	32		Letting out sullage or sewage into a street, etc.,	10	771.06	850
9	33		Discharging injurious refuse etc., into a drain	20	1,542.12	1,700
10	34		Polluting water-course	10	771.06	850
11	36		Constructing or reconstructing a building intended for human habitation without a sanitary convenience	10	771.06	850
12	37		Failure to comply with notice regarding provision of sanitary conveniences or latrines	10	771.06	850

A.9: Travancore Cochin Public Act, 1955 SCHEDULE II- Penalties for Continuing Breaches [See Section 142 (2)]						
In Rupees						
Sl.No.	Section	Sub-Section or Clause	Subject	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
13	38	2	Failure to comply with notice requiring removal or improvement of latrines	10	771.06	850
14	42		Failure to comply with notice to abate nuisance	10	771.06	850
15	44		Failure to comply with Magistrate's order prohibiting the use of a house or building	20	1,542.12	1,700
16	55	2	Failure to comply with notice prohibiting the use of unwholesome water	20	1,542.12	1,700
17	57		Exposing other persons to infection	5	385.53	450
18	58	(a)	Infected persons carrying on trade in articles of food	10	771.06	850
19		(b)	Infected persons engaging in other occupations without permit	10	771.06	850
20	65		Failure to close lodging houses, etc.,	20	1,542.12	1,700
21	69		Exposing other persons to infection	10	771.06	850
22	70	1	Failure to comply with notice forbidding work in infected premises	10	771.06	850
23	74	2	Failure to comply with any order or direction issued by the Collector or other officer	50	3,855.30	4,000
24	75	1	Failure to take steps for the destruction of rats, mice, etc.,	5	385.53	450
25		2	Failure to comply with the notice for the destruction of rats, mice, etc.	5	385.53	450
26	81	1 & 2	Person knowing that he is suffering from leprosy accepting employment in certain capacities etc.,	10	771.06	850
27		3	Causing or permitting person known to suffer from leprosy to accept employment in such capacities	10	771.06	850

A.9: Travancore Cochin Public Act, 1955 SCHEDULE II- Penalties for Continuing Breaches [See Section 142 (2)]						
In Rupees						
Sl.No.	Section	Sub-Section or Clause	Subject	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
28		4	Engaging person known to suffer from leprosy in such capacities	10	771.06	850
29	83	1	Person knowing that he is suffering from leprosy attending school or taking books or newspaper from public library, etc.,	10	771.06	850
30		2	Permitting person known to suffer from leprosy to attend school or take books or newspapers from public library, etc.,	10	771.06	850
31	89	1	Failure to comply with notice requiring steps to be taken against the breeding of mosquitoes	10	771.06	850
32	98	(a)	Construction of factories, workshops, etc., in residential areas	100	7,710.59	7,750
33		(b)	Failure of factories, workshops, etc., to comply with restrictions imposed	50	3,855.30	4,000
34	102	2 & 3	Failure to cease to inhibit a dwelling house declared unfit for human habitation; or permitting it to be let or occupied as dwelling house	20	1,542.12	1,700
35	103		Constructing back-to-back houses without permission	10	771.06	850
36	105	(a)	Failure to maintain a tenement in a habitable condition	10	771.06	850
37		(b)	Causing or permitting a tenement to be over-crowded	10	771.06	850
38	107		a lodging house or receiving a lodger without registration	20	1,542.12	1,700
39	112	1	Failure to affix notice	2	154.21	200

A.9: Travancore Cochin Public Act, 1955 SCHEDULE II- Penalties for Continuing Breaches [See Section 142 (2)]						
In Rupees						
Sl.No.	Section	Sub-Section or Clause	Subject	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
40		2	Refusal to allow free access to the executive authority, etc., to all parts of the lodging house	10	771.06	850
41	115		Selling, etc., unsound meat or food through others	20	1,542.12	1,700
42	119	2	Infected person carrying on trade, etc., in articles of food	20	1,542.12	1,700
43	121	5	Failure to comply with notice to close or disinfect source of water supply	25	1,927.65	2,000
44	129	1 & 3	Accommodating visitors without licence or infringing conditions of licence	10	771.06	850

A.10: Madras Public Health Act 1939							
In Rupees							
Sl. No.	Provision	Subject	Year	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
1	129(2)(i)	Breach of Rules for the prevention treatment and control of certain diseases specified in 81, and other provisions contained in the Act	1955	One Time	100	7710.59	7,750
2	129(2)(ii)	Penalty for continued breach under the provisions of the Act	1955	Continuing	30	2,313	2,400
3	132(a)	Breach of byelaws made by local authorities to carry out all or any of the purposes in the Act	1955	One Time	50	3855.30	4,000

A.10: Madras Public Health Act 1939							
In Rupees							
Sl. No.	Provision	Subject	Year	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
4	132(a)	Continued breach of byelaws made by local authorities to carry out all or any of the purposes in the Act	1955	Continuing	15	1156.59	1,200
5	132(b)	Continued breach of byelaws made by local authorities to carry out all or any of the purposes in the Act	1955	Continuing	10	771.06	1,000
6	135	Penalty for preventing entry of executive authority	1955	One Time	500	38552.96	15,500
7	143	Punishment for malicious abuse of powers	1955	One Time	1,000	77105.91	77,250

A.11: Madras Public Health Act 1939 SCHEDULE I Ordinary Penalties (See Section 134 (1))							
In Rupees							
Section		Sub-Section or clause	Subject	Year	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
		3	Failure to cover excreta with earth	1955	5	385.53	1,000*
56		...	Failure to give information regarding existence of certain infectious diseases	1955	5	385.53	10,000*
64		...	Failure to give information of notified diseases	1955	10	771.06	10,000*
106		1	Failure to affix notice	1955	10	771.06	1,000*
77		1	Failure to take steps for the destruction of rats, mice, etc.	1955	20	1,542.12	1,600
79		...	Failure to give instructions to the person having vomeral disease	1955	20	1,542.12	10,000*

A.11: Madras Public Health Act 1939 SCHEDULE I Ordinary Penalties (See Section 134 (1))						
In Rupees						
Section	Sub-Section or clause	Subject	Year	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
		and failure to furnish the required information				
51	1	Depositing filth, rubbish, etc., in streets	1955	25	1,927.65	5,000*
	2	Easing or permitting a member of the family to ease in a street, etc.,	1955	25	1,927.65	5,000*
59	...	Exposing other persons to infection	1955	25	1,927.65	10,000*
24	2	Failure of the owner or other person having control to obey or comply with the directions contained in a notice requiring to keep any well, etc, in good repair, to cleanse it, or protect , etc.	1955	50	3,855.30	5,000*
26		Owner of new dwelling house occupying or permitting its occupation without a supply of wholesome water	1955	50	3,855.30	4,000
28	1	Failure to comply with notice to provide efficient drainage	1955	50	3,855.30	4,000
29	...	Failure to comply with notice requiring to connect a house drain with an outside drain	1955	50	3,855.30	4,000
31	...	Failure to comply with notice for paving or raising the level of any court-yard, etc.	1955	50	3,855.30	5,000*
32	1	Unlawful construction of cess-pool or construction of cess-pool on unapproved site	1955	50	3,855.30	5,000*
	2	Failure to comply with notice requiring removal or closure of cess-pool	1955	50	3,855.30	4,000
34	...	Letting out sullage or sewage into a street, etc.	1955	50	3,855.30	50,000*
38	...	Construction or re-constructing a building intended for human habitation without a sanitary convenience	1955	50	3,855.30	5,000*

A.11: Madras Public Health Act 1939 SCHEDULE I Ordinary Penalties (See Section 134 (1))						
In Rupees						
Section	Sub-Section or clause	Subject	Year	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
39	...	Failure to comply with notice regarding provision of sanitary conveniences or latrines	1955	50	3,855.30	4,000
40	1	Failure to construct and maintain latrines in the prescribed manner	1955	50	3,855.30	4,000
	2	Failure to comply with notice regarding removal or improvement of latrines	1955	50	3,855.30	4,000
	3	Improper use of latrines and causing damage to it	1955	50	3,855.30	10,000*
44	...	Failure to comply with notice to abate nuisance	1955	50	3,855.30	1,000*
	a	Infected persons carrying on trade in articles of food	1955	50	3,855.30	10,000*
	b	Infected persons engaging in other occupations without permit	1955	50	3,855.30	10,000*
68	...	Sending infected clothes to a laundry or depositing infected articles in receptacle for refuse matter	1955	50	3,855.30	10,000*
69	1,2,3 & 5	Using or permitting use of public conveyance by an infected person	1955	50	3,855.30	10,000*
70	...	Letting or sub-letting of infected building without a permit	1955	50	3,855.30	5,000*
71	...	Exposing other persons to infection	1955	50	3,855.30	10,000*
72	1	Failure to comply with notice forbidding work in infected premises	1955	50	3,855.30	10,000*
73	...	Use of books from public libraries by infected persons, etc.	1955	50	3,855.30	10,000*
74	1,2,4 & 5	Delay in disposing of dead body of an infected person or allowing others unnecessarily to come into contact with it, etc., etc.	1955	50	3,855.30	10,000*
	2	Failure to comply with the notice for the destruction of rats, mice, etc.	1955	50	3,855.30	4,000

A.11: Madras Public Health Act 1939 SCHEDULE I Ordinary Penalties (See Section 134 (1))						
In Rupees						
Section	Sub-Section or clause	Subject	Year	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
84	1	Failure to comply with notice requiring steps to be taken against breeding of mosquitoes	1955	50	3,855.30	4,000
99	a	Failure to maintain a tenement in a habitable condition	1955	50	3,855.30	1,00,000*
	b	Causing or permitting a tenement to be over-crowded	1955	50	3,855.30	1,00,000*
114	...	Failure to furnish information regarding the sources of supply of milk or dairy produce	1955	50	3,855.30	10,000*
115	5	Failure to comply with the order prohibiting the supply of milk or dairy produce	1955	50	3,855.30	10,000*
119	...	Failure to inform the proper authority about the date and other particulars regarding fair or festival	1955	50	3,855.30	50,000*
129	1 & 3	Accommodating visitors without licence, or infringing conditions of licence	1955	50	3,855.30	10,000*
30	...	Failure on the part of the owner of land to comply with notice requiring a drain for a hut on the land	1955	100	7,710.59	7,750
33	...	Occupying or permitting occupation of new building without drain	1955	100	7,710.59	10,000*
35	...	Discharging injurious, refuse, etc., into a drain	1955	100	7,710.59	50,000*
36	...	Polluting water-course	1955	100	7,710.59	50,000*
46	...	Failure to comply with Magistrate's order prohibiting the use of the house or building	1955	100	7,710.59	10,000*
57	2	Failure to comply with notice prohibiting the use of unwholesome water	1955	100	7,710.59	7,750
67	...	Failure to close lodging houses, etc.	1955	100	7,710.59	10,000*

A.11: Madras Public Health Act 1939 SCHEDULE I Ordinary Penalties (See Section 134 (1))						
In Rupees						
Section	Sub-Section or clause	Subject	Year	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
75	...	Failure to comply with order prohibiting assemblages of 53(more than 50 persons)	1955	100	7,710.59	10,000*
101	...	Keeping a lodging house or receiving a lodger without registration	1955	100	7,710.59	1,00,000*
	2	Refusal to allow free access to the executive authority, etc., to all part of the lodging house	1955	100	7,710.59	25,000*
108	1	Selling, etc., unsound meat or food	1955	100	7,710.59	7,750
109	...	Selling etc., unsound meat or food through others	1955	100	7,710.59	7,750
110	...	Consuming the flesh of any animal which has died of natural causes	1955	100	7,710.59	7,750
111	1	Unlawfully importing meat from outside local areas	1955	100	7,710.59	7,750
113	2	Infected person carrying on trade, etc., in articles of food	1955	100	7,710.59	7,750
124	...	Failure to comply with notice to close or disinfect source of water-supply	1955	100	7,710.59	7,750
86	...	Permitting the deterioration of works relating to prevention of the breeding of mosquitoes	1955	200	15,421.18	15,500
94	...	Illegal erection of building on insanitary ground	1955	200	15,421.18	15,500
96	2 & 3	Failure to cease to inhabit a dwelling house declared unfit for human habitation or permitting it to be let or occupied as a dwelling house	1955	200	15,421.18	15,500
87	1	Injuring or destroying anti-mosquito works	1955	500	38,552.96	38,600
	b	Failure of factories, workshops, etc., to comply with restrictions imposed	1955	500	38,552.96	38,600
54/76	2	Failure to comply with any order or direction issued by the Collector or other officer	1955	1,000	77,105.91	77,250

A.11: Madras Public Health Act 1939 SCHEDULE I Ordinary Penalties (See Section 134 (1))						
In Rupees						
Section	Sub-Section or clause	Subject	Year	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
92	a	Construction of factories, workshops etc., in residential areas	1955	1,000	77,105.91	77,250

A.12: Madras Public Health Act 1939 SCHEDULE II Penalties for Continuing Breaches [See Section 134 (2)]						
In Rupees						
Section	Sub-Section or clause	Subject	Year	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
59		Exposing other persons to infection	1955	5	385.53	500
77	[1]	Failure to take steps for the destruction of rats, mice etc.	1955	5	385.53	500
	[2]	Failure to comply with notice for the destruction of rats, mice, etc.	1955	5	385.53	500
24	{1}	Failure of the owner or other persons having control to obey or comply with the directions contained in a notice requiring to keep any well, etc., in good repair, to cleanse it, or protect, etc.	1955	10	771.06	1,000
26	..	Continuing to occupying a dwelling house or to permit its occupation without a supply of wholesome water	1955	10	771.06	1,000
28	{1}	Failure to comply with notice to provide efficient drainage	1955	10	771.06	1,000
29	..	Failure to comply with notice requiring to connect a house drain with an outside drain	1955	10	771.06	1,000

A.12: Madras Public Health Act 1939 SCHEDULE II Penalties for Continuing Breaches [See Section 134 (2)]						
In Rupees						
Section	Sub-Section or clause	Subject	Year	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
31		Failure to comply with notice for paving or raising the level of any court-yard etc.	1955	10	771.06	1,000
32	2	Failure to comply with notice requiring removal or closure of cesspool	1955	10	771.06	1,000
34		Letting out sullage or sewage into a street, etc.	1955	10	771.06	1,000
36		Polluting water - course	1955	10	771.06	1,000
38		Constructing or reconstructing a building intended for human habitation without a sanitary convenience	1955	10	771.06	1,000
39		Failure to comply with notice regarding provision of sanitary conveniences of latrines	1955	10	771.06	1,000
40	2	Failure to comply with notice requiring removal or improvement of latrines	1955	10	771.06	1,000
44		Failure to comply with notice to abate nuisance	1955	10	771.06	1,000
60	{a}	Infected persons carrying on trade in articles of food	1955	10	771.06	1,000
60	{b}	Infected persons engaging in other occupations without permit	1955	10	771.06	1,000
71		Exposing other persons to infection	1955	10	771.06	1,000
72	1	Failure to comply with notice forbidding work in infected premises	1955	10	771.06	1,000
84	[1]	Failure to comply with notice requiring steps to be taken against the breeding of mosquitoes	1955	10	771.06	1,000
30		Failure in the part of the owner of land to comply with notice requiring a drain for a hut on the land	1955	20	1542.12	1,600
35		Discharging injurious refuse, etc.; in to a drain	1955	20	1542.12	1,600

A.12: Madras Public Health Act 1939 SCHEDULE II Penalties for Continuing Breaches [See Section 134 (2)]						
In Rupees						
Section	Sub-Section or clause	Subject	Year	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
46		Failure to comply with Magistrate's order	1955	20	1542.12	1,600
57	2	Failure to comply with notice prohibiting the use of unwholesome water	1955	20	1542.12	1,600
67		Failure to close lodging houses, etc.	1955	20	1542.12	1,600
99	[a]	Failure to maintain a tenement in habitable condition	1955	20	1542.12	1,600
	[b]	Causing or permitting a tenement to be overcrowded	1955	20	1542.12	1,600
108	[1]	Selling, etc. unsound meat or food	1955	20	1542.12	1,600
109		Selling, etc.; unsound meat or food through others	1955	20	1542.12	1,600
113	[2]	Infected persons carrying on trade, etc.; in article of food	1955	20	1542.12	1,600
125	[1] & [3]	Accommodating visitors without licence or infringing conditions of licence	1955	20	1542.12	1,600
124		Failure to comply with notice to close or disinfect source of water supply	1955	25	1927.65	2,000
96	2&3	Failure to cease to inhabit a dwelling house declared unfit for human habitation; or permitting it be let or occupied as a dwelling house	1955	50	3855.30	4,000
101		Keeping a lodging house or receiving a lodger without registration	1955	50	3855.30	4,000
106	[1]	Failure to affix notice	1955	50	3855.30	4,000
	[2]	Refusal to allow free access to the executive authority, etc.; to all parts of the lodging house	1955	50	3855.30	4,000
115	[5]	Failure to comply with the order prohibiting the supply of milk or dairy produce	1955	50	3855.30	4,000

A.12: Madras Public Health Act 1939 SCHEDULE II Penalties for Continuing Breaches [See Section 134 (2)]						
In Rupees						
Section	Sub-Section or clause	Subject	Year	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
⁵⁶ [76]	[2]	Failure to comply with any order or direction issued by the Collector or other officer	1955	100	7710.59	7,750
	[b]	Failure of factories, workshops, etc.; to comply with restrictions imposed	1955	100	7710.59	7,750
92	[a]	Construction of factories, workshops, etc.; in residential areas	1955	200		15,500

B. Kerala Panchayat Raj Acts - Recommended Revisions to Penalties

B.1: KERALA PANCHAYAT RAJ ACT 1994 PENALTIES 257(1) Schedule 6							
In Rupees							
Sl. No.	Section and Sub Section	Subject	Year	One Time / Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
1	205 B	The occupier or the owner defaulting in submitting the list of persons engaged in any profession art etc	1999	One Time	1,000	3,512.68	3,600
2	205 C	The employer or head defaulting on submitting the list of persons employed under him	1999	One Time	1,000	3,512.68	3,600
3	205 D	Employer defaulting on professional tax	1994	One Time	500	2,691.75	2,700
4	205 (E) (2)	Default in submitting list of employees etc	1994	One Time	500	2,691.75	2,700
5	205 (H)	Default in payment of professional tax by self-drawing officers	1994	One Time	250	1,345.87	1,350
6	209 (C) (2)	Exhibition of any advertisement without permission	1999	One Time	500	1,756.34	1,800
7	220 (a)	Unlawful building of wall or fence on or over public road	1994	One Time	500	2,691.75	2,700
8	220 (b)	Construct any building or structure other than a compound wall in any land abutting any National Highway, State High way, District roads or any other roads notified by the village panchayat within a distance of three metres from the boundary of his land abutting the road:	1999	One Time	2,500	8,781.70	8,800
9	220 (c)	Unlawful making of hole or depositing of matter in or over public road	1994	One Time	200	1,076.70	1,100
10	220 (d)	Unlawful making of hole in any place near public road, etc	1994	One Time	200	1,076.70	1,100
11	220 (e)	Unlawful construction of building+B34 over drain	1994	One Time	1,000	5,383.49	5,450

B.1: KERALA PANCHAYAT RAJ ACT 1994 PENALTIES 257(1) Schedule 6							
In Rupees							
Sl. No.	Section and Sub Section	Subject	Year	One Time / Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
12	220 (f)	Planting of trees without permission on any public road or other property vested in a Panchayat	1994	One Time	100	538.35	550
13	220 (g)	Felling etc., without permission of trees growing in public road or other property vested in a panchayat or on a poramboke or land, the use of which is regulated by it under Section 220	1994	One Time	1,000	5,383.49	5,450
14	222 (1)	Unlawful opening or keeping open a market	1994	One Time	2,000	10,766.98	11,000
15	222 (3)	Levy of fees in private evening market which is against the Provisions in the Act	1994	One Time	200	1,076.70	1,500
16	222 (4)	Running of Private market without obtaining licence	1994	One Time	500	2,691.75	2,700
17	224	Sale of exposure for sale in public or private market of any animal or article without permission	1994	One Time	200	1,076.70	3,000
18	225	Sale etc of articles in public roads or places after prohibition or without licence or contrary to regulations	1994	One Time	100	538.35	550
19	227 (b)	Using of any public place or roadside as a landing or halting place or as a cart stand within prohibited distance	1994	One Time	200	1,076.70	1,100
20	228 (1)	Opening a new private cart-stand or continuing to keep open private cart-stand without licence or contrary to licence	1994	One Time	1,000	5,383.49	5,450
21	230	Use of place as a slaughterhouse without	1994	One Time	1,000	5,383.49	7,500

B.1: KERALA PANCHAYAT RAJ ACT 1994 PENALTIES 257(1) Schedule 6							
In Rupees							
Sl. No.	Section and Sub Section	Subject	Year	One Time / Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
		licence or contrary to licence					
22	231	Slaughter of animals for sale as good or skinning or cutting up carcasses without licence or contrary to licence or drying skin causing nuisance	1994	per animal/per carcass	100	538.35	5,000
23	232	Using a place for any prescribed purpose without licence or contrary to licence	1994	One Time	500	2,691.75	2,700
24	235 (2)	Unlawful destruction, etc., of number of buildings	1994	One Time	50	269.17	300
25	235 (3)	Failure to replace number when required to do so	1994	One Time	100	538.35	550
26	235 (C) (5)	Construction or reconstruction of the buildings against the declaration issued by the Village Panchayat	1999	One Time	2,000	7,025.36	7,100
27	235 (D)	Default in compliance with the request to make the buildings at the corner of the street rounded of or splayed of	1994	One Time	5,000	26,917.45	27,000
28	235 E	Construction of doors and windows so as to open on public road	1994	One Time	200	1,076.70	1,100
29	233 E	Unlawful establishment of factory, workshop, etc.	1994	One Time	5,000	26,917.45	27,000
30	274	Obstructing a person/s in the use or enjoyment of a public road, market, well, tank etc	1994	One Time	500	2,691.75	2,700

B.2: KERALA PANCHAYAT RAJ ACT 1994 Continuing Offence 257(2) Schedule 7							
In Rupees							
Sl. No.	Section and Sub Section	Subject	Year	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
31	209 (C) (2)	Unauthorised exhibition of any advertisement	1999	Continuing	100	351.27	1,000*
32	220 (a)	Unlawful building of wall or erecting fence, etc. in or over public road	1994	Continuing	100	538.35	2,500*
33	220 (b)	Construct any building or structure other than a compound wall in any land abutting any National Highway, State High way, District roads or any other roads notified by the village panchayat within a distance of three metres from the boundary of his land abutting the road:	1999	Continuing	100	351.27	400
34	220 (c)	Unlawful making of hole or depositing of matter in or over public road	1994	Continuing	50	269.17	300
35	220 (d)	Unlawful making hole in any place near public road, etc	1994	Continuing	50	269.17	300
36	220 (e)	Unlawful construction of building over drain	1994	Continuing	200	1,076.70	1,100
37	222 (1)	Unlawful opening or keeping open a market	1994	Continuing	500	2,691.75	2,700
38	222 (3)	Levy of fees in private evening market which is against the Provisions in the Act	1994	Continuing	100	538.35	550
39	222 (4)	Running of Private market without obtaining licence	1994	Continuing	200	1,076.70	1,100
40	224	Sale of exposure for sale in public or private market of any animal or article without permission	1994	Continuing	100	538.35	550
41	228 (1)	Opening a new private cart-stand or continuing to keep open private cart-stand without licence or contrary to licence	1994	Continuing	100	538.35	550

B.2: KERALA PANCHAYAT RAJ ACT 1994 Continuing Offence 257(2) Schedule 7							
In Rupees							
Sl. No.	Section and Sub Section	Subject	Year	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
42	232	Using a place for any prescribed purpose without licence or contrary to licence	1994	Continuing	500	2,691.75	2,700
43	233	Unlawful establishment of factory, workshop, etc.	1999	Continuing	500	1,756.34	2,000*

B.3: KERALA PANCHAYAT RAJ ACT 1994 Penalty							
In Rupees							
Sl. No.	Section and Sub Section	Subject	Year	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
44	230 A	Any violation of the conditions of agreement or licence leading to unhygienic condition of the slaughter house	1999	One Time	5,000	17,563.40	17,750*
45	230 A	Any violation of the conditions of agreement or licence leading to unhygienic condition of the slaughter house	1999	Continuing	500	1,756.34	1,850
46	235 Z E	Penalty for unlawful construction of building	1994	One Time	10,000	53,834.91	54,000
47	235 Z E	Penalty for unlawful construction of building (hut)	1994	One Time	1,000	5,383.49	5,400
48	235 Z E	Penalty for unlawful construction of building	1994	Continuing	1,000	5,383.49	5,400
49	235 Z E	Penalty for unlawful construction of building (hut)	1994	Continuing	10	53.83	100

B.3: KERALA PANCHAYAT RAJ ACT 1994							
Penalty							
In Rupees							
Sl. No.	Section and Sub Section	Subject	Year	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
50	236(5)B	Penalty act for which licence or permission is necessary but is done without such licence or permission or in a manner inconsistent with the terms of the licence or permission obtained	1994	One Time	1,000	5,383.49	5,400
51	240 (3) (B)	Non-compliance with notice, requisition or order	1994	One Time	500	2,691.75	2,750
52	255	Penalties for breach of rules	1995	One Time	1,000	5,383.49	5,400
53	255	Penalties for breach of rules	1995	Continuing	50	269.17	300
54	256 (2)	Breach of byelaws and penalties	1995	One Time	500	2,691.75	2,750
55	256(2)	Breach of byelaws and penalties	1995	Continuing	50	269.17	300
56	258(1)	Acting as President Vice President or member of a Panchayat when disqualified	1994	One Time	5,000	26,917.45	27,000
57	258(2)	Acting as member of a Panchayat when disqualified	1994	Continuing	1,000	5,383.49	5,500
58	261	Obstruction of Panchayat etc.	1994	One Time	500	2,691.75	10,000*
59	262	Removal or obliteration of notice	1994	One Time	200	1,076.70	1,100
60	263	Penalty for not giving information or giving false information	1994	One Time	500	2,691.75	2,750
61	267	Penalty for maintaining or running unregistered tutorial institution	1999	One Time	1,000	3,512.68	3,750
62	267	Penalty for maintaining or running unregistered tutorial institution	1999	Continuing	100	351.27	400
63	270 (A)	Penalty for maintaining and running private hospitals and private para- medical Institutions without registration	1999	One Time	5,000	17563.40	18,000*

B.3: KERALA PANCHAYAT RAJ ACT 1994							
Penalty							
In Rupees							
Sl. No.	Section and Sub Section	Subject	Year	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
64	270 (A)	Penalty for maintaining and running private hospitals and private para- medical Institutions without registration	1999	Continuing	500	1,756.34	2,000
65	219(H)	Removal of rubbish and solid waste accumulated on non-residential premises.	1994	One Time	10,000	53,834.91	54,000
66	219(H)	Removal of rubbish and solid waste accumulated on non-residential premises.	1994	Continuing	100	538.35	650
67	219(S)	Prohibition of depositing or throwing any rubbish or solid waste into water bodies and water sources	2009	One Time	10,000 to 25,000	21,722.99 to 54,307.47	40,000*
68	219(T)	Punishment for depositing or throwing any rubbish or solid waste in contraction of the provisions of this Act	1994	One Time	500 to 2,000	2,691.75 to 10,766.98	6,750*

B.4: KERALA PANCHAYAT RAJ ACT 1994							
Fee							
Sl.No.	Section and Sub Section	Subject	Year	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
1.	228(5)	Levy of fee on Grant/Renewal of Licence for private cart stands	1994	One Time	200	1,076.70	1,100

C. Kerala Panchayat Raj Rules– Recommended Revisions to Fees

C: KPR Rules-Fine	Sl. No.	Rule no. / Sub Rule	Subject	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
					In Rupees		
Slaughter Houses and Meat Stalls,1996	1	6	Licensing of butchers	One Time	50	217.58	250
	2	21	Admission Fee to bring animals to the slaughter house	One Time	Bullock/ Cow/ 10	43.52	50
	3	21	Admission Fee to bring animals to the slaughter house	One Time	sheep/ goat/ pig 5	13.43	50
	4	32(1)	Application for private slaughter houses	One Time	50	217.58	250
	5	35	Rate of Licence Fee	One Time	500	2,175.77	2,200
	6	35	Rate of new Licence Fee	One Time	300	1,305.46	1,500
Construction and Maintenance of Urinals, Bathing Places and Sanitation of Private Premises, 1998	7	4(1)	Licence for providing and maintaining public latrines	One Time	10	37.43	50
Licensing of Pigs and Dogs, 1998	8	4(1))	Licence fee for rearing pigs and dogs	One Time	10	37.43	50
	9	4(6)	Renewal of Licence fee for rearing pigs and dogs	One Time	10	37.43	50

C: KPR Rules-Fine	Sl. No.	Rule no. / Sub Rule	Subject	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
					In Rupees		
Burial and Burning Grounds, 1998	10	6(3)	Issue of licence to burial/burning ground	One Time	1,000	1,676.66	1,750
Landing Places, Halting Places, Cart Stands and Other Vehicle Stands, 1995	11	9(1)	Maximum fee for a period not exceeding 24 hours if no amenities are provided-For every hand, cart, rickshaw, cycle or cycle rickshaw	One Time	1	4.80	5
	12	9(1)	Maximum fee for a period not exceeding 24 hours if amenities are provided-For every hand, cart, rickshaw, cycle or cycle rickshaw	One Time	2	9.60	10
	13	9(1)	Maximum fee for a period not exceeding 24 hours if no amenities are provided- For every autorickshaw	One Time	2	9.60	10
	14	9(1)	Maximum fee for a period not exceeding 24 hours if no amenities are provided-For every cart drawn by animals	One Time	3	14.40	15

C: KPR Rules-Fine	Sl. No.	Rule no./ Sub Rule	Subject	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
					In Rupees		
	15	9(1)	Maximum fee for a period not exceeding 24 hours if amenities are provided-For every cart drawn by animals	One Time	4	19.20	20
	16	9(1)	Maximum fee for a period not exceeding 24 hours if no amenities are provided - for every for minibus, tempo , trucker, mini- lorry	One Time	4	19.20	20
	17	9(1)	Maximum fee for a period not exceeding 24 hours if amenities are provided - for every for minibus, tempo , trucker, mini- lorry	One Time	8	38.41	40
	18	9(1)	Maximum fee for a period not exceeding 24 hours if no amenities are provided - for every for bus and lorry	One Time	6	28.80	30
Landing Places, Halting Places, Cart	19	9(1)	Maximum fee for a period not exceeding 24 hours if amenities	One Time	10	48.01	50

C: KPR Rules-Fine	Sl. No.	Rule no./ Sub Rule	Subject	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
					In Rupees		
Stands and Other Vehicle Stands, 1995			are provided - for every for bus and lorry				
	20	9(1)	Maximum fee for a period not exceeding 24 hours if amenities are provided -For every horse, ass, ox, cow, she buffalo and he buffalo	One Time	1	4.80	5
	21	9(1)	Maximum fee for a period not exceeding 24 hours if no amenities are provided -For every horse, ass, ox, cow, she buffalo and he buffalo	One Time	2	9.60	10
	22	9(2)	Minimum Fee for Motor Boat, Steam Launch etc	One Time	3	14.40	15
	23	9(2)	Maximum Fee for Motor Boat, Steam Launch etc	One Time	6	28.80	30
	24	9(2)	Minimum Fee for steam or motor tug	One Time	4	19.20	20
	25	9(2)	Maximum Fee for steam or motor tug	One Time	10	48.01	50

C: KPR Rules-Fine	Sl. No.	Rule no. / Sub Rule	Subject	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
					In Rupees		
	26	9(2)	Minimum Fee for cabin boat	One Time	1	4.80	5
	27	9(2)	Maximum Fee for cabin boat	One Time	2	9.60	10
	28	9(2)	Minimum Fee for vessels with capacity of one tonne or less	One Time	1	4.80	5
	29	9(2)	Maximum Fee for vessels with capacity of one tonne or less	One Time	2	9.60	10
	30	9(2)	Minimum Fee for vessels with capacity of above one tonne and up to five tonnes	One Time	1	4.80	5
	31	9(2)	Maximum Fee for vessels with capacity of above one tonne and up to five tonnes	One Time	2	9.60	10
Landing Places, Halting Places, Cart Stands and Other Vehicle Stands, 1995	32	9(2)	Minimum Fee for vessels with capacity of above 5 tonnes and up to ten tonnes	One Time	4	19.20	20
	33	9(2)	Maximum Fee for vessels with capacity of above 5 tonnes and up to ten tonnes	One Time	6	28.80	30
	34	9(2)	Minimum Fee for vessels with	One Time	8	38.41	40

C: KPR Rules-Fine	Sl. No.	Rule no. / Sub Rule	Subject	One Time/ Continuing	Existing Rate		Proposed Revision as per Money Value as on 2020	Rate Recommended
					In Rupees			
			capacity of above 10 tonnes					
	35	9(2)	Maximum Fee for vessels with capacity of above 10 tonnes	One Time	12	57.61	60	
	36	9(2)	Minimum Fee for raft	One Time	1	4.80	5	
	37	9(2)	Maximum Fee for raft	One Time	2	9.60	10	
	38	9(2)	Minimum Fee for timber and fire wood up to 20 tonnes	One Time	8	38.41	40	
	39	9(2)	Maximum Fee for timber and fire wood up to 20 tonnes	One Time	12	57.61	60	
	40	9(2)	Minimum Fee for timber and firewood above 20 tonnes for every additional tonne	One Time	1	4.80	5	
	41	9(2)	Maximum Fee for timber and firewood above 20 tonnes for every additional tonne	One Time	2	9.60	10	
	42	9(3)(1)	Fee to be levied for storing goods in the space	One Time	5	24.00	25	

C: KPR Rules-Fine	Sl. No.	Rule no. / Sub Rule	Subject	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
					In Rupees		
			allotted in public landing places				
	43	9(3)(2)	Fee to be levied for storing of goods in 100 sq. feet space for one day in a single room	One Time	25	120.02	125
	44	9(3)(2)	Fee to be levied for storing of goods in 100 sq. feet space for one day in a double room	One Time	40	192.03	200
	45	9(3)(3)	Fee to levied for stay in public landing place for one day	One Time	5	24.00	25
Issuance of Licence and Control of Public and Private Markets, 1996	46	8 Clauses 221(2)-A	For using a space of 1 sq. metre or less	One Time	2--3	8.70-13.05	12
	47	8 Clauses 221(2)-B	For using a space of more than 1 sq. metre and up to 5 sq. metres	One Time	3--8	9.92-26.46	20
	48	8 Clauses 221(2)-C	For using a space of more than 5 sq. metres and up to 10 sq. metres	One Time	3--15	9.92-49.62	30
	49	8 Clauses 221(2)-D	For using a space of more than 10 sq. metres and up to 20 sq. metres	One Time	5--25	16.54- 82.69	50

C: KPR Rules-Fine	Sl. No.	Rule no. / Sub Rule	Subject	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
					In Rupees		
	50	8 Clauses 221(2)-E	For using each sq. metre exceeding 20 sq. metres	One Time	1-2	3.31-6.62	10
	51	8 Clauses (a) to (d) of sub- section (2) of Section 221	For using shops, stalls, pens or stands on market days having plinth area above 10 sq. metres and up to 20 sq. metres	One Time	2--10	8.70-43.52	50
	52	8 Clauses (a) to (d) of sub- section (2) of Section 221	For using shops, stalls, pens or stands on market days having plinth area above 20 sq. metres and up to 30 sq. metres	One Time	10--15	43.52- 65.27	70
	53	8 Clauses (a) to (d) of sub- section (2) of Section 221	For using shops, stalls, pens or stands on market days having plinth area up to 10 sq. metres	One Time	15--30	65.27- 30.55	100
	54	8 Clauses (a) to (d) of sub- section (2) of Section 221	For using shops, stalls, pens or stands on market days for each sq. metre above 30 sq. metres	One Time	1--1.50	4.35-6.53	10
	55	8 Clauses (a) to (d) of sub- section (2) of Section 221	Fees on goods brought to the market by handload	N.A.	N.A.	N.A.	N.A.

C: KPR Rules-Fine	Sl. No.	Rule no. / Sub Rule	Subject	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
					In Rupees		
Issuance of Licence and Control of Public and Private Markets, 1996	56	8 Clauses (a) to (d) of sub-section (2) of Section 221	Fees on goods brought to the market by headload	One Time	3--4	13.05-17.41	20
	57	8 Clauses (a) to (d) of sub-section (2) of Section 221	Fees on goods brought to the market by cycle load	One Time	5--6	16.54-19.85	20
	58	8 Clauses (a) to (d) of sub-section (2) of Section 221	Fees on goods brought to the market by cart load	One Time	10--15	33.08-49.62	50
	59	8 Clauses (a) to (d) of sub-section (2) of Section 221	Fees on goods brought to the market by motor vehicle load	One Time	15--40	49.62-32.31	100
	60	8 Clauses (a) to (d) of sub-section (2) of Section 221	Fees on goods brought to the market by country craft of 1 m depth or less	One Time	7--15	23.15-49.62	50
	61	8 Clauses (a) to (d) of sub-section (2) of Section 221	Fees on goods brought to the market by country craft of over 1 m depth	One Time	10--20	33.08-66.16	50
	62	8 Clauses (a) to (d) of sub-section (2) of Section 221	Fees on goods brought to the market by cattle load, horse load or donkey load	One Time	2--5	6.62-16.54	20
	63	8 Clauses (a) to (d) of sub-section (2) of Section 221	Fees on sale of sheep, goat	One Time	2--3	8.70-13.05	12

C: KPR Rules-Fine	Sl. No.	Rule no./ Sub Rule	Subject	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
					In Rupees		
	64	8 Clauses (a) to (d) of sub-section (2) of Section 221	Fees on sale of pigs, donkeys	One Time	2.50--3	10.88-13.05	12
	65	8 Clauses (a) to (d) of sub-section (2) of Section 221	Fees on sale of cattle	One Time	5--6	16.54-19.85	20
	66	8 Clauses (a) to (d) of sub-section (2) of Section 221	Fees on sale of poultry	One Time	1--1.50	3.31-4.96	10

D. Kerala Panchayat Raj Rules– Recommended Revisions to Penalties

D:KPR - Penalty	Sl. No.	Rule no/ Sub Rule	Subject	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
					(in Rupees)		
Regulation and Prohibition of Use of Public or Private Spring,	1	8	Penalty for violation of rules (4) Prohibition of Regulation of bathing of animals and washing of	One Time	200	870.31	1,000

D:KPR - Penalty	Sl. No.	Rule no/ Sub Rule	Subject	One Time/Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
					(in Rupees)		
Tanks, Wells and Other Water Course, 1996	2		<p>clothes etc. in public water courses, tanks etc.</p> <p>(5) Prohibition or Regulation of bathing of animals and washing of clothes etc. in private water courses, tanks etc.</p> <p>(6) Prohibition of use of water from any tank, well, spring etc., on grounds of public health Protection of unhealthy Private tank or, well</p> <p>(7) Prohibition against use of public springs, tanks etc. for purposes other than for which they are set apart and provisions of any orders, notice or other directions issued by the Panchayat under the said rules</p>	Continuing	50	217.58	250
Slaughter Houses and Meat Stalls, 1996	3	41	Penalty for breach of rules.	One Time	1000	4,351.54	4,500
Issuance of Licence and	4	26	Penalty for breach of rules 5(2-4),11-(4) and 18	One Time	200	870.31	900

D:KPR - Penalty	Sl. No.	Rule no./ Sub Rule	Subject	One Time/Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
					(in Rupees)		
Control of Public and Private Markets, 1996	5	26	Penalty for continuing breach of rules (amended as secretary)	Continuing breach	50	217.58	250

D:KPR - Penalty	Sl. No.	Rule no./ Sub Rule	Subject	Year	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
						(in Rupees)		
Removal of Encroachment and Imposition and Recovery of Penalty for Unauthorised Occupation, 1996	6	3	Penalty for unauthorised occupation of lands vested in or belonging to Panchayat.	2000	One Time	1,000	3,307.80	3,500
Registration of Private Hospitals and Private Paramedical Institutions, 1997	7	8	Running of PH, PMI without requisition	2006	One Time	5,000	13,426	13,500
	8	8	Continuing breach	2006	Continuing	500	1,343	1,400

D:KPR - Penalty	Sl. No.	Rule no/ Sub Rule	Subject	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
					(in Rupees)		
Constructi on And Maintenan ce of Urinals, Bathing Places and Sanitation Of Private Premises, 1998	9	29 5(1) 5(2) 5(3)	Punishment for the contravention of the provisions of the rules 5(1) providing of latrines by owner/ occupier 5(2) Every owner or occupier of the land in which any group of six or more huts exists shall provide latrines of such description and number and in such condition as the Panchayat may, by notice, require, within such time as may be fixed in the notice, for the use of the inhabitants of such huts 5(3) provision to penalize the breach of sub rules (1) and (2), Any person who deposits or throws any rubbish, solid waste, carcasses or other wastes in contravention of the provisions of these rules or does any other act which is prohibited by these rules or fails to comply with any requisition or order received under or in accordance with these rules	One Time	500	1,871.64	2,000
Licensing of Pigs and Dogs, 1998	10	5(1)	Rearing pigs/dogs without licence	One Time	250	935.82	1,000
	11	5(2)	Continued offence of rearing pigs and dogs without a licence	Continuing	50	187.16	200
	12	6(3)	Obstructing the person authorised by the Village Panchayat to destroy stray dogs and pigs	One Time	500	1,871.64	2,000

D:KPR - Penalty	Sl. No.	Rule no/ Sub Rule	Subject	One Time/ Continuing	Existing Rate	Proposed Revision as per Money Value as on 2020	Rate Recommended
					(in Rupees)		
Burial and Burning Grounds, 1998	13	13	Any person who violates or abets violation of 5(1) no new burial or burning ground within 50 m of dwellings 6(1) no application for licence without permit from DC (8) prohibition of use of unregistered / unlicensed areas for burial/burning of corpse 10(5) use of cemeteries dangerous to health for which notice period for use by the DMO has expired	One Time	1,000	3,743.27	3,800
Professional Relationship and Conduct between Elected Authorities and Officials, 2007	14	9(5)	Breach of code of conduct by elected authority or officer found by Ombudsman per sub section (4) of 185 (A)	One Time	1000	2,586.76	2,650
	15	9(6)	If explanation on breach of code of conduct by elected authority or officer not found satisfactory by Ombudsman per sub section (4) of 185 (A)	One Time	1000	2,586.76	2,650
Landing Places, Halting Places, Cart Stands and Other Vehicle Stands, 1995	16	30	Violation of Rules 16 on obeying orders of secretary on use of halting, landing places, 17 on prohibition of begging, 26 on licence to carry orders of Secretary and 27 on rate of fee for private carts	One Time	50	240.03	250
	17	30	Continued breach of Rules 16,17.26 and 27	Continuing	10	48.01	50

E. Kerala Municipality Acts and Rules - Recommended Revisions

E.1: Fees under various Sections which can be imposed as per Kerala Municipalities Act in Municipalities and Corporations

Section	Sub-section	Subject	Existing Fees (From 1999)	Rate as per Money Value	Rate Recommended
(in Rupees)					
475		Licence Fee to Open or keep open new private cart stand (Word Cart to be deleted)	3,000	10,538	10,750

E.2: Fines under various Sections which can be imposed as per Schedule IV of Kerala Municipalities Act in Municipalities and Corporations

Section	Sub-section	Subject	Existing Fine (From 1999)	Rate as per Money Value Rounded off	Rate Recommended
(in Rupees)					
39	1	Councillor, having interest in voting or taking part in discussion	5000.00	17563	18000
156	2	Make default in furnishing list of Officers and staff for election purpose	5000.00	17563	18000
157	1	Breach of official duty in connection with election	5000.00	17563	18000
158	4	Failure to make available premises and vehicles for election purposes	5000.00	17563	18000
240	1	Failure to give notice of transfer of title or to produce documents	5000.00	17563	18000
241	cd	Failure to give notice to Secretary after completion of construction/reconstruction of building	500.00	1756	2000
244	1	Failure of owner or occupier to file return of rent, etc.	5000.00	17563	18000
249		Failure of owner or occupier to comply with the requisition to furnish list of persons carrying on profession, art etc.	5000.00	17563	18000

Section	Sub-section	Subject	Existing Fine (From 1999)	Rate as per Money Value Rounded off	Rate Recommended
			(in Rupees)		
250		Default of the employer or head of an office, firm or company to comply with requisition to furnish list of persons under his employment	5000.00	17563	18000
252	2	Failure to recover professional tax by employer etc.	5000.00	17563	18000
253		Failure to furnish list of employees etc	5000.00	17563	18000
256	2	Failure to pay professional tax by self-drawing officers	250.00	878	1000 *
264	2	Failure to comply with requisition to furnish statement of vessels and animals liable to taxation or furnishing false statements	250.00	878	900
275	2	Exhibiting any advertisements without permission	5000.00	17563	18000
318		Making connection with mains without permission	5000.00	17563	18000
322		Failure to comply with requisition to provide latrine or to remove latrine to another site and failure to keep latrine clean and in proper order	5000.00	17563	18000
323		Failure to provide latrines in premises used by large number of people or to keep them clean and in proper order	2500.00	8782	10000*
324		Failure to comply with requisition to provide latrines for markets, cattle shed or cart stand or to keep them clean and in proper order	2500.00	8782	10000*
325		Failure to construct latrine so as to screen persons using the same from view	250.00	878	900
335		Improper disposal of carcasses rubbish and filth	500.00	1756	10000*
336		Allowing rubbish, filth etc, to accumulate on premises for more than twenty, four hours	1000.00	3513	10000*
337		Allowing filth to outflow along streets	2500.00	8782	10000*

Section	Sub- section	Subject	Existing Fine (From 1999)	Rate as per Money Value Rounded off	Rate Recommended
			(in Rupees)		
338		Unlawful disposal of skin, carcasses etc.	5000.00	17563	25000*
339		Using cart without cover for removal of filth, etc.	250.00	878	2000*
340		Throwing rubbish or filth or debris in public places	2000.00	5300	10000*
341		Committing nuisance in public streets etc.	500.00	1350	5000*
351		Construction of building within the regular street alignment	2500.00	8782	15000*
352	1	Failure to comply with orders as to set back of buildings	20000.00	70254	70500
357		Unlawful displacement etc. of pavement, fences posts and other materials in any public street	5000.00	17563	20000*
359		Failure to provide roads etc, on buildings, sites, prior to disposal	2000.00	5300	7500*
360	5	Unlawful making or laying out of new private street	5000.00	17563	18000
362		Failure to comply with the requisition for metaling etc, in private street	1000.00	3513	3750
364		Constructing wall, erecting fence etc. in Public street	10000.00	35127	35500
365		Obstructing a person from using the street	1000.00	3513	5000*
366		Allowing to open outwards doors, windows in the first floor etc. without licence or contrary to notice.	500.00	1756	2000
367		Failure to remove permanent encroachment	10000.00	35127	35500
368		Failure to remove temporary encroachment	2500.00	8782	10000*
369		Causing obstruction in Public Street	10000.00	35127	50000*
370		Unauthorised deposits of materials in public streets etc.	1000.00	3513	10000*
374		Unlawful removal of shoring timber bar etc. or removal or extinguish light	1000.00	3513	5000*
375	(I)	Unlawful making of hole or placing of obstruction in street	1000.00	3513	5000*

Section	Sub-section	Subject	Existing Fine (From 1999)	Rate as per Money Value Rounded off	Rate Recommended
			(in Rupees)		
377		Construction of building without licence which is likely to be obstructed the street in foot path or failure to fence such building while repairing or failure to remove obstruction	20000.00	70254	75000*
378		Failure to remove obstruction caused in street by fall of trees, etc. within 12 hours of fall.	1000.00	3513	5000*
379	3	Unlawful destruction etc. of name of street	500.00	1756	2500*
380	2	Unlawful destruction etc. of building number	500.00	1756	2000
380	3	Failure to replace number when required to do so	500.00	1756	2000
383	5	Constructing or reconstructing building contrary to declaration issued by Council	5000.00	17563	18000
384	1	Failure to comply with requisition to round off or splay off building at corners of street	5000.00	17563	18000
385		Construction of external roofs, etc. with inflammable materials	2500.00	8782	10000*
386		Construction of door or window etc. so as to open outwards on Public Street	500.00	1756	2500*
404		Failure to keep external walls of premises in proper repair	500.00	1756	2500*
411	1	Failure to comply with requisition to demolish repair or secure dangerous structure	5000.00	17563	18000
412	1	Failure to comply with requisition to secure, lop or cut down dangerous trees	2000.00	7025	7250
413		Failure to comply with requisition to repair etc. tank or other place dangerous to passers-by or persons living in neighbourhood.	1000.00	3513	5000*
414		Failure to comply with requisition to stop dangerous quarrying	5000.00	17563	18000
415		Failure to comply with notice regarding precautions against fire	5000.00	17563	18000

Section	Sub- section	Subject	Existing Fine (From 1999)	Rate as per Money Value Rounded off	Rate Recommended
			(in Rupees)		
416	1	Constructing well etc. without permission	500.00	1756	2000
416	3	Failure to comply with the notice to fill up or demolish well	500.00	1756	2500*
417		Failure to comply with requisition to fill up, etc. tank or well or drain off water etc.	1000.00	3513	5000*
418		Cultivating contrary to prohibitions or regulations	1000.00	3513	3750
419		Failure to comply with requisition to clean, close etc. of tank, well or other water used for drinking	1000.00	3513	3750
421		Obstructing a person from the use and enjoyment of well, tank or reservoir	500.00	1756	2000*
422		Unlawful laundering and fishing in river, etc. after prohibition or contrary to regulations	500.00	1756	2000
424		Washing of cloths by washermen at unauthorized places	250.00	878	1000*
425		Defiling water of pond tank, etc.	250.00	878	2000*
426		Failure to comply with requisition to enclose clear or cleanse uninhabited lands.	500.00	1756	2000
427		Failure to comply with requisition to enclose or cleanse untenanted lands	500.00	1756	2500*
428		Failure to secure trees adjacent to building or well	500.00	1756	2500*
429		Failure to comply with requisition to fence around building or land or trim, prune and out shrubs and trees or to lower the heights of surrounding wall	1000.00	3513	3750
431		Failure to comply with requisition to white wash or otherwise cleanse the building	1000.00	3513	3750
432		Failure to comply with requisition to execute work or take other action with the respect to sanitary buildings.	1000.00 (for Building)	3513	3750 (for Building) 2000 (For Hut)
				1756	

Section	Sub-section	Subject	Existing Fine (From 1999)	Rate as per Money Value Rounded off	Rate Recommended
			(in Rupees)		
			500.00 (For Hut)		
433	2	Using or allowing the use of prohibited building unfit for human habitation.	250.00 for each day	878	1000.00* for each day
433	4	Failure to comply with requisition to demolish such building	250.00 for each day	878	1000.00* for each day
434	1	Allowing overcrowded dwelling in building even after the order to abate the same	100.00 for each day	351	500.00* for each day
434	4	Failure to comply with requisition to vacate overcrowded building or room	100.00 for each day	351	500.00 *for each day
435		Feeding animals on filth	500.00	1756	2000
436		Unlawful keeping of animals in such a way as to cause nuisance or danger	500.00	1756	2000
444		Use of places as stable, cattle shed etc. without licence or contrary to licence	500.00	1756	2000
445		Construction or maintenance of stable, cattle shed, etc., contrary to Act	500.00	1756	2000
446		Use of place as stable, cattle shed, etc. contrary to notice issued by the Secretary	2000.00	7025	7250
447	(I)	Using u place for any of the purposes specified in the rules made for this without licence or contrary to licence.	3 times of Licence Fee or 2000.00 whichever is less	7025	3 times of Licence Fee or 7250 whichever is less
448		Unlawful establishment of factory workshop, etc.	10000.00	35127	35500
449		Violation of order regarding abatement of nuisance	2500.00	8782	9000
453		Use of a place as slaughter house without licence or contrary to licence	5000.00	17563	18000
455	1	Slaughter of animals for sale as food	5000.00	17563	18000
455	2	Skinning or cutting up of drying skin from carcasses so as to cause nuisance	200.00 for each carcass or skin	703	1000* for each carcass or skin

Section	Sub-section	Subject	Existing Fine (From 1999)	Rate as per Money Value Rounded off	Rate Recommended
			(in Rupees)		
456		Carrying on milk trade without licence or contrary to licence	1000.00	3513	3750
457		Obstructing a person from using a market	1000.00	3513	3750
459		Sale or exposure for sale in public Market of animal or article without licence or contrary to licence	500.00	1756	2000
460		Open or kept open private market without licence or contrary to licence.	500.00	1756	2000*
462		Sale or exposure for sale of animals or article in unlicensed private market	500.00	1756	2000*
463		Failure to comply with direction to construct approaches, drains etc; to private markets on to pave them etc	1000.00	3513	3750
464	2	Open or kept open of private market after suspension of refusal of licence for default to carry out works	250.00 for each day	878	1000* for each day
465		Creating nuisance in private market	250.00	878	1000*
469		Carrying on butcher's fish monger's or poulterer's trade without licence, etc.	1000.00	3513	3750
470		Sale or exposure for sale of animal or article in public street	500.00	1756	2000
473		Using a public place or the sides of public street as public landing places	5000.00	17563	18000
475		Open or kept open new private cart stand without licence or contrary to licence	5000.00	17563	18000
478		Preventing the Secretary or any person authorised by him from exercising his powers of entry etc, under this section	5000.00	17563	18000
480		Removing or in any way interfering with the affairs of the animal or article seized	5000.00	17563	18000
484	1	Opening, etc, a new place for the disposal of the dead body without licence	10000.00	35126	50000*

Section	Sub-section	Subject	Existing Fine (From 1999)	Rate as per Money Value Rounded off	Rate Recommended
			(in Rupees)		
486	3	Use or allowing the use of burial or burning ground which has not been registered, licensed or authorised.	10000.00	35126	50000*
487		Failure to give information of burial or burnings in burial or burning ground	500.00	1756	2000
488	3	Burial or burning in place after prohibition	10000.00	35126	50000*
489		Offences in respect of corpses	500.00	1756	2000
492	2	Failure to produce licence on demand	500.00	1756	2000
494		Failure of medical practitioner or owner to give information regarding the infection of dangerous disease in private or public dwelling	500.00	1756	2000
496		Failure to comply with requisition to close or disinfect building or articles	500.00	1756	2000
497	3	Washing of infected articles at unauthorised places	5000.00	17563	18000
498		Giving etc. of infected articles	5000.00	17563	18000
499		Using water after prohibition	500.00	1756	2000
501		Infected person carrying on occupation	1000.00	3513	10000*
502	1	Infected persons travelling in public conveyance, without taking proper precautions against spreading of disease	500.00	1756	10000*
502	2	Entry of infected person into public conveyance without informing fact of infection	500.00	1756	10000*
502	3	Carrying infected person in public conveyance	500.00	1756	10000*
503		Letting or sub-letting of infected building without previous disinfection	2000.00	7025	25000*
504		Failure to close place of Public entertainment	2000.00	7025	7250
505		Sending infected child to school	500.00	1756	2500*
519		Failure to comply with summons	500.00	1756	2000

Section	Sub-section	Subject	Existing Fine (From 1999)	Rate as per Money Value Rounded off	Rate Recommended
			(in Rupees)		
527		Failure of occupier to comply with the requisition to permit owner to comply with provisions of this Act	1000.00	3513	3750
554		Obstructing or molesting Municipal Councillors etc.	10000.00	35127	35500
555		Removing mark set up for indicating level etc.	500.00	1756	2000
556		Removal etc., of notice exhibited by or under orders of the Council	500.00	1756	2000
557		Unlawful removal of earth, sand or other materials from land vested in the Council or deposit of materials in river, estuary etc. or encroachment into them	500.00	1756	10000*

E.3: Fines under various Sections which to be incorporated in Kerala Municipalities Act in Municipalities and Corporations (TO BE INCLUDED IN IV SCHEDULE of the Act)

Section	Sub-section	Subject	In Rupees	
			Existing Fine	Rate Recommended
318		Prohibition of making connection with mains without permission	0.00	5000
327	2A	Failure to comply with requisition to segregate the waste, for easy collection and disposal by the employees and contractors engaged by the Municipality	0.00	5000
371		Prohibition of hawk/sale in public place without licence	0.00	1,000
389		Prohibition of commencement of work of a building without permission	0.00	10,000
396		Failure to obey Stoppage notice of construction/reconstruction of building endangering human life	0.00	20,000
408	1	Failure to obey Stoppage notice of construction/reconstruction of building	0.00	10,000
440	1	Failure to obey notice to abate nuisance	0.00	5,000

Section	Sub-section	Subject	In Rupees	
			Existing Fine	Rate Recommended
479		Seizure of diseased animal for food in a noxious state, noxious food etc.	0.00	10,000
New Section to be inserted		Failure to close unused Tube wells	0.00	2,50,000

E.4: Fines proposed for Continuous breaches which to be included in various Sections and in Schedule V of Kerala Municipalities Act in Municipalities and Corporations

Penalties for continuing breaches [See Section 511 (2) (C)] (Revised with effect from 24/03/1999)				
Section	Sub-section	Subject	In Rupees	
			Existing Fine	Rate Recommended
396		Failure to obey Stoppage notice of construction/reconstruction of building	0.00	2,000 per day
408	1	Failure to obey Stoppage notice of construction/reconstruction of building	0.00	1,000 per day
440	1	Failure to obey notice to abate nuisance	0.00	2,000 per day
New Section to be inserted		Failure to close unused Tube wells	0.00	5,000 per day

E.5: Fines for Continuous breaches which can be imposed as per Schedule V of Kerala Municipalities Act in Municipalities and Corporations

Penalties for continuing breaches [See Section 511 (2) (C)] (Revised with effect from 24/03/1999)					
Section	Sub-section	Subject	Existing Fine (From 1999)	Rate as per Money Value	Rate Recommended
275		Exhibiting any advertisement without permission	500.00	1,756	2,000
322		Failure to comply with requisition to provide latrine or to remove latrine to another site and failure to keep latrines clean and in proper order	500.00	1,756	2,000
323		Failure to provide latrines for premises used by large number of people or to keep them clean and in proper order	100.00	351	500*

Penalties for continuing breaches [See Section 511 (2) (C)] (Revised with effect from 24/03/1999)					
Section	Sub-section	Subject	Existing Fine (From 1999)	Rate as per Money Value	Rate Recommended
324		Failure to comply with requisition to provide latrines for market, cattle shed or cart stand or to keep them clean and in proper order	250.00	878	1,000*
351		Construction of building within regular street alignment	1,000.00	3,513	3,600
359		Failure to provide roads etc: on building sites prior to disposal	100.00	351	500*
367		Failure to remove permanent encroachment	1,000.00	3513	3,750
368		Failure to remove temporary encroachment	500.00	1756	1,800
375		Unlawful making of hole or placing of obstruction in street	250.00	703	1,000*
377		Construction, etc., of building without licence which is lively to be obstructed the street or footpath	1,000.00	3513	3,750
384	1	Failure to comply with requisition to round off or splay off the buildings at corners of street	500.00	1,756	1,800
385		Construction of external roofs, etc. with inflammable materials	200.00	703	750
404		Failure to keep external walls of premises in proper repair	100.00	351	400
413		Failure to comply with requisition to repair etc, tank or other place causing danger to passers-by or persons living in neighbourhood	250.00	878	1,000*
414		Failure to comply with requisition to stop dangerous quarrying	500.00	1,756	3,000*
415		Failure to comply with notice regarding precautions against fire	500.00	1,756	2,000

Penalties for continuing breaches [See Section 511 (2) (C)] (Revised with effect from 24/03/1999)					
Section	Sub-section	Subject	Existing Fine (From 1999)	Rate as per Money Value	Rate Recommended
417		Failure to comply with requisition to fill up etc. tank or well, or drain of water etc.	100.00	351	400
419		Failure to comply with requisition to clean or close, etc. tank, well etc. or other source of water used for drinking	100.00	351	400
426		Failure to comply with requisition to enclose clear or clean uninhabited lands	100.00	351	400
427		Failure to comply with Requisition, to clear or cleanse plants in filthy state, noxious or in wild vegetation	100.00	351	400
428		Failure to secure trees adjacent to buildings or wells	100.00	351	400
429		Failure to comply with requisition to fence building or land or trim prune or cut hedges and trees or lower the height of surrounding wall	100.00	351	400
431		Failure to comply with requisition to white wash or otherwise cleanse building	100.00	351	400
432		Failure to comply with requisition to execute work or take other action with respect to insanitary building	150.00 in the case of buildings and 50.00 the case of hut.	527	550
				176	200
436		Unlawful keeping of animal in such a way as to cause nuisance or danger	50.00	176	200
444		Use of place as stable, cattle shed, etc. without licence or contrary to licence	100.00	351	400

Penalties for continuing breaches [See Section 511 (2) (C)] (Revised with effect from 24/03/1999)					
Section	Sub-section	Subject	Existing Fine (From 1999)	Rate as per Money Value	Rate Recommended
446		Use of place as stable, cattle shed, etc., contrary to notice issued by the Secretary	500.00	1,756	1,800
447	1	Using a place for any of the purpose specified in the rules without licence or contrary to licence	500.00	1,756	1,800
448		Unlawful establishment of factory workshop etc.	500.00	1,756	1,800
449		Violations of order regarding abatement of nuisance	250.00	878	1,000*
453		Use of a place as slaughter-house without licence or contrary to licence	100.00	351	400
456		Carrying on milk trade without licence or contrary to licence	1,000.00	3512	3,750
460		Open or kept open private market without licence or contrary to licence	200.00	703	750
462		Sale or exposure for sale animal or article in unlicensed private market	100.00	351	400
465		Construction or maintenance of stable cattle shed, etc. contrary to Act, or subordinate legislation	100.00	351	400
469		Carrying on butcher's, fishmonger's or poulter's trade without licence etc.	100.00	351	400
473		Using public place or the sides of a public street as public landing place etc.	100.00	351	400
475		Open or kept open new private can stand without licence or contrary to licence	100.00	351	400
484		Using a place for the disposal of the dead body without licence	1,000.00	3,512	3,750

Penalties for continuing breaches [See Section 511 (2) (C)] (Revised with effect from 24/03/1999)					
Section	Sub-section	Subject	Existing Fine (From 1999)	Rate as per Money Value	Rate Recommended
496		Failure to comply with requisition to cleanse or disinfect buildings or articles	100.00	351	500*
504		Failure to close place of public entertainment	250.00	878	1,000*

E.6: Fine for Continuous breaches which can be imposed as per Kerala Municipalities Act in Municipalities and Corporations (TO BE INCLUDED IN V SCHEDULE)

With effect from 24-03-1999				In Rupees	
Section	Sub-section	Subject	Existing Fine (From 1999)	Rate as per Money Value Rounded off	Rate Recommended
334 A	4	Failure to set up waste management facility as per Section 334A (1, 2 and 3)	1,000 for each day	3,513 for each day	5,000* for each day
515		Penalty for unlawful building section 406	1,000 for building 250 for hut /well per day	3,513 for building, 878 for hut /well per day	5,000* for building, 250 for hut, 900 for well per day

E.7: Fine under various Sections which can be imposed as per Kerala Municipalities Act in Municipalities and Corporations (TO BE INCLUDED IN IV SCHEDULE)

With effect From 24-03-1999				In Rupees	
Section	Sub-section	Subject	Existing Fine (From 1999)	Rate as per Money Value Rounded off	Rate Recommended
314		Maintaining or running an unregistered private hospital/paramedical institution	5,000.00	17,563	18,000
334		Failure to dispose of waste within specified time as per	10,000.00	35,126	40,000*

With effect From 24-03-1999				In Rupees	
Section	Sub-section	Subject	Existing Fine (From 1999)	Rate as per Money Value Rounded off	Rate Recommended
		notice issued by the Municipality			
334 A	3	Failure to set up waste management facility as per Section 334A (1, 2 and 3)	10,000 to 50,000	35,126 to 1,75,634	50,000* to 1,80,000*
340		Spot Fine for throwing rubbish or filth in public space	250.00	878	1,000
340 A	3	Deposit of filth, rubbish or excreta in water bodies	10,000 to 25,000	35,126 to 87,817	50,000* to 1,00,000*
439	3	Fine for letting animals stray on public streets	250.00	878	1,000*
508		Penalty for establishing or maintaining unregistered tutorial institutions	1,000.00	3,513	5,000*
512	1	Acting as a Councillor of a Municipality knowing that under this Act or the Rules made there under, he is not entitled or has ceased to be entitled to hold such office	10,000.00	35,126	1,00,000*
512	2	Acting as a Chairperson/Deputy Chairperson of a Municipality knowing that under this Act or the Rules made thereunder he is not entitled or has ceased to be entitled to hold such office	15,000.00	52,690	1,50,000*
512	3	Chairperson or Deputy Chairperson of a Municipality refusing to hand over charge of his office or any documents of or any moneys or other properties vested in or belonging to the Municipality which are in or has come into his possession or control, to his successor in office or other prescribed authority as soon as his term of office as Chairperson or Deputy Chairperson expires and in the case of the Deputy Chairperson also on demand by the Chairperson.	10,000.00	35,126	1,50,000*
514	1	Owner or person in charge of any animal liable to tax under section 260, omitting to obtain a licence	50.00	176	200

With effect From 24-03-1999				In Rupees	
Section	Sub-section	Subject	Existing Fine (From 1999)	Rate as per Money Value Rounded off	Rate Recommended
515	1	Penalty for unlawful building section 406	10,000 for building 1,000 for hut /well	35,126 for building 3512 for hut /well	50,000*for building, 2,000 for hut, 4,000 for well
517		Penalty for not giving information or giving false information	500.00	1,756	2,000
532		Penalty for violations of any provisions in the Act for which Penalty not specifically mentioned in the Act	500.00	1,756	2,000

NOTE – Columns marked in asterisk (*) indicate fees and fines for violations that are fixed at a higher rate than the inflation adjusted rates due to their environmental , health and social impact. .

Appendix 2.9: Technical Note on Methodology for Computing Present Value of Fees and Fines

The rates of Fees and Fines in vogue are outdated and many are administered by Travancore Cochin Public Act 1955, Madras Public Health Act 1939 Rates of fees and many other allied Acts dating back to 1950s and 1960s. The Commission Attempted to revise the rates by computing the present value of the fees and fines using the following methodology.

The rates were revised using the Consumer price Index for Agricultural Labourers and Industrial Workers (CPI AL& IW), prepared by the Department of Economics and Statistics (DES), Government of Kerala. Monthly CPI AL & IW is prepared for different centres in all districts and index value for a month for a given centre measures the change in the level of retail prices of a fixed basket of goods and services during the month as compared to the respective level of prices of the same basket of goods and services during the base period in that centre. The fixed basket of goods and services for computing Consumer Price Index is derived from Family Budget Surveys. The Commission used the state annual average values of index prepared by the DES, with base year 1939. It reflects the inter temporal variations in prices across the state. The index excludes expenditure on non-consumption expenditure or non-priceable expenditure like Income tax, litigation charges, savings and investment etc.

For the preparation of the Index, the commodities are grouped into five – food, fuel, clothing, housing and miscellaneous. The basket of goods are chosen in such a way that the chosen items represents the items excluded. For this purpose, the weights of non-priceable items (in addition to their own weights) by a process of imputation is assigned. As the index is inclusive of maximum number of items, and is relatively the best available for the purpose, the Commission decided to used CPI (AL& IW). Based on the Index the value of each item is estimated as follows:

$$VF_i = (P_{20} + P_i) \cdot F_i$$

Where, P_i is the value of CPI (AL& IW) during the i^{th} year

P_{20} is the value of CPI (AL& IW) during the year (2020)

VF_i is present value (for the year 2020) of fees of i^{th} year

F_i is the value of the fees during the i^{th} year

The revised rates of fees and fines are estimated indexing each of them to inflation. Additionally, the revised rates of fees and fines were based on consideration of environment and public health benefits and those having implications for the society as a whole. The present value of the latter one was estimated by indexing each Fees and Fines to the inflation. The fees and fines which has a bearing on environment, health and society are fixed taking into consideration the intensity of its impact.

As mentioned earlier, there are fees and fines are still in vogue, administered by Travancore Cochin Public Health Act of 1955 in Travancore Cochin area and Madras Public Health Act 1939 in Malabar area. The rates which prevailed in 1939 were different in both the areas and updating them would entail different rates in different areas at present in the State. So, the values of the Travancore Cochin Public Health Act of 1955 are taken for both. Money value for 1955 is used for equating the rates, in both the Acts, before updating them.

Appendix 6.1: Comparison of Existing and Proposed GPF Formula (First Report of SSFC) for Highly Populated Village Panchayats and Municipalities

Appendix 6.1.1: Difference in Budgeted (2021-22) and Proposed Formula for Distribution of GPF for Relatively Highly Populated Village Panchayats

Village Panchayat	Population	GPF as per Budget 2021-22 (Rs.000s)	Proposed (Rs.000s)	Difference (Rs.000s)
Anakkayam	50634	27127	28395.34	1268.34
Elamkunnappuzha	50714	27170	28371.73	1201.73
Mannamcheri	50990	27318	28215.50	897.50
Puthussery	51185	27423	21178.93	-6244.07
Nedumbana	51384	27529	28501.22	972.22
Mayyanad	51891	27801	28269.91	468.91
Thrikkalangode	52090	27907	29463.00	1556.00
Parassala	52263	28000	28059.81	59.81
Karakulam	52417	28083	26310.17	-1772.83
Kalluvathukkal	52541	28149	27603.48	-545.52
Alanallur	52554	28156	29529.84	1373.84
Kunnamangalam	53223	28514	28475.21	-38.79
Mararikkulam South	53263	28536	29362.00	826.00
Chemmanad	54747	29331	29808.20	477.20
Pandikkad	55213	29581	30312.13	731.13
Munniyoor	55535	29753	30834.68	1081.68
Angadippuram	56451	30244	29864.31	-379.69
Chenkala	56781	30421	29954.72	-466.28
Thrikkovilvattom	61287	32835	32916.48	81.48
Olavanna	68432	36663	30405.50	-6257.50

Appendix 6.1.2: Difference in Budgeted (2021-22) and Proposed Formula for Distribution of GPF for Relatively Highly Populated Municipalities

Name of the Municipality	Per Capita Own Revenue	Rank in Per Capita Own Revenue	Population	GPF as per Budget 2021-22	GPF as per proposed by VI SFC	Difference
Malappuram	926.62	38	68127	36759	36947.62	188.62
Kayamkulam	705.88	54	68634	37032	38516.43	1484.43
Thanur	142.69	87	69870	37699	42570.60	4871.60
Guruvayur	1251.65	24	70012	40276	36026.55	-4249.45
Neyyattinkara	689.69	57	70850	38228	39858.01	1630.01
Parappanangadi	253.97	85	70903	38257	42526.20	4269.20

Name of the Municipality	Per Capita Own Revenue	Rank in Per Capita Own Revenue	Population	GPF as per Budget 2021-22	GPF as per proposed by VI SFC	Difference
Kalamassery	2282.20	6	71038	38329	30302.46	-8026.54
Kodungallur	791.06	48	71244	38441	39462.87	1021.87
Quilandy	500.41	69	71873	38780	41595.28	2815.28
Payyannur	862.25	42	72111	38909	39504.71	595.71
Kanhhangad	781.72	49	73342	39573	40683.49	1110.49
Vadakara	1104.96	32	75295	40627	39688.33	-938.67
Thrikkakkara	2595.97	3	77319	41719	30909.88	-10809.12
Ponnani	546.82	66	90491	48826	52011.48	3185.48
Thrippunithura	1339.28	18	92550	49937	46931.49	-3005.51
Thalassery	1273.95	22	92558	49941	47451.91	-2489.09
Manjeri	698.42	55	97102	52393	54554.12	2161.12
Palakkad	1437.14	14	130955	70659	65312.01	-5346.99
Kottayam	1483.90	11	138283	74613	68414.46	-6198.54
Alappuzha	727.71	52	174176	93979	97420.49	3441.49

Appendix 6.2: Local Government wise Distribution of General Purpose Fund using Revised Proposed Formula

Appendix 6.2.1: Village Panchayat wise Distribution of GPF using the Revised Proposed Formula

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G010101	Chemmaruthy	151.98	32444	0.1148	0.1257
G010102	Edava	193.96	25994	0.1119	0.1007
G010103	Elakamon	197.69	25307	0.1116	0.0981
G010104	Manamboor	216.95	23198	0.1103	0.0899
G010105	Ottoor	235.82	16085	0.1090	0.0623
G010106	Cherunniyoor	226.36	18114	0.1097	0.0702
G010107	Vettoor	179.88	18704	0.1129	0.0725
G010201	Kilimanoor	222.32	20515	0.1099	0.0795
G010202	Pazhayakunnummel	426.51	24608	0.0961	0.0954
G010203	Karavaram	180.59	30660	0.1128	0.1188
G010204	Madavoor	164.33	21091	0.1140	0.0817
G010205	Pallickal	199.07	16900	0.1116	0.0655
G010206	Nagaroor	190.77	26512	0.1121	0.1028
G010207	Navaikulam	214.74	40702	0.1105	0.1578
G010208	Pulimath	185.80	32293	0.1125	0.1252
G010301	Anjuthengu	93.94	17396	0.1189	0.0674
G010302	Vakkom	223.75	16533	0.1098	0.0641
G010303	Chirayinkeezhu	294.28	29907	0.1049	0.1159
G010304	Kizhuvilam	167.83	32901	0.1137	0.1275
G010305	Mudakkal	139.47	36467	0.1157	0.1413
G010306	Kadakkavoor	215.53	23155	0.1104	0.0897
G010401	Kallara	289.90	25844	0.1052	0.1002
G010402	Nellanad	672.07	25981	0.0787	0.1007
G010403	Pullampara	139.21	21817	0.1157	0.0846
G010404	Vamanapuram	185.24	21038	0.1125	0.0815
G010405	Pangode	194.94	29039	0.1118	0.1126
G010406	Nanniyode	223.54	26930	0.1099	0.1044
G010407	Peringammala	243.86	27667	0.1084	0.1072
G010408	Manickal	274.95	37906	0.1063	0.1469
G010501	Aryanad	224.66	26361	0.1098	0.1022
G010502	Poovachal	270.68	43610	0.1066	0.1690
G010503	Vellanad	267.54	31156	0.1068	0.1208
G010504	Vithura	300.63	26249	0.1045	0.1017
G010505	Uzhamalackal	166.31	21472	0.1138	0.0832
G010506	Kuttichal	219.32	18343	0.1101	0.0711

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G010507	Tholicode	173.58	25274	0.1133	0.0980
G010508	Kattakada	303.06	40448	0.1043	0.1568
G010601	Anad	206.17	31687	0.1111	0.1228
G010602	Aruvikkara	203.69	33396	0.1112	0.1294
G010603	Panavoor	203.89	20348	0.1112	0.0789
G010604	Karakulam	422.40	52417	0.0960	0.2032
G010605	Vembayam	204.39	38630	0.1112	0.1497
G010701	Andoorkkonam	379.97	30781	0.0990	0.1193
G010702	Kadinamkulam	321.01	46476	0.1031	0.1801
G010703	Mangalapuram	278.81	36956	0.1060	0.1432
G010704	Pothencode	359.10	29370	0.1004	0.1138
G010705	Azhoor	129.16	27390	0.1164	0.1062
G010801	Balaramapuram	317.82	36134	0.1033	0.1400
G010802	Pallichal	215.06	45219	0.1104	0.1753
G010803	Maranalloor	167.08	36832	0.1138	0.1428
G010804	Malayinkeezh	252.62	37068	0.1078	0.1437
G010805	Vilappil	313.30	36212	0.1036	0.1404
G010806	Vilavoorkkal	221.06	31761	0.1100	0.1231
G010807	Kalliyoor	203.82	40816	0.1112	0.1582
G010901	Perumkadavila	212.75	23385	0.1106	0.0906
G010902	Kollayil	186.57	25077	0.1124	0.0972
G010903	Ottasekharamangalam	202.07	18794	0.1113	0.0728
G010904	Aryancode	149.21	24328	0.1150	0.0943
G010905	Kallikkadu	268.79	13553	0.1067	0.0525
G010906	Kunnathukal	206.11	39414	0.1111	0.1528
G010907	Vellarada	236.24	40206	0.1090	0.1558
G010908	Amboori	193.21	15920	0.1120	0.0617
G011001	Athiyanloor	245.76	26973	0.1083	0.1045
G011002	Kanjiramkulam	295.47	18821	0.1049	0.0729
G011003	Karumkulam	132.87	28290	0.1162	0.1096
G011004	Kottukal	424.54	33336	0.0959	0.1292
G011005	Venganoor	195.62	35963	0.1118	0.1394
G011101	Chenkal	172.67	36544	0.1134	0.1416
G011102	Karode	182.59	32090	0.1127	0.1244
G011103	Kulathoor	262.73	32569	0.1071	0.1262
G011104	Parassala	336.48	52263	0.1020	0.2026
G011105	Thirupuram	192.16	18898	0.1120	0.0732
G011106	Poovar	244.19	19628	0.1084	0.0761
G020101	Oachira	369.33	28412	0.0997	0.1101
G020102	Kulasekharapuram	281.62	49157	0.1058	0.1905
G020103	Clappana	384.60	22250	0.0987	0.0862

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G020104	Thazhava	205.53	40571	0.1111	0.1572
G020105	Alappad	175.04	21655	0.1132	0.0839
G020106	Thodiyoor	229.00	47607	0.1096	0.1845
G020201	Sasthamcotta	391.62	33285	0.0982	0.1290
G020202	West Kallada	179.06	18176	0.1129	0.0704
G020203	Sooranad South	194.36	24766	0.1119	0.0960
G020204	Poruvazhi	233.98	28722	0.1091	0.1113
G020205	Kunnathur	240.84	25009	0.1087	0.0969
G020206	Sooranad North	197.15	28471	0.1117	0.1103
G020207	Mynagappally	170.45	41027	0.1135	0.1590
G020301	Ummannur	185.56	33790	0.1125	0.1310
G020302	Vettikkavala	148.93	36204	0.1150	0.1403
G020303	Melila	221.59	21936	0.1100	0.0850
G020304	Mylam	197.90	34090	0.1116	0.1321
G020305	Kulakkada	280.05	32415	0.1059	0.1256
G020306	Pavithreswaram	225.52	31810	0.1097	0.1233
G020401	Vilakkudy	242.50	32995	0.1085	0.1279
G020402	Thalavoor	138.10	34228	0.1158	0.1327
G020403	Piravanthur	230.69	33914	0.1094	0.1314
G020404	Pattazhi Vadakkekara	186.21	15160	0.1124	0.0588
G020405	Pattazhi	263.18	17718	0.1073	0.0687
G020406	Pathanapuram	570.02	31660	0.0858	0.1227
G020501	Kulathuppuzha	251.42	34721	0.1079	0.1346
G020502	Yeroor	173.43	33929	0.1133	0.1315
G020503	Alayamon	347.66	20108	0.1012	0.0779
G020504	Anchal	509.28	33088	0.0900	0.1282
G020505	Edamulakkal	310.15	39244	0.1038	0.1521
G020506	Karavaloar	265.80	23947	0.1069	0.0928
G020507	Thenmala	220.52	23555	0.1101	0.0913
G020508	Aryankavu	317.59	11133	0.1033	0.0431
G020601	Veliyam	195.63	32030	0.1119	0.1241
G020602	Pooyappally	235.73	24447	0.1090	0.0948
G020603	Kareepra	225.09	29771	0.1097	0.1154
G020604	Ezhukone	317.00	24251	0.1034	0.0940
G020605	Neduvathur	217.97	29627	0.1102	0.1148
G020701	Perinad	197.08	33955	0.1117	0.1316
G020702	Kundara	517.75	14651	0.0894	0.0568
G020703	East Kallada	203.16	21434	0.1113	0.0831
G020704	Perayam	168.36	21236	0.1137	0.0823
G020705	Mundrothuruthu	221.91	9440	0.1124	0.0366
G020706	Panayam	140.79	26825	0.1156	0.1040

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G020708	Thrikkaruva	152.49	25432	0.1148	0.0986
G020801	Thekkumbhagam	181.25	16937	0.1128	0.0656
G020802	Chavara	234.78	42655	0.1091	0.1653
G020803	Thevalakkara	170.08	42977	0.1136	0.1666
G020804	Panmana	272.68	50001	0.1064	0.1938
G020805	Neendakara	297.83	16976	0.1047	0.0658
G020901	Mayyanad	272.49	51891	0.1066	0.2011
G020902	Thrikkovilvattom	306.00	61287	0.1041	0.2375
G020903	Kottamkara	262.34	39635	0.1072	0.1536
G020904	Elamballur	324.95	38536	0.1028	0.1494
G020905	Nedumbana	147.65	51384	0.1151	0.1992
G021001	Poothakkulam	216.20	29453	0.1104	0.1142
G021002	Kalluvathukkal	356.80	52541	0.1006	0.2036
G021003	Chathannur	376.52	28585	0.0992	0.1108
G021004	Adichanelloor	354.99	33638	0.1007	0.1304
G021005	Chirakkara	285.92	22669	0.1055	0.0879
G021101	Chithara	180.34	45383	0.1129	0.1759
G021102	Kadakkal	584.02	30719	0.0848	0.1191
G021103	Chadayamangalam	314.22	22473	0.1036	0.0871
G021104	Ittiva	141.45	36172	0.1156	0.1402
G021105	Velinallur	245.92	28864	0.1083	0.1119
G021106	Elamadu	152.25	27248	0.1148	0.1056
G021107	Nilamel	409.26	15395	0.0970	0.0597
G021108	Kummil	187.24	20383	0.1124	0.0790
G030101	Anicadu	216.96	14585	0.1103	0.0565
G030102	Kaviyoor	436.37	16852	0.0951	0.0653
G030103	Kottanadu	268.35	14396	0.1067	0.0558
G030104	Kottangal	239.25	17164	0.1088	0.0665
G030105	Kallooppara	287.89	16921	0.1054	0.0656
G030106	Kunnnanthanam	282.55	20573	0.1058	0.0797
G030107	Mallappally	595.46	17712	0.0840	0.0686
G030201	Kadapra	345.69	20827	0.1014	0.0807
G030202	Kuttoor	242.94	19652	0.1085	0.0762
G030203	Niranam	273.20	13445	0.1064	0.0521
G030204	Nedumpram	322.89	12791	0.1030	0.0496
G030205	Peringara	339.12	21001	0.1018	0.0814
G030301	Ayiroor	250.68	21797	0.1080	0.0845
G030302	Eraviperoor	353.38	25172	0.1008	0.0976
G030303	Koipram	373.86	26425	0.0994	0.1024
G030304	Thottapuzhassery	372.92	14469	0.0995	0.0561
G030305	Ezhumattoor	253.46	18799	0.1078	0.0729

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G030306	Puramattom	363.82	14069	0.1001	0.0545
G030401	Omallur	376.20	17611	0.0992	0.0683
G030402	Chenneerkara	312.28	19124	0.1037	0.0741
G030403	Elanthoor	384.02	15344	0.0987	0.0595
G030404	Cherukole	255.70	12169	0.1076	0.0472
G030405	Kozhencherry	1504.74	12021	0.0209	0.0466
G030406	Mallappuzhassery	369.36	11784	0.0997	0.0457
G030407	Naranganam	283.41	16452	0.1057	0.0638
G030501	Ranni Pazhavangadi	577.63	24468	0.0853	0.0948
G030502	Ranni	525.52	13445	0.0889	0.0521
G030503	Ranni Angadi	465.84	14855	0.0930	0.0576
G030504	Ranni Perunad	341.15	20561	0.1017	0.0797
G030505	Vadasserikkara	381.84	21755	0.0989	0.0843
G030506	Chittar	306.22	16525	0.1041	0.0640
G030507	Seethathodu	261.29	15773	0.1072	0.0611
G030508	Naranamoozhi	193.82	15454	0.1119	0.0599
G030509	Vechuchira	332.76	21627	0.1029	0.0838
G030601	Konni	480.90	30299	0.0920	0.1174
G030602	Aruvappulam	215.35	19536	0.1104	0.0757
G030603	Pramadom	262.94	31251	0.1071	0.1211
G030604	Mylapra	455.67	10258	0.0937	0.0398
G030605	Vallicode	317.89	20287	0.1033	0.0786
G030606	Thannithodu	221.61	13012	0.1100	0.0504
G030607	Malayalappuzha	268.40	17033	0.1067	0.0660
G030701	Pandalam Thekkekara	276.89	18366	0.1061	0.0712
G030702	Thumpamon	386.65	7566	0.0985	0.0293
G030704	Aranmula	301.75	28695	0.1044	0.1112
G030705	Mezhuveli	432.79	14535	0.0953	0.0563
G030706	Kulanada	389.60	23655	0.0983	0.0917
G030801	Enadimangalam	285.93	20453	0.1055	0.0793
G030802	Erathu	445.06	24880	0.0945	0.0964
G030803	Ezhamkulam	355.69	32642	0.1007	0.1265
G030804	Kadampnadu	339.00	26909	0.1018	0.1043
G030805	Kalanjoor	230.37	32047	0.1094	0.1242
G030806	Kodumon	203.33	27700	0.1113	0.1074
G030807	Pallickal	243.79	41737	0.1084	0.1618
G040101	Arookutty	199.18	19411	0.1115	0.0752
G040102	Chennampallippuram	218.19	28276	0.1102	0.1096
G040103	Panavalli	207.16	31570	0.1110	0.1224
G040104	Perumbalam	624.53	9733	0.0820	0.0377
G040105	Thycattusery	192.08	20874	0.1124	0.0809

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G040201	Vayalar	219.42	24804	0.1101	0.0961
G040202	Pattanakkadu	164.19	34620	0.1140	0.1342
G040203	Thuravoor	209.51	28802	0.1108	0.1116
G040204	Kuthiyathodu	252.10	23669	0.1079	0.0917
G040205	Kodamthuruthu	146.41	25385	0.1152	0.0984
G040206	Ezhupunna	555.59	21506	0.0870	0.0834
G040207	Aroor	480.48	41146	0.0920	0.1595
G040301	Mararikulam North	313.69	31322	0.1036	0.1214
G040302	Kanjikuzhi	175.58	29951	0.1132	0.1161
G040303	Thanneermukkam	280.87	42302	0.1059	0.1640
G040304	Cherthala South	145.59	40102	0.1153	0.1554
G040305	Kadakkappally	222.03	17496	0.1100	0.0678
G040401	Aryad	157.59	32265	0.1144	0.1251
G040402	Mannamcheri	208.69	50990	0.1109	0.1976
G040403	Mararikkulam South	201.25	53263	0.1114	0.2064
G040404	Muhamma	293.99	25861	0.1050	0.1002
G040501	Purakkad	136.98	29782	0.1159	0.1154
G040502	Ambalappuzha South	382.11	23205	0.0988	0.0899
G040503	Ambalappuzha North	253.39	30492	0.1078	0.1182
G040504	Punnapra South	204.50	28377	0.1112	0.1100
G040505	Punnapra North	329.48	28749	0.1025	0.1114
G040601	Thalavadi	268.32	20459	0.1080	0.0793
G040602	Edathua	283.14	19094	0.1057	0.0740
G040603	Thakazhi	151.47	18826	0.1149	0.0730
G040604	Nedumudi	257.71	19701	0.1075	0.0764
G040605	Chambakkulam	290.73	15848	0.1052	0.0614
G040606	Kainakary	220.91	19094	0.1106	0.0740
G040701	Muttar	203.80	9388	0.1112	0.0364
G040702	Veliyanad	152.07	12501	0.1148	0.0485
G040703	Neelamperoor	194.81	13514	0.1118	0.0524
G040704	Kavalam	234.78	14010	0.1103	0.0543
G040705	Pulinkunnu	200.28	20947	0.1115	0.0812
G040706	Ramankari	249.47	13332	0.1090	0.0517
G040801	Mulakkuzha	280.24	28280	0.1059	0.1096
G040802	Venmony	248.68	19932	0.1081	0.0773
G040803	Cheriyana	296.06	22018	0.1048	0.0853
G040804	Ala	211.97	13395	0.1107	0.0519
G040805	Puliyoor	234.83	16668	0.1091	0.0646
G040806	Budhanoor	180.23	18444	0.1129	0.0715
G040807	Pandanad	229.61	11489	0.1094	0.0445
G040808	Thiruvandur	366.18	14701	0.1002	0.0570

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G040901	Karthikappally	248.08	12766	0.1081	0.0495
G040902	Thrikkunnappuzha	129.08	26679	0.1164	0.1034
G040903	Kumarapuram	200.96	20572	0.1114	0.0797
G040904	Karuvatta	225.94	21211	0.1097	0.0822
G040906	Pallippad	178.28	17528	0.1130	0.0679
G040907	Cheruthana	118.20	12854	0.1172	0.0498
G040908	Veeyapuram	224.55	11320	0.1098	0.0439
G041001	Mavelikkara Thekkekkara	246.10	32373	0.1083	0.1255
G041002	Chettikkulangara	199.75	37495	0.1115	0.1453
G041003	Chennithala Thripperumthura	216.82	27586	0.1103	0.1069
G041004	Thazhakkara	244.31	35989	0.1084	0.1395
G041005	Mannar	269.08	28916	0.1071	0.1121
G041101	Nooranad	297.47	25375	0.1047	0.0983
G041102	Vallikkunnam	171.38	30394	0.1135	0.1178
G041103	Bharanikkavu	287.35	35426	0.1054	0.1373
G041104	Mavelikkara Thamarakkulam	259.97	27017	0.1073	0.1047
G041105	Chunakkara	235.72	22730	0.1090	0.0881
G041106	Palamel	221.03	32556	0.1100	0.1262
G041201	Pathiyoar	227.23	33925	0.1096	0.1315
G041202	Kandallor	208.36	19925	0.1109	0.0772
G041203	Cheppad	324.78	20052	0.1028	0.0777
G041204	Muthukulam	217.19	20740	0.1103	0.0804
G041205	Arattupuzha	112.67	29264	0.1176	0.1134
G041206	Krishnapuram	159.77	26705	0.1143	0.1035
G041207	Devikulangara	208.85	20390	0.1109	0.0790
G041208	Chingoli	338.41	13785	0.1019	0.0534
G050101	Thalayazham	190.31	20151	0.1122	0.0781
G050102	Chempu	181.48	21049	0.1128	0.0816
G050103	Maravanthurathu	183.83	21728	0.1126	0.0842
G050104	T.V. Puram	131.38	19511	0.1163	0.0756
G050105	Vechoor	189.00	17041	0.1123	0.0660
G050106	Udayanapuram	173.11	25612	0.1137	0.0993
G050201	Kaduthuruthi	328.41	31844	0.1026	0.1234
G050202	Kallara (KTM)	286.54	13562	0.1055	0.0526
G050203	Mulakkulam	293.20	25798	0.1050	0.1000
G050204	Njeezhoor	269.11	17640	0.1067	0.0684
G050205	Thalayolapparambu	556.33	22571	0.0867	0.0875
G050206	Velloor	347.55	22785	0.1012	0.0883
G050302	Aymanam	287.87	34906	0.1057	0.1353

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G050303	Athirampuzha	624.18	40196	0.0820	0.1558
G050304	Arppookkara	554.81	23809	0.0868	0.0923
G050305	Neendoor	305.88	19903	0.1041	0.0771
G050306	Kumarakom	744.38	22358	0.0737	0.0867
G050307	Thiruvappu	220.29	29435	0.1101	0.1141
G050401	Kadaplamattom	293.13	13046	0.1050	0.0506
G050402	Marangattupally	321.06	17758	0.1031	0.0688
G050403	Kanakkary	356.23	22744	0.1006	0.0882
G050404	Veliyannoor	298.86	11195	0.1046	0.0434
G050405	Kuravilangadu	586.50	18033	0.0846	0.0699
G050406	Uzhavoor	459.32	14339	0.0935	0.0556
G050407	Ramapuram	389.71	29395	0.0983	0.1139
G050408	Manjoor	316.34	27888	0.1034	0.1081
G050501	Bharananganam	410.40	15848	0.0969	0.0614
G050502	Karoor	213.74	22746	0.1105	0.0882
G050503	Kozhuvanal	269.33	13381	0.1067	0.0519
G050504	Kadanad	272.18	18734	0.1065	0.0726
G050505	Meenachil	373.83	16863	0.0994	0.0654
G050506	Mutholy	387.55	16880	0.0985	0.0654
G050601	Melukavu	254.64	11476	0.1077	0.0445
G050602	Moonnilavu	214.72	8731	0.1105	0.0338
G050603	Poonjar	228.00	12649	0.1095	0.0490
G050605	Poonjar Thekkekkara	173.53	17588	0.1133	0.0682
G050606	Thalappalam	340.43	13361	0.1017	0.0518
G050607	Teekoy	287.03	10852	0.1054	0.0421
G050608	Thalanad	166.41	7029	0.1138	0.0272
G050609	Thidanad	230.78	20752	0.1094	0.0804
G050701	Akalakunnam	279.46	19718	0.1060	0.0764
G050702	Elikkulam	225.50	24499	0.1097	0.0950
G050703	Kooroppada	230.80	27977	0.1093	0.1084
G050704	Pampady	393.14	33004	0.0981	0.1279
G050705	Pallikkathode	356.89	17579	0.1006	0.0681
G050706	Meenadom	256.83	13393	0.1075	0.0519
G050707	Kidangoor	468.16	21261	0.0929	0.0824
G050708	Manarkad	428.26	27579	0.0956	0.1069
G050801	Ayarkkunnam	272.23	34555	0.1065	0.1339
G050802	Puthuppally	438.45	29784	0.0949	0.1154
G050803	Panachikkad	284.65	42701	0.1056	0.1655
G050804	Vijayapuram	750.19	30838	0.0733	0.1195
G050805	Kuruchi	216.02	35815	0.1104	0.1388
G050901	Madappalli	350.28	35245	0.1010	0.1366

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G050902	Payippad	317.27	23928	0.1033	0.0927
G050903	Thrikkodithanam	242.35	35906	0.1085	0.1392
G050904	Vakathanam	261.43	33550	0.1072	0.1300
G050905	Vazhappalli	433.91	35800	0.0952	0.1388
G051001	Chirakkadavu	516.17	36164	0.0895	0.1402
G051002	Kangazha	318.77	20115	0.1032	0.0780
G051003	Nedumkunnam	285.91	21700	0.1055	0.0841
G051004	Vellavoor	274.62	17115	0.1063	0.0663
G051005	Vazhoor	425.59	25169	0.0958	0.0976
G051006	Karukachal	383.28	23631	0.0988	0.0916
G051101	Erumeli	280.38	43273	0.1059	0.1677
G051102	Kanjirappally	414.89	43057	0.0966	0.1669
G051103	Koottikkal	257.74	14277	0.1075	0.0553
G051104	Manimala	230.70	21053	0.1094	0.0816
G051105	Mundakkayam	369.24	38445	0.0997	0.1490
G051106	Parathodu	273.97	32864	0.1064	0.1274
G051107	Koruthodu	149.94	16413	0.1150	0.0636
G060101	Adimaly	563.19	40484	0.0863	0.1569
G060102	Konnathadi	199.09	29092	0.1116	0.1128
G060103	Bisonvaly	246.70	13941	0.1082	0.0540
G060104	Vellathooval	377.70	25701	0.0991	0.0996
G060105	Pallivasal	838.46	17044	0.0671	0.0661
G060201	Marayoor	323.66	12399	0.1029	0.0481
G060202	Munnar	545.55	28665	0.0875	0.1111
G060203	Kanthalloor	350.84	10963	0.1010	0.0425
G060204	Vattavada	256.68	5697	0.1076	0.0221
G060205	Santhanpara	427.99	15632	0.0957	0.0606
G060206	Chinnakkanal	920.96	11553	0.0614	0.0448
G060207	Mankulam	207.15	9595	0.1110	0.0372
G060208	Devikulam	278.50	23709	0.1060	0.0919
G060209	Edamalakudy	108.74	1321	0.1178	0.0051
G060301	Pambadumpara	186.35	21172	0.1124	0.0821
G060302	Senapathy	218.90	12529	0.1102	0.0486
G060303	Karunapuram	223.17	26637	0.1099	0.1032
G060304	Rajakkad	322.91	15198	0.1030	0.0589
G060305	Nedumkandam	418.39	41980	0.0963	0.1627
G060306	Udumbanchola	349.43	14059	0.1011	0.0545
G060307	Rajakumari	376.18	16086	0.1001	0.0623
G060401	Vannappuram	258.05	28900	0.1077	0.1120
G060402	Udumbanoor	183.26	23859	0.1128	0.0925
G060403	Kodikkulam	225.20	12952	0.1097	0.0502

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G060404	Alakkode	325.77	9768	0.1028	0.0379
G060405	Velliyamattom	183.97	21440	0.1126	0.0831
G060406	Karimannoor	308.60	19675	0.1039	0.0763
G060407	Kudayathoor	225.23	12122	0.1097	0.0470
G060501	Idukki Kanjikuzhi	258.65	26809	0.1079	0.1039
G060502	Vathikkudy	248.60	27670	0.1081	0.1072
G060503	Arakkulam	350.45	18481	0.1010	0.0716
G060504	Kamakshi	213.10	19762	0.1106	0.0766
G060505	Vazhathoppu	578.13	19723	0.0852	0.0764
G060506	Mariyapuram	225.50	12071	0.1097	0.0468
G060602	Upputhara	251.16	26236	0.1079	0.1017
G060603	Vandanmedu	314.76	30567	0.1035	0.1185
G060604	Kanjiyar	248.91	22513	0.1081	0.0873
G060605	Erattayar	280.76	19097	0.1059	0.0740
G060606	Ayyappancoil	249.47	15611	0.1081	0.0605
G060607	Chakkupalam	359.39	21936	0.1004	0.0850
G060701	Muttom	504.61	10909	0.0903	0.0423
G060702	Kumaramangalam	263.25	14865	0.1071	0.0576
G060703	Edavetty	295.43	14260	0.1049	0.0553
G060704	Karinkunnam	366.15	12454	0.0999	0.0483
G060705	Manakkad	309.89	15106	0.1039	0.0585
G060706	Purappuzha	262.55	11836	0.1071	0.0459
G060801	Peruvanthanam	243.41	15626	0.1085	0.0606
G060802	Kumali	908.10	35915	0.0641	0.1392
G060803	Kokkayar	186.48	11786	0.1124	0.0457
G060804	Peerumedu	492.36	21712	0.0912	0.0842
G060805	Elappara	354.31	23666	0.1008	0.0917
G060806	Vandipperiya	189.42	40809	0.1122	0.1582
G070101	Chennamangalam	196.53	29326	0.1117	0.1137
G070102	Kottuvally	255.15	42852	0.1077	0.1661
G070103	Ezhikkara	138.17	18019	0.1158	0.0698
G070104	Vadakkekara	222.71	32745	0.1099	0.1269
G070105	Chittattukara	182.69	31303	0.1127	0.1213
G070201	Karumaloor	329.26	36078	0.1025	0.1398
G070202	Varappuzha	368.27	26750	0.0998	0.1037
G070203	Alangad	360.62	41251	0.1003	0.1599
G070204	Kadungalloor	390.85	41827	0.0982	0.1621
G070301	Mukkannoor	432.31	19628	0.0954	0.0761
G070302	Thuravoor	343.95	21468	0.1015	0.0832
G070303	Manjapra	318.82	16011	0.1032	0.0621
G070304	Karukutty	395.16	28118	0.0979	0.1090

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G070305	Ayyampuzha	306.38	14211	0.1041	0.0551
G070306	Kanjoor	317.85	22541	0.1033	0.0874
G070307	Kalady	578.67	28279	0.0852	0.1096
G070308	Malayattoor Neeleswaram	272.09	25485	0.1065	0.0988
G070401	Asamannoor	417.71	19311	0.0964	0.0748
G070402	Mudakkuzha	344.32	17355	0.1015	0.0673
G070403	Vengoor	214.34	21937	0.1105	0.0850
G070404	Rayamangalam	564.92	36722	0.0861	0.1423
G070405	Koovappady	359.85	36241	0.1004	0.1405
G070406	Okkal	457.78	24186	0.0936	0.0937
G070501	Vengola	341.35	50476	0.1017	0.1956
G070502	Vazhakkulam	453.10	41521	0.0939	0.1609
G070503	Kizhakkambalam	1116.99	33363	0.0478	0.1293
G070504	Choomikkara	511.71	32746	0.0898	0.1269
G070505	Edathala	500.17	44204	0.0906	0.1713
G070506	Keezhmadu	367.29	36567	0.0999	0.1417
G070601	Kadamakkudi	221.72	16295	0.1100	0.0632
G070602	Cheranalloor	544.15	30594	0.0876	0.1186
G070603	Mulavukadu	446.81	21833	0.0943	0.0846
G070604	Elamkunnappuzha	182.37	50714	0.1127	0.1966
G070701	Njarakkal	313.40	23760	0.1036	0.0921
G070702	Nayarambalam	258.74	24127	0.1074	0.0935
G070703	Edavanakkad	206.02	21787	0.1111	0.0844
G070704	Pallippuram	279.66	44042	0.1060	0.1707
G070705	Kuzhuppilly	287.23	12137	0.1054	0.0470
G070801	Chellanam	209.00	37399	0.1109	0.1450
G070802	Kumbalangy	178.87	28248	0.1130	0.1095
G070803	Kumbalam	413.26	29193	0.0967	0.1131
G070901	Udayamperoor	302.76	39538	0.1044	0.1532
G070902	Mulamthuruthi	425.44	25852	0.0958	0.1002
G070903	Chottanikkara	681.94	22656	0.0780	0.0878
G070904	Edakkattuvayal	264.01	18158	0.1070	0.0704
G070905	Amballoor	277.78	25628	0.1061	0.0993
G070906	Maneed	286.86	16980	0.1055	0.0658
G071001	Puthrukka	514.96	21053	0.0896	0.0816
G071002	Thiruvaniyoor	575.03	25171	0.0854	0.0976
G071003	Vadavucode Puthenkurissu	1502.04	24911	0.0210	0.0966
G071004	Mazhuvannoor	341.67	34083	0.1016	0.1321
G071005	Aikaranad	995.45	21107	0.0562	0.0818

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G071006	Kunnathunad	633.48	33508	0.0814	0.1299
G071101	Paingottur	342.25	15441	0.1016	0.0598
G071102	Nellikuzhi	294.75	41181	0.1049	0.1596
G071103	Pindimana	268.51	16519	0.1067	0.0640
G071104	Kottappady	304.08	17903	0.1043	0.0694
G071105	Kavalangade	329.33	29727	0.1025	0.1152
G071106	Varappetti	256.48	18529	0.1076	0.0718
G071107	Keerampara	241.07	12525	0.1086	0.0485
G071108	Pothanikkad	456.47	10221	0.0937	0.0396
G071109	Pallarimangalam	246.06	14848	0.1083	0.0575
G071110	Kuttambuzha	179.35	24451	0.1129	0.0948
G071201	Elanji	275.05	16495	0.1063	0.0639
G071204	Thirumaradi	282.76	17585	0.1057	0.0682
G071205	Palakkuzha	216.50	13412	0.1103	0.0520
G071206	Pambakkuda	295.76	17672	0.1048	0.0685
G071207	Ramamangalam	279.30	14850	0.1060	0.0576
G071301	Puthanvelikkara	204.97	28227	0.1111	0.1094
G071302	Chengamanad	416.28	27978	0.0965	0.1084
G071303	Nedumbassery	994.80	31304	0.0563	0.1213
G071304	Parakkadavu	221.06	30752	0.1100	0.1192
G071305	Kunnukara	370.16	21765	0.0997	0.0844
G071306	Sreemoola Nagaram	233.14	25708	0.1092	0.0996
G071401	Avoli	327.67	19797	0.1026	0.0767
G071402	Arakkuzha	251.30	15404	0.1079	0.0597
G071403	Valakom	319.54	18308	0.1032	0.0710
G071404	Payipra	328.54	42682	0.1026	0.1654
G071405	Kalloorkkadu	306.95	13337	0.1041	0.0517
G071406	Ayavana	229.94	20539	0.1094	0.0796
G071407	Manjalloor	490.46	17361	0.0913	0.0673
G071408	Maradi	317.40	15543	0.1033	0.0602
G080101	Kadappuram	162.10	25305	0.1141	0.0981
G080102	Orumanayoor	362.52	11688	0.1002	0.0453
G080103	Punnayoor	172.02	36722	0.1134	0.1423
G080104	Punnayoorkkulam	172.35	33368	0.1134	0.1293
G080105	Vadakkekkad	273.59	26109	0.1064	0.1012
G080201	Choondal	273.94	32436	0.1064	0.1257
G080202	Chowwannur	238.62	16690	0.1088	0.0647
G080203	Kadavallur	233.89	36464	0.1091	0.1413
G080204	Kandanassery	234.98	24452	0.1091	0.0948
G080205	Kattakambal	190.09	25903	0.1122	0.1004
G080206	Porkkulam	256.94	16339	0.1075	0.0633

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G080207	Kadangode	224.88	32574	0.1098	0.1263
G080208	Veloor	253.49	27633	0.1078	0.1071
G080301	Desamangalam	197.82	21883	0.1116	0.0848
G080302	Erumappetty	222.31	29834	0.1099	0.1156
G080304	Mullurkkara	345.63	20100	0.1014	0.0779
G080305	Thekkumkara	154.85	29511	0.1146	0.1144
G080306	Varavoor	151.10	20045	0.1149	0.0777
G080401	Chelakkara	312.15	40450	0.1037	0.1568
G080402	Vallathol Nagar	356.48	26133	0.1006	0.1013
G080403	Kondazhy	189.46	22403	0.1122	0.0868
G080404	Panjai	185.70	25024	0.1125	0.0970
G080405	Pazhayannur	306.34	40256	0.1041	0.1560
G080406	Thiruvilwamala	304.51	28544	0.1042	0.1106
G080501	Madakkathara	328.30	27181	0.1026	0.1053
G080502	Nadathara	315.69	31352	0.1035	0.1215
G080503	Pananjery	312.22	45963	0.1037	0.1781
G080504	Puthoor	254.59	49284	0.1077	0.1910
G080601	Adat	573.07	31973	0.0856	0.1239
G080602	Avanoor	614.26	22482	0.0827	0.0871
G080603	Kaiparamba	421.68	31299	0.0961	0.1213
G080604	Mulankunnathukavu	391.49	20256	0.0982	0.0785
G080605	Tholloor	191.98	18431	0.1120	0.0714
G080606	Kolazhy	1061.39	31567	0.0517	0.1223
G080701	Elavally	258.27	27209	0.1074	0.1055
G080702	Mullassery	245.96	21676	0.1083	0.0840
G080703	Pavaratty	385.53	20676	0.0986	0.0801
G080704	Venkitangu	214.52	25118	0.1105	0.0974
G080801	Engandiyur	233.96	23583	0.1091	0.0914
G080802	Vadanappilly	408.16	30184	0.0970	0.1170
G080803	Thalikkulam	215.13	25507	0.1104	0.0989
G080804	Nattika	608.61	19406	0.0831	0.0752
G080805	Valappad	366.85	35237	0.0999	0.1366
G080901	Anthikkad	209.17	21449	0.1109	0.0831
G080902	Thanniyam	255.49	29238	0.1076	0.1133
G080903	Chazhoor	231.61	29141	0.1093	0.1129
G080904	Manaloor	361.52	32886	0.1003	0.1275
G080905	Arimpoor	202.85	32292	0.1113	0.1252
G081001	Avinissery	305.54	21707	0.1042	0.0841
G081002	Cherpu	341.07	37099	0.1017	0.1438
G081003	Paralam	218.03	24825	0.1102	0.0962
G081004	Vallachira	242.67	20233	0.1085	0.0784

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G081101	Alagappa Nagar	324.99	29341	0.1028	0.1137
G081102	Kodakara	698.29	32298	0.0769	0.1252
G081103	Mattathur	216.87	47875	0.1103	0.1856
G081104	Nenmenikkara	414.41	22002	0.0966	0.0853
G081105	Puthukkad	394.38	23375	0.0980	0.0906
G081106	Thrikkur	261.44	27874	0.1072	0.1080
G081107	Varantharappilly	251.35	40892	0.1079	0.1585
G081201	Karalam	225.25	21315	0.1097	0.0826
G081202	Kattur	302.79	18017	0.1043	0.0698
G081203	Muriyad	268.30	27059	0.1067	0.1049
G081204	Parappukkara	257.05	29659	0.1075	0.1150
G081301	Padiyoor	210.80	18745	0.1107	0.0727
G081302	Poomangalam	172.32	12541	0.1134	0.0486
G081303	Puthenchira	230.02	21416	0.1094	0.0830
G081304	Vellangallur	241.86	38243	0.1086	0.1482
G081305	Velookkara	239.28	29207	0.1088	0.1132
G081401	Edathuruthy	246.19	29325	0.1083	0.1137
G081402	Kaippamangalam	222.37	35626	0.1099	0.1381
G081403	Mathilakam	269.44	27833	0.1067	0.1079
G081404	Perinjanam	379.19	21012	0.0990	0.0814
G081405	Sree Narayanapuram	267.38	37959	0.1068	0.1471
G081406	Edavilangu	199.76	20363	0.1115	0.0789
G081407	Eriyad	223.53	46213	0.1099	0.1791
G081501	Aloor	336.86	43488	0.1020	0.1686
G081502	Annamanada	305.23	30289	0.1042	0.1174
G081503	Kuzhoor	208.37	19916	0.1109	0.0772
G081504	Mala	475.60	34371	0.0923	0.1332
G081505	Poyya	219.48	22490	0.1101	0.0872
G081601	Kadukutty	326.19	25128	0.1027	0.0974
G081602	Kodassery	213.48	34198	0.1106	0.1325
G081603	Koratty	506.64	32523	0.0902	0.1261
G081604	Meloor	330.88	27659	0.1024	0.1072
G081605	Pariyaram	306.59	23070	0.1041	0.0894
G081606	Athirappilly	563.52	9153	0.0862	0.0355
G090101	Anakkara	187.14	24699	0.1124	0.0957
G090102	Chalissery	252.35	24238	0.1079	0.0939
G090103	Kappur	168.46	31337	0.1137	0.1215
G090104	Nagalassery	301.53	27606	0.1044	0.1070
G090105	Pattithara	182.24	33157	0.1127	0.1285
G090106	Thirumittakode	192.90	31998	0.1120	0.1240
G090107	Thrithala	294.82	27796	0.1049	0.1077

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G090201	Koppam	270.31	30169	0.1066	0.1169
G090202	Kulukkallur	135.00	27971	0.1160	0.1084
G090203	Muthuthala	248.37	24861	0.1081	0.0964
G090204	Ongallur	195.65	43271	0.1118	0.1677
G090206	Parudur	207.93	26638	0.1109	0.1032
G090207	Thiruvegappuram	180.15	33942	0.1129	0.1316
G090208	Vilayoor	201.93	23389	0.1114	0.0907
G090301	Ambalappara	165.50	38276	0.1139	0.1484
G090302	Ananganadi	164.51	24445	0.1140	0.0947
G090303	Chalavara	211.01	23466	0.1107	0.0910
G090304	Lakkidi Peroor	260.32	32858	0.1073	0.1274
G090305	Vaniyamkulam	429.28	32050	0.0956	0.1242
G090306	Thrikkadeeri	160.85	23196	0.1142	0.0899
G090307	Vallappuzha	161.60	28018	0.1142	0.1086
G090308	Nellaya	141.53	36146	0.1156	0.1401
G090402	Kadambazhippuram	169.73	31506	0.1136	0.1221
G090403	Karimpuzha	136.24	32117	0.1159	0.1245
G090404	Pookkottukavu	182.98	14427	0.1127	0.0559
G090405	Sreekrishnapuram	234.79	21873	0.1091	0.0848
G090406	Vellinezhi	188.82	17101	0.1123	0.0663
G090407	Karakkurissi	152.57	27999	0.1148	0.1085
G090501	Alanallur	139.19	52554	0.1157	0.2037
G090502	Karimba	160.32	27480	0.1142	0.1065
G090503	Kottappadam	164.06	43283	0.1140	0.1678
G090504	Kumaram Puthur	238.49	32860	0.1088	0.1274
G090505	Kanjirampuzha	154.56	32999	0.1146	0.1279
G090507	Thachanattukara	149.56	26669	0.1150	0.1034
G090508	Thachambara	192.03	18087	0.1120	0.0701
G090509	Thenkara	137.74	26734	0.1158	0.1036
G090601	Agali	238.25	34941	0.1088	0.1354
G090602	Puthoor	95.75	12170	0.1187	0.0472
G090603	Sholayoor	205.41	17207	0.1111	0.0667
G090701	Keralassery	147.43	15022	0.1151	0.0582
G090702	Kongad	313.21	30020	0.1036	0.1164
G090703	Mangara	234.17	18732	0.1091	0.0726
G090704	Mannur	366.30	19813	0.0999	0.0768
G090705	Mundur	232.78	30648	0.1092	0.1188
G090706	Parali	225.95	34451	0.1097	0.1335
G090707	Pirayiri	240.45	41359	0.1087	0.1603
G090801	Kottayi	224.32	22037	0.1098	0.0854
G090802	Kuthannur	141.60	23891	0.1155	0.0926

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G090803	Kuzhalmannam	223.11	27366	0.1099	0.1061
G090804	Mathoor	263.10	25016	0.1101	0.0970
G090805	Peringottukurissi	141.75	25075	0.1155	0.0972
G090806	Thenkurussi	157.00	27196	0.1145	0.1054
G090807	Kannadi	298.15	24030	0.1047	0.0931
G090901	Eruthampathy	220.63	18158	0.1101	0.0704
G090902	Kozhinjampara	386.81	28751	0.0985	0.1114
G090903	Nalleppilly	214.53	32713	0.1105	0.1268
G090904	Perumatti	212.40	30445	0.1106	0.1180
G090905	Vadakarapathy	215.59	26459	0.1104	0.1026
G090906	Elappilli	254.16	39032	0.1077	0.1513
G090907	Polpully	197.76	16500	0.1116	0.0640
G091001	Kollamgode	302.73	29587	0.1044	0.1147
G091002	Koduvayoor	312.71	29197	0.1037	0.1132
G091003	Muthalamada	203.53	37060	0.1112	0.1436
G091004	Puthunagaram	257.84	17892	0.1075	0.0693
G091005	Vadavannur	220.56	17126	0.1101	0.0664
G091006	Pattancherry	200.51	26018	0.1130	0.1008
G091007	Peruvemba	203.94	19312	0.1112	0.0749
G091101	Ayiloor	159.29	28419	0.1143	0.1101
G091102	Nelliampathy	531.22	5545	0.0885	0.0215
G091103	Elavancherry	261.77	17940	0.1072	0.0695
G091104	Pallassana	130.26	23729	0.1163	0.0920
G091105	Melarcodes	183.57	26090	0.1126	0.1011
G091106	Nenmara	379.18	36549	0.0990	0.1417
G091107	Vandazhi	204.08	31929	0.1112	0.1238
G091201	Alathoor	613.74	26720	0.0827	0.1036
G091202	Erimayoor	184.00	30645	0.1126	0.1188
G091203	Kavassery	171.83	29003	0.1134	0.1124
G091204	Kizhakkancherry	131.27	40928	0.1163	0.1586
G091205	Puthukkodes	132.06	21642	0.1162	0.0839
G091206	Tharoor	145.86	26178	0.1152	0.1015
G091207	Vadakkancherry	542.73	35969	0.0877	0.1394
G091208	Kannambra	226.28	25084	0.1097	0.0972
G091301	Akathethara	340.99	28592	0.1017	0.1108
G091302	Malambuzha	439.66	14479	0.0948	0.0561
G091303	Marutharoad	551.65	34627	0.0871	0.1342
G091304	Puthuppariyaram	296.71	39428	0.1048	0.1528
G091305	Puthussery	871.82	51185	0.0648	0.1984
G091306	Kodumba	359.01	23828	0.1004	0.0924
G100101	Chaliyar	177.69	20834	0.1130	0.0807

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G100102	Chunkathara	200.61	36269	0.1114	0.1406
G100103	Moothedam	162.40	25261	0.1141	0.0979
G100104	Vazhikkadavu	193.32	47322	0.1120	0.1834
G100105	Edakkara	333.87	28162	0.1022	0.1092
G100106	Pothukal	163.86	28077	0.1140	0.1088
G100201	Amarambalam	191.22	35975	0.1121	0.1394
G100202	Karulai	177.09	23277	0.1131	0.0902
G100203	Kalikavu	215.57	35210	0.1104	0.1365
G100204	Chokkadu	147.06	32224	0.1152	0.1249
G100205	Karuvarakkundu	213.05	41583	0.1106	0.1612
G100206	Thuvvoor	155.76	29991	0.1146	0.1162
G100207	Edappatta	138.13	22729	0.1158	0.0881
G100301	Mambadu	184.66	37221	0.1126	0.1443
G100302	Pandikkad	226.15	55213	0.1097	0.2140
G100303	Porur	110.76	29561	0.1177	0.1146
G100304	Thrikkalangode	165.19	52090	0.1139	0.2019
G100305	Thiruvali	191.68	27734	0.1121	0.1075
G100306	Vandoor	318.96	49013	0.1032	0.1900
G100401	Chelampra	334.83	34149	0.1021	0.1324
G100402	Cherukavu	229.93	36773	0.1094	0.1425
G100405	Pallikkal	357.95	46962	0.1005	0.1820
G100406	Vazhayoor	369.13	30262	0.0997	0.1173
G100407	Vazhakkad	294.21	35774	0.1049	0.1387
G100408	Pulikkal	207.52	40133	0.1110	0.1555
G100409	Muthuvalloor	137.87	26028	0.1158	0.1009
G100501	Urangattiri	162.28	40297	0.1141	0.1562
G100502	Kavannur	162.17	37977	0.1141	0.1472
G100503	Kizhuparamba	232.63	22062	0.1092	0.0855
G100504	Pulpatta	168.44	42683	0.1137	0.1654
G100505	Cheekkode	166.09	32867	0.1138	0.1274
G100506	Kuzhimanna	199.94	34413	0.1115	0.1334
G100507	Areekkode	488.13	31563	0.0915	0.1223
G100508	Edavanna	225.59	46128	0.1097	0.1788
G100601	Anakkayam	142.92	50634	0.1155	0.1962
G100602	Morayoor	238.03	33960	0.1088	0.1316
G100603	Ponmala	221.81	33922	0.1100	0.1315
G100604	Pookkottur	223.40	37636	0.1099	0.1459
G100605	Kodoor	185.31	38258	0.1125	0.1483
G100606	Othukkungal	158.20	39139	0.1144	0.1517
G100701	Alipparamba	148.63	41725	0.1151	0.1617
G100702	Elamkulam	167.39	26456	0.1138	0.1025

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G100703	Melattoor	311.22	27250	0.1038	0.1056
G100704	Kizhattoor	156.91	36317	0.1145	0.1408
G100705	Thazhekkode	240.95	41982	0.1086	0.1627
G100706	Vettathoor	243.19	28104	0.1085	0.1089
G100707	Pulamanthol	195.85	37785	0.1118	0.1464
G100708	Angadippuram	331.32	56451	0.1024	0.2188
G100801	Kuruva	193.89	45354	0.1119	0.1758
G100802	Mankada	206.94	32748	0.1110	0.1269
G100803	Makkarapparamba	266.65	18702	0.1069	0.0725
G100804	Moorkkanad	238.20	36324	0.1088	0.1408
G100805	Koottilangadi	210.18	36602	0.1108	0.1419
G100806	Puzhakattiri	261.22	29886	0.1072	0.1158
G100901	Athavanad	257.79	41187	0.1075	0.1596
G100902	Edayoor	142.88	36498	0.1155	0.1415
G100903	Irimbilayam	175.81	30635	0.1132	0.1187
G100904	Marakkara	190.66	40404	0.1121	0.1566
G100905	Kuttippuram	245.17	47023	0.1084	0.1823
G100907	Kalpakancherry	181.93	33721	0.1127	0.1307
G101001	Abdul Rahiman Nagar	238.40	41993	0.1088	0.1628
G101002	Edarikode	327.55	27356	0.1026	0.1060
G101003	Parappur	167.16	36270	0.1138	0.1406
G101004	Thennala	165.45	29190	0.1139	0.1131
G101005	Vengara	347.92	48600	0.1012	0.1884
G101006	Kannamangalam	181.91	41260	0.1127	0.1599
G101007	Oorakam	270.50	29157	0.1066	0.1130
G101102	Thenhippalam	271.90	32045	0.1065	0.1242
G101104	Vallikkunnu	141.10	48006	0.1156	0.1861
G101105	Munniyoor	198.59	55535	0.1116	0.2152
G101106	Nannambra	170.35	40543	0.1135	0.1571
G101107	Peruvallur	187.35	34941	0.1124	0.1354
G101201	Cheriyamundam	146.37	31212	0.1152	0.1210
G101202	Ozhoor	127.16	34016	0.1165	0.1318
G101203	Thanaloor	204.57	47976	0.1112	0.1859
G101204	Valavannur	168.93	33159	0.1136	0.1285
G101206	Ponmundam	352.33	25855	0.1009	0.1002
G101207	Niramaruthur	117.79	29846	0.1172	0.1157
G101208	Perumannaclari	202.95	27278	0.1113	0.1057
G101301	Purathur	212.49	31915	0.1106	0.1237
G101302	Thalakkad	200.00	35820	0.1115	0.1388
G101303	Thriprangode	185.81	41167	0.1125	0.1596

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G101304	Vettom	131.43	37456	0.1163	0.1452
G101305	Thirunavai	231.97	45848	0.1093	0.1777
G101306	Mangalam	113.13	33442	0.1175	0.1296
G101401	Thavanoor	202.31	34500	0.1113	0.1337
G101402	Vattamkulam	370.92	36147	0.0996	0.1401
G101403	Edappal	268.21	32550	0.1068	0.1262
G101404	Kaladi	167.80	25872	0.1137	0.1003
G101501	Alamcode	336.96	33918	0.1020	0.1315
G101502	Marancheri	190.46	35011	0.1122	0.1357
G101503	Nannamukku	204.19	28989	0.1112	0.1124
G101504	Perumbadappu	162.26	29766	0.1141	0.1154
G101505	Veliyancode	160.61	32554	0.1142	0.1262
G110101	Azhiyoor	218.52	30023	0.1102	0.1164
G110102	Cherode	313.18	38245	0.1036	0.1482
G110103	Eramala	215.83	34658	0.1104	0.1343
G110104	Onchiyam	225.08	28650	0.1097	0.1110
G110201	Chekyadu	210.84	24246	0.1107	0.0940
G110202	Edacheri	199.78	26819	0.1115	0.1039
G110203	Purameri	172.04	27612	0.1134	0.1070
G110204	Thuneri	190.09	23421	0.1122	0.0908
G110205	Valayam	206.19	18374	0.1111	0.0712
G110206	Vanimel	171.09	25412	0.1135	0.0985
G110207	Nadapuram	429.76	40230	0.0955	0.1559
G110301	Kunnummal	419.99	18031	0.0962	0.0699
G110302	Kayakkodi	156.33	24578	0.1145	0.0953
G110303	Kavilumpara	236.03	22828	0.1090	0.0885
G110304	Kuttiadi	594.61	19351	0.0841	0.0750
G110305	Maruthonkara	171.33	19871	0.1135	0.0770
G110306	Velom	134.19	26738	0.1161	0.1036
G110307	Narippatta	118.28	26529	0.1172	0.1028
G110401	Ayancheri	199.61	26293	0.1115	0.1019
G110402	Villyappally	219.83	34502	0.1101	0.1337
G110403	Maniyoor	179.86	39961	0.1129	0.1549
G110404	Thiruvallloor	134.16	35598	0.1161	0.1380
G110501	Thurayoor	189.55	14176	0.1122	0.0549
G110502	Keezhariyoor	231.23	15116	0.1093	0.0586
G110503	Thikkodi	207.20	27051	0.1110	0.1048
G110505	Meppayoor	184.56	27929	0.1126	0.1082
G110601	Cheruvannur	145.32	23388	0.1153	0.0906
G110602	Nochad	136.88	26857	0.1159	0.1041
G110603	Changaroath	177.27	32107	0.1131	0.1244

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G110604	Kayanna	115.50	13755	0.1174	0.0533
G110605	Kuthali	124.47	16969	0.1167	0.0658
G110606	Perambra	564.98	32784	0.0861	0.1271
G110607	Chakkittappara	217.74	21086	0.1103	0.0817
G110701	Balusseriy	388.86	27363	0.0984	0.1061
G110702	Naduvannur	212.09	25979	0.1106	0.1007
G110703	Uliari	225.29	32509	0.1097	0.1260
G110704	Kottur	149.11	30982	0.1150	0.1201
G110705	Unnikulam	176.30	49348	0.1131	0.1913
G110706	Panangadu	201.37	33971	0.1114	0.1317
G110707	Koorachundu	216.76	17027	0.1103	0.0660
G110801	Chemanchery	205.86	34819	0.1111	0.1350
G110802	Arikkulam	137.73	18378	0.1158	0.0712
G110803	Moodadi	165.06	30170	0.1139	0.1169
G110804	Chengottukavu	129.06	26791	0.1164	0.1038
G110805	Atholi	289.58	28213	0.1053	0.1093
G110901	Kakkodi	162.57	42866	0.1141	0.1661
G110902	Chelannur	138.31	40697	0.1158	0.1577
G110903	Kakkur	144.74	22788	0.1153	0.0883
G110904	Nanmanda	204.67	27316	0.1112	0.1059
G110905	Narikkuni	281.36	24290	0.1058	0.0941
G110906	Thalakkulathoor	194.19	29388	0.1119	0.1139
G111001	Thiruvambadi	290.87	28820	0.1052	0.1117
G111002	Kudaranji	218.33	18678	0.1102	0.0724
G111003	Kizhakkothu	176.64	31261	0.1131	0.1212
G111004	Madavoor	139.92	28672	0.1157	0.1111
G111006	Puthuppadi	232.30	42083	0.1092	0.1631
G111007	Thamarassery	396.11	35706	0.0979	0.1384
G111008	Omassery	237.76	35009	0.1089	0.1357
G111009	Kattippara	134.32	22706	0.1161	0.0880
G111010	Kodancheri	221.78	34854	0.1100	0.1351
G111101	Kodiyathur	208.03	28335	0.1109	0.1098
G111102	Kuruvattur	159.96	34241	0.1143	0.1327
G111103	Mavoor	215.15	29781	0.1104	0.1154
G111104	Karassery	156.61	31536	0.1145	0.1222
G111105	Kunnamangalam	266.34	53223	0.1069	0.2063
G111106	Chathamangalam	263.41	46688	0.1071	0.1810
G111108	Peruvayal	318.18	47700	0.1033	0.1849
G111109	Perumanna	184.60	35460	0.1126	0.1374
G111201	Kadalundi	210.44	42516	0.1108	0.1648
G111204	Olavanna	591.71	68432	0.0843	0.2652

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G120102	Vellamunda	192.60	40627	0.1120	0.1575
G120103	Thirunelli	240.36	29696	0.1087	0.1151
G120104	Thondarnadu	213.76	23142	0.1105	0.0897
G120105	Edavaka	262.21	33665	0.1072	0.1305
G120106	Thavinhal	163.84	39813	0.1140	0.1543
G120201	Panamaram	265.16	45627	0.1070	0.1768
G120202	Poothadi	152.84	39649	0.1148	0.1537
G120203	Mullankolli	143.13	28400	0.1154	0.1101
G120204	Pulpalli	327.57	33951	0.1026	0.1316
G120205	Kaniambatta	263.34	33956	0.1071	0.1316
G120301	Meenangadi	467.78	33450	0.0929	0.1296
G120302	Nenmeni	199.88	46950	0.1115	0.1820
G120303	Ambalavayal	298.88	35207	0.1046	0.1365
G120305	Noolppuzha	178.79	27833	0.1130	0.1079
G120401	Kottathara	138.74	16670	0.1157	0.0646
G120402	Vengappally	243.37	11756	0.1085	0.0456
G120403	Vaithiri	931.18	18305	0.0613	0.0709
G120404	Muttil	236.02	35281	0.1089	0.1367
G120405	Pozhuthana	265.83	18406	0.1069	0.0713
G120406	Thariyode	483.53	11725	0.0918	0.0454
G120407	Padinjarethara	268.69	25965	0.1067	0.1006
G120408	Meppadi	351.67	37785	0.1010	0.1464
G120409	Muppainadu	334.22	24590	0.1022	0.0953
G130101	Kunjimangalam	302.25	18965	0.1044	0.0735
G130102	Ramanthaly	150.05	25711	0.1150	0.0997
G130103	Karivellur Paralam	209.98	21105	0.1108	0.0818
G130104	Kankole Alapadamba	245.58	19325	0.1083	0.0749
G130105	Eramam Kuttur	241.81	27830	0.1086	0.1079
G130106	Peringom Vayakkara	218.71	29374	0.1102	0.1138
G130107	Cherupuzha	325.69	30733	0.1028	0.1191
G130201	Cheruthazham	392.82	29348	0.0981	0.1137
G130202	Ezhom	422.09	19261	0.0961	0.0747
G130203	Madayi	184.90	35888	0.1125	0.1391
G130204	Mattool	212.41	27806	0.1106	0.1078
G130205	Cherukunnu	247.84	16111	0.1082	0.0624
G130206	Kallyassery	291.64	31122	0.1051	0.1206
G130207	Kannapuram	276.10	18459	0.1062	0.0715
G130208	Narath	206.09	26769	0.1111	0.1038
G130301	Pattuvam	192.81	15659	0.1120	0.0607
G130302	Chengalai	195.12	30559	0.1118	0.1184
G130303	Kurumathur	253.34	31023	0.1078	0.1202

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G130304	Pariyaram	300.74	32878	0.1045	0.1274
G130305	Chapparappadavu	204.50	31622	0.1112	0.1226
G130306	Naduvil	170.64	31190	0.1135	0.1209
G130307	Udayagiri	146.21	18804	0.1152	0.0729
G130308	Alakkode	244.06	34878	0.1084	0.1352
G130309	Kadannapally Panapuzha	456.31	21785	0.0937	0.0844
G130401	Eruvessi	305.97	19216	0.1041	0.0745
G130402	Irikkur	332.68	13820	0.1023	0.0536
G130403	Malappattam	200.14	9628	0.1115	0.0373
G130404	Payyavur	322.30	22998	0.1030	0.0891
G130405	Kuttiattur	214.09	25925	0.1105	0.1005
G130406	Mayyil	318.91	29649	0.1032	0.1149
G130408	Padiyoor Kallyad	162.45	21524	0.1141	0.0834
G130409	Ulikkal	225.52	35429	0.1097	0.1373
G130501	Chirakkal	353.36	45601	0.1008	0.1767
G130504	Valapattanam	1804.93	7955	0.0209	0.0308
G130505	Azhikode	326.06	47323	0.1027	0.1834
G130506	Pappinissery	466.43	35134	0.0930	0.1362
G130603	Kadamboor	235.70	18979	0.1090	0.0736
G130605	Chembilode	289.27	34319	0.1053	0.1330
G130606	Munderi	152.56	37029	0.1148	0.1435
G130607	Peralasseri	205.05	29107	0.1111	0.1128
G130608	Kolacheri	225.00	27943	0.1098	0.1083
G130701	Dharmmadam	273.24	30804	0.1064	0.1194
G130702	Eramholi	188.84	25818	0.1123	0.1001
G130703	Pinarayi	176.37	33706	0.1131	0.1306
G130704	New Mahi	290.37	16303	0.1052	0.0632
G130705	Muzhappilangad	153.36	23709	0.1147	0.0919
G130706	Ancharakkandi	379.38	23030	0.0990	0.0893
G130707	Vengad	246.67	38606	0.1082	0.1496
G130801	Kadiroor	210.78	31087	0.1107	0.1205
G130802	Chokli	216.27	28415	0.1104	0.1101
G130805	Mokeri	194.43	19684	0.1119	0.0763
G130806	Pannyannur	181.98	22308	0.1127	0.0865
G130901	Thriprangottur	213.55	29911	0.1105	0.1159
G130902	Chittariparamba	234.62	23878	0.1091	0.0925
G130903	Kunnathuparamba	150.28	39392	0.1149	0.1527
G130904	Mangattidom	178.65	34652	0.1130	0.1343
G130905	Pattiam	165.96	30502	0.1139	0.1182
G130906	Kottayam	208.86	19176	0.1109	0.0743

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G131001	Aralam	206.44	29328	0.1110	0.1137
G131002	Ayyankunnu	235.49	22436	0.1090	0.0870
G131003	Keezhallloor	544.98	20440	0.0875	0.0792
G131004	Thillankery	137.22	14583	0.1158	0.0565
G131005	Kudali	257.65	30239	0.1076	0.1172
G131006	Payam	272.53	28196	0.1065	0.1093
G131101	Kanichar	235.73	15570	0.1090	0.0603
G131102	Kelakam	386.73	16506	0.0985	0.0640
G131103	Kottiyoor	187.02	16768	0.1124	0.0650
G131104	Muzhakunnu	228.99	21807	0.1095	0.0845
G131105	Kolayad	275.15	19790	0.1063	0.0767
G131106	Malur	219.96	22314	0.1101	0.0865
G131107	Peravoor	309.14	23558	0.1039	0.0913
G140101	Mangalpady	357.10	48441	0.1006	0.1877
G140102	Vorkady	127.33	25756	0.1165	0.0998
G140103	Puthige	162.36	21823	0.1141	0.0846
G140104	Meenja	182.51	23318	0.1127	0.0904
G140105	Manjeshwar	256.91	41515	0.1075	0.1609
G140106	Paivalike	120.99	34274	0.1170	0.1328
G140107	Enmakaje	141.34	26824	0.1156	0.1040
G140201	Belur	116.66	10241	0.1173	0.0397
G140202	Kumbadaje	111.63	14772	0.1177	0.0573
G140203	Muliyar	213.97	25095	0.1107	0.0973
G140204	Karadukka	236.84	21211	0.1089	0.0822
G140205	Delampady	115.19	22773	0.1174	0.0883
G140206	Bedadukka	177.98	27868	0.1130	0.1080
G140207	Kuttikol	233.34	24923	0.1092	0.0966
G140301	Chenkala	296.58	56781	0.1048	0.2201
G140302	Chemmanad	238.30	54747	0.1088	0.2122
G140303	Madhur	241.75	41463	0.1086	0.1607
G140304	Mogral Puthur	291.20	24839	0.1052	0.0963
G140305	Badiyadukka	197.72	34207	0.1116	0.1326
G140306	Kumbala	245.56	46691	0.1083	0.1810
G140401	Uduma	368.61	37537	0.0998	0.1455
G140402	Ajanoor	286.01	49153	0.1059	0.1905
G140403	Madikai	196.36	22050	0.1117	0.0855
G140404	Pallikkara	226.64	43255	0.1096	0.1676
G140405	Pulloor Periya	331.08	29642	0.1024	0.1149
G140501	Balal	223.83	23670	0.1098	0.0917
G140502	Kodom-Beloor	194.93	33211	0.1118	0.1287
G140503	Panathadi	179.32	22976	0.1129	0.0891

LG Code	Village Panchayats	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
G140504	Kallar	264.76	19414	0.1070	0.0752
G140505	East Eleri	216.99	25075	0.1103	0.0972
G140506	West Eleri	165.88	29316	0.1139	0.1136
G140507	Kinanoor Karindalam	210.94	27585	0.1107	0.1069
G140601	Cheruvathur	541.35	27435	0.0878	0.1063
G140602	Kayyur-Cheemeni	235.13	23495	0.1090	0.0911
G140603	Pilicode	267.04	25122	0.1068	0.0974
G140604	Thrikkaripur	266.40	38687	0.1069	0.1499
G140605	Valiyaparamba	134.84	12790	0.1160	0.0496
G140606	Padane	266.92	22134	0.1068	0.0858

Note: (1) Rs 1000 Lakhs is set aside for Gap Funding of extremely poor Village Panchayats, (2) The distribution includes special grants to Erumely, Chittar, Ranni-Prunad, Vadasserikkara, Seethathode, and Naranamuzhi
Source: Data Collected from IKM, Census of India

Appendix 6.2.2: Municipality wise distribution of GPF using the Revised Proposed Formula

LG Code	Municipalities	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for Inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
M010100	Varkala	876.06	40048	1.2101	0.8929
M010200	Attingal	1563.17	37346	0.9716	0.8327
M010300	Nedumangad	723.79	60161	1.2630	1.3414
M010400	Neyyattinkara	710.41	70850	1.2676	1.5797
M020100	Karunagappally	636.67	49604	1.2932	1.1060
M020200	Paravoor	521.68	37245	1.3331	0.8305
M020300	Punalur	828.65	46702	1.2266	1.0413
M020400	Kottarakkara	851.41	30055	1.2187	0.6701
M030100	Adoor	1289.51	29171	1.0666	0.6504
M030200	Thiruvalla	2282.88	52883	0.7218	1.1791
M030300	Pathanamthitta	1835.02	37538	0.8773	0.8370
M030400	Pandalam	407.60	41594	1.3727	0.9274
M040100	Chengannur	1300.46	23466	1.0628	0.5232
M040200	Mavelikkara	1460.30	26421	1.0073	0.5891
M040300	Cherthala	1049.72	45827	1.1499	1.0218
M040400	Kayamkulam	777.47	68634	1.2444	1.5303
M040500	Alappuzha	816.67	174176	1.2307	3.8836
M040600	Harippad	505.10	30174	1.3389	0.6728

LG Code	Municipalities	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for Inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
M050100	Pala	2739.26	22056	0.5634	0.4918
M050200	Vaikkom	1028.16	23234	1.1573	0.5180
M050300	Changanassery	1529.73	47685	0.9832	1.0632
M050400	Kottayam	1486.58	138283	0.9982	3.0833
M050500	Ettumanoor	593.56	45837	1.3082	1.0220
M050600	Erattupetta	429.90	29705	1.3650	0.6623
M060100	Thodupuzha	1405.69	52045	1.0263	1.1604
M060200	Kattappana	766.92	42546	1.2480	0.9486
M070100	Kalamassery	2806.81	71038	0.5400	1.5839
M070200	Kothamangalam	1269.12	38837	1.0737	0.8659
M070300	Angamaly	2428.30	33465	0.6714	0.7462
M070400	Thrippunithura	1607.71	92550	0.9562	2.0636
M070500	Muvattupuzha	2561.23	30397	0.6252	0.6778
M070600	North Paravur	1721.66	31503	0.9166	0.7024
M070700	Perumbavoor	2721.09	28110	0.5697	0.6268
M070800	Aluva	4362.52	22428	0.5179	0.5001
M070900	Thrikkakkara	2870.06	77319	0.5180	1.7240
M071000	Elloor	1243.83	36722	1.0825	0.8188
M071100	Marad	1275.90	44704	1.0714	0.9968
M071200	Piravam	520.96	27229	1.3334	0.6071
M071300	Koothattukulam	1520.01	17253	0.9866	0.3847
M080100	Guruvayur	1311.79	70012	1.0589	1.5611
M080200	Chavakkad	923.28	39098	1.1937	0.8718
M080300	Kodungallur	841.04	71244	1.2223	1.5885
M080400	Chalakkudy	1463.44	49525	1.0063	1.1043
M080500	Irinjalakkuda	927.53	62532	1.1923	1.3943
M080600	Kunnamkulam	935.78	54071	1.1894	1.2056
M080700	Vadakkamchery	440.26	61341	1.3614	1.3677
M090100	Ottappalam	744.59	53792	1.2558	1.1994
M090200	Shornur	861.00	43533	1.2154	0.9707
M090300	Chittoor Thathamangalam	1317.92	32298	1.0568	0.7201
M090400	Palakkad	1405.90	130955	1.0262	2.9199
M090500	Pattambi	891.04	28632	1.2049	0.6384
M090600	Cherplassery	458.89	38365	1.3549	0.8554
M090700	Mannarkkadu	798.17	31410	1.2372	0.7003
M100100	Perinthalmanna	1389.60	49723	1.0319	1.1087
M100200	Ponnani	381.02	90491	1.3820	2.0177
M100300	Manjeri	798.58	97102	1.2370	2.1651

LG Code	Municipalities	Average Per Capita Own Revenue (2014 to 2020)	Population	Criteria for Inter se distribution of GPF	
				% Share in distance from highest per capita income	% Share in Population
M100400	Thirur	1267.66	56058	1.0742	1.2499
M100500	Malappuram	880.40	68127	1.2086	1.5190
M100600	Nilambur	778.99	46345	1.2438	1.0334
M100700	Kottakkal	905.88	44382	1.1998	0.9896
M100800	Kondotty	363.52	59256	1.3880	1.3212
M100900	Thanur	159.37	69870	1.4589	1.5579
M101000	Parappanangadi	254.44	70903	1.4259	1.5809
M101100	Valancherry	660.79	40318	1.2849	0.8990
M101200	Thirurangadi	560.99	56632	1.3195	1.2627
M110100	Vadakara	1089.90	75295	1.1359	1.6789
M110200	Quilandy	488.08	71873	1.3448	1.6026
M110300	Feroke	336.18	54074	1.3975	1.2057
M110400	Payyoli	381.95	49470	1.3816	1.1030
M110500	Ramanattukara	454.90	35937	1.3563	0.8013
M110600	Koduvally	313.26	48687	1.4055	1.0856
M110700	Mukkom	732.89	40670	1.2598	0.9068
M120100	Kalpetta	1310.05	31580	1.0595	0.7041
M120200	Mananthavady	544.51	47974	1.3252	1.0697
M120300	Sulthan Bathery	783.38	45417	1.2423	1.0127
M130100	Mattannur	734.70	47078	1.2592	1.0497
M130200	Thaliparamba	1200.86	34828	1.0974	0.7766
M130300	Koothuparamba	1238.56	29619	1.0843	0.6604
M130400	Payyannur	976.07	72111	1.1754	1.6079
M130500	Thalassery	1134.75	92558	1.1203	2.0638
M130700	Anthur	607.10	37637	1.3035	0.8392
M130800	Iritty	455.26	40369	1.3562	0.9001
M130900	Panoor	226.01	57730	1.4358	1.2872
M131000	Sreekanthapuram	279.06	33489	1.4174	0.7467
M140100	Kanhhangad	849.67	73342	1.2193	1.6353
M140200	Kasaragode	1318.44	54172	1.0566	1.2079
M140300	Nileshwararam	423.27	40148	1.3673	0.8952

Note: Distribution of GPF to Local Governments is inclusive of special grant of Rs.25 Lakhs to Guruvayoor Municipality

Source: Data collected from IKM, Census of India

Appendix 6.2.3: Municipal Corporations wise Distribution of GPF using the Revised Proposed Formula

LG Code	Municipal Corporations	Average Per Capita Own Revenue (2014 to 2020)	Population	% Share in distance from highest per capita income	% Share in population
C010100	Thiruvananthapuram	1403.95	966856	14.42	31.00
C020100	Kollam	838.33	387942	22.77	12.44
C070100	Cochin	2382.04	602046	10.19	19.31
C080100	Thrissur	1690.96	315957	10.19	10.13
C110100	Kozhikode	979.42	608503	20.69	19.51
C130100	Kannur	907.77	237284	21.74	7.61

Source: Data collected from IKM, Census of India

Appendix 6.3: Estimation of Gap after Meeting Mandatory Expenditure Prior to and after Distribution of GPF using the Formula Proposed by Sixth SFC

LG Code	Village Panchayat	Rank in Average Own Revenue for 2014 to 2020	Per Capita Own Revenue (Average of 2014 to 2020)	Population	GPF as per Appendix IV for 2021-22 (RS. in 000s)	Total GPF as per SSFC Formula (Rs.in 000s)	Difference (7-6)	Gap before revised proposed GPF	Gap after proposed GPF
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
G060209	Edamalakudy	941	108.74	1321	708	8497.55	7789.55	-8090.28	407.27
G090602	Puthoor	940	95.75	12170	6520	11466.09	4946.09	-3630.72	7835.37
G050608	Thalanad	939	166.41	7029	3766	9749.69	5983.69	-1220.23	8529.46
G140201	Belur	938	116.66	10241	5487	10848.99	5361.99	-1552.64	9296.35
G060204	Vattavada	937	256.68	5697	3052	8959.47	5907.47	-1967.39	6992.08
G040907	Cheruthana	936	118.20	12854	6887	11541.54	4654.54	-1333.97	10207.57
G110604	Kayanna	935	115.50	13755	7369	11795.85	4426.85	-972.83	10823.02
G010301	Anjuthengu	934	93.94	17396	9320	12874.71	3554.71	-1682.91	11191.80
G140202	Kumbadaje	933	111.63	14772	7914	12092.32	4178.32	-1289.28	10803.04
G140605	Valiyaparamba	932	134.84	12790	6852	11444.50	4592.50	-1199.97	10244.54
G050602	Moonnilavu	931	214.72	8731	4678	9973.68	5295.68	-693.87	9279.81
G040702	Veliyanad	930	152.07	12501	6697	11284.36	4587.36	-944.32	10340.05
G040701	Muttar	929	203.80	9388	5030	10202.13	5172.13	-285.44	9916.68
G130403	Malappattam	928	200.14	9628	5158	10283.98	5125.98	-411.40	9872.58
G060207	Mankulam	927	207.15	9595	5141	10241.47	5100.47	-4788.40	460.19
G131004	Thillankery	926	137.22	14583	7813	11913.39	4100.39	-175.91	11737.47
G020705	Mundrothuruthu	925	221.91	9440	5058	10299.79	5241.79	-574.28	9725.50
G110605	Kuthali	924	124.47	16969	9091	12613.76	3522.76	-667.81	11945.95
G081302	Poomangalam	923	172.32	12541	6719	11197.88	4478.88	-719.02	10478.86
G060803	Kokkayar	922	186.48	11786	6314	10927.64	4613.64	-687.37	10240.27
G090701	Keralassery	921	147.43	15022	8048	11981.99	3933.99	-970.21	11011.78
G120401	Kottathara	920	138.74	16670	8931	12463.90	3532.90	-2703.67	9760.23
G051107	Koruthodu	919	149.94	16413	8793	12342.52	3549.52	-2004.02	10338.49

**Appendix 6.4: Area Classified as High and Medium Hazard Zones Across
Different Local Governments in Kerala**

LG Code	Name of the Local Government	Landslide/hazard/susceptibility area (in Hectares)	
		High Hazard Zone	Medium Hazard Zone
Village Panchayats			
G010407	Peringammala	2,565.60	4,562.89
G010504	Vithura	575.94	1,743.94
G010506	Kuttichal	882.79	2,018.35
G010905	Kallikkadu	413.01	1,205.13
G010908	Amboori	97.01	143.69
G020302	Vettikkavala		2.28
G020403	Piravanthur	241.15	1,388.00
G020406	Pathanapuram		237.56
G020501	Kulathupuzha	4,906.03	7,289.50
G020505	Edamulakkal		47.56
G020507	Thenmala	511.00	3,403.34
G020508	Aryankavu	1,909.89	5,175.34
G021101	Chithara		23.32
G030103	Kottanadu		3.89
G030104	Kottangal		55.13
G030501	Ranni Pazhavangadi-		34.96
G030504	Ranni Perunad	41.58	482.28
G030505	Vadasserikkara		206.16
G030506	Chittar	280.51	2,384.70
G030507	Seethathodu	12,354.35	12,640.24
G030508	Naranamoozhy	7.15	100.45
G030509	Vechuchira	11.09	109.03
G030601	Konni		166.28
G030602	Aruvapulam	3,660.25	12,225.64
G030606	Thannithode	597.39	3,377.15
G030607	Malayalapuzha		6.15
G030805	Kalanjoor		279.51
G050407	Ramapuram		270.79
G050501	Bharananganam		92.30
G050504	Kadanad	0.08	648.03
G050601	Melukavu	178.30	786.68
G050602	Moonilavu	556.71	1,670.75
G050603	Poonjar	54.78	52.71
G050605	Poonjar Thekkekara	2,032.16	1,020.01
G050606	Thalappalam	27.02	221.48
G050607	Teekoy	240.17	1,735.99
G050608	Thalanad	1,070.50	1,230.35
G050609	Thidanad	95.99	149.96
G051101	Erumeli	222.98	705.12

LG Code	Name of the Local Government	Landslide/hazard/susceptibility area (in Hectares)	
		High Hazard Zone	Medium Hazard Zone
G051103	Kootickal	677.08	2,329.27
G051104	Manimala		189.84
G051105	Mundakayam		628.81
G051106	Parathode	102.63	1,214.19
G051107	Koruthod	869.10	513.00
G060101	Adimaly	1,514.07	3,563.79
G060102	Konnathady	765.09	1,482.26
G060103	Bisonvally	714.62	1,044.87
G060104	Vellathooval	1,106.30	907.65
G060105	Pallivasal	1,322.46	1,282.38
G060201	Marayoor	2,704.20	2,971.78
G060202	Munnar	4,052.37	5,884.82
G060203	Kanthalloor	1,746.70	3,067.01
G060204	Vattavada	1,068.09	1,965.81
G060205	Santhanpara	829.59	1,790.20
G060206	Chinnakanal	1,172.97	1,563.51
G060207	Mankulam	920.92	1,711.99
G060208	Devikulam	3,759.57	5,907.34
G060209	Edamalakudy	1,082.83	2,349.00
G060301	Pampadumpara		840.38
G060302	Senapathy		954.46
G060303	Karunapuram		188.65
G060304	Rajakkad	119.02	304.78
G060305	Nedumkandam	324.18	1,167.44
G060306	Udumbanchola	123.20	1,341.88
G060307	Rajakumari	407.14	540.09
G060401	Vannappuram	442.60	1,598.21
G060402	Udumbanoor	1,911.93	2,615.24
G060403	Kodikulam		0.22
G060405	Velliyamattom	970.19	825.67
G060406	Karimannoor	9.50	41.08
G060407	Kudayathoor	346.97	655.96
G060501	Idukki Kanjikuzhy	1,902.13	1,877.94
G060502	Vattikudy	331.20	1,051.44
G060503	Arakulam	1,005.09	2,060.13
G060504	Kamakshy	383.75	286.14
G060505	Vazhathope	729.37	2,706.47
G060506	Mariyapuram	489.17	906.60
G060602	Upputhara	75.26	1,379.75
G060603	Vandenmed		312.12
G060604	Kanchiyar	414.05	1,193.87
G060605	Erattayar		390.15
G060606	Ayyappancoil	549.37	1,000.65
G060607	Chakkupallam		544.29
G060701	Muttom	155.55	359.84

LG Code	Name of the Local Government	Landslide/hazard/susceptibility area (in Hectares)	
		High Hazard Zone	Medium Hazard Zone
G060702	Kumaramangalam		10.98
G060703	Edavetty		6.74
G060704	Karimkunnam	0.02	218.46
G060705	Manakkad		36.34
G060706	Purapuzha		244.92
G060801	Peruvanthanam	1,156.22	1,945.16
G060802	Kumily	5,814.67	21,130.73
G060803	Kokkayar	613.90	1,610.10
G060804	Peerumedu	462.17	1,163.13
G060805	Elappara	560.11	1,378.34
G060806	Vandiperiyar	193.27	720.52
G070304	Karukutty		0.55
G070305	Ayyampuzha	796.44	4,575.67
G070308	Malayattoor Neeleswaram		422.80
G071101	Paingottur		193.47
G071105	Kavalangad	199.96	746.36
G071107	Keerampara		277.05
G071110	Kuttampuzha	3,505.65	11,262.23
G080304	Mullurkara	72.85	685.06
G080305	Thekkumkara		7.00
G080401	Chelakkara		3.71
G080405	Pazhayannur	74.55	1,286.76
G080501	Madakkathara	57.45	258.81
G080502	Nadathara		21.12
G080503	Pananchery	630.34	2,349.39
G080504	Puthur	798.47	1,640.60
G081103	Mattathur	2,969.19	4,555.34
G081107	Varandarappilly	4,395.67	3,463.05
G081602	Kodassery		565.49
G081605	Pariyaram_08		132.38
G081606	Athirappally	1,830.22	6,498.34
G090301	Ambalapara		94.14
G090302	Ananganadi		31.94
G090306	Thrikkadeeri		43.61
G090501	Alanallur	242.93	238.78
G090502	Karimba	1,230.22	1,474.34
G090503	Kottoppadam	1,093.27	709.98
G090504	Kumaramputhur	181.08	243.19
G090505	Kanjirappuzha	682.07	885.61
G090508	Tachampara	275.75	1,277.23
G090509	Thenkara	483.18	1,098.59
G090601	Agali	1,013.80	1,529.44
G090602	Pudur	10,183.41	8,593.44
G090603	Sholayar	521.63	3,263.17

LG Code	Name of the Local Government	Landslide/hazard/susceptibility area (in Hectares)	
		High Hazard Zone	Medium Hazard Zone
G090705	Mundur		33.96
G091001	Kollenkode	436.11	255.40
G091003	Muthalamada	773.68	1,012.20
G091101	Ayiloor	0.31	269.60
G091102	Nelliampathy	6,668.13	8,640.92
G091103	Elavenchery	386.92	201.83
G091105	Melarcode		21.76
G091106	Nenmara		19.97
G091107	Vandazhy	1,044.93	315.69
G091201	Alathur		44.91
G091204	Kizhakkenchery	2,159.82	1,351.03
G091207	Vadakkanchery		31.24
G091208	Kannambra		83.33
G091301	Akathethara		114.31
G091302	Malampuzha	2,983.89	2,467.17
G091304	Puduppariyaram	1,654.73	1,396.05
G091305	Pudussery	432.58	904.92
G100101	Chaliyar	529.13	436.85
G100103	Moothedam		44.72
G100201	Amarambalam	1,239.05	2,953.22
G100203	Kalikavu		79.42
G100204	Chokkadu	831.09	1,122.95
G100205	Karuvarakundu		1.12
G100401	Chelambra	1,564.17	1,463.61
G100402	Cherukavu		90.07
G100408	Pulikkal		243.08
G100409	Muthuvallur		0.17
G100502	Kavannur		2.01
G100505	Chekkode	1,761.38	618.05
G100507	Areekode	3,147.06	2,240.99
G100601	Anakkayam		29.31
G100602	Morayur		23.32
G100703	Melattur		405.01
G100704	Keezhattur		25.88
G100707	Pulamanthole		240.24
G100708	Angadipuram	2,892.43	4,293.08
G100801	Kuruva		257.29
G100802	Mankada		30.16
G100804	Moorkkanad		428.68
G100805	Koottilangadi	315.80	384.65
G100901	Athavanad	4,870.68	4,064.89
G100904	Marakkara		59.48
G100905	Kuttippuram		176.55
G101001	Abdul Rahiman Nagar	555.10	1,504.89

LG Code	Name of the Local Government	Landslide/hazard/susceptibility area (in Hectares)	
		High Hazard Zone	Medium Hazard Zone
G101006	Kannamangalam	781.26	1,590.17
G101105	Moonniyur		442.16
G101106	Nannambra		414.00
G101202	Ozhur		43.13
G101207	Niramaruthur		8.21
G101404	Kalady_10		53.98
G101501	Alamcode	1,348.91	2,506.29
G110201	Chekkiad	122.08	122.09
G110203	Purameri		45.62
G110205	Valayam		42.37
G110206	Vanimel	649.37	1,365.39
G110301	Kunnummal		35.28
G110302	Kayakkodi	177.00	299.83
G110303	Kavilumpara	1,843.17	2,807.05
G110304	Kuttiadi		13.01
G110305	Maruthomkara	9.22	80.36
G110306	Velom		102.13
G110307	Narippetta	558.58	1,111.96
G110402	Villiappally		28.25
G110404	Thiruvallur		0.82
G110604	Kayanna	174.72	313.38
G110607	Chakkittapara	1,075.82	1,537.80
G110701	Balusseri		13.81
G110702	Naduvannur		29.61
G110704	Kottur	2.16	209.75
G110706	Panangad	332.13	674.77
G110707	Koorachundu	1,119.86	2,693.77
G110903	Kakkur		55.79
G110904	Nanmanda		58.64
G111001	Thiruvambadi	1,174.07	1,453.18
G111002	Koodaranji	987.51	1,964.18
G111003	Kizhakkoth		36.01
G111006	Puduppady	602.95	1,269.60
G111007	Thamarassery		1.52
G111009	Kattippara	496.37	1,300.46
G111010	Kodenchery	1,585.30	2,316.41
G111101	Kodiyathur		189.68
G111104	Karassery		502.73
G120102	Vellamunda	399.77	831.62
G120103	Thirunelly	1,275.97	2,465.81
G120104	Thondernad	1,433.68	2,171.26
G120106	Thavinhal	396.52	907.29
G120201	Panamaram		43.72
G120202	Poothadi		173.76
G120203	Mullamkolly		22.49

LG Code	Name of the Local Government	Landslide/hazard/susceptibility area (in Hectares)	
		High Hazard Zone	Medium Hazard Zone
G120301	Meenangadi		5.30
G120302	Nenmeni	101.62	290.90
G120303	Ambalavayal	13.58	473.09
G120401	Kottathara		188.08
G120403	Vythiri	485.50	1,123.24
G120404	Mutil	30.68	117.11
G120405	Pozhuthana	1,009.64	283.15
G120406	Thariyode	529.90	774.52
G120407	Padinharethara	645.70	678.95
G120408	Meppadi	2,624.70	3,691.32
G120409	Muppainadu	1,005.65	557.75
G130105	Eramam Kuttoor		305.02
G130106	Peringome Vayakkara	25.44	781.55
G130107	Cherupuzha	1,485.49	1,875.11
G130302	Chengalai		369.19
G130303	Kurumathur		162.07
G130304	Pariyaram_13		259.91
G130305	Chapparapadavu		365.67
G130306	Naduvil	1,494.11	2,651.12
G130307	Udayagiri	1,283.98	1,412.41
G130308	Alakode_13	1,619.64	
G130309	Kadannapally Panapuzha	7.86	186.88
G130401	Eruvessi	649.75	1,479.46
G130402	Irikkur		0.32
G130403	Malapattom		2.07
G130404	Payyavoor	1,107.64	1,025.09
G130408	Padiyurkalliad		360.52
G130409	Ulickal	436.89	995.48
G130901	Trippangottur	76.59	659.92
G130902	Chittariparamba		24.94
G130904	Mangattidom		0.24
G130905	Pattiom	33.90	243.99
G131001	Aralam	1,158.34	1,547.73
G131002	Ayyamkunnu	1,303.77	1,424.90
G131003	Keezhhalloor		12.61
G131004	Thilankeri	81.25	309.65
G131005	Koodali		15.29
G131006	Payam		121.26
G131101	Kanichar	190.86	878.47
G131102	Kelakom	472.79	643.45
G131103	Kottiyoor	3,979.29	2,403.26
G131104	Muzhakkunnu	96.04	198.08
G131105	Kolayad	895.73	2,421.21

LG Code	Name of the Local Government	Landslide/hazard/susceptibility area (in Hectares)	
		High Hazard Zone	Medium Hazard Zone
G131106	Malur	200.24	519.62
G131107	Peravoor	98.61	196.41
G140102	Vorkady		15.57
G140104	Meenja		8.00
G140106	Paivalike		12.32
G140205	Delampady	78.56	
G140206	Bedaduka	9.78	
G140207	Kuttikol	105.62	
G140501	Balal	1,287.69	19.92
G140502	KodomBeloor	39.97	
G140503	Panathady	812.90	
G140504	Kallar	96.80	
G140505	East Eleri	497.20	
G140506	West Eleri	396.91	92.92
G140507	Kinanoor Karindalam	35.73	
Municipalities			
M060200	Kattappana	60.33	1,045.83
M080700	Vadakkancherry		8.95
M090100	Ottappalam		42.24
M090700	Mannarkkad		18.24
M100100	Perinthalmanna		138.50
M100300	Manjeri		24.01
M100500	Malappuram		154.14
M100600	Nilambur	1.39	74.96
M100800	Kondotty		196.92
M120100	Kalpetta	66.08	315.87
M120200	Mananthavady	254.12	471.77
M120300	Sulthanbathery		342.48
M130100	Mattannur		31.53
M130200	Thalipparamba		5.62
M130300	Koothuparamba		33.64
M130800	Irutti		86.21
M131000	Sreekandapuram		826.39
Municipal Corporations			
C080100	Thrissur Corporation		73.91
	Total	1,86,351.84	3,27,111.15

Appendix 6.5: Shares of Local Governments under Different Criteria for Inter-se Devolution of Development Fund

Appendix 6.5.1: Shares of Village Panchayats for inter-se Devolution of Development Fund

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G010101	Chemmaruthy	0.1087	0.0495	0.0157	0.1939	0.2990	0.3291	0.0000	0.0000
G010102	Edava	0.1030	0.0258	0.4007	0.1494	0.0970	0.1123	0.0000	0.0000
G010103	Elakamon	0.0928	0.0501	0.0223	0.2465	0.1632	0.1209	0.0000	0.0000
G010104	Manamboor	0.0839	0.0426	0.0348	0.1992	0.1576	0.0774	0.0000	0.0000
G010105	Ottoor	0.0574	0.0268	0.0113	0.1244	0.1172	0.1200	0.0000	0.0000
G010106	Cherunniyoor	0.0598	0.0307	0.0128	0.1864	0.1745	0.1806	0.0000	0.0000
G010107	Vettoor	0.0730	0.0193	0.2505	0.1677	0.0799	0.1251	0.0000	0.0000
G010201	Kilimanoor	0.0727	0.0538	0.0149	0.0822	0.1548	0.1931	0.0000	0.0000
G010202	Pazhayakunnummel	0.0850	0.0715	0.0114	0.0978	0.2009	0.1338	0.0000	0.0000
G010203	Karavaram	0.1114	0.0623	0.0239	0.1177	0.2052	0.1946	0.0000	0.0000
G010204	Madavoor	0.0792	0.0523	0.0137	0.1120	0.1192	0.1123	0.0000	0.0000
G010205	Pallickal	0.0652	0.0462	0.0138	0.0766	0.0789	0.1378	0.0000	0.0000
G010206	Nagaroor	0.0940	0.0658	0.0235	0.1078	0.1981	0.1690	0.0000	0.0000
G010207	Navaikulam	0.1475	0.0797	0.0230	0.2126	0.2730	0.2289	0.0000	0.0000
G010208	Pulimath	0.1164	0.0761	0.0192	0.1298	0.2205	0.2224	0.0000	0.0000
G010301	Anjuthengu	0.0720	0.0095	0.4830	0.0966	0.0382	0.0779	0.0000	0.0000
G010302	Vakkom	0.0645	0.0151	0.0067	0.0609	0.0715	0.0968	0.0000	0.0000
G010303	Chirayinkeezhu	0.1089	0.0307	0.5184	0.1063	0.1989	0.2404	0.0000	0.0000
G010304	Kizhuvilam	0.1151	0.0416	0.0522	0.1154	0.2610	0.1408	0.0000	0.0000
G010305	Mudakkal	0.1273	0.0776	0.0258	0.1332	0.2908	0.1726	0.0000	0.0000
G010306	Kadakkavoor	0.0830	0.0293	0.0167	0.0970	0.1652	0.1833	0.0000	0.0000

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G010401	Kallara	0.1005	0.1115	0.0176	0.1344	0.1134	0.1461	0.0000	0.0000
G010402	Nellanad	0.0973	0.0521	0.0139	0.1396	0.1473	0.0730	0.0000	0.0000
G010403	Pullampara	0.0792	0.0732	0.0316	0.1545	0.1430	0.0503	0.0113	0.0077
G010404	Vamanapuram	0.0838	0.0674	0.0245	0.1118	0.0754	0.1062	0.0000	0.0000
G010405	Pangode	0.1057	0.0658	0.0171	0.2076	0.1575	0.1517	0.1505	0.2289
G010406	Nanniyode	0.0964	0.1097	0.0240	0.2310	0.1069	0.1228	0.2465	0.3018
G010407	Peringammala	0.0947	0.6156	0.4848	0.2947	0.1404	0.2158	0.4605	0.8046
G010408	Manickal	0.1455	0.0942	0.0352	0.1833	0.1821	0.1451	0.0000	0.0000
G010501	Aryanad	0.1011	0.2964	0.0222	0.1839	0.1082	0.1201	0.0919	0.1113
G010502	Poovachal	0.1744	0.0849	0.0270	0.2343	0.1412	0.0883	0.0431	0.0164
G010503	Vellanad	0.1257	0.0627	0.0324	0.1847	0.0804	0.0716	0.0594	0.0169
G010504	Vithura	0.0878	0.3716	0.1612	0.2843	0.1098	0.1134	0.6543	1.2473
G010505	Uzhamalackal	0.0871	0.0529	0.0170	0.1332	0.0595	0.0718	0.0000	0.0000
G010506	Kuttichal	0.0669	0.0558	0.1953	0.1519	0.0640	0.0521	0.2535	0.3810
G010507	Tholicode	0.0965	0.0632	0.0085	0.1799	0.0383	0.0550	0.3263	0.4075
G010508	Kattakada	0.1578	0.0637	0.0284	0.1801	0.1707	0.1687	0.0126	0.0053
G010601	Anad	0.1274	0.0682	0.0220	0.1884	0.1005	0.1546	0.0000	0.0000
G010602	Aruvikkara	0.1363	0.0617	0.0242	0.1521	0.0858	0.0848	0.0000	0.0000
G010603	Panavoor	0.0777	0.0619	0.0144	0.1386	0.0779	0.0869	0.0419	0.0171
G010604	Karakulam	0.2089	0.0706	0.0204	0.1969	0.1819	0.1275	0.0000	0.0000
G010605	Vembayam	0.1555	0.0864	0.0285	0.1877	0.1172	0.0578	0.0251	0.0084
G010701	Andoorkonam	0.1131	0.0394	0.0250	0.1060	0.1915	0.1780	0.0000	0.0000
G010702	Kadinamkulam	0.1864	0.0499	0.8355	0.1782	0.1535	0.1760	0.0000	0.0000
G010703	Mangalapuram	0.1309	0.0612	0.0229	0.1543	0.2760	0.2354	0.0000	0.0000
G010704	Pothencode	0.1143	0.0589	0.0162	0.1170	0.1262	0.1339	0.0000	0.0000
G010705	Azhoor	0.0970	0.0352	0.0275	0.1145	0.2057	0.2429	0.0000	0.0000

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G010801	Balaramapuram	0.1412	0.0297	0.0130	0.1430	0.1534	0.1566	0.0000	0.0000
G010802	Pallichal	0.1708	0.0613	0.0203	0.2449	0.2449	0.1486	0.0000	0.0000
G010803	Maranalloor	0.1372	0.0710	0.0374	0.1909	0.2140	0.3355	0.0181	0.0241
G010804	Malayinkeezh	0.1455	0.0463	0.0222	0.1619	0.1491	0.1660	0.0000	0.0000
G010805	Vilappil	0.1463	0.0549	0.0250	0.1428	0.1041	0.1086	0.0353	0.0294
G010806	Vilavoorkkal	0.1278	0.0340	0.0181	0.1166	0.1011	0.0682	0.0000	0.0000
G010807	Kalliyoore	0.1492	0.0487	0.0281	0.2319	0.2623	0.1612	0.0000	0.0000
G010901	Perumkadavila	0.0940	0.0495	0.0255	0.1173	0.0758	0.0700	0.0000	0.0000
G010902	Kollayil	0.0930	0.0388	0.0122	0.1239	0.1517	0.1065	0.0000	0.0000
G010903	Ottasekharamangalam	0.0734	0.0512	0.0172	0.1089	0.0767	0.1254	0.0171	0.0193
G010904	Aryancode	0.0964	0.0615	0.0230	0.1352	0.0902	0.1158	0.0000	0.0000
G010905	Kallikkadu	0.0527	0.3002	0.1112	0.0851	0.0344	0.0552	0.0832	0.0882
G010906	Kunnathukal	0.1556	0.0758	0.0202	0.2079	0.1523	0.0848	0.0000	0.0000
G010907	Vellarada	0.1654	0.0893	0.0141	0.2281	0.0888	0.1262	0.0414	0.0355
G010908	Amboori	0.0614	0.1397	0.0163	0.1094	0.0341	0.0944	0.2276	0.2891
G011001	Athiyanoor	0.1024	0.0351	0.0147	0.1093	0.1411	0.0803	0.0000	0.0000
G011002	Kanjiramkulam	0.0759	0.0293	0.0015	0.0731	0.0592	0.1444	0.0000	0.0000
G011003	Karumkulam	0.1182	0.0351	0.3847	0.1500	0.0532	0.2140	0.0000	0.0000
G011004	Kottukal	0.1291	0.0343	0.2503	0.2018	0.1523	0.1175	0.0000	0.0000
G011005	Venganoor	0.1297	0.0286	0.0124	0.1926	0.2492	0.1886	0.0000	0.0000
G011101	Chenkal	0.1438	0.0547	0.0337	0.1686	0.1465	0.1759	0.0000	0.0000
G011102	Karode	0.1307	0.0443	0.0144	0.1667	0.0893	0.1663	0.0000	0.0000
G011103	Kulathoor	0.1328	0.0318	0.2521	0.2002	0.0894	0.1105	0.0000	0.0000
G011104	Parassala	0.2050	0.0566	0.0178	0.2166	0.2138	0.1371	0.0000	0.0000
G011105	Thirupuram	0.0783	0.0242	0.0100	0.0805	0.0392	0.0830	0.0000	0.0000
G011106	Poovar	0.0747	0.0207	0.1800	0.0905	0.1015	0.1695	0.0000	0.0000

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G020101	Oachira	0.1133	0.0363	0.0366	0.1112	0.0972	0.1332	0.0000	0.0000
G020102	Kulasekharapuram	0.2029	0.0473	0.0447	0.1825	0.1119	0.1130	0.0000	0.0000
G020103	Clappana	0.0904	0.0494	0.0416	0.0908	0.0629	0.0726	0.0000	0.0000
G020104	Thazhava	0.1622	0.0666	0.0560	0.1590	0.1388	0.1648	0.0000	0.0000
G020105	Alappad	0.0934	0.0494	1.1412	0.0794	0.0142	0.0140	0.0000	0.0000
G020106	Thodiyoor	0.1861	0.0271	0.0467	0.1683	0.2015	0.3535	0.0000	0.0000
G020201	Sasthamcotta	0.1241	0.0690	0.0345	0.1010	0.1941	0.1769	0.0000	0.0000
G020202	West Kallada	0.0615	0.0377	0.0514	0.0633	0.1617	0.1826	0.0000	0.0000
G020203	Sooranad South	0.0913	0.0485	0.0319	0.0883	0.1538	0.1670	0.0000	0.0000
G020204	Poruvazhy	0.1029	0.0508	0.0266	0.1020	0.2065	0.2824	0.0000	0.0000
G020205	Kunnathur	0.0865	0.0847	0.0366	0.0910	0.2052	0.3032	0.0000	0.0000
G020206	Sooranad North	0.1027	0.0640	0.0534	0.0894	0.1926	0.2702	0.0000	0.0000
G020207	Mynagappally	0.1502	0.0268	0.0346	0.1433	0.2653	0.1779	0.0000	0.0000
G020301	Ummannur	0.1250	0.0973	0.0309	0.1496	0.2029	0.2165	0.0000	0.0000
G020302	Vettikkavala	0.1336	0.1023	0.0296	0.1620	0.2245	0.2225	0.0000	0.0000
G020303	Melila	0.0834	0.0523	0.0251	0.0911	0.1138	0.2019	0.0000	0.0000
G020304	Mylam	0.1193	0.0777	0.0351	0.1649	0.2662	0.2289	0.0000	0.0000
G020305	Kulakkada	0.1175	0.0824	0.0443	0.1280	0.2195	0.1449	0.0000	0.0000
G020306	Pavithreswaram	0.1080	0.0667	0.0470	0.1370	0.2800	0.2586	0.0000	0.0000
G020401	Vilakudy	0.1304	0.0606	0.0175	0.1408	0.1264	0.1483	0.0000	0.0000
G020402	Thalavoor	0.1275	0.0951	0.0395	0.1437	0.2005	0.2448	0.0000	0.0000
G020403	Piravanthur	0.1195	0.3668	0.1147	0.2037	0.2401	0.2080	0.1367	0.1405
G020404	Pattazhi Vadakkekara	0.0546	0.0510	0.0269	0.0629	0.1051	0.1444	0.0000	0.0000
G020405	Pattazhi	0.0656	0.0527	0.0192	0.0815	0.1063	0.1152	0.0000	0.0000
G020406	Pathanapuram	0.1216	0.0814	0.0309	0.1148	0.1523	0.1810	0.0000	0.0000
G020501	Kulathupuzha	0.1120	1.1979	0.8203	0.2155	0.2786	0.1617	0.3218	0.4678

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G020502	Eroor	0.1298	0.1265	0.0182	0.1520	0.1660	0.2232	0.0000	0.0000
G020503	Alayamon	0.0751	0.1014	0.0152	0.0805	0.1143	0.1608	0.0000	0.0000
G020504	Anchal	0.1318	0.0691	0.0230	0.1221	0.1173	0.1723	0.0000	0.0000
G020505	Edamulakkal	0.1520	0.1094	0.0023	0.1398	0.1770	0.1733	0.0000	0.0000
G020506	Karavaloor	0.0917	0.0663	0.0160	0.0962	0.1172	0.1506	0.0000	0.0000
G020507	Thenmala	0.0857	0.4586	0.2155	0.1233	0.1361	0.1858	0.0966	0.1284
G020508	Aryankavu	0.0345	0.5560	0.4313	0.1287	0.1114	0.1354	0.1475	0.1479
G020601	Veliyam	0.1166	0.0855	0.0285	0.1430	0.2117	0.2015	0.0000	0.0000
G020602	Pooyappally	0.0930	0.0629	0.0195	0.1064	0.1248	0.1355	0.0000	0.0000
G020603	Kareepra	0.1152	0.0655	0.0267	0.1173	0.1365	0.1164	0.0000	0.0000
G020604	Ezhukone	0.0884	0.0278	0.0147	0.0980	0.1561	0.1212	0.0000	0.0000
G020605	Neduvathur	0.1104	0.0268	0.0243	0.1182	0.1737	0.1685	0.0000	0.0000
G020701	Perinad	0.1259	0.0392	0.0109	0.1161	0.2050	0.1589	0.0000	0.0000
G020702	Kundara	0.0594	0.0313	0.0114	0.0580	0.0435	0.1503	0.0000	0.0000
G020703	Kizhakkekallada	0.0748	0.0162	0.0517	0.0877	0.1707	0.1624	0.0000	0.0000
G020704	Perayam	0.0781	0.0437	0.0111	0.0731	0.1334	0.0535	0.0000	0.0000
G020705	Mundrothuruthu	0.0357	0.0384	0.0290	0.0412	0.0508	0.0853	0.0000	0.0000
G020706	Panayam	0.1001	0.0312	0.0138	0.0929	0.1565	0.1154	0.0000	0.0000
G020708	Thrikkaruva	0.0954	0.0518	0.0141	0.0886	0.1428	0.1615	0.0000	0.0000
G020801	Thekkumbhagam	0.0679	0.0572	0.0106	0.0587	0.0563	0.0542	0.0000	0.0000
G020802	Chavara	0.1708	0.0336	0.3161	0.1267	0.1440	0.1804	0.0000	0.0000
G020803	Thevalakkara	0.1701	0.0444	0.0267	0.1480	0.1627	0.2018	0.0000	0.0000
G020804	Panmana	0.1959	0.0476	0.1748	0.1402	0.2054	0.1805	0.0000	0.0000
G020805	Neendakara	0.0692	0.0288	0.3821	0.0523	0.0463	0.0461	0.0000	0.0000
G020901	Mayyanad	0.2030	0.0493	0.2210	0.1537	0.2184	0.0996	0.0000	0.0000
G020902	Thrikkovilvattom	0.2407	0.0527	0.0269	0.1869	0.2489	0.1637	0.0000	0.0000

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G020903	Kottamkara	0.1505	0.0418	0.0150	0.1340	0.2075	0.2014	0.0000	0.0000
G020904	Elambalur	0.1400	0.0300	0.0126	0.1275	0.2578	0.2079	0.0000	0.0000
G020905	Nedumpana	0.1991	0.0793	0.0394	0.1751	0.2322	0.1600	0.0000	0.0000
G021001	Poothakkulam	0.1105	0.0468	0.0236	0.1024	0.1657	0.1867	0.0000	0.0000
G021002	Kalluvathukkal	0.1883	0.1045	0.0248	0.1804	0.3684	0.1871	0.0000	0.0000
G021003	Chathannur	0.1097	0.0502	0.0299	0.0900	0.1387	0.1258	0.0000	0.0000
G021004	Adichanalloor	0.1294	0.0561	0.0541	0.1003	0.1599	0.2164	0.0000	0.0000
G021005	Chirakkara	0.0818	0.0452	0.0189	0.0743	0.1524	0.1491	0.0000	0.0000
G021101	Chithara	0.1704	0.2477	0.0282	0.2468	0.2352	0.3066	0.0820	0.1456
G021102	Kadakkal	0.1189	0.0828	0.0189	0.1247	0.1379	0.1281	0.0000	0.0000
G021103	Chadayamangalam	0.0863	0.0548	0.0268	0.1040	0.1059	0.1064	0.0000	0.0000
G021104	Ittiva	0.1411	0.1409	0.0393	0.1575	0.1549	0.1981	0.0000	0.0000
G021105	Velinallur	0.1126	0.0325	0.0172	0.1175	0.1235	0.2041	0.0000	0.0000
G021106	Elamadu	0.1036	0.0260	0.0245	0.1126	0.1413	0.1145	0.0000	0.0000
G021107	Nilamel	0.0589	0.0622	0.0126	0.0787	0.0760	0.0682	0.0000	0.0000
G021108	Kummil	0.0785	0.0554	0.0124	0.0872	0.0953	0.1121	0.0000	0.0000
G030101	Anicadu	0.0559	0.0538	0.0182	0.0506	0.0696	0.0637	0.0000	0.0000
G030102	Kaviyoor	0.0611	0.0358	0.0268	0.0516	0.1125	0.0794	0.0000	0.0000
G030103	Kottanadu	0.0553	0.0480	0.0071	0.0507	0.0693	0.0398	0.0000	0.0000
G030104	Kottangal	0.0693	0.0476	0.0170	0.0648	0.0527	0.0467	0.0000	0.0000
G030105	Kallooppara	0.0657	0.0652	0.0220	0.0684	0.0751	0.0473	0.0000	0.0000
G030106	Kunnnanthanam	0.0775	0.0496	0.0105	0.0802	0.1120	0.0904	0.0000	0.0000
G030107	Mallappally	0.0700	0.0565	0.0231	0.0489	0.0627	0.0522	0.0149	0.0218
G030201	Kadapra	0.0793	0.0416	0.0819	0.0668	0.1070	0.0811	0.0000	0.0000
G030202	Kuttoor	0.0738	0.0343	0.0400	0.0625	0.1093	0.0775	0.0000	0.0000
G030203	Niranam	0.0512	0.0372	0.0824	0.0457	0.0690	0.0652	0.0000	0.0000

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G030204	Nedumpram	0.0516	0.0240	0.0423	0.0372	0.0387	0.0415	0.0000	0.0000
G030205	Peringara	0.0828	0.0568	0.1206	0.0627	0.0829	0.0283	0.0000	0.0000
G030301	Ayiroor	0.0908	0.0756	0.0185	0.0797	0.0421	0.0394	0.0000	0.0000
G030302	Eraviperoor	0.0930	0.0498	0.0424	0.0806	0.1516	0.1814	0.0107	0.0114
G030303	Koipuram	0.0990	0.0629	0.0437	0.0804	0.1478	0.1455	0.0172	0.0246
G030304	Thottapuzhassery	0.0579	0.0408	0.0220	0.0421	0.0492	0.0362	0.0000	0.0000
G030305	Ezhumattoor	0.0744	0.0788	0.0037	0.0668	0.0697	0.0377	0.0000	0.0000
G030306	Puramattom	0.0537	0.0414	0.0196	0.0574	0.0710	0.0482	0.0000	0.0000
G030401	Omallur	0.0665	0.0411	0.0210	0.0728	0.0945	0.1043	0.0000	0.0000
G030402	Chenneerkara	0.0679	0.0551	0.0213	0.0712	0.1424	0.1930	0.0000	0.0000
G030403	Elanthoor	0.0559	0.0426	0.0078	0.0727	0.1004	0.1038	0.0000	0.0000
G030404	Cherukole	0.0502	0.0441	0.0118	0.0445	0.0270	0.0395	0.0000	0.0000
G030405	Kozhenchery	0.0473	0.0243	0.0153	0.0345	0.0478	0.0371	0.0000	0.0000
G030406	Mallapuzhassery	0.0425	0.0352	0.0217	0.0496	0.0815	0.0983	0.0000	0.0000
G030407	Naranganam	0.0644	0.0577	0.0048	0.0787	0.0645	0.1108	0.0108	0.0152
G030501	Ranni Pazhavangadi	0.0987	0.1508	0.0099	0.0803	0.0726	0.0445	0.0230	0.0354
G030502	Ranni	0.0536	0.0442	0.0079	0.0468	0.0444	0.0329	0.0198	0.0193
G030503	Ranni Angadi	0.0615	0.0868	0.0138	0.0458	0.0318	0.0388	0.0000	0.0000
G030504	Ranni Perunad	0.0749	0.2318	0.0410	0.1526	0.0913	0.1702	0.2575	0.5185
G030505	Vadasserikkara	0.0831	0.1683	0.0247	0.0794	0.1041	0.0916	0.0155	0.0458
G030506	Chittar	0.0582	0.0732	0.1434	0.1262	0.0969	0.1826	0.1339	0.2244
G030507	Seethathodu	0.0625	1.8416	1.7909	0.1494	0.0553	0.0363	0.0420	0.1829
G030508	Naranamoozhy	0.0540	0.0949	0.0107	0.1139	0.0565	0.0259	0.2896	0.4836
G030509	Vechuchira	0.0860	0.1463	0.0116	0.1011	0.0629	0.0659	0.0824	0.1178
G030601	Konni	0.1153	0.1171	0.0238	0.1356	0.1555	0.0566	0.0000	0.0000
G030602	Aruvapulam	0.0738	0.7844	0.9628	0.1603	0.0989	0.0791	0.0381	0.1482

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G030603	Pramadom	0.1200	0.1048	0.0251	0.1547	0.1462	0.1939	0.0225	0.0574
G030604	Mylapra	0.0397	0.0293	0.0032	0.0481	0.0471	0.0354	0.0000	0.0000
G030605	Vallicode	0.0741	0.0527	0.0443	0.0849	0.1316	0.2035	0.0000	0.0000
G030606	Thannithode	0.0509	1.2104	0.2210	0.1154	0.0529	0.0569	0.0232	0.0254
G030607	Malayalapuzha	0.0653	0.0778	0.0016	0.1506	0.0834	0.1102	0.0000	0.0000
G030701	Pandalam Thekkekara	0.0630	0.0548	0.0282	0.0703	0.1557	0.1426	0.0000	0.0000
G030702	Thumpamon	0.0257	0.0221	0.0155	0.0237	0.0672	0.0844	0.0000	0.0000
G030704	Aranmula	0.0953	0.0704	0.0662	0.1226	0.2716	0.2674	0.0000	0.0000
G030705	Mezhuveli	0.0491	0.0408	0.0074	0.0577	0.1307	0.2468	0.0000	0.0000
G030706	Kulanada	0.0851	0.0607	0.0318	0.1038	0.1663	0.1520	0.0000	0.0000
G030801	Enadimangalam	0.0710	0.0869	0.0229	0.1057	0.1658	0.1748	0.0000	0.0000
G030802	Erathu	0.0886	0.0614	0.0237	0.1310	0.1790	0.1463	0.0000	0.0000
G030803	Ezhamkulam	0.1217	0.0863	0.0281	0.1283	0.1903	0.1658	0.0000	0.0000
G030804	Kadampnadu	0.0959	0.0677	0.0311	0.1302	0.1975	0.1909	0.0000	0.0000
G030805	Kalanjoor	0.1177	0.1737	0.0257	0.1899	0.2020	0.1385	0.0000	0.0000
G030806	Kodumon	0.0898	0.1027	0.0353	0.1341	0.2812	0.2630	0.0000	0.0000
G030807	Pallickal	0.1477	0.1283	0.0388	0.1810	0.3133	0.4126	0.0000	0.0000
G040101	Arookutty	0.0777	0.0314	0.0389	0.0568	0.0653	0.0684	0.0000	0.0000
G040102	Chennampallipuram	0.1096	0.0721	0.0698	0.0934	0.1253	0.1043	0.0136	0.0147
G040103	Panavally	0.1214	0.0546	0.0631	0.1055	0.1466	0.1061	0.0203	0.0153
G040104	Perumbalam	0.0397	0.0456	0.0270	0.0338	0.0258	0.0249	0.0000	0.0000
G040105	Thaiccattuserry	0.0807	0.0390	0.0463	0.0680	0.0941	0.0809	0.0114	0.0090
G040201	Vayalar	0.0982	0.0410	0.0311	0.0840	0.0925	0.0751	0.0094	0.0118
G040202	Pattanakkad	0.1420	0.0433	0.3277	0.1117	0.0821	0.0643	0.0161	0.0156
G040203	Thuravoor	0.1085	0.0541	0.3043	0.1001	0.1588	0.0939	0.0000	0.0000
G040204	Kuthiathodu	0.0953	0.0443	0.1027	0.0698	0.0727	0.0650	0.0107	0.0147

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G040205	Kodamthuruthu	0.0920	0.0305	0.1007	0.0649	0.1709	0.0659	0.0000	0.0000
G040206	Ezhupunna	0.0767	0.0398	0.0422	0.0679	0.1552	0.1851	0.0078	0.0118
G040207	Aroor	0.1591	0.0428	0.0415	0.0948	0.1857	0.1659	0.0178	0.0141
G040301	Mararikulam North	0.1277	0.0479	0.4484	0.1084	0.0778	0.0703	0.0204	0.0349
G040302	Kanjikuzhi	0.1238	0.0469	0.0325	0.1054	0.0634	0.0726	0.0000	0.0000
G040303	Thanneermukkam	0.1780	0.0533	0.0581	0.1353	0.0609	0.0558	0.0399	0.0674
G040304	Cherthala South	0.1659	0.0510	0.4893	0.1296	0.0814	0.0579	0.0355	0.0539
G040305	Kadakkarappally	0.0735	0.0129	0.3168	0.0636	0.0277	0.0178	0.0000	0.0000
G040401	Aryad	0.1358	0.0194	0.0423	0.0945	0.0470	0.0582	0.0093	0.0098
G040402	Mannanchery	0.2096	0.0975	0.0489	0.1769	0.1237	0.1106	0.0078	0.0077
G040403	Mararikulam South	0.2250	0.0539	0.6779	0.1782	0.0707	0.0324	0.0347	0.0181
G040404	Muhamma	0.1064	0.0756	0.0271	0.0942	0.0586	0.0459	0.0152	0.0199
G040501	Purakkad	0.1227	0.0655	0.7626	0.0946	0.0665	0.0387	0.0000	0.0000
G040502	Ambalapuzha South	0.0954	0.0375	0.1930	0.0691	0.0521	0.0417	0.0000	0.0000
G040503	Ambalapuzha North	0.1278	0.0307	0.2474	0.0880	0.0518	0.0452	0.0000	0.0000
G040504	Punnapra South	0.1204	0.0258	0.3262	0.0935	0.0328	0.0476	0.0081	0.0186
G040505	Punnapra North	0.1211	0.0312	0.2149	0.0763	0.0433	0.0610	0.0000	0.0000
G040601	Thalavadi	0.0817	0.0445	0.1062	0.0666	0.0708	0.0778	0.0000	0.0000
G040602	Edathua	0.0755	0.0629	0.1500	0.0665	0.0734	0.1088	0.0000	0.0000
G040603	Thakazhi	0.0705	0.0785	0.0635	0.0614	0.1065	0.1003	0.0000	0.0000
G040604	Nedumudi	0.0787	0.0497	0.1680	0.0608	0.0695	0.0723	0.0000	0.0000
G040605	Champakulam	0.0640	0.0649	0.1476	0.0477	0.0486	0.0482	0.0000	0.0000
G040606	Kainakary	0.0770	0.0934	0.2782	0.0704	0.0594	0.0593	0.0000	0.0000
G040701	Muttar	0.0370	0.0296	0.0684	0.0324	0.0374	0.0209	0.0000	0.0000
G040702	Veliyanad	0.0497	0.0548	0.1202	0.0433	0.0445	0.0244	0.0000	0.0000
G040703	Neelamperoor	0.0540	0.0465	0.2838	0.0503	0.0458	0.0332	0.0000	0.0000

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G040704	Kavalam	0.0566	0.0487	0.1149	0.0592	0.0429	0.0332	0.0000	0.0000
G040705	Pulinkunnu	0.0881	0.0891	0.1995	0.0870	0.0330	0.0236	0.0000	0.0000
G040706	Ramankari	0.0502	0.0457	0.1020	0.0423	0.0738	0.0397	0.0000	0.0000
G040801	Mulakuzha	0.0988	0.0640	0.0251	0.0941	0.2223	0.1466	0.0000	0.0000
G040802	Venmony	0.0703	0.0509	0.0660	0.0655	0.1513	0.1057	0.0000	0.0000
G040803	Cheriyana	0.0820	0.0395	0.0472	0.0660	0.1295	0.0747	0.0000	0.0000
G040804	Ala	0.0462	0.0295	0.0332	0.0437	0.1123	0.1116	0.0000	0.0000
G040805	Puliyoor	0.0607	0.0337	0.0565	0.0561	0.1103	0.1118	0.0000	0.0000
G040806	Budhanoor	0.0650	0.0365	0.0876	0.0710	0.1406	0.1266	0.0000	0.0000
G040807	Pandanad	0.0421	0.0293	0.0715	0.0370	0.0741	0.0804	0.0000	0.0000
G040808	Thiruvandur	0.0584	0.0329	0.0594	0.0432	0.0542	0.0489	0.0000	0.0000
G040901	Karthigappally	0.0518	0.0331	0.0331	0.0648	0.0374	0.0396	0.0000	0.0000
G040902	Thrikkunnapuzha	0.1118	0.0354	0.7201	0.1193	0.0464	0.0417	0.0000	0.0000
G040903	Kumarapuram	0.0860	0.0388	0.0388	0.0761	0.0347	0.0212	0.0174	0.0187
G040904	Karuvatta	0.0858	0.0499	0.0631	0.0771	0.0632	0.0487	0.0000	0.0000
G040906	Pallipad	0.0615	0.0311	0.0696	0.0960	0.1357	0.0555	0.0000	0.0000
G040907	Cheruthana	0.0465	0.0403	0.0642	0.0618	0.0862	0.1096	0.0000	0.0000
G040908	Veeyapuram	0.0419	0.0244	0.0847	0.0451	0.0689	0.0454	0.0000	0.0000
G041001	Mavelikkara Thekkekara	0.1160	0.0565	0.0455	0.1199	0.2304	0.1832	0.0000	0.0000
G041002	Chettikulangara	0.1371	0.0578	0.0514	0.1303	0.2420	0.1831	0.0126	0.0230
G041003	Chennithala Thripperumthura	0.1046	0.0629	0.1077	0.1006	0.1465	0.0929	0.0000	0.0000
G041004	Thazhakara	0.1311	0.0714	0.0488	0.1170	0.2370	0.1879	0.0000	0.0000
G041005	Mannar	0.1104	0.0494	0.0839	0.0863	0.1463	0.0996	0.0000	0.0000
G041101	Nooranad	0.0919	0.0601	0.0502	0.1000	0.1724	0.2088	0.0000	0.0000
G041102	Vallikunnam	0.1138	0.0605	0.0540	0.1127	0.1740	0.1353	0.0000	0.0000

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G041103	Bharanikavu	0.1301	0.1067	0.0605	0.1293	0.2256	0.1776	0.0000	0.0000
G041104	Mavelikkara Thamarakulam	0.0987	0.0590	0.0317	0.0976	0.1724	0.1649	0.0000	0.0000
G041105	Chunakkara	0.0842	0.0489	0.0303	0.0820	0.1365	0.1565	0.0000	0.0000
G041106	Palamel	0.1194	0.0429	0.0359	0.1330	0.2074	0.2200	0.0000	0.0000
G041201	Pathiyoor	0.1326	0.0460	0.0412	0.1355	0.1390	0.0912	0.0166	0.0158
G041202	Kandalloor	0.0813	0.0275	0.0318	0.0636	0.0535	0.0554	0.0000	0.0000
G041203	Cheppad	0.0749	0.0358	0.0441	0.0673	0.1143	0.0799	0.0000	0.0000
G041204	Muthukulam	0.0818	0.0327	0.0301	0.0722	0.0810	0.0502	0.0000	0.0000
G041205	Arattupuzha	0.1232	0.0636	1.1093	0.1270	0.0457	0.0350	0.0000	0.0000
G041206	Krishnapuram	0.1044	0.0605	0.0243	0.1089	0.1099	0.0969	0.0000	0.0000
G041207	Devikulangara	0.0787	0.0217	0.0307	0.0716	0.0950	0.0799	0.0000	0.0000
G041208	Chingoli	0.0544	0.0151	0.0179	0.0505	0.0531	0.0418	0.0000	0.0000
G050101	Thalayazham	0.0778	0.0633	0.1270	0.0781	0.0942	0.0669	0.0000	0.0000
G050102	Chempu	0.0823	0.0520	0.0864	0.1415	0.0887	0.0966	0.0000	0.0000
G050103	Maravanthuruthu	0.0858	0.0443	0.0901	0.1027	0.0838	0.0875	0.0000	0.0000
G050104	TV Puram	0.0787	0.0481	0.0560	0.0675	0.0538	0.0340	0.0154	0.0296
G050105	Vechoor	0.0651	0.0823	0.1716	0.0627	0.0855	0.0653	0.0000	0.0000
G050106	Udayanapuram	0.0932	0.0569	0.1207	0.1452	0.1689	0.1706	0.0000	0.0000
G050201	Kaduthuruthy	0.1189	0.0925	0.0819	0.1090	0.1838	0.1622	0.0078	0.0107
G050202	Kallara	0.0482	0.0776	0.1610	0.0481	0.1001	0.0685	0.0000	0.0000
G050203	Mulakulam	0.1024	0.0739	0.0396	0.1416	0.0951	0.0814	0.0000	0.0000
G050204	Njeezhoor	0.0729	0.0817	0.0175	0.0675	0.0390	0.0365	0.0000	0.0000
G050205	Thalayolaparambu	0.0857	0.0597	0.0951	0.1061	0.1152	0.0765	0.0000	0.0000
G050206	Velloor	0.0851	0.0545	0.0555	0.1376	0.1326	0.1150	0.0000	0.0000
G050302	Aimanam	0.1459	0.0848	0.1840	0.1058	0.0617	0.0857	0.0000	0.0000

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G050303	Athirampuzha	0.1684	0.0568	0.0200	0.0948	0.0658	0.0555	0.0151	0.0108
G050304	Arpookara	0.0977	0.0693	0.1713	0.0724	0.0585	0.0592	0.0000	0.0000
G050305	Neendoor	0.0802	0.0734	0.0882	0.0603	0.0594	0.0575	0.0101	0.0119
G050306	Kumarakom	0.0931	0.1460	0.1701	0.0811	0.0407	0.0449	0.0116	0.0208
G050307	Thiruvarpu	0.1205	0.0949	0.2019	0.0979	0.0745	0.0760	0.0000	0.0000
G050401	Kadaplamattom	0.0506	0.0367	0.0110	0.0606	0.0578	0.0777	0.0000	0.0302
G050402	Marangattupally	0.0743	0.1062	0.0117	0.0808	0.0312	0.0548	0.0000	0.0000
G050403	Kanakkari	0.0927	0.0551	0.0261	0.0718	0.0589	0.0765	0.0094	0.0138
G050404	Veliyannoor	0.0476	0.0551	0.0103	0.0520	0.0125	0.0087	0.0000	0.0000
G050405	Kuravilangad	0.0756	0.0496	0.0178	0.0853	0.0279	0.0502	0.0000	0.0000
G050406	Uzhavoor	0.0583	0.0753	0.0014	0.0625	0.0393	0.0528	0.0079	0.0079
G050407	Ramapuram	0.1228	0.1541	0.0501	0.1047	0.0510	0.0619	0.0090	0.0210
G050408	Manjoor	0.1138	0.0819	0.0525	0.0806	0.0743	0.0821	0.0093	0.0312
G050501	Bharananganam	0.0664	0.0764	0.0207	0.0466	0.0264	0.0239	0.0000	0.0000
G050502	Karoor	0.0902	0.1041	0.0235	0.0806	0.0812	0.0933	0.0000	0.0000
G050503	Kozhuvanal	0.0553	0.0597	0.0085	0.0376	0.0291	0.0275	0.0000	0.0000
G050504	Kadanad	0.0781	0.1135	0.0533	0.0706	0.0311	0.0246	0.0303	0.0449
G050505	Meenachil	0.0706	0.0438	0.0219	0.0554	0.0280	0.0319	0.0096	0.0079
G050506	Mutholy	0.0696	0.0512	0.0363	0.0403	0.0384	0.1109	0.0000	0.0000
G050601	Melukavu	0.0356	0.0861	0.0548	0.0529	0.0162	0.0287	0.3984	0.2638
G050602	Moonilavu	0.0254	0.0944	0.1335	0.0686	0.0114	0.0313	0.3083	0.2495
G050603	Poonjar	0.0532	0.0360	0.0078	0.0400	0.0178	0.0173	0.0094	0.0042
G050605	Poonjar Thekkekara	0.0710	0.1719	0.2438	0.0688	0.0334	0.0297	0.0390	0.0748
G050606	Thalappalam	0.0554	0.0845	0.0216	0.0469	0.0252	0.0365	0.0120	0.0442
G050607	Teekoy	0.0443	0.0768	0.1063	0.0429	0.0159	0.0290	0.0553	0.0727
G050608	Thalanad	0.0248	0.0911	0.1617	0.0325	0.0125	0.0317	0.1566	0.1957

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G050609	Thidanad	0.0859	0.1051	0.0251	0.0822	0.0413	0.0563	0.0183	0.0361
G050701	Akalakunnam	0.0821	0.0984	0.0121	0.0630	0.0369	0.0375	0.0000	0.0000
G050702	Elikulam	0.1010	0.1134	0.0080	0.0818	0.0549	0.0576	0.0000	0.0000
G050703	Kooroppada	0.1173	0.0749	0.0018	0.0853	0.0447	0.0341	0.0090	0.0120
G050704	Pampady	0.1342	0.0847	0.0075	0.1019	0.0747	0.0482	0.0099	0.0082
G050705	Pallikkathode	0.0738	0.0634	0.0000	0.0616	0.0239	0.0375	0.0168	0.0178
G050706	Meenadom	0.0562	0.0323	0.0067	0.0439	0.0191	0.0148	0.0145	0.0188
G050707	Kidangoor	0.0871	0.0710	0.0527	0.0563	0.0543	0.0704	0.0000	0.0000
G050708	Manarkkad	0.1134	0.0367	0.0278	0.0738	0.0603	0.0563	0.0297	0.0294
G050801	Ayarkunnam	0.1389	0.0867	0.0869	0.1089	0.1098	0.0618	0.0116	0.0203
G050802	Puthuppally	0.1240	0.0633	0.0428	0.0846	0.0511	0.0417	0.0315	0.0332
G050803	Panachikkad	0.1740	0.0642	0.0512	0.1322	0.1087	0.0852	0.0285	0.0461
G050804	Vijayapuram	0.1236	0.0454	0.0524	0.0657	0.1007	0.0708	0.0000	0.0000
G050805	Kurichy	0.1358	0.0458	0.0429	0.1221	0.1815	0.2736	0.0184	0.0129
G050901	Madappally	0.1362	0.0679	0.0226	0.0995	0.1603	0.1563	0.0000	0.0000
G050902	Paippad	0.0914	0.0646	0.0905	0.0761	0.1210	0.1125	0.0000	0.0000
G050903	Thrikkodithanam	0.1407	0.0184	0.0104	0.0987	0.1476	0.0741	0.0000	0.0000
G050904	Vakathanam	0.1377	0.0748	0.0271	0.1086	0.0786	0.0521	0.0229	0.0280
G050905	Vazhappally	0.1471	0.0614	0.0904	0.0890	0.0871	0.1096	0.0000	0.0000
G051001	Chirakkadavu	0.1487	0.1085	0.0090	0.1131	0.0816	0.0653	0.0000	0.0000
G051002	Kangazha	0.0824	0.0881	0.0027	0.0671	0.0500	0.0564	0.0000	0.0000
G051003	Nedumkunnam	0.0856	0.0685	0.0073	0.0689	0.0811	0.1002	0.0000	0.0000
G051004	Vellavoor	0.0641	0.0663	0.0151	0.0658	0.0943	0.1177	0.0158	0.0193
G051005	Vazhoor	0.1023	0.0637	0.0000	0.0860	0.0696	0.1086	0.0000	0.0000
G051006	Karukachal	0.0895	0.0229	0.0069	0.0735	0.1217	0.0762	0.0000	0.0000
G051101	Erumeli	0.1576	0.2387	0.0584	0.2072	0.2184	0.3114	0.2633	0.3215

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G051102	Kanjirappally	0.1776	0.1808	0.0013	0.1349	0.0970	0.0506	0.0145	0.0186
G051103	Kootickal	0.0546	0.0955	0.1766	0.1011	0.0611	0.0801	0.0417	0.0678
G051104	Manimala	0.0708	0.0684	0.0143	0.0845	0.1842	0.1269	0.0332	0.0588
G051105	Mundakayam	0.1379	0.1205	0.0302	0.1557	0.1934	0.3047	0.3065	0.2566
G051106	Parathode	0.1348	0.1511	0.0681	0.1133	0.0626	0.0411	0.0733	0.1024
G051107	Koruthod	0.0535	0.1130	0.1079	0.0885	0.1077	0.1551	0.2147	0.2391
G060101	Adimaly	0.1347	0.7670	0.3161	0.3049	0.1238	0.0743	1.3685	1.5231
G060102	Konnathady	0.1204	0.2629	0.1490	0.1323	0.0356	0.0416	0.0626	0.1081
G060103	Bisonvally	0.0532	0.1244	0.1186	0.0512	0.0442	0.0562	0.2416	0.2003
G060104	Vellathooval	0.1040	0.1216	0.1496	0.1159	0.0649	0.0820	0.0369	0.0392
G060105	Pallivasal	0.0543	0.1906	0.1883	0.0725	0.1792	0.4987	0.0113	0.0283
G060201	Marayoor	0.0218	0.3053	0.4018	0.2464	0.1565	0.1566	1.1389	1.1691
G060202	Munnar	0.0446	0.4022	0.6708	0.1493	0.6924	0.4599	0.0503	0.0455
G060203	Kanthalloor	0.0237	0.3283	0.3146	0.1124	0.1218	0.1881	0.7197	0.6282
G060204	Vattavada	0.0141	0.1915	0.1967	0.0600	0.0354	0.1304	0.2928	0.1062
G060205	Santhanpara	0.0503	0.2223	0.1661	0.0653	0.1482	0.2010	0.1097	0.1107
G060206	Chinnakanal	0.0267	0.1884	0.1875	0.0647	0.1677	0.6482	0.3909	0.3296
G060207	Mankulam	0.0308	0.3474	0.1704	0.0931	0.0192	0.0256	0.5999	0.5353
G060208	Devikulam	0.0433	0.4814	0.6438	0.1374	0.5336	1.7327	0.0765	0.0851
G060209	Edamalakudy	0.0000	0.2378	0.2527	0.2818	0.0000	0.0000	0.6782	0.8768
G060301	Pampadumpara	0.0809	0.1261	0.0406	0.0793	0.0995	0.1298	0.0207	0.0420
G060302	Senapathy	0.0491	0.0882	0.0502	0.0496	0.0424	0.0573	0.0238	0.0139
G060303	Karunapuram	0.1089	0.1264	0.0112	0.0992	0.0689	0.0660	0.0000	0.0000
G060304	Rajakkad	0.0650	0.0877	0.0347	0.0520	0.0135	0.0124	0.0000	0.0000
G060305	Nedumkandam	0.1709	0.2032	0.0871	0.1493	0.1079	0.1569	0.0224	0.0344
G060306	Udumbanchola	0.0524	0.2264	0.0773	0.0665	0.0597	0.1169	0.0649	0.1984

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G060307	Rajakumari	0.0639	0.1078	0.0698	0.0543	0.0495	0.1052	0.0497	0.0283
G060401	Vannappuram	0.1101	0.0658	0.1321	0.1258	0.0642	0.0721	0.3338	0.3748
G060402	Udumbanoor	0.0892	0.0874	0.3408	0.1077	0.0386	0.0330	0.3682	0.3507
G060403	Kodikulam	0.0542	0.0534	0.0248	0.0437	0.0230	0.0284	0.0000	0.0000
G060404	Alakkode	0.0390	0.0637	0.0053	0.0346	0.0293	0.0256	0.0151	0.0159
G060405	Velliyamattom	0.0671	0.0863	0.1361	0.1135	0.0413	0.0291	0.7232	0.7602
G060406	Karimannoor	0.0820	0.0941	0.0346	0.0633	0.0342	0.0296	0.0469	0.0132
G060407	Kudayathoor	0.0447	0.0781	0.0647	0.0439	0.0306	0.0249	0.1351	0.0583
G060501	Idukki Kanjikuzhy	0.1004	0.6427	0.2725	0.1727	0.0422	0.0499	0.4237	0.5829
G060502	Vattikudy	0.1156	0.1438	0.0917	0.1221	0.0303	0.0485	0.0859	0.0598
G060503	Arakulam	0.0584	0.5442	0.1958	0.0958	0.0522	0.0703	0.4636	0.4096
G060504	Kamakshy	0.0840	0.0915	0.0506	0.0901	0.0223	0.0256	0.0101	0.0118
G060505	Vazhathope	0.0732	0.5645	0.1997	0.0979	0.0665	0.0427	0.1952	0.2801
G060506	Mariyapuram	0.0508	0.0909	0.0904	0.0498	0.0183	0.0241	0.0009	0.0179
G060602	Upputhara	0.0912	0.2023	0.0734	0.1676	0.1273	0.2154	0.3449	0.6665
G060603	Vandenmed	0.1114	0.1926	0.0316	0.1105	0.1811	0.1658	0.1507	0.1040
G060604	Kanchiyar	0.0897	0.1826	0.1001	0.1157	0.0519	0.0452	0.2186	0.1632
G060605	Erattayar	0.0798	0.0914	0.0208	0.0694	0.0313	0.0321	0.0000	0.0000
G060606	Ayyappancoil	0.0581	0.1189	0.1007	0.0663	0.0511	0.0815	0.0500	0.0512
G060607	Chakkupallam	0.0829	0.1150	0.0386	0.0739	0.1025	0.0580	0.1143	0.0500
G060701	Muttom	0.0403	0.0719	0.0349	0.0386	0.0362	0.0426	0.1176	0.0844
G060702	Kumaramangalam	0.0603	0.0547	0.0188	0.0445	0.0422	0.0272	0.0000	0.0000
G060703	Edavetty	0.0581	0.0534	0.0108	0.0425	0.0336	0.0629	0.0183	0.0182
G060704	Karimkunnam	0.0500	0.0640	0.0186	0.0387	0.0379	0.0433	0.0174	0.0136
G060705	Manakkad	0.0617	0.0561	0.0147	0.0407	0.0395	0.0448	0.0000	0.0000
G060706	Purapuzha	0.0496	0.0664	0.0207	0.0342	0.0187	0.0162	0.0133	0.0169

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G060801	Peruvanthanam	0.0601	0.1620	0.2042	0.0785	0.0453	0.1531	0.1129	0.0954
G060802	Kumily	0.1202	2.2465	1.5711	0.1498	0.2611	0.2188	0.3058	0.2557
G060803	Kokkayar	0.0409	0.1579	0.1361	0.0568	0.0592	0.0933	0.1691	0.1014
G060804	Peerumedu	0.0591	0.3241	0.1001	0.1213	0.3207	0.1872	0.0424	0.0837
G060805	Elappara	0.0802	0.2365	0.1198	0.1571	0.2077	0.3544	0.0113	0.0141
G060806	Vandiperiyar	0.1085	0.3046	0.0531	0.2243	0.6136	0.7681	0.0631	0.1230
G070101	Chennamangalam	0.1197	0.0306	0.0355	0.0710	0.0780	0.0417	0.0000	0.0000
G070102	Kottuvally	0.1653	0.0588	0.1151	0.1047	0.1864	0.0849	0.0372	0.0365
G070103	Ezhikkara	0.0629	0.0431	0.0809	0.0509	0.1431	0.1328	0.0034	0.0130
G070104	Vadakkekkara	0.1368	0.0263	0.0507	0.0771	0.0580	0.0479	0.0125	0.0111
G070105	Chittattukara	0.1252	0.0267	0.0512	0.0784	0.1059	0.0777	0.0000	0.0000
G070201	Karumalloor	0.1341	0.0595	0.0801	0.0893	0.2105	0.1952	0.0215	0.0224
G070202	Varapuzha	0.1138	0.0219	0.0250	0.0540	0.0309	0.0016	0.0000	0.0000
G070203	Alangad	0.1608	0.0538	0.0655	0.0953	0.1771	0.2038	0.0000	0.0000
G070204	Kadungallur	0.1685	0.0510	0.0450	0.0861	0.1321	0.1553	0.0000	0.0000
G070301	Mookkannur	0.0798	0.0494	0.0561	0.0554	0.0519	0.0403	0.0168	0.0163
G070302	Thuravoor	0.0878	0.0348	0.0402	0.0576	0.0539	0.0566	0.0000	0.0000
G070303	Manjapra	0.0653	0.0599	0.0255	0.0451	0.0431	0.0554	0.0000	0.0000
G070304	Karukutty	0.1137	0.0948	0.0625	0.0714	0.0848	0.0902	0.0000	0.0000
G070305	Ayyampuzha	0.0547	0.1239	0.3337	0.0447	0.0670	0.0639	0.0003	0.0042
G070306	Kanjoor	0.0912	0.0405	0.0532	0.0561	0.0664	0.0751	0.0091	0.0041
G070307	Kalady	0.1111	0.0464	0.0754	0.0690	0.1147	0.0768	0.0000	0.0000
G070308	Malayattoor Neeleswaram	0.1025	0.0967	0.0959	0.0704	0.0827	0.0808	0.0000	0.0000
G070401	Asamannoor	0.0765	0.0601	0.0502	0.0597	0.0733	0.0740	0.0000	0.0000
G070402	Mudakuzha	0.0639	0.0620	0.0598	0.0555	0.1092	0.0652	0.0000	0.0000

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G070403	Vengoor	0.0854	0.7006	0.0840	0.1333	0.0844	0.0572	0.1368	0.0751
G070404	Rayamangalam	0.1431	0.1039	0.0753	0.1027	0.1595	0.1323	0.0000	0.0000
G070405	Koovappady	0.1417	0.0881	0.0970	0.0988	0.1501	0.0310	0.0000	0.0000
G070406	Okkal	0.1002	0.0362	0.0618	0.0610	0.0526	0.0475	0.0000	0.0000
G070501	Vengola	0.2017	0.1007	0.0954	0.1534	0.1655	0.1741	0.0413	0.0275
G070502	Vazhakkulam	0.1670	0.0555	0.0529	0.1034	0.1275	0.1026	0.0148	0.0097
G070503	Kizhakkambalam	0.1323	0.0892	0.0898	0.0806	0.1229	0.1274	0.0120	0.0092
G070504	Choornikkara	0.1334	0.0311	0.0321	0.0629	0.0872	0.1015	0.0000	0.0000
G070505	Edathala	0.1748	0.0451	0.0295	0.0935	0.1653	0.1106	0.0276	0.0187
G070506	Keezhmad	0.1466	0.0503	0.0509	0.0723	0.1203	0.1215	0.0000	0.0000
G070601	Kadamakudy	0.0664	0.0365	0.0890	0.0436	0.0453	0.0402	0.0000	0.0000
G070602	Cheranallur	0.1258	0.0299	0.0109	0.0521	0.0738	0.0758	0.0000	0.0000
G070603	Mulavucaud	0.0840	0.0544	0.0373	0.0462	0.1051	0.1515	0.0000	0.0000
G070604	Elamkunnappuzha	0.2009	0.0329	0.6996	0.1222	0.1851	0.1506	0.0119	0.0110
G070701	Njarakkal	0.0887	0.0243	0.1898	0.0572	0.1378	0.1616	0.0000	0.0047
G070702	Nayarambalam	0.0886	0.0344	0.2966	0.0636	0.1535	0.1753	0.0000	0.0000
G070703	Edavanakkad	0.0783	0.0318	0.3044	0.0614	0.1538	0.0866	0.0000	0.0000
G070704	Pallippuram	0.1771	0.0471	0.5492	0.1114	0.1399	0.0837	0.0000	0.0000
G070705	Kuzhuppilly	0.0444	0.0218	0.1996	0.0310	0.0791	0.0631	0.0000	0.0000
G070801	Chellanam	0.1562	0.0497	1.2503	0.1133	0.0689	0.1147	0.0000	0.0000
G070802	Kumbalangy	0.1158	0.0430	0.0153	0.0756	0.0727	0.0716	0.0000	0.0000
G070803	Kumbalam	0.1113	0.0587	0.0701	0.0595	0.1467	0.1102	0.0000	0.0000
G070901	Udayamperur	0.1575	0.0702	0.0970	0.0984	0.1344	0.0845	0.0180	0.0490
G070902	Mulamthuruthy	0.1005	0.0606	0.0437	0.0675	0.1144	0.0440	0.0000	0.0000
G070903	Chottanikkara	0.0875	0.0358	0.0240	0.0605	0.1027	0.0339	0.0000	0.0000
G070904	Edakkattuvayal	0.0712	0.0742	0.0348	0.0493	0.0751	0.0440	0.0000	0.0246

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G070905	Amballur	0.1000	0.0638	0.0631	0.0659	0.1091	0.0998	0.0000	0.0000
G070906	Maneed	0.0604	0.0740	0.0427	0.0425	0.1255	0.1086	0.0000	0.0000
G071001	Puthrukka	0.0800	0.0721	0.0617	0.0536	0.1030	0.0717	0.0239	0.0127
G071002	Thiruvaniyoor	0.0973	0.0619	0.0461	0.0581	0.1156	0.0423	0.0000	0.0000
G071003	Vadavucode Puthen Cruz	0.0860	0.1042	0.0457	0.0503	0.2019	0.1258	0.0186	0.0044
G071004	Mazhuvannoor	0.1317	0.1387	0.0684	0.1181	0.1563	0.0942	0.0163	0.0050
G071005	Aikaranad	0.0770	0.0725	0.0456	0.0465	0.1371	0.0455	0.0000	0.0000
G071006	Kunnathunad	0.1239	0.0759	0.0742	0.0819	0.2038	0.1910	0.0000	0.0000
G071101	Paingottur	0.0625	0.0664	0.0330	0.0582	0.0459	0.0718	0.0000	0.0000
G071102	Nellikuzhi	0.1713	0.0707	0.0404	0.1210	0.0809	0.0893	0.0000	0.0000
G071103	Pindimana	0.0652	0.0728	0.0375	0.0524	0.0632	0.0973	0.0000	0.0000
G071104	Kottappady	0.0672	0.0902	0.0343	0.0682	0.0980	0.0963	0.0104	0.0115
G071105	Kavalangad	0.1162	0.1692	0.1231	0.1069	0.1033	0.1085	0.0378	0.0524
G071106	Varappetty	0.0774	0.0607	0.0223	0.0509	0.0344	0.0260	0.0000	0.0000
G071107	Keerampara	0.0481	0.0812	0.0765	0.0557	0.0587	0.0699	0.0000	0.0000
G071108	Pothanikkad	0.0415	0.0484	0.0181	0.0280	0.0275	0.0271	0.0000	0.0000
G071109	Pallarimangalam	0.0629	0.0447	0.0168	0.0539	0.0194	0.0346	0.0000	0.0000
G071110	Kuttampuzha	0.0814	1.5340	0.9191	0.4784	0.0782	0.0720	1.0343	1.2299
G071201	Elanji	0.0692	0.0833	0.0287	0.0466	0.0280	0.0266	0.0000	0.0000
G071204	Thirumarady	0.0699	0.0826	0.0300	0.0458	0.0639	0.0572	0.0000	0.0000
G071205	Palakuzha	0.0552	0.0640	0.0000	0.0357	0.0314	0.0252	0.0000	0.0000
G071206	Pampakuda	0.0697	0.0850	0.0297	0.0423	0.0682	0.0701	0.0000	0.0000
G071207	Ramamangalam	0.0554	0.0661	0.0532	0.0360	0.0851	0.0729	0.0000	0.0000
G071301	Puthenvelikara	0.1114	0.0561	0.0898	0.0753	0.1103	0.0932	0.0000	0.0000
G071302	Chengamanad	0.1133	0.0440	0.0744	0.0693	0.0845	0.0985	0.0000	0.0000

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G071303	Nedumbassery	0.1182	0.0654	0.0898	0.0681	0.1683	0.1086	0.0000	0.0000
G071304	Parakkadavu	0.1218	0.0697	0.0941	0.0891	0.1154	0.1041	0.0000	0.0000
G071305	Kunnukara	0.0828	0.0600	0.1053	0.0596	0.1130	0.1056	0.0000	0.0000
G071306	Sreemoolanagaram	0.0997	0.0408	0.0599	0.0672	0.1152	0.0943	0.0000	0.0000
G071401	Avoly	0.0825	0.0525	0.0178	0.0479	0.0371	0.0423	0.0116	0.0082
G071402	Arakuzha	0.0637	0.0828	0.0215	0.0386	0.0343	0.0232	0.0000	0.0000
G071403	Valakom	0.0767	0.0670	0.0512	0.0447	0.0305	0.0262	0.0000	0.0000
G071404	Paipra	0.1769	0.0909	0.0461	0.1149	0.0885	0.1277	0.0099	0.0046
G071405	Kalloorkkad	0.0546	0.0677	0.0152	0.0364	0.0323	0.0401	0.0157	0.0075
G071406	Ayavana	0.0843	0.0832	0.0312	0.0533	0.0496	0.0538	0.0088	0.0222
G071407	Manjalloor	0.0700	0.0650	0.0133	0.0403	0.0531	0.0524	0.0161	0.0140
G071408	Marady	0.0629	0.0604	0.0286	0.0351	0.0446	0.0422	0.0105	0.0033
G080101	Kadappuram	0.1080	0.0278	0.6726	0.1066	0.0270	0.1202	0.0000	0.0000
G080102	Orumanayur	0.0462	0.0146	0.0162	0.0352	0.0447	0.0737	0.0000	0.0000
G080103	Punnayur	0.1507	0.0469	0.5291	0.1572	0.0918	0.1345	0.0000	0.0000
G080104	Punnayurkulam	0.1371	0.0328	0.3352	0.1238	0.0820	0.1233	0.0000	0.0000
G080105	Vadekkekad	0.1093	0.0388	0.0159	0.0850	0.0467	0.1044	0.0000	0.0000
G080201	Choondal	0.1284	0.0549	0.0542	0.0918	0.1236	0.0974	0.0000	0.0000
G080202	Chowwannur	0.0661	0.0387	0.0548	0.0520	0.0635	0.0398	0.0000	0.0000
G080203	Kadavallur	0.1360	0.0843	0.0451	0.1137	0.2139	0.1973	0.0000	0.0000
G080204	Kandanassery	0.0992	0.0432	0.0353	0.0756	0.0719	0.0447	0.0000	0.0000
G080205	Kattakambal	0.0966	0.0533	0.0549	0.0766	0.1517	0.1295	0.0000	0.0000
G080206	Porkulam	0.0600	0.0376	0.0378	0.0483	0.1048	0.1044	0.0000	0.0000
G080207	Kadangode	0.1251	0.0905	0.0499	0.1075	0.1591	0.1726	0.0000	0.0000
G080208	Velur	0.1049	0.0800	0.0512	0.0874	0.1445	0.1005	0.0000	0.0000
G080301	Desamangalam	0.0808	0.0660	0.0422	0.0676	0.1357	0.1013	0.0000	0.0000

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G080302	Erumapetty	0.1085	0.0907	0.0680	0.1083	0.1996	0.1818	0.0000	0.0000
G080304	Mullurkara	0.0786	0.1251	0.0577	0.0651	0.0852	0.0954	0.0000	0.0000
G080305	Thekkumkara	0.1155	0.1079	0.0330	0.1010	0.1225	0.0960	0.0000	0.0000
G080306	Varavoor	0.0710	0.0841	0.0328	0.0680	0.1517	0.1278	0.0000	0.0000
G080401	Chelakkara	0.1515	0.1528	0.0657	0.1498	0.2297	0.2925	0.0286	0.0170
G080402	Vallathol Nagar	0.1036	0.0561	0.0256	0.0743	0.0990	0.1119	0.0000	0.0000
G080403	Kondazhy	0.0808	0.0844	0.0372	0.0835	0.1547	0.1957	0.0000	0.0000
G080404	Panjal	0.0938	0.0858	0.0444	0.0862	0.1428	0.1895	0.0000	0.0000
G080405	Pazhayannur	0.1466	0.1667	0.1470	0.1582	0.2582	0.2189	0.0783	0.0666
G080406	Thiruvilwamala	0.0974	0.2776	0.0507	0.1035	0.2486	0.2573	0.0000	0.0000
G080501	Madakkathara	0.1097	0.0610	0.0554	0.0827	0.0845	0.0854	0.0000	0.0000
G080502	Nadathara	0.1277	0.0486	0.0395	0.0880	0.0788	0.0767	0.0355	0.0195
G080503	Pananchery	0.1796	1.0367	0.2280	0.1740	0.1503	0.1333	0.3586	0.2815
G080504	Puthur	0.1930	0.1103	0.2099	0.1492	0.1961	0.2768	0.0827	0.0680
G080601	Adat	0.1226	0.0650	0.0881	0.0828	0.1560	0.1395	0.0000	0.0000
G080602	Avanur	0.0846	0.0535	0.0297	0.0654	0.1239	0.0876	0.0000	0.0000
G080603	Kaiparambu	0.1257	0.0579	0.0519	0.0904	0.1033	0.1008	0.0000	0.0000
G080604	Mulamkunnathukavu	0.0804	0.0712	0.0119	0.0579	0.0747	0.0763	0.0000	0.0000
G080605	Tholur	0.0690	0.0486	0.0653	0.0600	0.1061	0.0810	0.0000	0.0000
G080606	Kolazhy	0.1281	0.0469	0.0454	0.0688	0.0916	0.1133	0.0000	0.0000
G080701	Elavally	0.1133	0.0465	0.0699	0.0928	0.0541	0.0788	0.0000	0.0000
G080702	Mullassery	0.0826	0.0549	0.0775	0.0788	0.1122	0.1164	0.0000	0.0000
G080703	Pavaratty	0.0873	0.0268	0.0227	0.0625	0.0302	0.0841	0.0000	0.0000
G080704	Venkitangu	0.0988	0.0578	0.0719	0.0900	0.0990	0.2040	0.0000	0.0000
G080801	Engandiyur	0.0798	0.0443	0.2528	0.0860	0.2103	0.5233	0.0000	0.0000
G080802	Vadanappally	0.1104	0.0432	0.3506	0.1012	0.1977	0.1778	0.0000	0.0000

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G080803	Thalikulam	0.0926	0.0120	0.3537	0.0841	0.1719	0.1817	0.0000	0.0000
G080804	Nattika	0.0679	0.0271	0.2179	0.0554	0.1532	0.1867	0.0000	0.0000
G080805	Valappad	0.1296	0.0461	0.5175	0.1108	0.2228	0.2437	0.0000	0.0000
G080901	Anthicad	0.0836	0.0376	0.0334	0.0754	0.0927	0.0834	0.0000	0.0000
G080902	Thanniyam	0.1084	0.0495	0.0420	0.0970	0.1771	0.1338	0.0000	0.0000
G080903	Chazhoor	0.1061	0.0775	0.1078	0.0882	0.1935	0.1703	0.0000	0.0000
G080904	Manallur	0.1264	0.0512	0.0583	0.1458	0.1594	0.1404	0.0000	0.0000
G080905	Arimpoor	0.1252	0.0640	0.0994	0.1006	0.1473	0.0792	0.0000	0.0000
G081001	Aviniserry	0.0887	0.0571	0.0123	0.0581	0.0580	0.0491	0.0000	0.0000
G081002	Cherpu	0.1398	0.0590	0.0844	0.1018	0.2007	0.2380	0.0000	0.0000
G081003	Paralam	0.0941	0.0481	0.0572	0.0770	0.1311	0.1418	0.0000	0.0000
G081004	Vallachira	0.0747	0.0745	0.0233	0.0633	0.1250	0.1218	0.0000	0.0000
G081101	Alagappa Nagar	0.1189	0.0519	0.0290	0.0995	0.0850	0.0787	0.0119	0.0168
G081102	Kodakara	0.1245	0.0603	0.0348	0.0958	0.1538	0.1460	0.0000	0.0000
G081103	Mattathur	0.1855	0.2913	0.5671	0.1917	0.2017	0.1566	0.0932	0.0473
G081104	Nenmanikkara	0.0867	0.0322	0.0459	0.0650	0.0869	0.0578	0.0000	0.0000
G081105	Pudukkad	0.0867	0.0437	0.0329	0.0885	0.1416	0.1664	0.0000	0.0000
G081106	Trikkur	0.1118	0.0717	0.0249	0.0928	0.0921	0.0729	0.0000	0.0000
G081107	Varandarappilly	0.1649	0.2909	0.6635	0.1399	0.1121	0.1410	0.1892	0.1394
G081201	Karalam	0.0795	0.0503	0.0724	0.0720	0.1249	0.1225	0.0000	0.0000
G081202	Kattur	0.0673	0.0330	0.0432	0.0533	0.1049	0.1051	0.0000	0.0000
G081203	Muriyad	0.0968	0.1638	0.0541	0.1002	0.1946	0.1763	0.0000	0.0000
G081204	Parappukkara	0.1079	0.0622	0.0811	0.1111	0.1981	0.1369	0.0000	0.0000
G081301	Padiyur	0.0717	0.0525	0.0814	0.0674	0.0924	0.0524	0.0000	0.0000
G081302	Poomangalam	0.0434	0.0475	0.0238	0.0426	0.1045	0.0659	0.0000	0.0000
G081303	Puthenchira	0.0810	0.0622	0.0638	0.0632	0.1149	0.0931	0.0000	0.0000

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G081304	Vellangallur	0.1490	0.0752	0.0696	0.1178	0.1669	0.1648	0.0000	0.0000
G081305	Vellokkara	0.1068	0.0753	0.0684	0.0946	0.1891	0.1846	0.0099	0.0148
G081401	Edathiruthy	0.1071	0.0469	0.1315	0.0829	0.1904	0.1394	0.0000	0.0000
G081402	Kaipamangalam	0.1411	0.0384	0.3498	0.1112	0.1339	0.0972	0.0000	0.0000
G081403	Mathilakam	0.1089	0.0364	0.2366	0.0810	0.1153	0.1013	0.0000	0.0000
G081404	Perinjanam	0.0800	0.0256	0.1494	0.0693	0.1064	0.0741	0.0000	0.0000
G081405	Sree Narayanapuram	0.1472	0.1426	0.3423	0.1292	0.1727	0.1930	0.0000	0.0000
G081406	Edavilangu	0.0834	0.0271	0.1569	0.0663	0.0507	0.0447	0.0000	0.0000
G081407	Eriyad	0.1914	0.0475	0.4930	0.1406	0.1002	0.1599	0.0000	0.0000
G081501	Alur	0.1688	0.0971	0.0774	0.1205	0.1954	0.1691	0.0000	0.0000
G081502	Annamanada	0.1178	0.0708	0.0762	0.0840	0.1349	0.0488	0.0000	0.0000
G081503	Kuzhur	0.0804	0.0540	0.0791	0.0624	0.0627	0.0639	0.0000	0.0000
G081504	Mala	0.1311	0.0801	0.0675	0.0888	0.1757	0.1755	0.0000	0.0000
G081505	Poyya	0.0878	0.0571	0.0599	0.0650	0.0963	0.0977	0.0000	0.0000
G081601	Kadukutty	0.0980	0.0498	0.0600	0.0716	0.1082	0.1151	0.0000	0.0000
G081602	Kodassery	0.1258	0.1074	0.0808	0.1255	0.1874	0.2008	0.1097	0.1300
G081603	Koratty	0.1279	0.0212	0.0249	0.0857	0.1313	0.1202	0.0000	0.0000
G081604	Melur	0.1125	0.0658	0.0421	0.0823	0.0786	0.0854	0.0000	0.0000
G081605	Pariyaram	0.0910	0.0454	0.0494	0.0758	0.0881	0.1256	0.0000	0.0000
G081606	Athirappally	0.0235	1.3813	0.4872	0.0948	0.0943	0.0868	0.4570	0.3326
G090101	Anakkara	0.0849	0.0592	0.0570	0.0804	0.2091	0.2396	0.0000	0.0000
G090102	Chalisseri	0.0890	0.0542	0.0374	0.0727	0.1532	0.1093	0.0000	0.0000
G090103	Kappur	0.1201	0.0721	0.0435	0.0968	0.1546	0.1199	0.0000	0.0000
G090104	Nagalassery	0.0965	0.0740	0.0481	0.0817	0.2193	0.2622	0.0000	0.0000
G090105	Pattithara	0.1156	0.0768	0.0556	0.1016	0.2645	0.1784	0.0000	0.0000
G090106	Thirumittacode	0.1190	0.0913	0.0656	0.0935	0.1893	0.1312	0.0000	0.0000

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G090107	Thrithala	0.0989	0.0592	0.0511	0.0735	0.2060	0.1191	0.0000	0.0000
G090201	Koppam	0.1156	0.0589	0.0320	0.0855	0.1483	0.0514	0.0000	0.0000
G090202	Kulukkallur	0.1073	0.0647	0.0377	0.0919	0.1368	0.1292	0.0000	0.0000
G090203	Muthuthala	0.0864	0.0564	0.0331	0.0726	0.2020	0.1915	0.0000	0.0000
G090204	Ongallur	0.1666	0.0895	0.0510	0.1285	0.2077	0.1069	0.0000	0.0000
G090206	Parudur	0.0950	0.0585	0.0490	0.0873	0.1949	0.1130	0.0000	0.0000
G090207	Thiruvegapuram	0.1324	0.0578	0.0427	0.1046	0.1465	0.1071	0.0000	0.0000
G090208	Vilayur	0.0912	0.0501	0.0301	0.0724	0.1009	0.0976	0.0000	0.0000
G090301	Ambalapara	0.1425	0.1415	0.0584	0.1353	0.2273	0.1828	0.0000	0.0000
G090302	Ananganadi	0.0922	0.0587	0.0157	0.0736	0.1331	0.1514	0.0000	0.0000
G090303	Chalavara	0.0810	0.0788	0.0311	0.0785	0.1964	0.1365	0.0000	0.0000
G090304	Lakkidiperur	0.1253	0.0870	0.0429	0.1162	0.1667	0.2517	0.0000	0.0000
G090305	Vaniamkulam	0.1167	0.1003	0.0439	0.1066	0.2141	0.2881	0.0000	0.0000
G090306	Thrikkadeeri	0.0889	0.0603	0.0296	0.0818	0.1153	0.0895	0.0000	0.0000
G090307	Vallapuzha	0.1107	0.0611	0.0329	0.0822	0.1093	0.0895	0.0000	0.0000
G090308	Nellaya	0.1425	0.0774	0.0409	0.1023	0.1439	0.1084	0.0000	0.0000
G090402	Kadampazhipuram	0.1205	0.1122	0.0709	0.1149	0.1568	0.1582	0.0000	0.0000
G090403	Karimpuzha	0.1238	0.1341	0.0814	0.1197	0.1505	0.0945	0.0000	0.0000
G090404	Pookkottukavu	0.0468	0.0622	0.0288	0.0573	0.1473	0.1247	0.0000	0.0000
G090405	Sreekrishnapuram	0.0798	0.0835	0.0513	0.0789	0.1333	0.1071	0.0000	0.0000
G090406	Vellinezhi	0.0623	0.0759	0.0310	0.0585	0.1105	0.0879	0.0000	0.0000
G090407	Karakurissi	0.1074	0.0763	0.0620	0.1353	0.1376	0.1810	0.0000	0.0000
G090501	Alanallur	0.2048	0.1645	0.0905	0.1835	0.2252	0.2311	0.0326	0.0405
G090502	Karimba	0.1083	0.1955	0.2410	0.1170	0.1013	0.0684	0.0555	0.1298
G090503	Kottoppadam	0.1734	0.0842	0.2075	0.1767	0.1248	0.0794	0.2471	0.2808
G090504	Kumaramputhur	0.1287	0.1052	0.0946	0.1286	0.1312	0.1334	0.0516	0.0410

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G090505	Kanjirappuzha	0.1274	0.1651	0.1890	0.1964	0.1288	0.0877	0.2191	0.2698
G090507	Thachanattukara	0.1032	0.0990	0.0380	0.0951	0.1221	0.1087	0.0000	0.0000
G090508	Tachampara	0.0704	0.1525	0.1090	0.1139	0.0732	0.0970	0.0649	0.0364
G090509	Thenkara	0.1050	0.0801	0.1894	0.1305	0.0936	0.0855	0.1423	0.1399
G090601	Agali	0.0991	0.3926	0.1846	0.8790	0.0569	0.0934	3.5920	2.0264
G090602	Pudur	0.0153	1.1679	1.4041	0.7299	0.0219	0.0346	3.0697	2.6158
G090603	Sholayar	0.0333	0.4259	0.2134	0.6301	0.0409	0.0832	2.7352	2.1039
G090701	Keralassery	0.0548	0.0674	0.0257	0.0531	0.0990	0.0873	0.0000	0.0000
G090702	Kongad	0.1110	0.0948	0.0645	0.1055	0.1832	0.1975	0.0000	0.0000
G090703	Mankara	0.0653	0.0580	0.0289	0.0634	0.1507	0.1821	0.0000	0.0000
G090704	Mannur	0.0742	0.0523	0.0133	0.0652	0.1137	0.1501	0.0000	0.0000
G090705	Mundur	0.1123	0.0933	0.0140	0.1021	0.1978	0.2210	0.0000	0.0000
G090706	Parali	0.1231	0.0855	0.0498	0.1080	0.2483	0.1651	0.0000	0.0000
G090707	Pirayiri	0.1629	0.0528	0.0343	0.1280	0.1653	0.1572	0.0000	0.0000
G090801	Kottai	0.0690	0.0564	0.0290	0.0757	0.2479	0.2260	0.0000	0.0000
G090802	Kuthanoor	0.0816	0.1012	0.0489	0.0815	0.2065	0.1582	0.0000	0.0000
G090803	Kuzhalmannam	0.0949	0.0865	0.0714	0.0956	0.2242	0.3516	0.0000	0.0000
G090804	Mathur	0.0833	0.0693	0.0718	0.0849	0.2366	0.2567	0.0000	0.0000
G090805	Peringottukurissi	0.0882	0.0888	0.0549	0.0913	0.1948	0.1796	0.0000	0.0000
G090806	Thenkurissy	0.0852	0.0845	0.0398	0.0981	0.3045	0.2113	0.0000	0.0000
G090807	Kannadi	0.0804	0.0559	0.0407	0.0772	0.2239	0.2574	0.0000	0.0000
G090901	Eruthempathy	0.0672	0.1043	0.0254	0.1249	0.0993	0.1551	0.1234	0.0672
G090902	Kozhinjampara	0.1134	0.1238	0.0461	0.1626	0.0864	0.0836	0.2523	0.2553
G090903	Nalleppilly	0.1190	0.1126	0.0220	0.1432	0.2144	0.1523	0.0433	0.0151
G090904	Perumatty	0.1042	0.1717	0.0483	0.1785	0.1806	0.1394	0.7054	0.7743
G090905	Vadakarapathy	0.1048	0.1399	0.0125	0.1710	0.0694	0.0476	0.3016	0.1447

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G090906	Elappully	0.1422	0.1386	0.0572	0.1353	0.2578	0.2458	0.0000	0.0000
G090907	Polpully	0.0567	0.0562	0.0374	0.0665	0.1391	0.1123	0.0000	0.0000
G091001	Kollenkode	0.0964	0.1393	0.1001	0.1382	0.2740	0.2265	0.0436	0.0554
G091002	Koduvayur	0.1026	0.0582	0.0273	0.1086	0.2282	0.1520	0.0000	0.0000
G091003	Muthalamada	0.1136	0.1886	0.1761	0.4020	0.2521	0.2500	1.5426	1.8117
G091004	Puthunagaram	0.0666	0.0261	0.0066	0.0659	0.1057	0.1007	0.0000	0.0000
G091005	Vadavannur	0.0570	0.0491	0.0276	0.0781	0.1620	0.1843	0.0000	0.0000
G091006	Pattenchery	0.0860	0.0856	0.0185	0.1263	0.2409	0.2026	0.0839	0.0859
G091007	Peruvembu	0.0632	0.0579	0.0227	0.0683	0.1914	0.1030	0.0000	0.0000
G091101	Ayiloor	0.1056	0.1156	0.0736	0.1290	0.1521	0.1456	0.1472	0.1066
G091102	Nelliampathy	0.0149	1.6286	1.0538	0.0524	0.0489	0.2169	0.1758	0.1892
G091103	Elavenchery	0.0600	0.0909	0.0882	0.0694	0.1648	0.1137	0.0218	0.0452
G091104	Pallassana	0.0807	0.0828	0.0397	0.0905	0.2094	0.1943	0.0000	0.0000
G091105	Melarcode	0.0973	0.0721	0.0289	0.1158	0.1515	0.1543	0.0000	0.0000
G091106	Nenmara	0.1386	0.1041	0.0402	0.1257	0.1850	0.1116	0.0631	0.0634
G091107	Vandazhy	0.1222	0.0446	0.1665	0.1158	0.1457	0.1686	0.1441	0.3670
G091201	Alathur	0.1039	0.0554	0.0156	0.0847	0.1194	0.1315	0.0000	0.0000
G091202	Erimayur	0.1058	0.0951	0.0651	0.1177	0.2554	0.3417	0.0000	0.0000
G091203	Kavassery	0.1065	0.0860	0.0598	0.1032	0.1834	0.2087	0.0000	0.0000
G091204	Kizhakkenchery	0.1581	0.3180	0.3084	0.1584	0.1775	0.1706	0.1268	0.1383
G091205	Puducode	0.0835	0.0460	0.0384	0.0649	0.1009	0.0843	0.0000	0.0000
G091206	Tarur	0.1009	0.0968	0.0489	0.1041	0.1224	0.1204	0.0190	0.0119
G091207	Vadakkanchery	0.1357	0.0957	0.0420	0.1065	0.1949	0.2496	0.0222	0.0454
G091208	Kannambra	0.0964	0.0840	0.0517	0.0792	0.1167	0.1742	0.0390	0.0384
G091301	Akathethara	0.1116	0.0650	0.0111	0.0703	0.1142	0.1111	0.0620	0.5980
G091302	Malampuzha	0.0500	0.5181	0.4350	0.0788	0.0807	0.1096	0.3504	0.3497

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G091303	Marutharoad	0.1303	0.0556	0.0295	0.0831	0.1892	0.1623	0.0000	0.0000
G091304	Puduppariyaram	0.1503	0.0836	0.2759	0.1039	0.1830	0.1628	0.0555	0.0417
G091305	Pudussey	0.1937	0.3470	0.1684	0.1595	0.2313	0.1970	0.3553	0.4564
G091306	Kodumbu	0.0837	0.0718	0.0463	0.0685	0.1841	0.1681	0.0000	0.0000
G100101	Chaliyar	0.0760	0.3531	0.1258	0.1225	0.0578	0.0776	0.6156	0.7173
G100102	Chungathara	0.1383	0.3644	0.3558	0.1546	0.0992	0.1338	0.4851	0.4885
G100103	Moothedam	0.0985	0.3963	0.0680	0.1008	0.0834	0.0613	0.2215	0.3133
G100104	Vazhikkadavu	0.1906	0.2175	0.3676	0.1970	0.1205	0.1211	0.2209	0.1031
G100105	Edakkara	0.1120	0.1240	0.0522	0.1077	0.0706	0.0602	0.2892	0.5396
G100106	Pothukal	0.1130	0.2994	0.5074	0.1221	0.0407	0.1277	0.5689	0.5898
G100201	Amarambalam	0.1352	0.3959	0.4852	0.1510	0.1644	0.1889	0.2803	0.3334
G100202	Karulai	0.0860	0.1356	0.7521	0.1165	0.1061	0.1063	0.2917	0.8023
G100203	Kalikavu	0.1410	0.2684	0.1265	0.1240	0.1167	0.1601	0.0192	0.0149
G100204	Chokkadu	0.1275	0.2232	0.2683	0.1302	0.1010	0.0549	0.1757	0.1646
G100205	Karuvarakundu	0.1670	0.2223	0.2735	0.1456	0.1301	0.1550	0.0692	0.0564
G100206	Thuvvur	0.1145	0.0886	0.0553	0.1079	0.1500	0.1452	0.0171	0.0134
G100207	Edappatta	0.0903	0.0728	0.0445	0.0751	0.0810	0.0683	0.0247	0.0201
G100301	Mambad	0.1453	0.1919	0.1778	0.1489	0.1146	0.1401	0.3754	0.2818
G100302	Pandikkad	0.2158	0.1013	0.0694	0.2146	0.2333	0.2694	0.0000	0.0000
G100303	Porur	0.1081	0.0985	0.0451	0.1041	0.1900	0.2915	0.0000	0.0000
G100304	Trikkalangode	0.1988	0.1021	0.0701	0.1818	0.2622	0.2738	0.0219	0.0098
G100305	Thiruvalli	0.0965	0.0956	0.0503	0.1056	0.2235	0.2843	0.0000	0.0000
G100306	Vandoor	0.1848	0.0452	0.0648	0.1767	0.2606	0.2186	0.0606	0.0156
G100401	Chelambra	0.1371	0.0219	0.0288	0.0988	0.1139	0.0857	0.0000	0.0000
G100402	Cherukavu	0.1467	0.0477	0.0230	0.1128	0.1299	0.1347	0.0000	0.0000
G100405	Pallikkal	0.1875	0.0645	0.0306	0.1330	0.1619	0.1145	0.0000	0.0000

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G100406	Vazhayur	0.1162	0.0599	0.0222	0.0922	0.1450	0.1553	0.0000	0.0000
G100407	Vazhakkad	0.1402	0.0672	0.0407	0.1269	0.1467	0.1777	0.0152	0.0071
G100408	Pulikkal	0.1601	0.0627	0.0188	0.1207	0.1400	0.0858	0.0000	0.0000
G100409	Muthuvallur	0.0999	0.0743	0.0050	0.0826	0.1258	0.0962	0.0000	0.0000
G100501	Urungattiri	0.1580	0.2149	0.1977	0.1674	0.1276	0.1204	0.3230	0.2565
G100502	Kavannur	0.1479	0.0884	0.0320	0.1259	0.1650	0.1590	0.0000	0.0000
G100503	Kizhuparambu	0.0883	0.0254	0.0233	0.0689	0.0753	0.0704	0.0000	0.0000
G100504	Pulpatta	0.1648	0.0914	0.0325	0.1303	0.1824	0.1667	0.0000	0.0000
G100505	Chekkode	0.1323	0.0576	0.0275	0.1122	0.1053	0.0895	0.0000	0.0000
G100506	Kuzhimanna	0.1362	0.0668	0.0197	0.1019	0.1303	0.1148	0.0000	0.0000
G100507	Areekode	0.1253	0.0345	0.0231	0.0796	0.1173	0.1051	0.0000	0.0000
G100508	Edavanna	0.1775	0.0558	0.1110	0.1608	0.2096	0.2031	0.1037	0.0571
G100601	Anakkayam	0.2086	0.1278	0.0504	0.1561	0.1197	0.1076	0.0000	0.0000
G100602	Morayur	0.1388	0.0694	0.0219	0.1028	0.0907	0.0740	0.0000	0.0000
G100603	Ponmala	0.1425	0.0612	0.0197	0.1038	0.0544	0.0401	0.0000	0.0000
G100604	Pookkottur	0.1551	0.0583	0.0198	0.1093	0.0883	0.0569	0.0000	0.0000
G100605	Kodoor	0.1629	0.0199	0.0197	0.0872	0.0422	0.0372	0.0000	0.0000
G100606	Othukkungal	0.1647	0.0488	0.0270	0.1003	0.0617	0.0534	0.0000	0.0000
G100701	Aliparambu	0.1626	0.0571	0.0464	0.1162	0.1806	0.1827	0.0000	0.0000
G100702	Elamkulam	0.1007	0.0602	0.0380	0.0725	0.1354	0.1743	0.0000	0.0000
G100703	Melattur	0.1046	0.0769	0.0526	0.0834	0.1334	0.1239	0.0000	0.0000
G100704	Keezhattur	0.1422	0.1130	0.0615	0.1082	0.1530	0.1878	0.0000	0.0000
G100705	Thazhekode	0.1621	0.1272	0.0544	0.1358	0.1919	0.1877	0.0477	0.0449
G100706	Vettathur	0.1069	0.1012	0.0500	0.0839	0.1465	0.1488	0.0000	0.0000
G100707	Pulamanthole	0.1539	0.0936	0.0469	0.1051	0.1058	0.0890	0.0000	0.0000
G100708	Angadipuram	0.2284	0.1038	0.0419	0.1467	0.1681	0.1909	0.0000	0.0000

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G100801	Kuruva	0.1880	0.1008	0.0306	0.1242	0.0963	0.1051	0.0000	0.0000
G100802	Mankada	0.1310	0.0281	0.0414	0.0930	0.1092	0.1253	0.0000	0.0000
G100803	Makkaraparamba	0.0768	0.0198	0.0142	0.0474	0.0469	0.0588	0.0000	0.0000
G100804	Moorkkanad	0.1454	0.0332	0.0280	0.1060	0.1224	0.0926	0.0000	0.0000
G100805	Koottilangadi	0.1511	0.0591	0.0286	0.0870	0.0836	0.0590	0.0000	0.0000
G100806	Puzhakkattiri	0.1228	0.0247	0.0273	0.0815	0.0731	0.0851	0.0000	0.0000
G100901	Athavanad	0.1733	0.0480	0.0161	0.1204	0.0615	0.0776	0.0000	0.0000
G100902	Edayoor	0.1472	0.0860	0.0240	0.1248	0.1126	0.1280	0.0000	0.0000
G100903	Irimbilayam	0.1182	0.0680	0.0572	0.0964	0.1370	0.1461	0.0000	0.0000
G100904	Marakkara	0.1707	0.0784	0.0130	0.1185	0.0541	0.0467	0.0000	0.0000
G100905	Kuttippuram	0.1873	0.0501	0.0529	0.1515	0.1663	0.1580	0.0000	0.0000
G100907	Kalpakancheri	0.1466	0.0459	0.0062	0.0922	0.0082	0.0088	0.0000	0.0000
G101001	Abdul Rahiman Nagar	0.1754	0.0419	0.0259	0.1139	0.0781	0.1083	0.0000	0.0000
G101002	Edarikode	0.1149	0.0442	0.0114	0.0738	0.0452	0.0494	0.0000	0.0000
G101003	Parappur	0.1563	0.0523	0.0315	0.0927	0.0240	0.0217	0.0000	0.0000
G101004	Thennala	0.1255	0.0282	0.0115	0.0845	0.0233	0.0287	0.0000	0.0000
G101005	Vengara	0.2017	0.0527	0.0371	0.1154	0.0992	0.0852	0.0000	0.0000
G101006	Kannamangalam	0.1647	0.0798	0.0195	0.1562	0.1397	0.1275	0.0000	0.0000
G101007	Urakam	0.1212	0.0612	0.0215	0.0844	0.0587	0.0619	0.0000	0.0000
G101102	Thenhippalam	0.1269	0.0489	0.0249	0.1015	0.1209	0.1204	0.0000	0.0000
G101104	Vallikkunnu	0.1953	0.0710	0.4250	0.1574	0.1352	0.1277	0.0000	0.0000
G101105	Moonniyur	0.2307	0.0612	0.0566	0.1545	0.1143	0.1080	0.0000	0.0000
G101106	Nannambra	0.1731	0.0198	0.0466	0.1078	0.0418	0.0527	0.0000	0.0000
G101107	Peruvalloor	0.1417	0.0534	0.0175	0.1404	0.1027	0.1233	0.0000	0.0000
G101201	Cheriyamundam	0.1347	0.0338	0.0197	0.0849	0.0186	0.0164	0.0000	0.0000

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G101202	Ozhur	0.1439	0.0458	0.0242	0.1251	0.0472	0.0506	0.0000	0.0000
G101203	Tanalur	0.2037	0.0687	0.0333	0.1564	0.0584	0.0554	0.0000	0.0000
G101204	Valavannur	0.1419	0.0432	0.0194	0.0905	0.0291	0.0293	0.0000	0.0000
G101206	Ponmundam	0.1114	0.0259	0.0063	0.0694	0.0159	0.0172	0.0000	0.0000
G101207	Niramaruthur	0.1239	0.0260	0.2862	0.1109	0.0609	0.0674	0.0000	0.0000
G101208	Perumannaclari	0.1168	0.0504	0.0101	0.0712	0.0226	0.0261	0.0000	0.0000
G101301	Purathur	0.1232	0.0554	0.5229	0.1434	0.1488	0.1349	0.0000	0.0000
G101302	Thalakkad	0.1463	0.0190	0.0515	0.1159	0.0947	0.0864	0.0000	0.0000
G101303	Triprangode	0.1696	0.0584	0.0741	0.1398	0.0918	0.0750	0.0000	0.0000
G101304	Vettom	0.1582	0.0438	0.4711	0.1419	0.0536	0.0560	0.0000	0.0000
G101305	Thirunavaya	0.1911	0.0553	0.0478	0.1357	0.0834	0.1213	0.0000	0.0000
G101306	Mangalam	0.1387	0.0351	0.3152	0.1389	0.0698	0.0750	0.0000	0.0000
G101401	Tavanur	0.1290	0.0714	0.0886	0.1154	0.1947	0.1911	0.0000	0.0000
G101402	Vattamkulam	0.1371	0.0589	0.0343	0.1162	0.1885	0.2195	0.0000	0.0000
G101403	Edappal	0.1259	0.0262	0.0832	0.0965	0.1498	0.1434	0.0000	0.0000
G101404	Kalady	0.0961	0.0478	0.0483	0.0806	0.1546	0.1369	0.0000	0.0000
G101501	Alamcode	0.1314	0.0222	0.0439	0.1131	0.1553	0.1833	0.0000	0.0000
G101502	Marancheri	0.1474	0.0307	0.0572	0.1196	0.0534	0.0785	0.0000	0.0000
G101503	Nannamukku	0.1146	0.0547	0.0642	0.0964	0.1111	0.1085	0.0000	0.0000
G101504	Perumpadappa	0.1292	0.0163	0.2496	0.0974	0.0126	0.0450	0.0000	0.0000
G101505	Veliyancode	0.1406	0.0428	0.2459	0.1248	0.0194	0.0709	0.0000	0.0000
G110101	Azhiyoor	0.1283	0.0276	0.5495	0.0803	0.0281	0.0212	0.0000	0.0000
G110102	Chorode	0.1645	0.0379	0.2619	0.1199	0.0271	0.0177	0.0000	0.0000
G110103	Eramala	0.1484	0.0538	0.0351	0.1116	0.0314	0.0226	0.0000	0.0000
G110104	Onchiyam	0.1239	0.0246	0.2393	0.0813	0.0154	0.0090	0.0000	0.0000
G110201	Chekkiaid	0.1042	0.0691	0.0309	0.0834	0.0119	0.0103	0.0465	0.0735

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G110202	Edacheri	0.1151	0.0457	0.0332	0.0964	0.0212	0.0174	0.0000	0.0000
G110203	Purameri	0.1187	0.0573	0.0242	0.0971	0.0208	0.0147	0.0000	0.0000
G110204	Thuneri	0.1012	0.0436	0.0218	0.0754	0.0138	0.0101	0.0000	0.0000
G110205	Valayam	0.0787	0.0878	0.0090	0.0798	0.0089	0.0093	0.0355	0.0492
G110206	Vanimel	0.1057	0.1032	0.1326	0.1248	0.0053	0.0062	0.2349	0.2560
G110207	Nadapuram	0.1738	0.0577	0.0216	0.1100	0.0224	0.0157	0.0000	0.0000
G110301	Kunnummal	0.0773	0.0299	0.0073	0.0586	0.0154	0.0092	0.0000	0.0000
G110302	Kayakkodi	0.1050	0.0795	0.0484	0.0833	0.0240	0.0205	0.0000	0.0000
G110303	Kavilumpara	0.0976	0.2396	0.3172	0.0932	0.0127	0.0149	0.0801	0.0653
G110304	Kuttiadi	0.0828	0.0430	0.0169	0.0592	0.0170	0.0141	0.0000	0.0000
G110305	Maruthomkara	0.0834	0.0760	0.0149	0.0783	0.0275	0.0325	0.0474	0.0193
G110306	Velom	0.1121	0.0729	0.0432	0.0936	0.0442	0.0428	0.0000	0.0000
G110307	Narippetta	0.1137	0.1430	0.1173	0.1103	0.0163	0.0126	0.0376	0.0484
G110401	Ayancheri	0.1120	0.0588	0.0310	0.0898	0.0277	0.0247	0.0000	0.0000
G110402	Villiappally	0.1481	0.0490	0.0198	0.1153	0.0271	0.0182	0.0000	0.0000
G110403	Maniyoor	0.1648	0.0877	0.0473	0.1502	0.0911	0.0805	0.0000	0.0000
G110404	Thiruvallur	0.1503	0.0779	0.0367	0.1232	0.0515	0.0466	0.0000	0.0000
G110501	Thurayur	0.0529	0.0296	0.0289	0.0467	0.0830	0.0737	0.0000	0.0000
G110502	Keezhariyoor	0.0603	0.0387	0.0202	0.0504	0.0538	0.0368	0.0000	0.0000
G110503	Thikkodi	0.1124	0.0400	0.2175	0.0847	0.0555	0.0494	0.1118	0.0000
G110505	Meppayyur	0.1144	0.0661	0.0175	0.0892	0.0714	0.0633	0.0000	0.0000
G110601	Cheruvannur	0.0899	0.0610	0.0393	0.0911	0.1125	0.1449	0.0000	0.0000
G110602	Nochad	0.1075	0.0668	0.0178	0.0961	0.0920	0.0784	0.0000	0.0000
G110603	Changaroath	0.1277	0.0854	0.0388	0.1092	0.1103	0.1393	0.0241	0.0257
G110604	Kayanna	0.0540	0.0475	0.0410	0.0601	0.0545	0.0660	0.0102	0.0120
G110605	Kuthali	0.0667	0.0399	0.0178	0.0619	0.0687	0.0820	0.0000	0.0000

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G110606	Perambra	0.1259	0.0738	0.0290	0.1031	0.1563	0.1655	0.0000	0.0000
G110607	Chakkittapara	0.0780	0.4024	0.1863	0.0827	0.1163	0.0784	0.0925	0.0960
G110701	Balusseri	0.1030	0.0634	0.0143	0.1039	0.1459	0.1063	0.0219	0.0227
G110702	Naduvannur	0.1009	0.0627	0.0266	0.1035	0.1151	0.1049	0.0000	0.0000
G110703	Ulliyeri	0.1251	0.0731	0.0375	0.1253	0.1565	0.1401	0.0000	0.0000
G110704	Kottur	0.1172	0.0819	0.0275	0.1503	0.1294	0.1019	0.1505	0.1933
G110705	Unnikulam	0.1945	0.1081	0.0224	0.1616	0.1876	0.2392	0.0360	0.0453
G110706	Panangad	0.1281	0.1327	0.0840	0.1208	0.1719	0.0851	0.0678	0.0815
G110707	Koorachundu	0.0684	0.2055	0.2459	0.0880	0.0523	0.0532	0.0238	0.0157
G110801	Chemanchery	0.1448	0.0473	0.5567	0.1043	0.0710	0.0940	0.0000	0.0000
G110802	Arikkulam	0.0736	0.0653	0.0193	0.0724	0.0612	0.0724	0.0000	0.0000
G110803	Moodadi	0.1230	0.0453	0.6262	0.0938	0.0827	0.0771	0.0000	0.0000
G110804	Chengottukavu	0.1115	0.0384	0.1928	0.0910	0.0522	0.0501	0.0000	0.0000
G110805	Atholi	0.1040	0.0595	0.0158	0.0946	0.1758	0.1724	0.0000	0.0000
G110901	Kakkodi	0.1715	0.0525	0.0335	0.1182	0.1468	0.1296	0.0000	0.0000
G110902	Chelannur	0.1580	0.0673	0.0320	0.1280	0.1762	0.1124	0.0233	0.0240
G110903	Kakkur	0.0860	0.0575	0.0199	0.1131	0.1157	0.1217	0.0408	0.0615
G110904	Nanmanda	0.1009	0.0650	0.0156	0.1075	0.1227	0.1194	0.1999	0.2518
G110905	Narikkuni	0.0931	0.0501	0.0061	0.0804	0.1119	0.1156	0.0338	0.0365
G110906	Thalakkulathur	0.1179	0.0608	0.0263	0.1232	0.0987	0.0690	0.0000	0.0000
G111001	Thiruvambadi	0.1176	0.2372	0.1977	0.0912	0.0656	0.0561	0.0574	0.0704
G111002	Koodaranji	0.0757	0.2774	0.1923	0.0693	0.0318	0.0224	0.1499	0.1192
G111003	Kizhakkoth	0.1289	0.0560	0.0195	0.0897	0.0726	0.0744	0.0000	0.0000
G111004	Madavoor	0.1127	0.0543	0.0159	0.0954	0.1072	0.1101	0.0407	0.0514
G111006	Puduppady	0.1647	0.1829	0.1539	0.1859	0.1545	0.1529	0.1647	0.1611
G111007	Thamarassery	0.1414	0.0989	0.0229	0.1035	0.1323	0.1430	0.0137	0.0192

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G111008	Omassery	0.1385	0.0719	0.0280	0.1162	0.1310	0.0893	0.0142	0.0126
G111009	Kattippara	0.0844	0.0570	0.1212	0.0871	0.1289	0.1173	0.0666	0.0645
G111010	Kodenchery	0.1402	0.2898	0.2824	0.1275	0.0750	0.0329	0.3342	0.4070
G111101	Kodiyathur	0.1142	0.0842	0.0286	0.0801	0.0887	0.0846	0.0000	0.0000
G111102	Kuruvattur	0.1365	0.0507	0.0263	0.1096	0.1227	0.0993	0.0000	0.0000
G111103	Mavoor	0.1134	0.0579	0.0399	0.0881	0.1535	0.1035	0.0000	0.0000
G111104	Karassery	0.1225	0.0806	0.0481	0.1193	0.1187	0.0894	0.1853	0.1860
G111105	Kunnamangalam	0.2119	0.0769	0.0297	0.1350	0.1896	0.1261	0.0000	0.0000
G111106	Chathamangalam	0.1787	0.1137	0.0340	0.1359	0.2309	0.1850	0.0000	0.0000
G111108	Peruvayal	0.1931	0.0745	0.0433	0.1187	0.1432	0.1388	0.0000	0.0000
G111109	Perumanna	0.1454	0.0380	0.0262	0.0925	0.0897	0.0565	0.0000	0.0000
G111201	Kadalundi	0.1735	0.0334	0.4241	0.1115	0.1145	0.0809	0.0000	0.0000
G111204	Olavanna	0.2881	0.0605	0.0500	0.1489	0.1046	0.0779	0.0000	0.0000
G120102	Vellamunda	0.1458	0.1823	0.1671	0.3502	0.0318	0.0417	1.4771	1.7614
G120103	Thirunelly	0.0704	0.5682	0.3046	0.4353	0.0188	0.0337	3.9716	2.7334
G120104	Thondernad	0.0770	0.3705	0.2534	0.1890	0.0183	0.0419	1.3032	1.1054
G120105	Edavaka	0.1221	0.1335	0.0510	0.2192	0.0176	0.0247	1.4479	1.3728
G120106	Thavinhal	0.1343	0.4020	0.1202	0.2706	0.0611	0.1031	1.8830	2.1323
G120201	Panamaram	0.1483	0.2285	0.1626	0.4107	0.0402	0.0470	3.0612	2.8018
G120202	Poothadi	0.1357	0.2341	0.0714	0.3716	0.0365	0.0409	2.2929	2.3463
G120203	Mullamkolly	0.1041	0.2022	0.0482	0.2242	0.0619	0.0708	0.9709	0.5882
G120204	Pulpalli	0.1137	0.2195	0.0430	0.3078	0.0401	0.0520	2.1758	1.3864
G120205	Kaniambetta	0.1169	0.1068	0.1024	0.1813	0.0303	0.0458	1.4451	1.0667
G120301	Meenangadi	0.1087	0.1512	0.0584	0.2642	0.0356	0.0369	2.1787	1.7978
G120302	Nenmeni	0.1634	0.1960	0.1260	0.3271	0.0732	0.0918	2.0154	2.2793
G120303	Ambalavayal	0.1246	0.1713	0.0560	0.2590	0.0374	0.0495	1.5283	1.1390

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G120305	Noolpuzha	0.0691	0.6863	0.1625	0.3541	0.0338	0.0430	2.9156	2.3366
G120401	Kottathara	0.0498	0.0897	0.0735	0.0980	0.0208	0.0267	1.0792	1.2894
G120402	Vengappally	0.0374	0.0598	0.0344	0.0675	0.0104	0.0104	1.5402	1.0341
G120403	Vythiri	0.0624	0.1351	0.1004	0.0742	0.1101	0.1072	0.3572	0.2901
G120404	Mutil	0.1272	0.1338	0.0812	0.2138	0.0404	0.0577	1.5550	1.2163
G120405	Pozhuthana	0.0595	0.2014	0.1219	0.1319	0.0479	0.1016	0.9323	0.9530
G120406	Thariyode	0.0387	0.2010	0.1004	0.0740	0.0088	0.0069	0.7226	0.7060
G120407	Padinharethara	0.0922	0.1643	0.1651	0.1218	0.0718	0.1347	0.9866	0.8329
G120408	Meppadi	0.1348	0.3545	0.4578	0.1925	0.1373	0.2531	0.9238	0.7989
G120409	Muppainadu	0.0916	0.1942	0.1268	0.1104	0.0718	0.1254	0.5361	0.5781
G130101	Kunhimangalam	0.0783	0.0436	0.0490	0.0560	0.0433	0.0366	0.0000	0.0000
G130102	Ramanthali	0.1074	0.0847	0.7684	0.0720	0.0474	0.0552	0.0000	0.0000
G130103	Karivellur Paralam	0.0885	0.0628	0.0447	0.0673	0.0361	0.0367	0.0000	0.0000
G130104	Kankole Alapadamba	0.0794	0.1188	0.0331	0.0720	0.0456	0.0403	0.0116	0.0191
G130105	Eramam Kuttoor	0.1181	0.2123	0.0446	0.1028	0.0263	0.0198	0.0536	0.1182
G130106	Peringome Vayakkara	0.1226	0.2174	0.0475	0.1163	0.0470	0.0492	0.0724	0.1176
G130107	Cherupuzha	0.1246	0.2137	0.2324	0.1573	0.0310	0.0162	0.2530	0.2700
G130201	Cheruthazham	0.1218	0.0909	0.0649	0.0955	0.0614	0.0493	0.0000	0.0000
G130202	Ezhone	0.0768	0.0535	0.0594	0.0549	0.0678	0.0479	0.0000	0.0000
G130203	Madayi	0.1461	0.0472	0.3685	0.0917	0.1005	0.0685	0.0000	0.0000
G130204	Mattool	0.1181	0.0362	0.6615	0.0645	0.0327	0.0342	0.0000	0.0000
G130205	Cherukunnu	0.0655	0.0434	0.0547	0.0519	0.0454	0.0312	0.0000	0.0000
G130206	Kalliasseri	0.1297	0.0444	0.0653	0.0859	0.0587	0.0381	0.0000	0.0000
G130207	Kannapuram	0.0752	0.0406	0.0336	0.0565	0.0509	0.0320	0.0000	0.0000
G130208	Narath	0.1038	0.0487	0.0499	0.0781	0.1201	0.1003	0.0000	0.0000
G130301	Pattuvam	0.0629	0.0476	0.0427	0.0496	0.0505	0.0386	0.0000	0.0000

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G130302	Chengalai	0.1245	0.1902	0.0587	0.1105	0.0754	0.0747	0.0390	0.0451
G130303	Kurumathur	0.1319	0.1435	0.0457	0.1082	0.0362	0.0277	0.0000	0.0000
G130304	Pariyaram	0.1373	0.1547	0.0585	0.1031	0.0598	0.0480	0.0000	0.0000
G130305	Chapparapadavu	0.1325	0.1977	0.0347	0.1184	0.0426	0.0426	0.0558	0.0815
G130306	Naduvil	0.1220	0.2485	0.2704	0.1609	0.0100	0.0050	0.4962	0.6413
G130307	Udayagiri	0.0741	0.1463	0.1909	0.1104	0.0077	0.0063	0.3120	0.3351
G130308	Alakode	0.1406	0.2195	0.1647	0.1802	0.0332	0.0282	0.2756	0.3722
G130309	Kadannapally Panapuzha	0.0928	0.1518	0.0531	0.0681	0.0229	0.0202	0.0000	0.0000
G130401	Eruvessi	0.0783	0.1387	0.1336	0.0718	0.0107	0.0062	0.1696	0.1952
G130402	Irikkur	0.0599	0.0317	0.0061	0.0396	0.0059	0.0049	0.0000	0.0000
G130403	Malapattom	0.0400	0.0545	0.0247	0.0337	0.0189	0.0179	0.0000	0.0000
G130404	Payyavoor	0.0919	0.1902	0.1614	0.1083	0.0080	0.0107	0.3307	0.4018
G130405	Kuttiattor	0.1089	0.0991	0.0300	0.0776	0.0424	0.0366	0.0000	0.0000
G130406	Mayyil	0.1238	0.0934	0.0626	0.0874	0.0562	0.0229	0.0000	0.0000
G130408	Padiyurkalliad	0.0878	0.1565	0.0410	0.0893	0.0210	0.0212	0.2885	0.2120
G130409	Ulickal	0.1451	0.2073	0.1226	0.1481	0.0198	0.0245	0.3831	0.3904
G130501	Chirakkal	0.1878	0.0383	0.0188	0.0998	0.1059	0.1017	0.0000	0.0000
G130504	Valapattanam	0.0340	0.0058	0.0028	0.0129	0.0072	0.0037	0.0000	0.0000
G130505	Azhikode	0.1959	0.0453	0.6009	0.1187	0.1035	0.0571	0.0000	0.0000
G130506	Pappinisseri	0.1407	0.0430	0.0359	0.0938	0.1186	0.0701	0.0000	0.0000
G130603	Kadamboor	0.0818	0.0225	0.0096	0.0526	0.0114	0.0071	0.0000	0.0000
G130605	Chembilode	0.1483	0.0593	0.0146	0.0930	0.0189	0.0162	0.0000	0.0000
G130606	Munderi	0.1571	0.0577	0.0302	0.0982	0.0467	0.0437	0.0000	0.0000
G130607	Peralasseri	0.1248	0.0548	0.0310	0.0844	0.0252	0.0116	0.0000	0.0000
G130608	Kolacherry	0.1160	0.0585	0.0323	0.0779	0.0583	0.0494	0.0000	0.0000

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G130701	Dharmadom	0.1323	0.0301	0.3043	0.0773	0.0241	0.0210	0.0000	0.0000
G130702	Eranjoli	0.1115	0.0285	0.0167	0.0630	0.0142	0.0231	0.0000	0.0000
G130703	Pinarayi	0.1452	0.0566	0.0555	0.1003	0.0220	0.0146	0.0000	0.0000
G130704	New Mahi	0.0705	0.0143	0.4248	0.0363	0.0074	0.0036	0.0000	0.0000
G130705	Muzhappilangad	0.1018	0.0203	0.3711	0.0548	0.0177	0.0153	0.0000	0.0000
G130706	Ancharakandy	0.0992	0.0437	0.0136	0.0637	0.0145	0.0089	0.0000	0.0000
G130707	Vengad	0.1666	0.0793	0.0412	0.1113	0.0211	0.0140	0.0000	0.0000
G130801	Kadirur	0.1346	0.0347	0.0206	0.0797	0.0144	0.0106	0.0000	0.0000
G130802	Chokli	0.1218	0.0338	0.0217	0.0739	0.0225	0.0129	0.0000	0.0000
G130805	Mokeri	0.0855	0.0297	0.0155	0.0554	0.0077	0.0029	0.0000	0.0000
G130806	Panniyannur	0.0968	0.0283	0.0157	0.0634	0.0087	0.0024	0.0000	0.0000
G130901	Trippangottur	0.1274	0.0915	0.0547	0.0944	0.0191	0.0123	0.0562	0.0422
G130902	Chittariparamba	0.0989	0.0955	0.0188	0.0869	0.0091	0.0099	0.2636	0.2524
G130903	Kunnathuparamba	0.1707	0.0841	0.0184	0.1118	0.0158	0.0088	0.0091	0.0099
G130904	Mangattidom	0.1492	0.0941	0.0330	0.0999	0.0211	0.0155	0.0000	0.0000
G130905	Pattiom	0.1265	0.0788	0.0381	0.1015	0.0127	0.0059	0.2264	0.2054
G130906	Kottayam	0.0828	0.0238	0.0069	0.0479	0.0105	0.0048	0.0000	0.0000
G131001	Aralam	0.1079	0.2201	0.2268	0.2513	0.0152	0.0118	1.4680	2.1262
G131002	Ayyamkunnu	0.0926	0.3469	0.1982	0.0953	0.0153	0.0189	0.2406	0.3559
G131003	Keezhalloor	0.0877	0.0820	0.0177	0.0597	0.0151	0.0163	0.0000	0.0000
G131004	Thilankeri	0.0612	0.0708	0.0379	0.0557	0.0097	0.0123	0.1328	0.1352
G131005	Koodali	0.1299	0.1138	0.0279	0.0863	0.0224	0.0179	0.0000	0.0000
G131006	Payam	0.1171	0.0882	0.0457	0.1030	0.0345	0.0468	0.1565	0.1291
G131101	Kanichar	0.0595	0.1468	0.0769	0.0728	0.0103	0.0109	0.3988	0.4408
G131102	Kelakom	0.0669	0.2201	0.0777	0.0713	0.0093	0.0146	0.2815	0.2961
G131103	Kottiyoor	0.0667	0.4403	0.4969	0.0809	0.0176	0.0295	0.3553	0.3237

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G131104	Muzhakkunnu	0.0900	0.0877	0.0422	0.0884	0.0093	0.0102	0.3437	0.2042
G131105	Kolayad	0.0684	0.0936	0.2020	0.1106	0.0082	0.0112	0.8344	0.9384
G131106	Malur	0.0948	0.1169	0.0580	0.0749	0.0120	0.0101	0.0724	0.0842
G131107	Peravoor	0.0976	0.0963	0.0406	0.0922	0.0158	0.0105	0.3221	0.2457
G140101	Mangalpady	0.2003	0.1025	1.0310	0.1286	0.1050	0.0896	0.0264	0.0308
G140102	Vorkady	0.1060	0.1282	0.0354	0.0767	0.0287	0.0402	0.1787	0.1621
G140103	Puthige	0.0865	0.1119	0.0374	0.0731	0.0518	0.0912	0.1501	0.1669
G140104	Meenja	0.0956	0.1269	0.0462	0.0686	0.0532	0.0593	0.0408	0.0380
G140105	Manjeswhar	0.1729	0.0689	0.5526	0.1097	0.0700	0.0692	0.0989	0.0995
G140106	Paivalike	0.1309	0.2048	0.0392	0.1215	0.0877	0.1166	0.4080	0.3735
G140107	Enmakaje	0.0757	0.2210	0.0186	0.1285	0.0843	0.0858	1.1502	1.2048
G140201	Belloor	0.0319	0.1825	0.0270	0.0449	0.0670	0.1493	0.1964	0.1275
G140202	Kumbadaje	0.0547	0.0877	0.0337	0.0557	0.0585	0.0920	0.1278	0.1222
G140203	Muliyar	0.1000	0.0970	0.0192	0.0799	0.0793	0.0956	0.0449	0.0453
G140204	Karadka	0.0808	0.1163	0.0289	0.0666	0.0765	0.1193	0.1307	0.1422
G140205	Delampady	0.0682	0.1408	0.0567	0.1067	0.0712	0.1220	0.8294	1.0488
G140206	Bedaduka	0.1035	0.2406	0.0358	0.1189	0.0158	0.0228	0.5957	0.8173
G140207	Kuttikol	0.0853	0.1873	0.0138	0.1163	0.0065	0.0121	0.8109	0.9472
G140301	Chengala	0.2340	0.1518	0.0470	0.1669	0.0901	0.1194	0.1828	0.1703
G140302	Chemnad	0.2347	0.1133	0.3009	0.1464	0.0500	0.0656	0.0000	0.0000
G140303	Madhur	0.1698	0.0736	0.0359	0.1177	0.0795	0.0603	0.1296	0.0966
G140304	Mogral Puthur	0.1035	0.0402	0.3972	0.0768	0.0479	0.0374	0.0078	0.0046
G140305	Badiyadka	0.1175	0.1915	0.0332	0.1427	0.1538	0.0790	0.5722	0.6684
G140306	Kumbala	0.1929	0.1135	0.6149	0.1246	0.0984	0.0899	0.0654	0.0605
G140401	Uduma	0.1588	0.0665	0.4906	0.1049	0.0497	0.0769	0.0160	0.0477
G140402	Ajanoor	0.2096	0.0786	0.4448	0.1458	0.0361	0.0364	0.0762	0.0737

APPENDICES

LG Code	Village Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
G140403	Madikkai	0.0893	0.1464	0.0312	0.0949	0.0127	0.0127	0.2122	0.2175
G140404	Pallikkara	0.1810	0.1104	0.4391	0.1338	0.0379	0.0579	0.1624	0.3220
G140405	Pullurperiya	0.1139	0.1787	0.0261	0.1176	0.0176	0.0181	0.4991	0.5634
G140501	Balal	0.0733	0.2633	0.1244	0.1464	0.0037	0.0152	1.0506	1.4754
G140502	Kodom Beloor	0.1153	0.2696	0.0092	0.1781	0.0075	0.0104	1.0306	1.1694
G140503	Panathady	0.0661	0.2466	0.0867	0.1383	0.0110	0.0160	1.1915	1.1924
G140504	Kallar	0.0612	0.1506	0.0222	0.0962	0.0047	0.0078	0.8167	0.7635
G140505	East Eleri	0.0980	0.1766	0.0477	0.0990	0.0067	0.0066	0.3930	0.4656
G140506	West Eleri	0.1058	0.2188	0.0500	0.1447	0.0039	0.0124	0.7823	0.8493
G140507	Kinanoor Karindalam	0.1042	0.2188	0.0269	0.1348	0.0121	0.0168	0.5401	0.6476
G140601	Cheruvathur	0.1147	0.0519	0.0620	0.0776	0.0510	0.0548	0.0000	0.0000
G140602	Kayyur Cheemeni	0.0977	0.2054	0.0402	0.0902	0.0347	0.0401	0.0547	0.0728
G140603	Pilicode	0.1034	0.0756	0.0339	0.0821	0.0548	0.0576	0.0256	0.0198
G140604	Thrikkaripur	0.1595	0.0658	0.0525	0.1051	0.0918	0.0930	0.0000	0.0000
G140605	Valiyaparamba	0.0534	0.0456	1.5608	0.0479	0.0241	0.0305	0.0000	0.0000
G140606	Padne	0.0894	0.0350	0.0327	0.0693	0.0681	0.0758	0.0000	0.0000
Total		100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Appendix 6.5.2: Shares of Block Panchayats for inter-se Devolution of Development Fund

LG Code	Block Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP population	Deprivation Index
B010100	Varkala	0.5780	0.2448	0.7480	1.3868	1.10	1.07	0.0000	0.0000
B010200	Kilimanoor	0.7707	0.5078	0.1435	0.9509	1.46	1.41	0.0096	0.0033
B010300	Chirayinkeezhu	0.5704	0.2039	1.1027	0.6031	1.03	0.91	0.0000	0.0000
B010400	Vamanapuram	0.8024	1.1896	0.6489	1.5800	1.07	1.03	0.8652	1.2334
B010500	Vellanadu	0.8966	1.0511	0.4919	1.6525	0.78	0.75	1.4336	2.1880
B010600	Nedumangad	0.7052	0.3489	0.1096	0.8981	0.57	0.52	0.0746	0.0202
B010700	Pothencode	0.6413	0.2447	0.9271	0.6732	0.96	0.94	0.0000	0.0000
B010800	Nemom	1.0172	0.3458	0.1642	1.2654	1.24	1.16	0.0681	0.0566
B010900	Perumkadavila	0.7912	0.8061	0.2397	1.1740	0.71	0.79	0.3739	0.3826
B011000	Athiyannoor	0.5548	0.1625	0.6636	0.7579	0.66	0.77	0.0000	0.0000
B011100	Parassala	0.7647	0.2322	0.5080	0.9526	0.68	0.85	0.0000	0.0000
B020100	Oachira	0.8476	0.2761	1.3668	0.7828	0.63	0.86	0.0101	0.0641
B020200	Sasthamcotta	0.7186	0.3817	0.2690	0.6675	1.39	1.57	0.0000	0.0000
B020300	Vettikkavala	0.6863	0.4787	0.2120	0.8452	1.32	1.28	0.0000	0.0000
B020400	Pathanapuram	0.6187	0.7075	0.2488	0.7689	0.94	1.05	0.1387	0.1832
B020500	Anchal	0.8119	2.6852	1.5418	1.1025	1.23	1.38	0.5723	0.7528
B020600	Kottarakkara	0.5232	0.2687	0.1137	0.5888	0.81	0.75	0.0000	0.0000
B020700	Chittumala	0.5689	0.2518	0.1419	0.5449	0.91	0.88	0.0000	0.0000
B020800	Chavara	0.6733	0.2116	0.9103	0.5065	0.62	0.66	0.0000	0.0000
B020900	Mukhathala	0.9325	0.2532	0.3150	0.7389	1.17	0.83	0.0000	0.0000
B021000	Ithikkara	0.6191	0.3027	0.1513	0.5338	0.99	0.86	0.0000	0.0000
B021100	Chadayamangalam	0.8695	0.7023	0.1798	1.0539	1.08	1.26	0.0822	0.1131
B030100	Mallappilly	0.4543	0.3566	0.1245	0.4107	0.56	0.42	0.0305	0.0435
B030200	Kulikeezhu	0.3385	0.1939	0.3673	0.2626	0.41	0.29	0.0000	0.0000
B030300	Koiparam	0.4684	0.3493	0.1499	0.3963	0.54	0.49	0.0773	0.0478

APPENDICES

LG Code	Block Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP population	Deprivation Index
B030400	Elanthur	0.3944	0.3000	0.1036	0.4377	0.56	0.68	0.0264	0.0158
B030500	Ranni	0.6320	2.8378	2.0539	0.9603	0.62	0.70	0.8605	2.3677
B030600	Konni	0.5386	2.3765	1.2817	0.9148	0.72	0.74	0.0855	0.3871
B030700	Pandalam	0.3888	0.2489	0.1719	0.5009	0.80	1.07	0.0000	0.0000
B030800	Parakkode	0.6608	0.7070	0.1827	0.9285	1.54	1.32	0.0128	0.0248
B040100	Thycattusery	0.4288	0.2427	0.2451	0.3414	0.46	0.39	0.0508	0.0251
B040200	Pattanakkad	0.7711	0.2958	0.9502	0.5598	0.92	0.71	0.0692	0.0715
B040300	Kanjikuzhy	0.6684	0.2120	1.3451	0.5203	0.31	0.28	0.1007	0.1834
B040400	Aryad	0.6763	0.2464	0.7962	0.5190	0.30	0.25	0.0663	0.0284
B040500	Ambalappuzha	0.5869	0.1909	1.7441	0.4011	0.25	0.24	0.0250	0.0413
B040600	Champakkulam	0.4470	0.3939	0.9135	0.3579	0.43	0.46	0.0000	0.0000
B040700	Veliyanad	0.3353	0.3144	0.8887	0.3113	0.28	0.17	0.0000	0.0000
B040800	Chengannur	0.5230	0.3164	0.4467	0.4554	1.00	0.80	0.0000	0.0000
B040900	Harippad	0.4849	0.2530	1.0736	0.5475	0.48	0.36	0.0244	0.0479
B041000	Mavelikkara	0.5986	0.2979	0.3373	0.5345	1.01	0.74	0.0213	0.0528
B041100	Bharanikkavu	0.6375	0.3782	0.2625	0.6490	1.10	1.07	0.0118	0.0759
B041200	Muthukulam	0.7307	0.3029	1.3294	0.6850	0.70	0.53	0.0407	0.0369
B050100	Vaikom	0.4826	0.3470	0.6517	0.6119	0.58	0.54	0.0252	0.0300
B050200	Kaduthuruthy	0.5127	0.4398	0.4508	0.6352	0.67	0.54	0.0163	0.0175
B050300	Ettumanoor	0.7053	0.5252	0.8354	0.5014	0.36	0.38	0.0528	0.0357
B050400	Uzhavoor	0.6352	0.6138	0.1810	0.6076	0.36	0.47	0.0502	0.1544
B050500	Lalam	0.4299	0.4486	0.1641	0.3202	0.24	0.31	0.0525	0.0680
B050600	Erattupetta	0.3952	0.7459	0.7545	0.4388	0.18	0.26	0.9870	0.9361
B050700	Pampady	0.7644	0.5749	0.1166	0.5409	0.37	0.36	0.0944	0.0904
B050800	Pallom	0.6957	0.3054	0.2762	0.4912	0.56	0.53	0.0917	0.0822
B050900	Madappally	0.6525	0.2871	0.2410	0.4385	0.60	0.50	0.0264	0.0188
B051000	Vazhoor	0.5722	0.4179	0.0409	0.4647	0.50	0.53	0.0268	0.0548

APPENDICES

LG Code	Block Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP population	Deprivation Index
B051100	Kanjirappally	0.7862	0.9680	0.4568	0.9007	0.93	1.08	0.9373	0.5202
B060100	Adimaly	0.4661	1.4665	0.9216	0.7235	0.45	0.76	1.7075	2.1024
B060200	Devikulam	0.2550	2.7046	3.0044	1.3721	1.89	3.55	4.0402	3.5783
B060300	Nedumkandam	0.5906	0.9658	0.3710	0.5508	0.44	0.65	0.1860	0.3564
B060400	Elamdesam	0.4859	0.5288	0.7384	0.5362	0.26	0.25	1.5898	1.0263
B060500	Idukki	0.4820	2.0775	0.9007	0.6610	0.23	0.26	1.1770	1.0444
B060600	Kattappana	0.5126	0.9028	0.3651	0.6167	0.55	0.60	0.8761	0.9522
B060700	Thodupuzha	0.3198	0.3665	0.1186	0.2291	0.21	0.24	0.1713	0.1281
B060800	Azhutha	0.4685	3.4317	2.1843	0.8488	1.52	1.79	0.6971	0.7558
B070100	Paravur	0.6094	0.1856	0.3334	0.3322	0.58	0.39	0.0683	0.0989
B070200	Alangad	0.5767	0.1862	0.2157	0.2835	0.55	0.57	0.0312	0.0521
B070300	Angamaly	0.7055	0.5465	0.7425	0.4404	0.57	0.55	0.0460	0.0393
B070400	Koovappady	0.6103	1.0508	0.4281	0.5071	0.63	0.41	0.1556	0.0931
B070500	Vazhakkulam	0.9549	0.3718	0.3506	0.5252	0.79	0.74	0.1036	0.0497
B070600	Edappally	0.4766	0.1538	0.8368	0.2306	0.41	0.42	0.0161	0.0121
B070700	Vypin	0.4766	0.1594	1.5396	0.2925	0.67	0.57	0.0166	0.0058
B070800	Palluruthy	0.3830	0.1514	1.3356	0.2253	0.29	0.30	0.0000	0.0000
B070900	Mulamthuruthy	0.5767	0.3787	0.3053	0.3539	0.67	0.42	0.0421	0.1331
B071000	Vadavucode	0.5955	0.5253	0.3417	0.4084	0.92	0.57	0.0683	0.0248
B071100	Kothamangalam	0.7930	2.2384	1.3211	1.1327	0.61	0.70	1.0926	1.5158
B071200	Pampakuda	0.3191	0.3809	0.1416	0.1861	0.28	0.26	0.0213	0.0097
B071300	Parakkadavu	0.6467	0.3361	0.5133	0.3980	0.71	0.61	0.0116	0.0032
B071400	Muvattupuzha	0.6708	0.5695	0.2248	0.3720	0.37	0.41	0.0828	0.0940
B080100	Chavakkad	0.5508	0.1609	1.5690	0.4996	0.29	0.55	0.0000	0.0000
B080200	Chowwannur	0.7107	0.4824	0.3321	0.5343	1.04	0.78	0.0000	0.0000
B080300	Vadakkamchery	0.5589	0.4737	0.2849	0.4870	0.70	0.70	0.0229	0.0239
B080400	Pazhayannur	0.6731	0.8235	0.3705	0.6599	1.14	1.27	0.1105	0.1011

APPENDICES

LG Code	Block Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP population	Deprivation Index
B080500	Ollukkara	0.6094	1.2566	0.5328	0.4745	0.51	0.57	0.4732	0.2929
B080600	Puzhakkal	0.6099	0.3431	0.2923	0.4102	0.66	0.60	0.0000	0.0000
B080700	Mullassery	0.3817	0.1860	0.2420	0.3155	0.30	0.48	0.0000	0.0000
B080800	Thalikkulam	0.5663	0.1727	1.6925	0.4266	0.19	1.31	0.0000	0.0000
B080900	Anthikkad	0.5492	0.2798	0.3409	0.4945	0.78	0.61	0.0000	0.0000
B081000	Cherpu	0.3971	0.2386	0.1772	0.2787	0.52	0.55	0.0000	0.0000
B081100	Kodakara	0.8782	0.8421	1.3981	0.7600	0.88	0.83	0.3139	0.2194
B081200	Irinjalakkuda	0.3511	0.3093	0.2508	0.3268	0.63	0.54	0.0000	0.0000
B081300	Vellangallur	0.4515	0.3127	0.3069	0.3645	0.67	0.56	0.0119	0.0200
B081400	Mathilakam	0.8584	0.3645	1.8596	0.6441	0.88	0.81	0.0000	0.0000
B081500	Mala	0.5853	0.3591	0.3601	0.3956	0.67	0.56	0.0000	0.0000
B081600	Chalakkudy	0.5783	1.6709	0.7443	0.5305	0.69	0.74	0.6029	0.6277
B090100	Thrithala	0.7233	0.4868	0.3583	0.5630	1.41	1.15	0.0000	0.0000
B090200	Pattambi	0.7938	0.4358	0.2756	0.6030	1.15	0.78	0.0214	0.0236
B090300	Ottappalam	0.8989	0.6651	0.2955	0.7355	1.32	1.29	0.0000	0.0000
B090400	Sreekrishnapuram	0.5402	0.5441	0.3254	0.5550	0.84	0.75	0.0244	0.0778
B090500	Mannarkkad	1.0203	1.0461	1.1591	1.1498	1.01	0.88	0.8129	1.0734
B090600	Attappady	0.1476	1.9864	1.8021	2.6346	0.12	0.21	9.3813	6.5812
B090700	Palakkad	0.7030	0.5041	0.2305	0.5985	1.17	1.16	0.0000	0.0000
B090800	Kuzhalmannam	0.5821	0.5427	0.3565	0.5841	1.65	1.63	0.0000	0.0000
B090900	Chittur	0.7069	0.8472	0.2489	1.0250	1.06	0.94	1.4262	1.8867
B091000	Kollamgode	0.5849	0.6048	0.3789	1.0533	1.47	1.20	1.6240	3.0889
B091100	Nenmara	0.6189	2.1387	1.4911	0.6993	1.07	1.09	0.5503	1.3831
B091200	Alathur	0.8900	0.8770	0.6299	0.7948	1.28	1.47	0.2240	0.3490
B091300	Malampuzha	0.7190	1.1410	0.9663	0.5583	0.99	0.91	0.8265	1.7071
B100100	Nilambur	0.7278	1.7547	1.4768	0.8123	0.48	0.58	2.3788	4.7197
B100200	Kalikavu	0.8607	1.4067	2.0054	0.8323	0.86	0.87	0.8687	2.5035

APPENDICES

LG Code	Block Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP population	Deprivation Index
B100300	Vandoor	0.9483	0.6345	0.4774	0.9104	1.29	1.46	0.4580	0.3038
B100400	Kondotty	0.9868	0.3982	0.1691	0.7248	0.97	0.83	0.0178	0.0047
B100500	Areekkode	1.1294	0.6349	0.4669	0.9061	1.12	1.00	0.4478	0.4114
B100600	Malappuram	0.9717	0.3853	0.1585	0.5972	0.46	0.36	0.0000	0.0000
B100700	Perinthalmanna	1.1603	0.7330	0.3918	0.7803	1.22	1.26	0.0654	0.0979
B100800	Mankada	0.8144	0.2658	0.1700	0.4833	0.54	0.51	0.0000	0.0000
B100900	Kuttippuram	0.9426	0.3764	0.1694	0.6550	0.54	0.55	0.0000	0.0000
B101000	Vengara	1.0587	0.3602	0.1585	0.6593	0.47	0.47	0.0000	0.0000
B101100	Tirurangadi	0.8670	0.2543	0.5707	0.6171	0.52	0.52	0.0000	0.0000
B101200	Thanur	0.9754	0.2936	0.3993	0.6555	0.25	0.26	0.0000	0.0000
B101300	Tirur	0.9264	0.2668	1.4827	0.7935	0.55	0.53	0.0000	0.0000
B101400	Ponnani	0.4877	0.2042	0.2544	0.3875	0.69	0.68	0.0000	0.0000
B101500	Perumpadappu	0.6627	0.1666	0.6608	0.5284	0.35	0.48	0.0000	0.0000
B110100	Vadakara	0.5647	0.1439	1.0858	0.3663	0.10	0.07	0.0000	0.0000
B110200	Thuneri	0.7967	0.4644	0.2733	0.6504	0.11	0.08	0.3208	0.3270
B110300	Kunnummal	0.6714	0.6838	0.5652	0.5721	0.16	0.15	0.1750	0.1079
B110400	Thodannur	0.5748	0.2734	0.1349	0.4641	0.20	0.17	0.0000	0.0000
B110500	Melady	0.3397	0.1744	0.2842	0.2564	0.27	0.22	0.1107	0.0000
B110600	Perambra	0.6493	0.7769	0.3699	0.5996	0.72	0.76	0.1303	0.0838
B110700	Balussery	0.8365	0.7273	0.4581	0.8461	0.97	0.83	0.2991	0.1945
B110800	Panthalayani	0.5565	0.2558	1.4109	0.4316	0.45	0.47	0.0000	0.0000
B110900	Chelannur	0.7267	0.3533	0.1335	0.6535	0.78	0.67	0.2953	0.2019
B111000	Koduvally	1.1032	1.3254	1.0338	0.9363	0.91	0.80	0.8417	0.8369
B111100	Kunnamangalam	1.2147	0.5765	0.2762	0.8174	1.15	0.88	0.2004	0.2010
B111200	Kozhikode	0.4612	0.0940	0.4741	0.2430	0.22	0.16	0.0000	0.0000
B120100	Mananthavady	0.5491	1.6565	0.8962	1.6190	0.15	0.25	9.9779	8.0346
B120200	Panamaram	0.6183	0.9911	0.4276	1.6519	0.21	0.26	9.8425	7.9890

APPENDICES

LG Code	Block Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP population	Deprivation Index
B120300	Sulthan Bathery	0.4655	1.2048	0.4029	1.3369	0.18	0.22	8.5481	6.2937
B120400	Kalpetta	0.6930	1.5340	1.2616	1.1674	0.52	0.82	8.2437	7.6975
B130100	Payyannur	0.7184	0.9533	1.2197	0.6323	0.28	0.25	0.3867	0.3973
B130200	Kallyassery	0.8363	0.4050	1.3577	0.5365	0.54	0.40	0.0000	0.0000
B130300	Thaliparamba	1.0177	1.4998	0.9193	1.0145	0.34	0.29	1.1699	0.9775
B130400	Irikkur	0.7352	0.9714	0.5819	0.6474	0.18	0.15	1.1660	0.9678
B130500	Kannur	0.5579	0.1325	0.6584	0.2958	0.34	0.23	0.0000	0.0000
B130600	Edakkad	0.6274	0.2528	0.1177	0.3675	0.16	0.13	0.0000	0.0000
B130700	Thalassery	0.8265	0.2729	1.2271	0.4552	0.12	0.10	0.0101	0.0053
B130800	Panoor	0.4383	0.1266	0.0735	0.2427	0.05	0.03	0.0000	0.0000
B130900	Koothuparamba	0.7548	0.4677	0.1698	0.5060	0.09	0.06	0.5569	0.4726
B131000	Iritty	0.5959	0.9217	0.5543	0.6648	0.11	0.12	2.3041	3.6509
B131100	Peravoor	0.5433	1.2017	0.9943	0.6043	0.08	0.10	2.5925	2.1877
B140100	Manjeswaram	0.8671	0.9643	1.7605	0.6761	0.48	0.55	2.0316	1.8762
B140200	Karadukka	0.5240	1.0521	0.2151	0.5930	0.38	0.61	2.7073	2.2422
B140300	Kasaragod	1.0516	0.6838	1.4292	0.7306	0.52	0.44	0.9501	0.8174
B140400	Kanhangad	0.7519	0.5806	1.4318	0.5860	0.16	0.20	0.9558	1.1322
B140500	Parappa	0.6233	1.5442	0.3671	0.9844	0.05	0.09	5.7444	5.2162
B140600	Neeleswaram	0.6177	0.4793	1.7821	0.4512	0.33	0.35	0.0838	0.0609
Total		100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Appendix 6.5.3: Shares of District Panchayats for inter-se Devolution of Development Fund

LG Code	District Panchayat	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
		Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
D010000	Thiruvananthapuram	8.09	5.34	5.75	11.89	10.27	10.11	2.83	3.96
D020000	Kollam	7.87	6.52	5.45	8.13	11.09	11.32	0.82	1.12
D030000	Pathanamthitta	3.88	7.37	4.44	4.81	5.75	5.70	1.10	1.99
D040000	Alappuzha	6.89	3.44	10.33	5.88	7.24	6.01	0.42	0.50
D050000	Kottayam	6.63	5.67	4.17	5.95	5.34	5.47	2.36	1.79
D060000	Idukki	3.58	12.44	8.60	5.54	5.56	8.05	10.44	10.40
D070000	Ernakulam	8.39	7.23	8.63	5.69	8.07	6.85	1.76	2.10
D080000	Thrissur	9.31	8.28	10.75	7.60	10.55	11.46	1.55	1.20
D090000	Palakkad	8.93	11.82	8.52	11.55	14.52	13.56	14.89	16.12
D100000	Malappuram	13.52	8.14	9.01	10.34	10.32	10.56	4.27	5.53
D110000	Kozhikode	8.50	5.85	6.50	6.84	6.01	5.25	2.32	2.08
D120000	Wayanad	2.33	5.39	2.99	5.78	1.06	1.55	36.59	32.67
D130000	Kannur	7.65	7.21	7.87	5.97	2.31	1.86	8.19	7.74
D140000	Kasaragod	4.44	5.30	6.99	4.02	1.92	2.26	12.47	12.81
Total		100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Appendix 6.5.4: Shares of Municipalities for inter-se Devolution of Development Fund

Sl. No.	LG Code	LG Name	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
			Non- SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
1	M010100	Varkala	0.8215	0.6207	1.5769	3.2138	1.8901	1.8648	0.0000	0.0000
2	M010200	Attingal	0.8025	0.7041	0.2032	0.7206	1.3030	1.2099	0.0000	0.0000
3	M010300	Nedumangad	1.3072	1.3578	0.2822	2.9092	1.8473	3.3554	0.1379	0.0206
4	M010400	Neyyattinkara	1.5197	1.2125	0.4099	2.1194	2.4961	1.7726	0.0000	0.0000
5	M020100	Karunagappally	1.0847	0.7784	0.4866	1.1774	1.4684	1.7584	0.2263	0.7763
6	M020200	Paravoor	0.7886	0.6758	2.1557	0.9019	1.4542	1.7608	0.0000	0.0000
7	M020300	Punalur	1.0210	1.4337	0.2172	1.6294	1.3020	2.0870	0.6192	1.4818
8	M020400	Kottarakkara	0.6214	0.7263	0.1458	0.8241	1.3617	1.3633	0.0000	0.0000
9	M030100	Adoor	0.6159	0.8690	0.1669	0.6837	1.1629	1.4300	0.0000	0.0000
10	M030200	Thiruvalla	1.1626	1.1332	0.4456	0.9653	1.4414	1.1964	0.0000	0.0000
11	M030300	Pathanamthitta	0.8236	0.9809	0.2588	1.2141	1.0573	1.3566	0.1483	0.1800
12	M030400	Pandalam	0.8167	1.1854	0.5855	0.9664	2.4659	3.0862	0.0000	0.0000
13	M040100	Chengannur	0.5022	0.6094	0.4357	0.4345	0.8312	0.9816	0.0000	0.0000
14	M040200	Mavelikkara	0.5461	0.5280	0.1913	0.5718	1.2127	0.8906	0.0000	0.0000
15	M040300	Cherthala	1.0667	0.6758	0.3680	0.9424	0.4914	0.6812	0.0000	0.0000
16	M040400	Kayamkulam	1.5456	0.9095	0.3311	1.5369	1.4379	1.0494	0.0000	0.0000
17	M040500	Alappuzha	4.1108	1.9496	3.0431	3.5476	1.1035	0.7769	0.4241	0.4935
18	M040600	Harippad	0.6749	0.7672	0.4151	0.5163	0.6866	0.2945	0.0000	0.0000
19	M050100	Pala	0.5155	0.6703	0.2916	0.3308	0.2010	0.1666	0.0000	0.0000
20	M050200	Vaikom	0.5144	0.3644	0.4915	0.6388	0.5845	0.6882	0.0000	0.0000
21	M050300	Changanassery	1.0596	0.5635	0.2911	0.8884	1.1941	1.8078	0.0000	0.0000
22	M050400	Kottayam	3.1068	2.0928	1.9666	2.4549	2.9046	2.5065	0.3356	0.9140

APPENDICES

Sl. No.	LG Code	LG Name	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
			Non- SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
23	M050500	Ettumanoor	1.0213	1.1608	0.4851	0.8058	1.0589	1.2396	0.1509	0.0883
24	M050600	Erattupetta	0.7077	0.3130	0.0209	0.5802	0.0729	0.0490	0.0000	0.0000
25	M060100	Thodupuzha	1.1909	1.4788	0.1395	0.8368	0.6892	0.4984	0.7753	0.4327
26	M060200	Kattappana	0.9522	2.2026	8.5355	1.2665	0.8292	0.5511	1.1005	1.5097
27	M070100	Kalamassery	1.5698	1.1270	0.7220	0.8761	1.8082	2.6137	0.4058	0.2218
28	M070200	Kothamangalam	0.8781	1.6712	0.6670	0.8257	0.7515	1.0471	0.0000	0.0000
29	M070300	Angamaly	0.7720	1.1787	0.5133	0.4787	0.4557	0.3757	0.0000	0.0000
30	M070400	Thrippunithura	1.9734	1.2179	1.1918	1.2607	3.3883	2.7305	0.0000	0.0000
31	M070500	Muvattupuzha	0.6922	0.5501	0.1779	0.4207	0.5100	0.4501	0.6712	0.3627
32	M070600	North Paravur	0.7197	0.3765	0.4547	0.4113	0.5065	0.2252	0.1743	0.1096
33	M070700	Perumbavoor	0.6209	0.5681	0.2002	0.4769	0.7596	0.6227	0.0000	0.0000
34	M070800	Aluva	0.5191	0.2696	0.2025	0.2086	0.2682	0.3844	0.0000	0.0000
35	M070900	Thrikkakkara	1.6855	1.1462	0.2954	0.9421	2.2877	1.7983	0.1379	0.0515
36	M071000	Elloor	0.7812	0.4679	0.1694	0.5282	1.2863	1.0950	0.4084	0.3004
37	M071100	Marad	0.9779	0.5155	0.5762	0.5460	1.2651	0.6336	0.0000	0.0000
38	M071200	Piravam	0.6121	1.2255	0.6807	0.4323	0.5823	0.0292	0.0000	0.0000
39	M071300	Koothattukulam	0.3885	0.9675	0.1876	0.3294	0.3305	0.3516	0.0000	0.0000
40	M080100	Guruvayur	1.6263	1.2847	0.3888	1.4574	0.8090	2.1561	0.0000	0.0000
41	M080200	Chavakkad	0.9226	0.5180	1.9076	1.0311	0.2650	1.3000	0.0000	0.0000
42	M080300	Kodungallur	1.5855	1.1608	0.6627	1.3745	1.7401	1.1567	0.0000	0.0000
43	M080400	Chalakkudy	1.1117	1.0531	0.5222	0.9553	1.0923	1.3000	0.0000	0.0000
44	M080500	Irinjalakkuda	1.3367	1.4012	0.6093	1.1842	2.2710	1.6347	0.0000	0.0000
45	M080600	Kunnamkulam	1.1486	1.4266	0.3680	1.1156	2.0616	1.2368	0.0000	0.0000
46	M080700	Vadakkamchery	1.2981	2.1425	0.7023	1.8597	2.4129	2.2113	0.0000	0.0000
47	M090100	Ottappalam	1.1815	1.3632	0.5874	1.1562	1.5303	1.7337	0.0000	0.0000

APPENDICES

Sl. No.	LG Code	LG Name	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
			Non- SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
48	M090200	Shornur	0.8697	1.3473	0.4079	0.7883	2.3840	2.1629	0.0000	0.0000
49	M090300	Chittoor Thathamangalam	0.6864	0.6140	0.2259	0.9123	1.2323	1.9231	0.0000	0.0000
50	M090400	Palakkad	2.9134	1.1103	0.3146	2.1448	3.2335	4.3617	0.0000	0.0000
51	M090500	Pattambi	0.6066	0.6611	0.2323	0.4899	1.1148	0.9697	0.0000	0.0000
52	M090600	Cherplassery	0.8247	1.3578	0.2920	0.7002	1.3271	0.8418	0.0000	0.0000
53	M090700	Mannarkkadu	0.6880	1.4617	0.4812	1.3181	0.9005	0.6754	0.2836	0.3884
54	M100100	Perinthalmanna	1.0730	1.4362	1.2845	0.8132	1.6620	2.2215	0.0000	0.0000
55	M100200	Ponnani	2.0543	1.0360	3.4411	2.2168	1.6707	1.0426	0.0000	0.0000
56	M100300	Manjeri	2.1386	2.2163	0.6766	2.0180	2.6519	2.3401	0.0000	0.0000
57	M100400	Thirur	1.2847	0.6908	0.3112	0.9331	0.8726	1.0545	0.0000	0.0000
58	M100500	Malappuram	1.5632	1.4024	1.3321	1.1168	1.0659	0.8496	0.0000	0.0000
59	M100600	Nilambur	1.0123	0.4445	1.2239	1.0496	1.1144	1.0631	5.8016	4.6468
60	M100700	Kottakkal	1.0405	0.8536	0.1482	0.8171	0.3761	0.3280	0.0000	0.0000
61	M100800	Kondotty	1.2532	0.5005	1.6353	0.8552	2.3361	2.6518	0.0000	0.0000
62	M100900	Thanur	1.6274	0.8135	3.5201	2.1902	0.7637	0.5885	0.0000	0.0000
63	M101000	Parappanangadi	1.6273	0.9287	2.5851	1.7845	1.1010	1.0327	0.0000	0.0000
64	M101100	Valancherry	0.8900	0.4441	0.1520	0.8749	1.0733	1.4706	0.0000	0.0000
65	M101200	Thirurangadi	1.3333	0.7400	0.4194	1.1429	0.4297	0.4732	0.0000	0.0000
66	M110100	Vadakara	1.7843	0.8899	1.9989	1.5169	0.3822	0.1808	0.3018	0.3432
67	M110200	Quilandy	1.6234	1.2125	2.6542	1.6235	1.4613	1.7356	0.6504	0.6441
68	M110300	Feroke	1.1856	0.5647	0.2715	1.0125	1.5686	1.2086	0.0000	0.0000
69	M110400	Payyoli	1.1241	0.9324	3.2227	1.2173	0.9172	0.4975	0.0000	0.0000
70	M110500	Ramanattukara	0.7797	0.4888	0.2654	0.6069	1.1578	0.8691	0.0000	0.0000
71	M110600	Koduvally	1.1029	0.9955	0.1453	1.0075	0.8472	0.7351	0.0000	0.0000

APPENDICES

Sl. No.	LG Code	LG Name	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
			Non- SC/ST Population	Area	Environmental Vulnerability	Deprivation Index	SC Population	Deprivation Index	TSP Population	Deprivation Index
72	M110700	Mukkom	0.8466	1.3056	0.2282	0.9528	1.7645	1.5393	0.0000	0.0000
73	M120100	Kalpetta	0.6314	1.7004	3.4643	1.0453	0.7066	0.8133	15.0788	14.7387
74	M120200	Mananthavady	0.9363	3.3433	7.7432	2.7841	0.5424	0.7612	31.5183	33.0755
75	M120300	Sulthan Bathery	0.9249	4.3083	2.9354	2.7035	0.5656	0.4921	31.4819	29.5808
76	M130100	Mattannur	1.1106	2.2673	0.6102	0.9544	0.3035	0.2528	0.2836	0.4250
77	M130200	Thaliparamba	0.8254	1.7981	0.1585	0.5100	0.1792	0.2028	0.0000	0.0000
78	M130300	Koothuparamba	0.7028	0.6995	0.3534	0.6056	0.1291	0.1274	0.0000	0.0000
79	M130400	Payyannur	1.6402	2.2802	1.3153	1.5337	1.2904	1.1031	0.0000	0.0000
80	M130500	Thalassery	2.1775	1.0001	3.1312	1.6204	0.6732	0.5198	0.0000	0.0000
81	M130700	Anthur	0.8525	1.0368	0.3298	0.9424	0.7245	0.3938	0.0000	0.0000
82	M130800	Iritty	0.9367	1.9471	0.9921	1.5102	0.1843	0.1393	4.0741	2.9174
83	M130900	Panoor	1.3689	1.2104	0.4353	0.6025	0.2884	0.1741	0.0000	0.0000
84	M131000	Sreekandapuram	0.7496	2.8800	6.3403	0.8862	0.5498	0.3885	1.8523	2.4599
85	M140100	Kanhhangad	1.7112	1.6504	4.2952	1.7085	0.5482	1.1147	1.7405	2.7117
86	M140200	Kasaragode	1.2666	0.6966	2.4576	0.9161	0.4956	0.7784	1.2175	1.1258
87	M140300	Nileshwararam	0.9310	1.1382	2.2411	1.0256	0.4808	0.4129	0.0000	0.0000
Total			100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Appendix 6.5.5: Shares of Municipal Corporations for inter-se Devolution of Development Fund

Sl. No.	LG Code	Municipal Corporation	% Share in Development Fund (General)				% Share in SCSP		% Share in TSP	
			Non-SC/ST Population	Area	Environmental Vulnerability	Deprivation	SC Population	Deprivation Index	TSP Population	Deprivation Index
1	C010100	Thiruvananthapuram	29.9814	31.6980	21.0965	43.6066	45.404	48.681	21.26	21.11
2	C020100	Kollam	12.2575	10.5919	8.4557	14.7555	15.302	18.117	6.03	31.94
3	C070100	Kochi	19.9189	13.9327	7.9024	10.5465	10.135	6.752	61.30	33.71
4	C080100	Thrissur	10.0021	14.8930	41.0262	8.4633	12.250	12.822	2.30	1.89
5	C110100	Kozhikode	20.1162	17.4144	12.3710	15.9323	11.075	11.824	1.53	0.32
6	C130100	Kannur	7.7239	11.4701	9.1483	6.6957	5.835	1.804	7.57	11.03
Total			100	100	100	100	100.00	100.00	100.00	100.00

Note:

- (1) The Share of Local Governments for Incentive Fund of 15 per cent of the Development Grant will have to be computed based on the rate of growth of Own Revenue and adhering to the recommendations of the Commission in the First Report of the Sixth State Finance Commission
- (2) Development Fund and Scheduled Caste Sub Plan Fund (SCSP) have to be adjusted each year to the maximum and minimum rate of change prescribed in the ATR of the First Report of the Sixth State Finance Commission

ANNEXES

Annexe 1.1 List of Consultations Held for the First Report of SSFC

1.1.1. List of participants of the meeting held on 11.09.2020 with the Director of Panchayats and selected Village Panchayat Secretaries through Video Conferencing.

Sl. No.	Name	Designation & Department
1	Smt. Dr. P K Jayasree IAS	Director, Panchayats
2	Shri. Mohammed Rafeeqe	Secretary, Kaipamangalam Grama Panchayat
3	Shri. Jothis V	Secretary, Peringamala Grama Panchayat
4	Shri. Shahir K A	Secretary, Madappally Grama Panchayat
5	Shri. V J Paul	Secretary, Punnapra North Grama Panchayat
6	Shri. Sahajan	Secretary, Adimaly Grama Panchayat
7	Shri. Sreejith	Secretary, Kottathara Grama Panchayat
8	Shri. Manoj N	Secretary, Kinanoor Karinthalam Grama Panchayat
9	Smt. Jayalakahmi	Secretary, Kondazhi Grama Panchayat
10	Shri. Mahesh	Secretary, Pallassana Grama Panchayat
11	Smt. Hema Resheed	Secretary, Noolpuzha Grama Panchayat
12	Shri. Haridas	Secretary, Vellinezhi Grama Panchayat
13	Shri. Ajith Kumar V R	Secretary, Chadayamangalam Grama Panchayat
14	Shri. Ajmal J	Secretary, Sooranad South Grama Panchayat
15	Shri. Shaju P B	Secretary, Karulai Grama Panchayat
16	Shri. Sunil Kumar	Secretary, Thalakkulathur Grama Panchayat
17	Shri. Anilkumar	Secretary, Elanthoor Grama Panchayat
18	Shri. Nandakumar	Secretary, Vallicode Grama Panchayat
19	Shri. Abdulla V M	Secretary, Mullankolly Grama Panchayat
20	Shri. P M Abdul Samad	Secretary, Edavetty Grama Panchayat
21	Shri. Sanjay Prabhu D	Secretary, Kuzhippilly Grama Panchayat
22	Shri. Rajesh KK	Secretary, Payyavoor Grama Panchayat
23	Shri. Rekha M K	Secretary, Thiruvappu Grama Panchayat
24	Shri. Joseph M Chacko	Secretary, Kallar Grama Panchayat
25	Shri. Abu Faisal	Secretary, Kalpakanchery Grama Panchayat
26	Smt. Preethi Nath	Secretary, Chenkal Grama Panchayat
27	Shri. Santhosh Kumar V P	Secretary, Karivellur- Peralam Grama Panchayat
28	Shri. Rajesh T Varghese	Secretary, Mulanthuruthy Grama Panchayat
29	Shri. Mirash O S	Technical Officer, KILA

1.1.2. Meeting of the Sixth State Finance Commission with Mayors and Deputy Mayors of Corporations held on 22-09-2020

Sl. No.	Name	Designation & Department
1	Smt. Ajitha Jayarajan	Mayor, Thrissur Corporation
2	Smt. Soumini Jayan	Mayor, Kochi, Corporation
3	Shri. Sreekumar	Mayor, Thiruvananthapuram Corporation
4	Shri. Thottathil Raveendran	Mayor, Kozhikode Corporation
5	Smt. Zeenath	Mayor, Kannur Corporation
6	Smt. Rakhi Ravikumar	Deputy Mayor, Thiruvananthapuram Corporation
7	Shri. Prem Kumar	Deputy Mayor, Kochi Corporation
8	Shri. Raffi Jose	Deputy Mayor, Thrissur Corporation
9	Shri. Ragesh P K	Deputy Mayor, Kannur Corporation

1.1.3. List of participants of the meeting held on 22.09.2020 with District Panchayat Presidents through Video Conferencing.

Sl. No.	Name	Designation & Department
1.	Shri. V K Madhu	President, Thiruvananthapuram Dist. Panchayat
2.	Smt. C. Radhamony	President, Kollam Dist. Panchayat
3.	Smt. Annapurnadevi	President, Pathanamthitta Dist. Panchayat
4.	Shri. G Venugopal	President, Alappuzha Dist. Panchayat
5.	Adv. Sebastian Kulathungal	President, Kottayam Dist. Panchayat
6.	Kum. Kochu Thresya Paulose	President, Idukki Dist. Panchayat
7.	Smt. Dolly Kuriakose	President, Ernakulam Dist. Panchayat
8.	Smt. Mary Thomas	President, Thrissur Dist. Panchayat
9.	Adv. K Santhakumary	President, Palakkad Dist. Panchayat
10.	Shri. A P Unnikrishnan	President, Malappuram Dist. Panchayat
11.	Shri. Babu Parasserri	President, Kozhikode Dist. Panchayat
12.	Smt. K B Nazeema	President, Wayanad Dist. Panchayat
13.	Shri. Sumesh K V	President, Kannur Dist. Panchayat
14	Shri. A G C Basheer	President, Kasaragod Dist. Panchayat

1.1.4. List of participants of the meeting held on 23.09.2020 with State & District Level Presidents and Secretaries of Grama Panchayat Association through Video Conferencing.

Sl. No.	Name	Designation & Department
1.	Adv. K Thulasi Teacher	President, Grama Panchayat Association and Kalady Grama Panchayat

Sl. No.	Name	Designation & Department
2.	Adv. P Viswambhara Panikker	General Secretary, Grama Panchayat Association and President Budhanoor Grama Panchayat
3.	Shri. S Nazarudeen	Vice President, Grama Panchayat Association, Nedumpana Grama Panchayat
4.	Shri. Thomas Vakkathanam	Vice President, Grama Panchayath Association, Udayagiri Grama Panchayat
5.	Shri. M D Abdul Jabbar	Vice President, Grama Panchayath Association, Valiyaparampa Grama Panchayat
6.	Shri. H Niyas	Secretary, Chingoly Grama Panchayat
7.	Smt. Beena Vijayan	Secretary Meenagady Grama Panchayat
8.	Shri. K. Narayanan	Secretary, Pappinissery Grama Panchayat

1.1.5 Meeting with the Commissioner of GST and officials of LSGD pertaining to the implications of GST on Advertisement Tax and Entertainment Tax on 30.09.2020 at Bodhi Hall, Annexe - I, Government Secretariat.

Sl. No.	Name	Designation & Department
1	Shri. Anand Singh IAS	Commissioner, State Goods and Services Tax Department
	Shri. Mansur. M.I	Joint Commissioner, State Goods and Services Tax Department
	Shri. Shahul Hameed	Deputy Commissioner, State Goods and Services Tax Department
2	Shri. U.V. Jose IAS	Additional Secretary, LSGD
	Shri. Gopalakrishnan Potti. V	Finance Officer, Urban Affairs

1.1.6 Meeting of the Sixth State Finance Commission with selected Secretaries of Municipalities & Corporations

Sl. No.	Name	Designation & Department
1	Shri. L S Saji	Secretary, Varkkala Municipality
2.	Shri. S Viswanathan	Secretary, Attingal Municipality
3.	Smt. M K Vrija	Secretary, Paravoor Municipality
4.	Smt. A M Mumthas	Secretary, Pathanamthitta Municipality
5.	Shri. N K Krishnakumar	Secretary, Cherthala Municipality
6.	Shri. K K Manoj	Secretary, Alappuzha Municipality
7.	Shri. S Sanil	Secretary, Mavelikkara Municipality
8.	Smt. Remya Krishnan	Secretary, Vaikom Municipality

Sl. No.	Name	Designation & Department
9.	Shri. M Muhammad Huwaiz	Secretary, Pala Municipality
10.	Shri. S S Saji	Secretary, Kottayam Municipality
11.	Smt. Kavitha S Kumar	Secretary, Ettumanoor (New) Municipality
12.	Smt. Rajasree P Nair	Secretary, Thodupuzha Municipality
13.	Smt. Beena S Kumar	Secretary, Angamali Municipality
14.	Shri. Toby Thomas	Secretary, Aluva Municipality
15.	Smt. Neethu Lal	Secretary, Perumbavoor Municipality
16.	Shri. Bijumon Jacob	Secretary, Paravoor (North) Municipality
17.	Shri. P S Shibu	Secretary, Thrikkakkara Municipality
18.	Shri. P K Subash	Secretary, Eloor Municipality
19.	Shri. T K Sujith	Secretary, Kodungalloor Municipality
20.	Shri. A S Sreekanth	Secretary, Guruvayoor Municipality
21.	Shri. B Anil Kumar	Secretary, Kunnamkulam Municipality
22.	Shri. Reghuraman	Secretary, Palakkad Municipality
23.	Shri. A Noushad	Secretary, Chittoor Thathamangalam Municipality
24.	Shri. K Subramanya(ME i/c)	Secretary, Malappuram Municipality
25.	Shri. R Pradeep Kumar	Secretary, Ponnani Municipality
26.	Shri. Arun Rengan	Secretary, Vadakara Municipality
27.	Shri. N K Hareesh	Secretary, Mukkam (New) Municipality
28.	Shri. V S Sandeep Kumar	Secretary, Kalpatta Municipality
29.	Shri. N K Ali Asuhar	Secretary, Sulthan Batheri (New) Municipality
30.	Shri. K Manohar	Secretary, Thalasserry Municipality
31.	Shri. M Suresan	Secretary, Anthoor (New) Municipality
32.	Shri. K G Reveendran (Provisional)	Secretary, Panoor (new) Municipality
33.	Shri. Ansal Isac	Secretary, Iritty (New) Municipality
34.	Shri. J Mohammed Shafi	Secretary, Kasaragod Municipality

Annexe 1.2 List of Consultations Held for the Second Report**1.2.1 Consultation with Directorate of Panchayats and Directorate of Urban Affairs on 12 October 2021**

SI No.	Name	Designation and Organization
1	Shri Dineshan IAS	Director of Panchayats
2	Shri M.P. Ajithkumar	Additional Director of Panchayats
3	Shri Anil Kumar	Senior Superintendent , Directorate of Panchayats
4	Dr Renu Raj IAS	Director of Urban Affairs
5	Mr Hari Kumar	JD Administration, Directorate of Urban Affairs
6	Mr Subodh	Project Officer, AUEGS
7	Mr Binu Francis	JD and Secretary, Thiruvananthapuram Municipal Corporation

1.2.2 Meeting with GST officials 21.10.2021

SI No.	Name	Designation and Organization
1	Mr. Y. Mohammed Safirulla	Special Commissioner, Kerala Goods and Services Tax
2	Mr. Abraham Renn	Additional Commissioner

1.2.3 Consultation with Panchayat Secretaries and Experts on Unique Numbering and OSR on 23 October 2021

SI No.	Name	Designation and Organization
1	Mr. Arun Kumar	Gram Panchayat Secretary
2	Mr. Anil K	Gram Panchayat Secretary
3	Mr. Jaisen Nedumpala	Gram Panchayat Secretary
4	Mr. Jerin Thomas	Project Officer, UNDP HRML Project
5	Mr. Abdul Basheer	Consultant, ULCSS
6	Mr. Anup Krishna	IT and MIS Specialist
7	Mr. Abhijith S.	KIIFB

1.2.4 Consultation with Municipal Secretaries and Panchayat Secretaries on OSR on 26 October 2021

SI No.	Name	Designation and Organization
1	Mr Manoj K	Municipal Secretary
2	Mr Subodh	Project Officer, AUEGS
3	Mr Binu Francis	JD and Secretary Thiruvananthapuram Municipal Corporation

Sl No.	Name	Designation and Organization
4	T.K. Sujith	Municipal Secretary
5	Mr. Shibu	Panchayat Secretary
6	Mr. Anil Kumar	Panchayat Secretary
7	Santhosh Karivellur	Panchayat Secretary

1.2.5 Meeting with Experts on Unique Premises Numbering and Property Tax Reforms on 27.10.2021

1.2.6 Meeting with General Manager, BSNL 28.10.2021

Sl	Name	Designation and Organization
Sl No.	Name	Designation and Organization
1	Mr. Sathish	General Manager, BSNL
2	Mrs Hemalatha TK	Vice-President, ULCCS Ltd
3	Mr J J Jacob	Head GIS, ULCCS Ltd
4	Mr Abdul Basheer	Consultant, ULCCS Ltd
5	Dr Suresh Francis	Scientist, KSREC
6	Mr Anup Krishna	MIS Expert- PMU RGSA
7	Mr Abhijith	Consultant-GIS, KIIFB

1.2.7 Meeting with Labour Commissioner 28.10.2021

Sl No.	Name	Designation and Organization
1	Ms. S. Chithra IAS	Labour Commissioner
2	Mr. Sri Lal	Assistant Labour Commissioner

1.2.8. Meeting with GST Officials 1.11.2021

Sl No.	Name	Designation and Organization
1	Mr Abraham Renn	Special Commissioner

1.2.9 Meeting with Directorate of Economics and Statistics 12.11.2021

Sl No.	Name	Designation and Organization
1	Mr. P.P. Sajeevu	Director, DES
2	Mr. Shibu	Deputy Director(Comp), DES
3	Mr. Pradeep Chandran	Assistant Director(PPC), DES

1.2.10 Consultation on Resource Mobilisation held on 17/03/2021

Sl. No.	Name	Designation & Organization
1	Sri. N. Jamal	Member, State Resource Group
2	Sri. Pappan Kuttamath	Former District Facilitator, Peoples Planning, Kasaragod & Resource Person, KILA
3	Sri. Krishnakumar.K.K	Senior Fellow, Centre for Socio Economic and Environment Studies, Kochi
4	Dr. Jos Chathukulam	Director, Centre for Rural Management, Kottayam
5	Sri. N. Jagajeevan	Consultant, Haritha Kerala Mission
6	Sri. S.R. Sanal Kumar	Joint Director, Decentralised Planning Division, State Planning Board
7	Sri. T. Gangadharan	Peoples Campaign Expert
8	Dr. Rajesh. K	Senior Urban Fellow, KILA
9	Dr A. Suhruth Kumar	Academician and Expert
10	Sri M.S. Vasu	Former President, Kumily Gram Panchayat
11	Dr P.V. Unnikrishnan	Member Secretary , K-DISC

Annexe 2.1 Government Order G. O. on the Constitution of a Property Tax Board

Kerala Gazette No. 12 dated 22nd March 2011.

PART I



GOVERNMENT OF KERALA

Abstract

LOCAL SELF GOVERNMENT DEPARTMENT—13TH CENTRAL FINANCE COMMISSION
RECOMMENDATIONS—FORMATION OF PROPERTY TAX BOARD—
SANCTIONED—ORDERS ISSUED

LOCAL SELF GOVERNMENT (FM) DEPARTMENT

G. O. (Ms.) No. 59/2011/LSGD.

Dated, Thiruvananthapuram, 26th February 2011.

Read:—D. O. Letter No. 11019/704/08-POI-2(P&J) dated 12-7-2010 from Sri A. N. P. Sinha, Secretary, Ministry of Panchayati Raj, Government of India.

ORDER

The establishment of an independent Property Tax Board is an important recommendation of the 13th Finance Commission. Government have examined the matter in detail and are pleased to accord sanction for the constitution of an independent Property Tax Board in the State as follows:

Composition of the Board

1. It should be constituted with a Chairman and 3 other members of which two would be ex-officio.
2. The Chairman shall be a person, who is or has been an officer of the State Government not below the rank of Secretary or is an eminent expert from the disciplines of Civil Engineering/Architecture/Town Planning.

3. The Director of Panchayats and the Director of Urban Affairs would be the ex-officio members of the Board and would serve as the Secretary of the Board by rotation.

4. The Board will include one member with knowledge and experience in the field of valuation of property by way of experience as well as in terms of possessing at the minimum, a degree qualification in the disciplines of Civil Engineering or Architecture or Town Planning.

5. The Chairperson and the member other than ex-officio members of the board shall hold office for 5 years and the terms and conditions of their services shall be such as may be provided for by the State Government.

6. The Chairperson and the other member of the Board would be appointed by the Government.

Functions of the Board

1. Review the property tax system and suggest suitable basis for valuation of properties including charges in the parameters involved in the formula used for assessing property tax in the State.

2. Suggest transparent procedure for valuation of properties, inspection and verification of properties in local bodies in the State.

3. Recommend modalities for periodic revision.

4. Ensure transparency in valuation process and facilitate disclosure of valuations for fair comparison.

5. Oversee valuation to verify if it is as per rules and orders.

6. Publish an annual work plan in the state gazette.

7. The Board shall render such advice on valuation of properties to a Corporation or a Municipality as the State Government may, from time to time, require it to do or as the Board may consider necessary for carrying out the purpose of this Act.

8. The Board shall also discharge such other functions in the field of valuation including development of expertise in valuation of land and building.

9. The Board shall undertake directly or through any institution, training of officers and employees of Corporations and Municipalities as the State Government may direct or as the Board may consider necessary.

3

10. The Property Tax Board should ensure collection and imposition of tax for all taxable properties.

In addition to the 4 members of the board, the Board would have a minimum complement of office staff for its functioning.

By order of the Governor,
RAJESH KUMAR SINGH,
Secretary to Government.

To

The Secretary, Ministry of Panchayati Raj, Government of India
(with Covering Letter).

The Director of Panchayats, Thiruvananthapuram.

The Director of Urban Affairs, Thiruvananthapuram.

The Finance Department.

The Principal Accountant General (A&E/Audit), Kerala, Thiruvananthapuram.

GAD (SC) Department (Item No. 5950).

I & PR Department (for publishing in the Website).

LSG (FM1) Department (for taking further necessary action in this regard).

LSG (RC)/(RD) Department.

Stock File/Office Copy.

ANNUAL WORK PLAN OF PROPERTY TAX BOARD
(2011-2012)

<i>Sl. No.</i>	<i>Activity</i>	<i>Period (Financial Year 2011-2012)</i>
(1)	(2)	(3)
A. Activities to be done by ULBs under the oversight of the Property Tax Board		
1	Notification and finalization of zoning (Rule 7) Classification of Prime Zone, Secondary Zone and Tertiary Zone	June 1—July 1
2	Numbering of buildings and preparation of Assessment Registers	April 15—May 31
3	Classification of roads and notification for the information of the Public (Rule 8)	June 1—July 1
4	Fixing of basic tax rate (Rule 4) and Service Cess rate Notification of the proposal, objections and suggestions, finalization and final notification	June 1—July 15
5	Issuance of Public Notice under S 233 (10) of the Act (Rule 10)	July 15—July 31
6	Filing of Returns in Form No. 2 and in Form No. 2A	July 15—September 15
7	Inspection by the officer authorized by the Secretary	July 15—September 30
8	Random over checking by the Municipal level team	July 15—September 30
9	Entering of details of tax details in Assessment Registers (Rule 12)	July 15—October 15
10	Wrong calculations in Returns-Correction and finalization	July 15—September 30

5

(1)	(2)	(3)
11	Finalization of assessment in case of Returns not filed	July 15—September 30
12	Preparation of Demand Register (Rule 13)	September 30— October 31
13	Issuance of Five Year Demand Notice (Rule 14) in Form No. 9	September 30— October 31

B. Activities to be undertaken by the Property Tax Board directly

1	Capacity building of Municipal Staff	April & May, 2011
2	GIS Mapping in 5 Municipal Corporations in collaboration with KSUDP	On or before 31-12-2012
3	Super checking of Property Tax Assessments—5% of the total assessments (20% commercial + 5% residential)	To be completed by end of Financial Year
4	Preparation of State wide Data Base of all assessable properties	By end of the Financial Year

Annexe 2.2 Government Order on the Revision of Guidelines for Fixing Rent for Buildings Accommodating Government Offices

2797

12/2/16



GOVERNMENT OF KERALA Abstract

Public Works Department – Revision of guidelines for fixing the rate of rent of the building taken for accommodating Government offices- Proposal accepted – Orders issued.

PUBLIC WORKS [E] DEPARTMENT

G.O.(Rt)No.269/2016/PWD

Dated, Thiruvananthapuram, 05.02.2016

- Read: 1. G.O.(P)No.16/95/PW&T dated 09.03.1995.
2. GO(P) No.13/2012/PWD dated 01.02.2012.
3. Letter No.CE/BL/TVPM/A1/7005/15 dated 26.11.2015 from the Chief Engineer, Buildings, Public Works Department, Thiruvananthapuram

ORDER

As per the letter read above the Chief Engineer, Buildings, PWD has furnished a proposal for revising the rent calculation method based on DSR and Cost Index. As per the existing norms 6% of the capital cost (Building + Land) is taken as annual rent. Due to the increase in land value the rent thus arrived becomes very high. Hence the Chief Engineer has furnished the proposal, whereby capital cost is calculated as sum of 6% for building value and 4% for land value. The Chief Engineer has requested to issue orders accordingly and to amendment clause 2809.5 of the PWD Manual.

2. Government have examined the matter in detail and are pleased to approve the proposal of the Chief Engineer read above. The revised guidelines for fixing the rate of rent of the private building taken for Government purposes are appended.

3. The relevant provisions in the PWD Manual will be revised accordingly.

(By order of the Governor)
A P M MOHAMMED HANISH
Secretary to Government

To

The Chief Engineer, Buildings, PWD, Thiruvananthapuram
All Superintending Engineers / All Executive Engineers (through the Chief Engineer, PWD, Buildings)
The Accountant General (A&E) Kerala Thiruvananthapuram
✓ The Information Officer (Web & New Media)
Stock File/Office Copy

Forwarded / By Order


Section Officer

2809.5. Fixing of Rent for Building

When Government buildings are not available it may be necessary to hire private buildings for Government purpose. The officers of the administrative department will locate suitable buildings, get the consent from the owner and furnish a copy of same along with a certificate that no other private building at a lesser rate of rent is available shall be forwarded to the Assistant Executive Engineer, Buildings, Sub Division of the locality. The Assistant Executive Engineer will then issue a certificate that no Government building in his charge is available in the locality for the purpose. The administrative department will then decide to take the building on rent.

The Executive Engineer, Buildings Division will act as the Estate Officer of all Government buildings.

Once the building is decided to be taken on rent the head of the occupying office will forward the following documents to the Assistant Engineer Buildings Section of the locality for fixing rent of the building.

- 1) Consent document in original with dated countersignature.
- 2) Land value certificate indicating the market value of land on the date of occupation/proposed date occupation issued by the Thasildar.
- 3) Age certificate of the building issued by the local authority.
- 4) A list of officers and staff of the office with a note on special request of space if any.
- 5) The prescribed proforma duly filled up and signed.

The Overseer in charge is responsible for taking exact measurements and working out rent. The proforma in Appendix 2800F shall accompany the proposal for rent fixation. The proforma is to be filled up jointly by the owner of the building, head of office of the department which takes the building on rent and by the Assistant Engineer concerned with dated signatures. The construction material, construction method etc. shall be properly verified on site and the rent worked out. The Assistant Engineer shall verify the rent calculation on the basis of section 2809.6 and approve the same and issue rent certificate if the rent calculated is within his powers of sanction. He shall forward it directly to the superior officer competent to approve the rent calculation, if the rent calculated exceeds his power of sanction. Copy of the proposal shall be forwarded to the officer who shall issue the rent certificate. The construction material, construction method etc. shall be properly verified on site and the rent worked out.

The rent calculation and processing shall be completed within 20 days in the section office, 10 days in the office approving the rent calculation and five days in the office issuing the rent certificate, in case the office approving the rent calculation and issuing rent certificate are different. Rent certificate shall be forwarded to the requisitioning officer. The occupying department shall get sanction from the competent authority of their department and pay the rent from their funds. The

3

occupying department shall also execute a lease deed with the owner of the building in the form given in Appendix 2800G and pay the rent to the parties from the date of occupation or date of agreement whichever is earlier. The occupying department or the occupant shall pay the electricity and water charges for the building during the period of occupation. Once a building is occupied and rent fixed for the same, revision of rent will be permissible only after the expiry of a period of 3 years from the date of agreement or date of occupation whichever is earlier. Any revision of rent shall be made only on specific request from the owner of the building and shall be effective only from the date mentioned above or from the date of application for revision of rent whichever is later. Notwithstanding the above if any alterations or additions are made to the rented building by the owner at the request of the occupying department rent may be revised to allow for the above alteration or additions from the date of completion of the same.

If the rent demanded by the owner is higher than the P.W.D. rate of rent for the same has to be treated as special rent. In case of special rent, approval of the Government Rent Committee consisting of Secretary (Public Works), Secretary (Finance Expenditure) and Chief Engineer (Buildings) shall be obtained before the administrative department passes orders. Government will fix the procedure for this from time to time through technical circulars or orders. If special rent is sanctioned, the same shall be valid for five years and the owner can demand revision only after this period. The lease deed shall be executed specifying this period. The proposal for special rent shall be accompanied by a proforma in Appendix 2800 F1

2809.6. Rent Calculation

The reproduction cost of a building at current rates as per the plinth area rate issued by the CPWD from time to time will be calculated and depreciated cost worked out as detailed under clause 2810.2.1.

Work out the land area appurtenant to the building (La) by taking into account the local byelaws for permissible ground coverage and accordingly work out the surplus land area (Ls) as $L - La$, where; L = total land area. For example, if the permissible ground coverage as per local bye-laws is 'X%' and the plinth area of the building at ground floor (i.e. actual ground coverage) is 'Y' Sqm $La = Y \times 100 / X$ Sqm, subject to the condition however that if 'La' works out to be more than 'L' which might be the case if actual plinth area at ground floor is more than what is permissible according to the local bye-laws, the same shall be restricted to 'L'. There would accordingly be no 'Ls' in such cases. In case, no local byelaws exist in the locality, comparison shall be made with the general practice in the locality. The cost of land will be calculated at the rate as per the land value certificate issued by the Thasildar. Sum of 6 % (Six Percent) of the depreciated cost of the building and 4% (four percent) of the cost of admissible land will be taken as the annual rent. It shall be the responsibility of the owner to do the maintenance work and also to pay the taxes due to the building and premises. The details of rent calculation for partially occupied building etc., will be worked out based on the technical circular issued by the Chief Engineer from time to time.

Annexe 3.1 Government Order on Authorizing Local Government to Avail Loans from Financial Institutions



കേരള സർക്കാർ

സംഗ്രഹം

തദ്ദേശസ്വയംഭരണ വകുപ്പ് -ഷോപ്പിംഗ് കോംപ്ലക്സുകൾ, ബസ് സ്റ്റാന്റുകൾ മുതലായവ സ്ഥാപിക്കുന്നതിന് ധനകാര്യ സ്ഥാപനങ്ങളിൽ നിന്നും വായ്പ ലഭ്യമാക്കൽ - നടപടി ക്രമങ്ങൾ നിശ്ചയിച്ച് ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു.

തദ്ദേശസ്വയംഭരണ (ഡിബി) വകുപ്പ്

സ.ഉ(എം.എസ്)നം:147/2009/തസ്വഭവ തിരുവനന്തപുരം, തീയതി:29/7/2009

ഉത്തരവ്

ഷോപ്പിംഗ് കോംപ്ലക്സുകൾ /മാർക്കറ്റുകൾ. ബസ് സ്റ്റാന്റുകൾ മുതലായ വരുമാനദായക പ്രോജക്ടുകളിൽ ദുരിദാഗവും വായ്പാ ബന്ധിത പരിപാടിയായാണ് ഗ്രാമപഞ്ചായത്തുകളും നഗരസഭകളും നടപ്പാക്കി വരുന്നത്. കേരള നഗര വികസന ധനകാര്യ കോർപ്പറേഷൻ പുന:സംഘടിപ്പിച്ച് 2004-ൽ കേരള നഗര-ഗ്രാമ വികസന ധനകാര്യ കോർപ്പറേഷൻ (കെ.യു.ആർ.ഡി.എഫ്.സി) രൂപീകരിച്ചതിനുശേഷം മുഖ്യമായും ഈ കോർപ്പറേഷനിൽ നിന്നാണ് ഗ്രാമപഞ്ചായത്തുകളും നഗരസഭകളും ഇത്തരം പ്രോജക്ടുകൾക്ക് വായ്പ സ്വീകരിച്ചു വരുന്നത്. നിർമ്മിച്ച്, പ്രവർത്തിപ്പിച്ച്, കൈമാറുന്ന (BOT) രീതിയിലും ഇത്തരം പ്രോജക്ടുകൾ നടപ്പാക്കി വരുന്നുണ്ട്.

2. വായ്പാബന്ധിതമായി നടപ്പാക്കാനുദ്ദേശിക്കുന്ന പ്രോജക്ടുകൾക്ക് കെ.യു.ആർ.ഡി.എഫ്.സി.യിൽ നിന്നല്ലാതെ ദേശസാൽകൃത ബാങ്കുകൾ,സഹകരണ ബാങ്കുകൾ മുതലായ ധനകാര്യ സ്ഥാപനങ്ങളിൽ നിന്നും വായ്പ സ്വീകരിക്കുന്നതിന് ചില തദ്ദേശസ്വയംഭരണ സ്ഥാപനങ്ങൾ സർക്കാർ അനുമതി ആവശ്യപ്പെട്ടിട്ടുണ്ട്. സർക്കാർ ഈ വിഷയം വിശദമായി പരിശോധിക്കുകയുണ്ടായി. ദേശസാൽകൃത/സഹകരണ ബാങ്കുകളിൽ നിന്ന് വായ്പയെടുക്കുന്നതിനുള്ള സർക്കാർ അനുമതി നേടുന്നതിന് വ്യക്തമായ നടപടി ക്രമങ്ങൾ നിശ്ചയിക്കേണ്ടതുണ്ടെന്ന് സർക്കാരിന് ബോധ്യപ്പെട്ടതിന്റെ അടിസ്ഥാനത്തിൽ ചുവടെ വിവരിക്കുന്ന നടപടി ക്രമങ്ങൾ നിശ്ചയിച്ച് ഉത്തരവാകുന്നു.

- 2.1 ഷോപ്പിംഗ് കോംപ്ലക്സുകൾ/മാർക്കറ്റുകൾ, ബസ്സ്റ്റാന്റുകൾ മുതലായ വരുമാനദായക പ്രോജക്ടുകൾ നടപ്പാക്കുന്നതിന് ഗ്രാമപഞ്ചായത്തുകൾക്കും നഗരസഭകൾക്കും ദേശസാൽകൃത/സഹകരണ ബാങ്കുകളിൽ നിന്ന് സർക്കാർ അനുമതിയോടെ വായ്പയെടുക്കാവുന്നതാണ്.
- 2.2 ഇത്തരം ആവശ്യങ്ങൾക്ക് വായ്പയെടുക്കാൻ ഉദ്ദേശിക്കുന്ന ഗ്രാമപഞ്ചായത്തുകളും നഗരസഭകളും നിർമ്മിതിയുടെ പ്ലാൻ,ഡിസൈൻ,വിശദമായ എസ്റ്റിമേറ്റ് എന്നിവ തയ്യാറാക്കിയതിനുശേഷം ഏതൊക്കെ സ്രോതസ്സുകളിൽ നിന്ന് ഫണ്ട് ലഭ്യമാക്കാൻ കഴിയുമെന്ന് പരിശോധിച്ച് വായ്പയെടുക്കാൻ ഉദ്ദേശിക്കുന്ന തുക എത്രയാണെന്ന് കണക്കാക്കുക.

- 2 -

കേണ്ടതും അതിന് അനുസൃതമായി ധനകാര്യ സ്ഥാപനങ്ങളുമായി കൂടിയാലോചിച്ച് വായ്പ ലഭ്യമാക്കൽ, തിരിച്ചടവ് കാലയളവ്, പലിശനിരക്ക്, ജാമ്യമായി നൽകുന്ന ആസ്തി എന്നിവ സംബന്ധിച്ച് ധാരണയിലെത്തുകയും വേണം.

2.3 വായ്പാതുക എസ്റ്റിമേറ്റ് തുകയെക്കാൾ അധികരിക്കാൻ പാടില്ല. വായ്പാതുകയും പലിശയും തിരിച്ചടയ്ക്കുന്നതിന് പ്രോജക്ടിൽ നിന്ന് ലഭിക്കുന്ന വരുമാനം വിനിയോഗിക്കണം. ലഭിക്കുന്ന വരുമാനം മുതലും പലിശയും തിരിച്ചടയ്ക്കുന്നതിന് തികയുന്നില്ലെങ്കിൽ മാത്രമെ തനത് ഫണ്ട് വിനിയോഗിക്കാൻ പാടുള്ളൂ. മറ്റ് ഫണ്ടുകൾ വിനിയോഗിക്കാൻ പാടില്ല.

2.4 തുടർന്ന് വായ്പയെടുക്കുന്നത് സംബന്ധിച്ച് തദ്ദേശസ്വയംഭരണസ്ഥാപനം തീരുമാനമെടുക്കണം. തീരുമാനത്തിന്റെ ഭിന്നിപ്പിൽ വായ്പാതുക, വായ്പയെടുക്കുന്ന ബാങ്ക്, പലിശ നിരക്ക്, ഓരോവർഷവും തിരിച്ചടയ്ക്കുന്ന തുക, (പ്രോജക്ടിൽ നിന്ന് ലഭിക്കുന്ന വരുമാനം കൂടാതെ തനത് ഫണ്ട് കൂടി വായ്പ തിരിച്ചടയ്ക്കുന്നതിന് ഉപയോഗിക്കുന്നുണ്ടെങ്കിൽ രണ്ട് സ്രോതസ്സുകളിൽ നിന്നും തിരിച്ചടയ്ക്കുന്ന തുക പ്രത്യേകം രേഖപ്പെടുത്തണം) വായ്പയ്ക്ക് ജാമ്യമായി നൽകുന്ന ആസ്തി/ആസ്തികൾ, വായ്പയും പലിശയും തിരിച്ചടയ്ക്കുന്നതാണെന്നുള്ള തദ്ദേശസ്വയംഭരണസ്ഥാപനത്തിന്റെ ഉറപ്പ് (assurance) വ്യക്തമാക്കുന്ന തീരുമാനം, അതിൽ വീഴ്ച വരുത്തുകയാണെങ്കിൽ തദ്ദേശസ്വയംഭരണസ്ഥാപനത്തിനുള്ള ജനറൽ പരിഷസ് ഫണ്ടിൽ നിന്ന് സർക്കാർ തലത്തിൽ കുറവ് ചെയ്ത് ബന്ധപ്പെട്ട ബാങ്കിന് നൽകാവുന്നതാണെന്നുള്ള സമ്മതപത്രം എന്നീ വിവരങ്ങൾ ഉൾപ്പെടുത്തേണ്ടതാണ്.

2.5 തുടർന്ന് വായ്പയെടുക്കുന്നതിന് കേരള ലോക്കൽ അതോറിട്ടീസ് ലോൺ ആക്ട് (1963) പ്രകാരമുള്ള സർക്കാർ അനുമതിയോടെ നിർദ്ദേശങ്ങൾ തയ്യാറാക്കി ഗ്രാമപഞ്ചായത്തുകൾ ബന്ധപ്പെട്ട പഞ്ചായത്ത് ഡെപ്യൂട്ടി ഡയറക്ടർ മുഖേനയും നഗരസഭകൾ നഗരകാര്യ ഡയറക്ടർ മുഖേനയും സർക്കാരിന് സമർപ്പിക്കണം. നിർദ്ദേശങ്ങളോടൊപ്പം ചുവടെ പ്രതിപാദിക്കുന്ന രേഖകൾ നിർബന്ധമായും ഉണ്ടായിരിക്കേണ്ടതാണ്.

1. പ്ലാൻ, ഡിസൈൻ, എസ്റ്റിമേറ്റിന്റെ സംക്ഷിപ്തം എന്നിവയുടെ പകർപ്പ്
2. വായ്പയെടുക്കുന്ന തുക, വായ്പയെടുക്കുന്ന ദേശസാൽകൃത/സഹകരണബാങ്ക് (ബ്രാഞ്ചിന്റെ പേര് ഉൾപ്പെടെ), തിരിച്ചടവ് കാലയളവ്, പലിശ നിരക്ക്, പ്രതി വർഷം തിരിച്ചടയ്ക്കുന്ന വായ്പാതുകയും പലിശയും, ഖണ്ഡിക 2.4-ലെ നിബന്ധനകൾക്ക് വിധേയമായി ഏതൊക്കെ സ്രോതസ്സിൽ നിന്നുള്ള പണം വിനിയോഗിച്ചാണ് തുക തിരിച്ചടയ്ക്കുന്നത് മുതലായ വിവരങ്ങൾ.
3. തനതു വരുമാനത്തെയും ചെലവിനെയും സംബന്ധിക്കുന്ന ഏറ്റവും അവസാന മൂന്ന് വർഷത്തെ ആഡിറ്റ് ചെയ്ത അക്കൗണ്ട്സ് സ്റ്റേറ്റ്മെന്റ്.
4. വായ്പാതിരിച്ചടവ് പൂർത്തിയാകുന്നതുവരെ പ്രതിവർഷം പ്രോജക്ടിൽ നിന്നും പ്രതീക്ഷിക്കുന്ന ക്യാഷ് ഫ്ലോ സ്റ്റേറ്റ്മെന്റ്.
5. ഖണ്ഡിക 2.4-ൽ വിവരിച്ചിട്ടുള്ളത് പ്രകാരമുള്ള ഭരണ സമിതി തീരുമാനത്തിന്റെ ശരിപ്പകർപ്പ്
6. വായ്പയെടുക്കുന്നതിന് ജാമ്യം നൽകാൻ ഉദ്ദേശിക്കുന്ന ആസ്തി/ആസ്തികളുടെ വിവരങ്ങൾ.
7. തദ്ദേശസ്വയംഭരണ സ്ഥാപനം ആവശ്യപ്പെട്ടിട്ടുള്ളത് പ്രകാരം വായ്പ നൽകാൻ സന്നദ്ധമാണെന്നുള്ള ബന്ധപ്പെട്ട ധനകാര്യ സ്ഥാപനത്തിന്റെ സമ്മതപത്രം.

- 3 -

- 2.6 വിഭാവനം ചെയ്തിട്ടുള്ളത് പ്രകാരം പ്രോജക്ടിൽ നിന്നും വരുമാനം ലഭിക്കാനിടയില്ലാത്ത സാഹചര്യം സംജാതമാകുകയാണെങ്കിൽ ഗ്രാമപഞ്ചായത്തിന്/നഗരസഭയ്ക്ക് തനത് ഫണ്ട് വിനിയോഗിച്ച് വായ്പയും പലിശയും തിരിച്ചടയ്ക്കാൻ കഴിയുമോ എന്ന് പഞ്ചായത്ത് ഡെപ്യൂട്ടി ഡയറക്ടർ/നഗരകാര്യ ഡയറക്ടർ പരിശോധിക്കേണ്ടതാണ്. അതിന്റെ അടിസ്ഥാനത്തിൽ വായ്പയെടുക്കാൻ അനുമതി നൽകേണ്ടതുണ്ടോ എന്നത് സംബന്ധിച്ച് വ്യക്തമായ ശുപാർശ ഉൾപ്പെടെയായിരിക്കണം പഞ്ചായത്ത് ഡെപ്യൂട്ടി ഡയറക്ടർ/നഗരകാര്യ ഡയറക്ടർ സർക്കാരിലേയ്ക്ക് അപേക്ഷ ശുപാർശ ചെയ്യേണ്ടത്.
- 2.7 വായ്പയെടുക്കുന്നതിന് സർക്കാർ അനുമതി ലഭിക്കുകയാണെങ്കിൽ തദ്ദേശസ്വയംഭരണ സ്ഥാപനങ്ങൾക്കുവേണ്ടി പുറപ്പെടുവിച്ചിട്ടുള്ള മരാമത്ത് ചട്ടങ്ങളെ അടിസ്ഥാനമാക്കി മാത്രമെ പ്രവൃത്തി നടപ്പാക്കാൻ പാടുള്ളൂ.
- 2.8 ഇത്തരം പ്രോജക്ടുകൾക്ക് കെ.യു.ആർ.ഡി.എഫ്.സീയിൽ നിന്നും വായ്പയെടുക്കുന്നതിനും ഈ നടപടിക്രമങ്ങൾ ബാധകമായിരിക്കും.

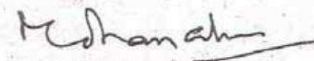
ഗവർണ്ണറുടെ ഉത്തരവിൻ പ്രകാരം
എസ്.എം.വിജയാനന്ദ്
പ്രിൻസിപ്പൽ സെക്രട്ടറി

- 1. എല്ലാ കോർപ്പറേഷൻ മേയർമാർക്കും സെക്രട്ടറിമാർക്കും
- 2. എല്ലാ മുനിസിപ്പൽ ചെയർപേഴ്സൺമാർക്കും സെക്രട്ടറിമാർക്കും
- 3. എല്ലാ ഗ്രാമപഞ്ചായത്ത് പ്രസിഡന്റുമാർക്കും സെക്രട്ടറിമാർക്കും
- 4. എല്ലാ ജില്ലാ ആസൂത്രണ സമിതി ചെയർപേഴ്സൺമാർക്കും
- 5. സെക്രട്ടറി, ആസൂത്രണ സാമ്പത്തികകാര്യവകുപ്പ്, തിരുവനന്തപുരം
- 6. മെമ്പർ സെക്രട്ടറി, സംസ്ഥാന ആസൂത്രണബോർഡ്, തിരുവനന്തപുരം
- 7. പഞ്ചായത്ത് ഡയറക്ടർ, തിരുവനന്തപുരം
- 8. ഗ്രാമവികസന കമ്മീഷണർ, തിരുവനന്തപുരം
- 9. നഗരകാര്യ ഡയറക്ടർ, തിരുവനന്തപുരം
- 10. മുഖ്യനഗരാസൂത്രകൻ, തിരുവനന്തപുരം
- 11. ഡയറക്ടർ, കേരള ഇൻസ്പെക്റ്റേറ്റ് ഓഫ് ലോക്കൽ അഡ്മിനിസ്ട്രേഷൻ, തൃശ്ശൂർ
- 12. ഡയറക്ടർ, സ്റ്റേറ്റ് ഇൻസ്പെക്റ്റേറ്റ് ഓഫ് റൂറൽ ഡെവലപ് മെന്റ്, കൊട്ടാരക്കര
- 13. എക്സിക്യൂട്ടീവ് ഡയറക്ടർ, ശുചിത്വമിഷൻ, തിരുവനന്തപുരം
- ✓ 14. എക്സിക്യൂട്ടീവ് ചെയർമാൻ ആന്റ് ഡയറക്ടർ, ഇൻഫർമേഷൻ കേരള മിഷൻ, തിരുവനന്തപുരം :വെബ്സൈറ്റിൽ പ്രസിദ്ധീകരിക്കുന്നതിനായി.

- 4 -

- 15. ചീഫ് എഞ്ചിനീയർ, തദ്ദേശസ്വയംഭരണവകുപ്പ്, തിരുവനന്തപുരം
- 16. എല്ലാ ജില്ലാ ആസൂത്രണ സമിതി ചെയർ സെക്രട്ടറി(ജില്ലാകളക്ടർമാർ)മാർക്കും
- 17. എല്ലാ ദാരിദ്ര്യ ലഘൂകരണ യൂണിറ്റ് പ്രോജക്ട് ഡയറക്ടർമാർക്കും
- 18. എല്ലാ ജില്ലാ പ്ലാനിംഗ് ഓഫീസർമാർക്കും
- 19. എല്ലാപഞ്ചായത്ത് ഡെപ്യൂട്ടി ഡയറക്ടർമാർക്കും
- 20. എല്ലാ അസിസ്റ്റന്റ് ഡവലപ് മെന്റ് കമ്മീഷണർ(ജനറൽ)മാർക്കും
- 21. എല്ലാകുടുംബശ്രീ മിഷൻ ജില്ലാ കോ-ഓർഡിനേറ്റർമാർക്കും
- 22. എല്ലാ ജില്ലാ ടൗൺ പ്ലാനിംഗ് ഓഫീസർമാർക്കും
- 23. എല്ലാ നഗരകാര്യ മേഖല ജോയിന്റ് ഡയറക്ടർമാർക്കും
- 24. ഡയറക്ടർ, ലോക്കൽ ഫണ്ട് ഓഡിറ്റ്, തിരുവനന്തപുരം
- 25. സ്പെറ്റു പെർഫോമൻസ് ഓഡിറ്റ് ഓഫീസർ, തിരുവനന്തപുരം
- 26. ജനറൽ സെക്രട്ടറി, കേരളഗ്രാമപഞ്ചായത്ത് അസോസിയേഷൻ
- 27. സെക്രട്ടറി, കേരള ബ്ലോക്ക് പഞ്ചായത്ത് അസോസിയേഷൻ
- 28. സെക്രട്ടറി, മൂനിസിപ്പൽ ചെയർമാൻമാരുടെ ചേമ്പർ
- 29. സെക്രട്ടറി, ജില്ലാപഞ്ചായത്ത് പ്രസിഡന്റുമാരുടെ ചേമ്പർ
- 30. പ്രിൻസിപ്പൽ അക്കൗണ്ടന്റ് ജനറൽ(എആന്റ് ഇ)കേരള,തിരുവനന്തപുരം
- 31. എക്സിക്യൂട്ടീവ് ഡയറക്ടർ, കുടുംബശ്രീ മിഷൻ,തിരുവനന്തപുരം
- 32. സ്പെറ്റു റിസോഴ്സ് ഗ്രൂപ്പ്, തിരുവനന്തപുരം (ബന്ധപ്പെട്ട എല്ലാവർക്കും പകർപ്പ് ലഭ്യമാക്കുന്നതിനായി)
- 33. കരുതൽഫയൽ
- 34. ഓഫീസ് കോപ്പി

ഉത്തരവിൻ പ്രകാരം


സെക്ഷൻ ഓഫീസർ.

Annexe 3.2 Extract from 'Establishing Kerala Local Government Development Fund' Report prepared with the Technical Assistance of the ADB, 2009, Government of Kerala

75. A separate Fund Management Company (AMC) will manage the Fund. The Governing Board of the Fund will constitute the AMC and also approve the Management Contract between the Fund and the AMC. The Fund will review the performance of the AMC once in a year and at such periodical intervals, as the Fund Board may decide.

76. The AMC will have a Board of Directors vested with full management and control over the company. The equity participation of the GoK would be restricted (say 26 percent) and the rest offered to other institutions such as State Bank of Travancore (SBT), HDFC, IIM (Kozhikode), etc. to ensure full financial and functional autonomy to the AMC Board and to ensure high standards of professionalism in the Company. The Directors of the Board will have representation based on the shareholding pattern. The day-to-day operations will be taken care of by the super majority shareholder among the non-government partners in the Board. The CEO of the AMC will be recruited from the market and appointed by the Board. The CEO will be answerable to the Board. The CEO will be a consensus candidate acceptable to all the shareholders. The Board of Directors will approve projects (up to a threshold) and also the HR policies of the AMC.

4.7 Resource Requirement of the Fund and the AMC

77. Financial resources of the Fund will depend upon the decision of the GoK on the existing KUDFC. If the GoK decides to merge / transfer the assets KUDFC with/to the new facility, then the assets and liabilities of KUDFC will be taken over by the new facility. In addition to this the other sources of funds may be as follows:

- a) Budgetary transfers of State Government;
- b) Funds transfer from the GoI under various plan schemes;
- c) Loans from all India Financial Institutions;
- d) Loan & Grant from bilateral / multilateral agencies;
- e) Repayments from LSGs (borrowers);
- f) Loans raised from capital markets; and
- g) Funds transferred from GoI such as City Challenge Fund, Urban Reforms Incentive Fund, Pooled Finance Development Fund, etc.,

78. The major income of the Fund may be from the lending operations and the other next major income may be interest earned on investment of surplus funds. Major expenditure of the Fund may be interest to be paid on the borrowings and to a limited extent, the management fee payable to the AMC. As it is proposed that the AMC will manage the Fund the Fund will not require any human resources.

79. The AMC will be compensated for its activities relating to the management of the Fund by way of fees. The fee structure may include a) Sanction Fee at the rate of 1.00 percent of the loan sanctioned during a year; b) Supervision & Management Fee at the rate of 0.25 percent of the average loan assets as at the closing day of the accounting year; and c) Treasury Management Fee at the rate of 0.01 percent of the average investments as at the closing day of the accounting year. Alternatively, the AMC can be compensated for its activities relating to the management of the Fund only by way of fees and the fee structure can be flat 0.50 percent of the assets / size of the Fund. The above fee should be sufficient to cover the remuneration to the staff, overheads and other incidental expenses of the AMC.

80. All the operational activities related to the management of the Fund would be handled by the AMC and as such the AMC will employ personnel to perform as per the Management Contract entered with the Fund. Organization Chart, qualification and experience, recruitment policies and compensation, etc. is discussed at length separately (please refer Chapter 7). Broadly the functions of AMC will be as follows:

- a) Project appraisal;
- b) Financial appraisal;
- c) Cash management;
- d) Procurement;
- e) Documentation;
- f) Disbursement;
- g) Project monitoring; and

h) Accounting & Auditing

The AMC would ensure that the resources at the disposal of the Fund are deployed with certain exposure norms as prescribed by the Fund in order that the long term sustainability of the Fund and equity to all borrowing institutions are ensured and a proper risk planning is in place.

4.8 Comparison between the Proposed Fund and Other Funds Operational in India

81. Section 3.3 of this report has discussed in detail the review of some of the successful financial intermediaries both in India and abroad. Based on the review, the Team noted that there are two types of initiatives in India, viz. a) dedicated funds for project development and b) financial intermediaries. In the context of State of Kerala in general and LSGs in particular, the Team has proposed a structure of a financial intermediary with funds available for project development, for the proposed Fund. The Team has further undertaken a comparison between the proposed Fund and other Funds operational in India and noted that successful financial intermediary with project development in India fall under two categories, viz. state (government) owned and private initiative. The comparison was undertaken with respect to the following key parameters:

- a) Ownership;
- b) Legal status;
- c) Taxation;
- d) Provisioning norms;
- e) Management of the Fund;
- f) Managerial structure of fund;
- g) Managerial structure of the Fund Management Company;
- h) Sources of funds;
- i) Products offered by Fund Manager; and
- j) Operational freedom.

This comparison was undertaken to illuminate the improvements of the proposed Fund based on lessons learnt from other Funds. This comparison has also demonstrated that all weaknesses and issues in other existing Funds were studied and preventive mechanisms were incorporated in the design. Annexure - 23 of this report has the table comparing the proposed Fund with other Funds operational in India with respect to the above parameters with the remarks of the Team highlighting the improvements and strengths in the design features of the proposed Fund.

4.9 Restructuring Option of KUDFC

82. As stated earlier, the Team visited KUDFC during the team's Second Mission to Kerala. Broadly, the Team addressed the following key issues/aspects pertaining to the functions and operations of the KUDFC so as to evaluate its restructuring options in the context of the proposed Fund and the AMC.

- a) Functions and Roles of KUDFC along with staff details;
- b) Legal Status of KUDFC
 - Ownership;
 - Board of Directors;
 - Share Capital and its Composition, etc.
- c) Lending Policies & Procedures and Investment Policy of KUDFC
 - Security for the loans and loan documentation; and
 - Recovery mechanism.
- d) Overall Performance Assessment of KUDFC in terms of
 - Schemes handled;
 - Profile and composition of borrowers;
 - Details on present financial and technical appraisal done;
 - Project monitoring mechanism; and
 - Financial performance.

- e) Existing Level of Operational Freedom of KUDFC; and
- f) Suitability of KUDFC in view of the roles to be played in the changing urban scenario in the State and meet emerging challenges;

83. The Team specifically looked into the following issues/aspects while reviewing the possibility and suitability to restructure the KUDFC:

- a) The existing structure of KUDFC as a public sector undertaking and staffing pattern, expertise and suitability for undertaking project and financial appraisals;
- b) Possibilities to minimize existing constraints in adopting professional method of recruitment, providing competitive pay packages and freedom to take appropriate action on the employees and providing performance based incentives, etc.;
- c) Capability and capacity to provide Project Advisory services at KUDFC such as project structuring, designing of new methods of arranging the means of finance for project implementing, working with the multi lateral agencies, etc.;
- d) Capability and capacity of KUDFC to act as a 'change agent' rather than as a mere 'channelizing agent' of funds from the GoK;
- e) Suitability of KUDFC to have a full-fledged project development facility and the ability of KUDFC to prepare and float tenders for appointment of consultants, technical and financial evaluation and issue of letter of intent, monitoring of the consultancies and convert the Reports into projects; and
- f) Ability to work with LSGs on the reforms required improving the accounting, budgeting, and project management, contract management activities.

84. Based on the above assessment, following observations/conclusions have been drawn with respect to suitability of KUDFC in the context of the proposed Fund and the AMC:

- a) Currently, KUDFC has been playing a limited role in the urban sector and has been well managed. However, the KUDFC has been acting as a pure lending agency and follows sufficient accounting practices and accounts, which are up to date;
- b) Project appraisals and technical appraisals conducted by the KUDFC are very limited and thus needs lot of improvement in the same to be a proactive institution;
- c) Current structure of KUDFC as a public sector organization lacks professionals in project and financial appraisal, its pay packages, method of recruitment, freedom to hire and fire employees, performance based incentives;
- d) There is no skill in the areas of project advisory services such as project structuring, designing of new methods of arranging the means of finance for project implementing;
- e) Lack of experience in working with bilateral and multilateral funding agencies and holding a present role of being a mere channelizing agent of funds from Government, is not enough to meet the changing urban scenario;
- f) The proposed facility requires a project development facility. However, the present institutional set up was not having inbuilt capacity to prepare TOR, float tenders for appointment of consultants, undertake technical and financial evaluation and issue of letter of intent, monitoring of the consultancies and implement the detailed project reports and convert them as projects; and
- g) Lack of skills with KUDFC to work with LSGs on the reforms related initiatives like improving the accounting, budgeting, project management, contract management activities.

85. Taking note of the above observations, it is evident that a proactive urban financial intermediary is required to fill the gap in the capacity needs for the urban sector and also to finally link the civic infrastructure needs with the domestic capital market. Further, the GoK also felt that there is no need for two parallel agencies functioning in the State with conflicting business interests and thus advised the Team to suggest modalities to transfer the Assets and Liabilities of KUDFC to the proposed Fund, addressing following key issues/aspects:

- a) Method of valuation of Shares (to be transferred to the proposed facility);
- b) Valuation and determination of the net-worth of KUDFC;
- c) Conducting due-diligence of the current loan portfolios of KUDFC;
- d) Preparing opening trial balance of the proposed facility; and

e) Opening Balance Sheet of the of the proposed facility.

86. Methodology for Valuation of Business of KUDFC: Since the GoK has decided to transfer the assets and liabilities of KUDFC to the proposed Fund, it is necessary to value the shares of KUDFC. In normal practice valuation of shares are undertaken under the following occasions:

- a) At the time of purchase and sale of shares in private companies and other unquoted shares;
- b) When a block of shares is to be purchased to acquire a controlling interest in another company;
- c) At the time of amalgamation, absorption, etc. for adjusting the rights of shareholders;
- d) To determine the amount payable to dissentient shareholders under Section 494 of the Indian Companies Act (reconstruction);
- e) For the assessment of estate duty, wealth tax and gift tax by tax authorities;
- f) When shares are pledged as a security against a loan;
- g) When shares of one class are converted into another class; and
- h) When Government wants to compensate the shareholders on the nationalization of a company.

While valuing shares, the following factors would be addressed as they influence the value of shares:

- a) Demand and supply of shares;
- b) Nature of business;
- c) Possibility of competition;
- d) Other factors like financial sector stability, regulating mechanisms in different sectors, general law and order situation, proactive policies of the government for alternative investments, etc., in the country; and
- e) Availability of ready market for future sale.

87. The valuation of shares in the context of KUDFC is proposed as the business of KUDFC is to be amalgamated with the proposed Fund. The nature of business of KUDFC and the fact that the entire equity is owned by the GoK, there are no influencing factors impacting the valuation. This is more so in view of the fact that the ownership of the proposed Fund is also envisaged with the GoK and the LSGs (no change in the ownership).

88. In practice, the following methods are adopted ascertaining the net worth, especially where entire share capital is represented by equity share:

- a) Net Asset Method or Intrinsic Value Method or Break Up Value Method - adopted in the event of the company not expected to transact business or company under liquidation;
- b) Yield Method or Income Method - adopted when the assumption is that the company will continue to operate; and
- c) Earning Capacity Method - adopted when the company is to be acquired.

In the context of KUDFC, since the company is not going to transact business after the transfer of assets and liabilities, the Team has adopted the Net Asset Method of valuing the business of KUDFC. A due diligence report on the loan portfolios of the KUDFC is given in Annexure - 24.

5.0 FINANCING AND LENDING POLICIES

5.1 Sources of Funds

89. The sources of funds for the proposed Fund may be linked to its stated line of activities. As a whole, the major activities of the Fund may be broadly categorized as a) project development assistance; and b) financing of capital works in LSGs

90. Project Development Assistance: The need to develop bankable urban Infrastructure projects requires no elaboration. However, most of the LSGs are constrained both by availability of experienced skilled personnel and modern techniques to develop projects and to prepare high quality procurement packages in a timely manner. Further, apart from project development and preparation of procurement packages, most of the LSGs lack the required personnel for supervision and management of implementation activities. Currently, it is observed that the LSGs take up capital works based on the need and resources, but grossly neglect the operation & maintenance of such works and often do not even see the necessity for a permanent technical establishment. The present levels of personnel placed at the disposal of LSGs are barely sufficient to cater to the day-to-day demand of civic services. In these circumstances, developing detailed project reports for civic projects may not be feasible at LSG level. Thus, there is a need to engage a dedicated, qualified and experienced personnel for design of critical civic projects on behalf of the LSGs. Based on experience elsewhere in India, engaging professionals from outside the government system has the following advantages/benefits:

- a) Availability of qualified and experienced professionals;
- b) Dedicated set of professionals to complete the design and project management;
- c) Time and cost escalations are minimized; and
- d) Cost of project preparation and project management are far less compared to centage charges levied by the line agencies of the respective state governments.

91. The sources of funds for project development facility may be from multilateral and bilateral funding agencies or state government. Multilateral and bilateral agencies provide funds under the Technical Assistance component. However, this would be extended as part of a line of credit and there may be restrictions on the eligible entities, which can compete in the bids¹⁶. In such cases, the line agencies of state and central governments would not be in a position to take up engineering consultancies. However, this situation can be overcome when the sources of funds are from the State Government budgets. In order to benefit from the advantages offered by various sources and to have a better mix, the proposed Fund may have both sources of funds and utilize them as per the demand from the LSGs.

92. Recognizing the need to address these shortcomings, the Government of Tamil Nadu (first state government in India to have a dedicated project development facility) has decided to set up, with the financial assistance of IBRD under the Second Tamil Nadu Urban Development Project (TNUDP II) a fund called Grant Fund amounting to INR 210.00 million (US\$ 5.00 million equivalent) to finance the costs of the technical assistance for urban local bodies in the State. The Grant Fund has been in operation from the year 2000 and has financed approximately 175 technical assistance projects till date, to the urban local bodies and the demand for funds has been to the tune of INR 200 million (US\$ 4.50 million). Based on the above experience, it is suggested that the proposed project development facility under the proposed Fund may initially have a corpus size of about INR 200 million (US\$ 4.50 million)

93. Financing of Capital Works: The most important function of the proposed Fund is to mobilize capital for the implementation of infrastructure projects, which are ready for implementation (with or without project preparation assistance) by the LSGs as per the needs of the town/city. One of the key success factors towards sustainable funding is to bring in the financial discipline of prompt repayment of the assistance, which will help the proposed Fund to plough it back to the LSGs in future. The evolution of a Financial Intermediary begins with disbursement of grants and budgetary transfers for capital works after due project appraisal, to ensure that the projects result in economic benefit to the town/city. In the second stage, the Financial Intermediary would undertake project appraisal on technical and financial parameters and decide whether loan may be extended. This would increase the availability of funds to the LSGs and in the process, brings in financial discipline. In the third stage, the Financial Intermediary may access Funds on easy terms based on the credit worthiness of the LSGs, thereby linking them to the capital markets (which will result in the lowest cost of funds). This has been the experience of many of the Funds in Europe and CIS countries. In India, the TNUDF has

¹⁶ For example, the World Bank prohibits the “dependent agencies” from competing in consultancy contracts

demonstrated that these stages of evolution of Financial Intermediary can be achieved. Based on the success story of the TNUDF, the likely sources of funds for the proposed Fund may be listed as follows (suggestive only):

- a) Budgetary transfers of State Government for project implementation;
- b) Funds transfer from the Gol under various Plan Schemes;
- c) Loans of all India Financial Institutions / Banks;
- d) Loan & Grant from bilateral / multi lateral agencies;
- e) Repayments from the LSGs/borrowers;
- f) Loans raised from capital markets; and
- g) Funds transferred from the Gol such as City Challenge Funds, Urban Reforms Incentive Fund, Pooled Finance Development Fund, etc.

94. The size of the Fund for financing capital works depends upon the demand supply situation in the LSGs on the one hand and the leveraging capacity of the LSGs on the other hand. Again, this has to be studied along with the quantum of budgetary support from the GoK. A state-wide approach for such an analysis would provide useful information to determine the size of the Fund. In the absence of such information, the GoK may decide on the size for the proposed Fund on an ad-hoc basis. This activity would have sources of funds both from capital grants and loans. The main sources of capital grants are from the budgetary allocations from GoK and from the Gol. In case of line of credit from multilateral agencies, the Additional Central Assistance (ACA) from the Gol provides for 30 percent as grant and it would depend on the decision of the GoK to pass on this to LSGs as grant. It is noteworthy that the grant comes with some conditions and also the grant finance is limited. In order to provide civic amenities and meet necessary capital requirement, the other best source is debt finance. Some of the popular sources of debt finance for the LSGs include a) Loan from the Government; b) Loan from Financial Institutions; and c) Bonds and Debentures. For major projects, which are implemented by line agencies like KWA for water supply projects, the GoK may lend loan to the line agencies on behalf of the LSGs. The sources of such finance may include LIC, NABARD, HUDCO, etc., which are transferred by the Centre as Plan Funds and the GoK may have to repay the debt to the Gol.

95. A major source of finance for urban development projects is the long-term debt from the Central Institutions like the LIC / GIC, etc., routed through the State Government budget under the directed credit regime. But with the revenue deficit of the State Government being financed out of capital receipts, the LSGs have to explore for loans from All India Financial Institutions such as HUDCO, Commercial Banks, etc. These financial institutions / commercial banks advance loan based on the respective State Government guarantees. However, it is of paramount importance to note that the issue of Government guarantees has its own limitations, as these are contingent liabilities on the State's finances and in many States including Kerala, there is a cap on the guarantees through legislation.

96. Loan and Grant from Bilateral and Multilateral Agencies: India has been receiving external aid / financial assistance in various forms for the last 50 years. The significant role of the external aid / financing is that these funds come with strict conditions that aim at improving the institutional and systematic development towards sustainability. External assistance has been playing a significant role in the development process in India. The share of external aid / financing has been less than 10 percent of the total investment in the public sector. In the wake of liberalization, the role of external assistance has been gaining further significance in view of large gap in funding requirements for social and infrastructure sectors in order to achieve higher economic growth. A significant part of external funding also needs to be channeled towards programs for development of weaker sections so as to ensure the active participation of all groups, strengthening the economy and utilizing the commensurate benefits. The Department of Economic Affairs (DEA) in the Ministry of Finance, Government of India, is the nodal department for procuring and coordinating foreign assistance from multilateral and bilateral agencies and is responsible for all policy issues pertaining to external aid received by Gol. DEA fixes the prescribing limits, if any, for external borrowing sector-wise or lender-wise, developing pipeline of projects, negotiating external assistance and monitoring implementation. External assistance is a subject on the Union

list and thus the Gol signs all agreements with multilateral/bilateral agencies, based on proposals submitted by central ministries and the state governments.

97. All loans and grants from the external lending agencies are routed through the Union Budget. The Gol meets the foreign exchange risk. The loans and grants are taken in to the capital budget and are treated as capital expenditure on Externally Aided Projects (EAP). The Gol passes on the external assistance received from various multilateral and bilateral agencies to States as Additional Central Assistance (ACA) on the same terms and conditions as central assistance to state plans. Drawing and disbursements for external assistance however follow project conditions as laid down by the external multilateral/bilateral agencies. Quantum of assistance fall under the following two categories:

- a) Category 1 - Normal Category States: Additional central assistance is given in 30:70 mix of grants and loans. With effect from April 01, 2004, a loan with 20 years maturity period will carry interest at a rate of 9 percent per annum. Further, half of it carries a grace period of 5 years; and
- b) Category 2 - Special Category States: States such as the 7 North-eastern States (Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura), Sikkim, Himachal Pradesh and Jammu & Kashmir, the funds are passed on as 10 percent loan and remaining 90 percent as grant.

98. In both the categories, the risk of foreign exchange variations shall be born by the Gol. Any exemption to the above general policy would be notified specifically. All loans and grants contracted by Central Public Sector Companies and the autonomous agencies are direct (without Gol intermediation) on the terms mutually agreed between the Central Public Sector and the multilateral / bilateral agencies. In such cases, the foreign exchanges risk shall be borne by the borrowers and not by the Gol. The States initially incur the expenditure on EAP and thereafter reimbursement is claimed from the Gol. In order to prevent the adverse impact on project implementation by States due to funds constraint and for the timely utilization of external assistance, a system of advance release of ACA has been started since 1993-94. Up to 25 percent of the budgetary provision of ACA for EAPs during the year is released by the Department of Expenditure on advice from DEA, normally in the first month of the financial year as advance ACA. This is subsequently adjusted against the reimbursement claims by State Governments during last 3-4 months of the financial year. A table indicating the details about the nature of assistance, sectors covered, terms and conditions and total assistance extended by major multilateral and bilateral agencies are given in Annexure - 25.

99. Repayments from the LSGs: Prompt repayments of assistance from the Fund will ensure proper cash flows for further assistance and help to maintain the Fund integrity. A small interest margin on the resources lent to the LSGs will make the finances of the Funds healthy. This can also open up opportunities for interest subsidy for social projects, new and innovative project development etc. The Fund can expect to gain from its constitution under the Kerala Local Authority Loans Act, which provides for a statutory mechanism and detailed rules for recovering debt and interest owned by the LSGs in Kerala. The GoK can also support the Fund by intercepting Plan Grants and other devolutions related to LSGs to repay the loan and interest dues of respective LSGs. Besides this, the Fund can also avail a hierarchy of securities like ESCROW of project cash flows as well as general revenue of LSGs, hypothecation in favor of the Fund of the movable assets, mortgage of the Municipal property itself on which the loan is taken, etc.

100. Loans Raised from Capital Markets: With the passing of the 74th Constitutional Amendment Act, the LSGs can access the capital markets for their fund requirements. This has opened a good opportunity for the flow of funds to the LSG sector. The Ministry of Urban Development and Poverty Alleviation, Government of India, vide Office Memorandum dated February 08, 2001, has issued guidelines on issue of tax-free Municipal Bonds¹⁷. As per these

¹⁷ Capital investments for setting up new projects and also for expansion, augmentation or improvement of existing system may be raised through these bonds. The maximum amount of tax free municipal bonds as a

guidelines, the local authorities can issue tax-free bonds to meet the capital requirement in the following sectors:

- a) Sewerage and sanitation;
- b) Drainage;
- c) Solid waste management;
- d) Roads, bridges and flyovers; and
- e) Urban transport (if this is a municipal function).

101. TNUDF has raised INR 1100 million (US\$ 24.50 million) in the year 2000-01 from the capital markets through a private placement route. Investment Information and Credit Rating Agency (ICRA) has done the rating exercise and has assigned a rating of LAA Plus (SO). The credit quality of the investment was enhanced by the formation of Bond Service Fund (BSF) and it is of paramount importance to note that there was no government guarantee. The bonds tenor was 5 years with a coupon of 11.85 percent payable half yearly. The above issue has its limitation in that, many of the urban projects have a long gestation period and the tenor should be around 15 to 20 years. But the debt market is restricted to a maximum tenor of 5 to 7 years. Thus there is a need for development of a long tenor debt market in India. Some success has been achieved in getting long tenor funds from the debt market. In case of Madurai Municipal Corporation in Tamil Nadu, it has raised INR 290 million (US\$ 6.50 million) from the debt market with the initiative from the TNUIFSL for the Madurai Inner Ring Road. Again, this fund is also not guaranteed by the Government of Tamil Nadu (GoTN). For the first time in India, WSPF in Tamil Nadu has accessed capital market to the tune of INR 304.10 million (US\$ 6.80 million) under the pooled finance structure. The tenor of the bond was 15 years and the TNUIFSL facilitated the issue. This issue is also not guaranteed by the GoTN. In addition, the CMWSSB in Tamil Nadu has mobilized INR 420 million (US\$ 9.50 million) from capital markets as a tax-free bond, which is again facilitated by the TNUIFSL and not guaranteed by the GoTN. Apart from the above examples, many Municipal Corporations in India have accessed the capital markets with security ranging from government guarantee to escrow accounts and a list containing details is enclosed in [Annexure - 26](#).

102. An important feature of many of the bonds listed in the annexure referred above is that they have been issued without a State Government guarantee, which represents an important breakthrough. Traditionally lenders to entities in the infrastructure sector have sought a state or a sovereign guarantee as an important security mechanism. The fact that so many municipal entities have been successful in raising resources from the capital markets on the strength of their own credit standings and credit enhancement based on their own cash flows indicates a growing acceptance of municipal bonds from creditworthy urban local bodies in the capital markets.

103. Funds are also transferred from the GoI through various schemes like City Challenge Fund, Urban Reforms Incentive Fund, Pooled Finance Development Fund, etc. These initiatives have been discussed in detail in [Annexure - 27](#) of this report.

5.2 Lending Policies and Procedures

104. The Asset Management Company (AMC) should be Fund Manager of the Fund and the proposed Fund would be set up as a statutory body with contribution from the GoK and LSGs. The Fund Manager (AMC) should be a premier State level urban infrastructure institution in India. As discussed in the previous section, sources of funds may range from the budgetary allocation of GoK, loans from All India Financial Institutions, multilateral agencies and ultimately the domestic capital markets. The AMC would offer consultancy services to LSGs and related organizations.

105. General Lending Policies: The AMC would ensure that the exposure of the Fund to a single Project or a Group of Projects is guided by the following:

- a) Fund's long term sustainability
- b) Risk Planning

percentage of total project cost (excluding interest during construction period) will be 33.33 percent or INR 500 million (US\$ 11.2 million) whichever is lower.

c) Equity to all borrowing institutions

The Fund will finance up to 10 percent of its loan portfolio during the previous financial year for any one project. Exposure to a single borrower would be limited to 40 percent of Fund's loan portfolio during the previous financial year; and the AMC can approve loans to projects, which would exceed 10 percent of Fund's loan portfolio during the previous financial year, subject to following conditions:

- a) Not more than 10 percent of Fund's loan portfolio during the previous financial year shall be lent for any one project;
- b) Not more than 40 percent of Fund's loan portfolio during the previous financial year shall be lent to any one borrower; and
- c) The AMC shall reserve the right to approve loans to projects, which would exceed 10 percent of Fund's loan portfolio during the previous financial year subject to the following conditions:
 - The project should be physically integrated such that it cannot be further disaggregated into independent standalone sub-projects, e.g. an integrated sewer project cannot be disaggregated into separate projects for laying of sewer lines or construction of STP and pumping houses.
 - The project should be remunerative such that the project FIRR should be greater than the cost of funds;
 - The ratio of debt service to total revenue should not exceed 25 percent in each of the past three financial years for which audited annual accounts are available. It has to be noted that the debt service should be computed for the entire loan outstanding on an accrual basis;
 - The projected debt servicing for the project for any year should not exceed the total revenue receipts of the local body as per the latest available audited local fund statement; and
 - In any event, not more than 25 percent of Fund's loan portfolio during the previous financial year will be lent for any one Project.

In addition, security shall be taken wherever possible. Escrow accounts shall be used to ensure the availability of user fees, tariffs, etc., to service loans and/or pledges of equipment shall be taken in the case of lending for equipment. The loan does not exceed 90 percent of the cost of the project sponsored by LSGs. Borrowers for whom at least two semi-annual payments are in arrears shall not be eligible for further loans in case of defaults in repayment of loans.

106. Lending Terms: The lending terms of each loan shall be as follows:

- a) Interest: Fund shall charge fixed interest rates on its loans. Interest shall be payable on the principal amount of the loan withdrawn and outstanding from time to time at a rate equivalent to the Fund's borrowing rate plus a spread to be determined by the Fund Board, considering the economic and social returns of the project and risk of recovery and borrowers' creditworthiness;
- b) Overdue Interest Rates: The borrowers shall, in the event of default, be liable to pay overdue interest rates at lending rate plus 250 basis points for default period up to three months and beyond three months, the overdue interest rate would be 500 basic points on the outstanding debt due from the date of the scheduled installment till the date of the actual payment of the debts; and
- c) Repayment: Loans for equipment shall be of a term not exceeding the expected economic life of equipment. The precise maturity and grace period for a loan shall be determined considering each project's cost recovery period and risk features. The suitability of other repayment methods shall be considered taking into account the needs of borrowers and the Fund.

Primarily lending terms relate to the interest rate and the tenure for repayment. For all non-remunerative projects a grace period for payment of principal sum due is fixed as three years; including this period the tenure is fifteen years. In the case of waste water

collection and treatment projects and projects that have large positive externalities but have low IRR, even a twenty year term is recommended. For the purchase of machinery the term is usually the period of life of the machinery. The interest rates are determined based on the contractual agreement of the Fund with GoK and the lending policies approved by the Fund keeping in mind the terms of transfer of funds by the GoK. During the operational phase of the Fund, the Fund Board and the GoK should evolve these policies keeping in mind the equitable distribution of funds to the eligible LSGs on the one hand and on the other hand to encourage good borrowers to continue their behavior and set a model for other institutions to follow.

107. In addition, the borrowers of the Fund shall adhere to the applicable environmental and social safeguard policies including environmental, resettlement and indigenous people. While carrying out the environmental and social assessment of the projects, the borrower should adhere to the guidelines based on the source of funds such as the Asian Development Bank, strictly following applicable guidelines (more specifically, ADB's Environment Assessment Guidelines and Handbook on Resettlement - A Guide to Good Practice) (www.adb.org).

108. Lending Criteria: The AMC shall ensure that a project and borrower that sponsors such a project, in respect of which a loan application or request is made to the AMC, shall meet the following eligibility criteria:

a) Eligible Project:

- The project, which is given high priority in capital expenditure program of LSGs;
- The project, which supports water supply, sanitation, street lighting, solid waste management, roads, transportation, sites and services, area development, and other remunerative and non-remunerative urban infrastructure contributing to the improvement of the living standard of the urban populations, excluding power and telecommunications;
- Appropriate statutory and environmental clearances have been obtained and these are documented in the project evaluation report;
- The project adopts the appropriate proven and most cost effective technology and technical norms and specifications. Detailed checklist for technical criteria for main and sub-works shall be prepared by AMC;
- The economic rate of return (ERR) for project is at least 12 percent, wherever it can be quantified; and
- The project generates a financial rate of return of at least 2 percent, above the interest rate applied for financial assistance from the fund as far as possible. In case of remunerative projects, which fail to meet this cut-off rate due to other externalities the minimum cost recovery target should be agreed with the project sponsor.

b) Eligible Items for Fund Financing: Fund shall finance the costs of civil works, services, goods and materials. Fund should not finance the land acquisition costs and the working capital.

c) Eligible Borrowers: All urban and urbanizing LSGs shall be eligible borrowers. Other local body institutions can also be considered if they can establish that they have an independent stream of tax and non-tax revenues which they collect through appropriate statutory provisions in their enabling legislation. Normally they should meet the following criteria:

- Maintain a ratio of total expenditure to total revenue (tax and regular non-tax revenue other than plan grants transferred from the state budget) should be less than 1.00;
- The ratio of debt servicing (Interest payable on loan plus principle repayment) to total revenue should be less than 30 percent; and
- In cases, where the LSGs fail to meet (ii) above, but the financial rate of return of the project under consideration exceeds the lending rate plus 2 percent, then Fund will require the borrowers to put in place special recovery and credit enhancing mechanism such as escrow account arrangement, hypothecation and in exceptional cases a bank guarantee.

109. In addition, all the borrowers should have the institutional capacity to implement the project and to operate and maintain the constructed facilities in a satisfactory manner. In case where the institutional capacity of the borrower is not adequate, Fund would require the project sponsor to procure the technical assistance services from the project preparation facility available in the fund. Projects proposed to the Fund may be broadly categorized as a) self-financing projects; b) disposal upon other municipal receipts to service debt; and c) socially and environmentally needed projects where user charges may be levied to a certain extent only. It may be necessary to extend some grant support to some of these projects so that they can become financially sustainable.

- a) Capital Grants from the Fund: Capital grants for project implementation may be sanctioned to the LSGs based on certain performance criteria and also based on the impact of the projects on the people living below poverty line. The GoK may decide the size of the Grant Window with approximately 1/5th in the grant window and rest 4/5th in the loan window. In order to ensure equitable distribution of capital grant, it would be desirable to fix the maximum grant that may be sanctioned for a project, e.g. it could be about 20 percent of the project cost or a maximum of INR 50 million (US\$ 1.00 million), whichever is less. The civic projects undertaken by the LSGs may be grouped as remunerative and non remunerative and classified as (a) bus stand, commercial complex, etc.; and (b) basic services such as water supply, sewerage, roads, streetlights, solid waste management etc. The following conditions should be satisfied:
- The ratio of own sources to the assigned revenue should be in the ratio of 3:1. Own sources have been defined property tax, fees and non-tax revenues. Revenue from Government has been defined as assigned revenue and SFC devolution. Capital grants are not considered;
 - The LSG should have achieved 80 percent of collections. For this purpose, the assessments under litigation should not be considered. In order to have uniformity in base, 3 year performance should exclude the year of revision;
 - The Debt Service Coverage Ratio (DSCR) of the LSGs should not be greater than 25 percent¹⁸. Debt Service Coverage Ratio (DSCR) measures the financial capacity of the LSG to repay the annuities on a loan.
 - The LSG should have paid its annuity dues on all the loans in the two preceding financial years.
 - However, in case of projects covered under category (b), it is enough that the project benefits are accessible by 30 percent of the population living below poverty line.

Depending on the contributions to the grant fund window, this can be a maximum of INR 300 million or 40 percent of the project cost whichever is lower for non-remunerative projects. In the case of remunerative projects, the project IRR should not be less than the interest rate charged and hence the question of grants would not arise ultimately.

110. Policies on Project Development Assistance (PDA): Objectives of the PDA are to finance the costs of technical assistance for a) preparation of preliminary and detailed feasibility studies including technical designs and procurement packages (without design supervision and management costs); b) assistance for preparation of detailed designs, procurement packages and supervision, management of Municipal projects; c) systems improvements for project implementation for LSGs (such as CAD for design) and related training if necessary of personnel in LSGs; and assistance required to design / implement institutional development projects relating to LSGs. The PDA should finance the preparation and implementation costs of projects in the urban infrastructure sector, except power and telecommunications, institutional development activities provided the ownership of the project/ initiatives vests with the LSGs. Typical projects may include core civic amenities such as water, sanitation, solid waste, roads, bus stands, markets, slum improvements, accrual accounting, computerization, studies on urban management etc. In the case of grants for project development, any ceiling as such is not suggested and this

¹⁸ DSCR measures the financial capacity of the LSG to repay the annuities on a loan

should be an activity that the AMC should encourage to get a shelf of properly evaluated projects for developing a pipeline. However, the PDA may have a limit of grant allocation and which need not be more than 10 percent of the Fund be allocated to any single LSG so that there is equity in access to all LSGs.

5.3 Standard Operating Procedures

111. Fund - Loan Procedures: This section provides informational requirements for project appraisal and the internal procedures to be followed by the AMC in financing urban infrastructure projects. Typically as these projects vary in terms of physical characteristics as well as the financials, sector-specific formats need to be designed along with the checklists. The formats have been designed in such a way that they are user friendly, and would provide a database for tracking physical and financial performance of the LSGs, a necessary first step for credit rating and accessing capital markets.

112. Procedural requirements from the receipt of the loan application to the project completion stage are set out. The entire project cycle is depicted in Annexure - 28. Typically the following stages would arise in the appraisal / sanction process:

- a) Stakeholder analysis and evaluation;
- b) Receipt of Letter of Intent (LoI) from Borrower;
- c) Issue of Loan Application Form/Information Package;
- d) Preparation of Initial Screening Report (ISR) by AMC;
- e) Preparation of Detailed Project Report (DPR);
- f) Appraisal;
- g) Issue of Sanction Letter sanctioned by competent authority;
- h) Signing of Loan Agreements;
- i) Disbursement;
- j) Sample Audits & Monitoring; and
- k) Completion Reports

A brief description of the information requirements in each of these stages is described below:

113. Stakeholder Analysis: Any project cycle will commence with a stakeholder consultation involving its analysis and evaluation. The AMC would involve the LSG (borrower) in this constructive stakeholder analysis and evaluation of the project proposed by the LSGs. The AMC and LSG together would identify all possible stakeholders for the Project (e.g. displaced persons, beneficiaries, welfare associations, NGOs, universities, research bodies, service organizations etc). Any detailed consultation with stakeholders, both informally and formally would revolve around the following:

- a) Project concept;
- b) Project design including technology (with options);
- c) Likely costs for different options;
- d) Project affected persons;
- e) Target beneficiaries;
- f) Proposed revenues/fees/ taxes/ user charges (quantum, method, applicability, etc.);
- g) Likely positive and negative externalities (indirect effects of the project on the economy, environment, society, etc.)

The stakeholder evaluation would be captured in the form of a Report prepared by the LSG involving the following:

- a) Quantify effects physically and financially;
- b) Adjust for project estimates - technical and financial;
- c) Adjust for beneficiary profile; and
- d) Adjust for PAPs

The LSG would present this Report before its Council for debate and approval. After such approval is obtained from the Council, the details of the evaluation would be incorporated in the DPR and in the Project Application. The AMC would assist LSG in all these stages.

114. Loan Application Form: The loan application form should contain following information, which should aid AMC in assessing the eligibility of both the borrower and project:

- a) Borrower
 - Debt profile;
 - Revenue / expenditure flows;
 - User charges / recovery systems; and
 - Brief write up on the financial systems.
- b) Project
 - Current levels of supply;
 - Projected demands / demand - supply gap;
 - Itemized project cost;
 - Means of finance;
 - FRR / ERR;
 - Risk factors; and
 - Implementation schedule.

Information on potential environmental and social impacts, such as number of Project Affected Persons (PAPs) should also be obtained. A typical loan application format is given in Annexure - 29. On this basis, an Initial Screening Report (ISR) should be prepared, which should facilitate the AMC to decide to go ahead with a detailed project appraisal.

115. Initial Screening Report (ISR): The ISR should contain an analysis of the following items/aspects:

- a) The borrower's debt / revenue-expenditure profile;
- b) Financial / economic returns of the project including validation of demand-supply projections;
- c) Environmental/social impacts including their effect on project costs availability of land to resettle displaced persons;
- d) Risk factors including institutional capabilities of managing these risks; and
- e) Whether the project is in line with Fund's lending policies including exposure to sector, borrower and Fund's loan portfolio during the previous financial year.

A typical format for the Initial Screening Report (ISR) is given as Annexure - 30. On this basis, the AMC should decide to either go ahead with a detailed project appraisal or reject the proposal. In cases where the DPR is proposed, the project should be categorized on the basis of its environmental and social impacts as outlined in the ADB Environment Assessment Guidelines and Handbook on Resettlement. An Environmental Impact Assessments is required for category "A" Projects and an initial environmental examination is required for category "B" Projects. The ISR should be prepared within a period of 2 weeks from date of receipt of the completed loan application form and authority for approval of ISR should be the CEO of AMC in all cases.

116. Detailed Project Appraisal: On approval of the ISR, the borrower would be required to submit a Detailed Project Report (DPR). The DPR should be examined with reference to the following aspects/items:

- a) Stakeholder analysis and evaluation;
- b) Technical Viability;
 - Design criteria;
 - Detailed cost estimates/drawing;
 - Planning parameters;
 - Cost effectiveness of technology;
 - Justification of rates including provisions for cost escalation;

- Environmental compatibility including incorporation of best practice methods; and
- Operation & maintenance (O&M) arrangements.
- c) Financial Viability
 - Justification of cost estimates;
 - Payback period / FRR / ERR;
 - Debt servicing capability;
 - Uncertainties and sensitiveness with reference to cost/time overruns, demand conditions; and
 - Revenue projections, displacement and delays in obtaining requisite approvals.
- d) Institutional Capability
 - Adequate managerial and technical skills;
 - Systems for O&M;
 - Existence of an adequate accounting and reporting system to record O&M costs, overheads, recoveries etc.;
 - Past recovery performance including user charge such as water taxes, connection charges, sewerage cess, etc. from consumers;
 - Quality of billing and collection machinery;
 - Control on overheads and expenditure for O&M;
 - Efficiency of tariff setting procedures and metering of consumption; and
 - Effective management of environmental/social impacts.

A typical format for the Detailed Project Report (DPR) is given as [Annexure - 31](#). In the cases of severe environmental and social costs, outside expertise should be obtained for the preparation of the ESR.

117. Sanction: The CEO of the AMC can be authorized initially to provide approvals of projects costing less than INR 50 million (US\$ 1.00 million) and the AMC Board can be authorized to provide approvals for the projects costing INR 50 million to INR 150 million (US\$ 1.00 million to US\$ 3.00 million). The Fund Board would approve projects costing over INR 150 million (US\$ 3.00 million). However, depending on the profile of the projects finalized by the LSGs in consultation with the AMC and also depending on the overall size of the Fund, these limits can be reexamined by the Fund Board. After approval of the loan, a sanction memo specifying the quantum of loan sanctioned, interest rate, repayment schedule, sanction/disbursement terms and conditions should be prepared for approval of the CEO of the AMC and the Sanction Letter should be prepared and issued to the borrower. A typical format for the Sanction Letter is given as [Annexure - 32](#). Since the proposed Fund would initially operate with a line of credit from the ADB, it is suggested that the ADB's 'Guidelines for Disbursements of Technical Assistance Grants' and 'Guidelines for Procurement under Asian Development Bank Loans' should be followed.

118. Loan Agreements: On confirmation of the sanction terms and conditions by the borrower, loan agreements should be prepared. The loan agreements should inter-alia specify the following:

- a) Security measures such as mortgage/hypothecation, escrow accounts, etc.;
- b) Guarantees, if any;
- c) Special conditions such as tariff/fee revisions, etc.;
- d) Pre-disbursement conditions such as fulfillment of own source commitment; and
- e) Loan drawl schedule.

An approval for signing loan agreement memo containing the above conditions should be obtained from the CEO before signing of the loan documents with the borrowers. In cases of complicated loan structures, legal pre-scrutiny should be carried out either in-house or may be outsourced.

119. Disbursement: After pre-disbursement conditions are satisfied, a disbursement memo stating the quantum of current disbursement, bank account details, etc. should be prepared. The memo should also contain conditions for subsequent disbursements; including documentary requirements of expenditure reporting etc. The first installment of loan may be released after:

- a) The borrower has mobilized the balance funds with regard to its proportionate share of investment; and
- b) All formalities with regard to legal documentation including furnishing of relevant security have been completed.

The loan disbursement schedule should be based on the bar chart/investment schedule submitted by the borrowing agency with the project proposal and actual progress made. The release of the second and subsequent installments should depend on the progress of work as reflected in progress reports prescribed in the pro-forma submitted by agency as well as periodical site inspection by the staff of the AMC, mobilization and utilization of the borrower's proportionate share of investment and on compliance of other requirements of the loan agreement. Schedule of mandatory site inspections should be decided at the time of sanction of scheme based on the physical and financial programming prepared by the AMC. The AMC should reserve the right to stop the release of funds if the borrower revises or deviates from the originally approved plans and estimates and proceeds without approval of the AMC.

120. Monitoring and Sample Audits: A quarterly report specifying the physical / financial progress of the projects (budgeted/actual), including environmental & social components should be submitted by the borrowers. In cases of major variations, remedial measures should be taken on a fast track basis, including reappraisal, staggering of further disbursements, etc. In cases of projects in excess of INR 50 million (US\$ 1.00 million), monthly site visits should be made to confirm the achievements on ground vis-à-vis the progress reports received from the borrower. A cent percent audit should be undertaken for projects costing over INR 150 million (US\$ 3.00 million). For other projects, sample audits may be undertaken on a stratified basis by sector and borrower type.

121. Project Completion: A project completion report containing the final costs, returns, means of financing, environmental / social impacts, etc. should be prepared by the borrower and submitted to the AMC.

122. Stages of Appraisal: Following are the stages involved in the appraisal process:

- a) Application: Borrowers should be required to submit their financial statements (FOP in case of LSGs) to AMC and a comprehensive project report in the format to be designated by AMC as part of its application. In cases, where the AMC has identified projects, AMC would assist the prospective borrowers to prepare the project reports in the format prescribed above. The AMC should ensure that the application incorporates the details of the Stakeholder analysis and evaluation undertaken by the LSG.
- b) Initial Screening: On the basis of the above project report, AMC should prepare a quick initial screening report, namely, the 'Initial Screening Report (ISR)'.
- c) Appraisal: After the ISR is approved by the CEO of AMC, a detailed appraisal containing technical, economic, financial, organizational, legal, social and environmental issues of the project should be completed. The appraisal report should be prepared within 2 months from the date of the approval of initial screening report.
- d) Sanction / Disbursements: Based on the appraisal report, the proposed loan may be sanctioned by Authorities mentioned below. Typically the conditions of sanction would also specify the nature of collateral, if applicable and the methods of repayments, such as ESCROW accounts, if needed, etc.
 - The CEO of the AMC: INR 50 million and less (US\$ 1.00 million);
 - The AMC Board: More than INR 50 million (US\$ 1.00 million) but less than INR 150 million (US\$ 3.00 million)
 - The Fund Board: More than INR 150 million (US\$ 3.00 million).
- e) Monitoring: All borrowers should be required to submit quarterly progress reports, indicating physical and financial milestones targeted and achieved to the AMC. The AMC should reserve its right to suspend / cancel the loans, if there are any serious violations of the sanction / disbursement conditions during the course of project implementation.

- f) Post Evaluation: After the projects are completed, a post evaluation report stating the costs, benefits, financial ratios, technical / social parameters achieved by the project should be submitted to the AMC. The AMC should place a quarterly performance statement including details of projects sanctioned and completed, before the Fund Board.

123. Procedures for Sanctioning Capital Grants from the Fund: Detailed below are the procedures to be followed for each of the categories eligible for funding:

- a) Appraisal;
- b) Sanction / Disbursement; and
- c) Monitoring

124. The AMC should ensure that LSGs that prepare a grant proposal, meet the objective stipulated in the grant guidelines. In case of the projects, which directly benefit urban low-income population, the justification for use of the Grants Funds should be substantiated in the grant proposal by indicating the number of targeted urban low income population and specific project areas and expected impact on the living standard of the targeted population. A proposal for grant should contain a detailed report of the Project, including the following:

- a) Suitability of site;
- b) Availability of inputs;
- c) Appropriateness of the technology offered and past experience / Client experience;
- d) Project design;
- e) Arrangements for detailed engineering;
- f) Cost estimates;
- g) Construction and procurement arrangements;
- h) Arrangements for operation and maintenance;
- i) Arrangements for compliance with environmental, resettlement and social standards as stipulated by Government from time to time; in consistence with the Environmental and Social Report (ESR);
- j) Adequacy of the proposed financing; and
- k) Eligibility criteria.

An application for grant, covering the details mentioned above should be submitted by LSGs to the AMC.

125. Appraisal: On the receipt of the application containing the above details, the AMC should satisfy itself on the following issues/aspects:

- a) Project meets the objectives of the Grant Fund Guidelines; (Please refer [Para 123](#))
- b) Project uses the most appropriate process and cost effective technology and technical specification;
- c) Project is adequately funded;
- d) Project meets the ceilings set out in the Grant Fund Guidelines;
- e) The LSG demonstrates the financial and institutional capacity to operate and maintain the facilities constituted; and
- f) Project meets the requirements stipulated in the ESR.

For the purposes of above appraisal, the AMC may call for information from LSGs and the Directorate of Urban Affairs, conduct site inspection, etc. The AMC should complete the appraisal within 30 days from the date of application.

126. Sanction / Disbursement and Procurement: Based on the appraisal, Board of the AMC may approve the Grant and disbursement should be dovetailed along with the other means of finance for the project. The services, goods, material and equipment to be financed by the Grant Funds shall be procured according to the procedure laid down by appropriate rule/codes of GoK. Where grant funds are constituted with assistance from multilateral institutions such as the World Bank, Asian Development Bank, Japan Bank for International Cooperation, etc, the borrowers shall follow appropriate procurement policies agreed with such agencies. Since the proposed

Fund would initially operate with a line of credit from the ADB, it is suggested that the ADB's 'Guidelines for Disbursements of Technical Assistance Grants' and 'Guidelines for Procurement under Asian Development Bank Loans' should be followed.

127. Monitoring: Quarterly progress reports/completion reports should be sent by the LSGs. Site visits of at least 25 percent of the cases in Category "B" and all cases in Category "A" (as per the ADB Environment Assessment Guidelines) of ESR classification of projects should be undertaken. Once in 6 months, a consolidated progress report including results of site visits should be put up for review to the Chairman of the AMC Board.

128. Procedures for Project Preparation Assistance: The internal process and the procedure for extending the Project Preparation Assistance should include the following steps/stages

- a) Receipt of Application: The LSGs/ Statutory Boards shall be required to submit application for the technical assistance. Respective LSG Council's Resolution should accompany the application. The application should cover the following:
 - Project name;
 - Rough cost estimate of project;
 - Background and need for technical assistance;
 - Objectives;
 - Scope of services required for the technical assistance;
 - Data and any other support to be provided by the project sponsors; and
 - Institutional capacity to implement the project.
- b) Appraisal: The AMC should process the application and prepare the recommendation, taking into account the financial and technical capability of the sponsor, the need for technical assistance and the sub-sector requirements, the method of selection of the consultant and estimated costs, etc., within 20 days of receipt of application;
- c) Sanction: The Fund Board should sanction the grant based on the appraisal done by the AMC;
- d) Preparation of Terms of Reference: The AMC should develop appropriate Terms of Reference (ToR) in consultation with the respective LSGs, before starting the procurement process;
- e) Procurement: The procurement of the consultancy should be based on the source of financing. The procurement rules of GoK shall be applicable in case of grant finance by the GoK. Otherwise, appropriate procurement rules of the respective multilateral / bilateral agency should be followed in case of external assistance. Since the proposed Fund would initially operate with a line of credit from the ADB, it is suggested that the ADB's 'Guidelines for Disbursements of Technical Assistance Grants' and 'Guidelines for Procurement under Asian Development Bank Loans' should be followed; and
- f) Disbursement / Monitoring: The AMC should arrange for the conduct of a review committee to review the reports / outputs submitted by the consultants. Payments to the consultants should be based on the recommendation of the review committee.

5.4 Pipeline of Projects and MIS

129. Based on the existing status, demand and gap for various services in the LSGs, a sample list of pipeline projects would be prepared. This list would be an important input for the business plan preparation for the initial stages of the Fund. This would provide an estimate for the capital investment requirement in the short-term (say 5-7 years period). In the absence of comprehensive information on the service levels, coverage and efficiency both at the LSG level as well as at the State level, it is difficult to ascertain investment components at this stage. However, the Team is expecting to get a broad outlook on the service levels, coverage and efficiency based on the pilot study initiated during the Inception Phase. Based on this outcome and discussion with the key stakeholders of the GoK on the State policies for key intervention areas, the Team is expecting to develop a list of pipeline of projects, which may be taken up in next five years. Further, based on this list, necessary MIS formats would be prepared for different category/type of projects for the purposes of project formulation, development, execution and management.

5.5 Forecast for a Perspective Period: Fund Flow and Profitability Statement

130. Generally Business Plans for this type of financial intermediary (especially for the kind of activities envisaged) are prepared for a horizon of 5-7 years as fairly realistic assumptions could be made for this period. There are several critical inputs required for formulating various assumptions and forecast the fund flow and profitability of the new venture. These inputs for preparing such Business Plan mainly depend on the following factors (suggestive only):

- a) Investment (friendly) policies of the GoK for the LSGs in the State;
- b) Existing status, demand and gap for the services and capital investment requirement;
- c) Financial status of the LSGs to service the debt;
- d) Financial creditworthiness and capacity of the LSGs to access funds from the non-traditional sources of financing like that of this proposed Fund;
- e) Ongoing reform initiatives in the LSGs and their (positive / negative) impact on the performance of the LSGs; and
- f) Market competitiveness of the proposed Fund in terms of the following:
 - Sources of financing, lending and pricing policies;
 - Competitiveness in terms of pricing of loans to other sources of project financing;
 - Sanctions and disbursements of loans including recoveries;
 - Various key financial indicators like income, expenditure, returns on lending, yield on investments, cost of funds, etc.; and
 - Other issues pertaining to institutional and legal aspects affecting the financial performance like fund management, tax related matters, etc.

The Team discussed the above critical issues with the key stakeholders (both from the GoK and the ADB), especially in the background of the contents of this report and finalized various parameters and critical inputs (both in terms of assumptions and facts) for the purposes of preparation of Business Plan for the Fund.

The Business Plan preparation for the proposed Fund essentially looked into the following critical aspects/issues:

Lending Perspective

- Pricing of loans to the LSGs and other borrowers and their competitiveness with respect to that of the market borrowings;
- Available market alternatives for funding/financing the projects; and
- Packaging and structuring of the development project financing options proposed by the Fund and those provided by others in the market.

Cost Perspective (Interest Rate)

- Proposed pricing of loans (by the Fund) to prospective borrowers and their competitiveness with respect to that of the market borrowings;
- Behavior of the interest rates in the past and likely scenario in near future (for the project period)
- The Reserve Bank of India (RBI) policies on inflation, interest rates etc., and their implications on the Fund from the point of view of the cost perspective; and
- Performance of the debt market in the country over the last 3-5 years and the changing pattern of structure of financial assistance to fund development projects.

5.6 Scenario Development and Options

131. Once the key assumptions were firmed-up, the next logical step was evolving alternative scenarios based on different assumptions of loan pricing, capital structure and sources of funding, volume of business, and management fees for asset management. These scenarios were

assumed over a period of 5-7 years timeframe as advised by the RC. The scenarios were evolved both on optimistic and conservative growth patterns, considering the context of the policies of the GoK on the LSGs. The Business Plan specifically include the following:

- a) Projected income and expenditure statements;
- b) Projected balance sheets;
- c) Projected cash-flows; and
- d) Scenario analysis under different assumptions of loan pricing, capital structure and sources of funding, volume of business, and management fees for asset management.

132. The Fund is proposed to be established with an initial line of credit to the tune of US\$ 15 million from the ADB with contribution of US\$ 6.2 million from GoK. This could be up-scaled based on mid-term review and based on the detailed assessment of services and finances of all LSGs in Kerala State. The capital grant window can be about 20 percent of the size of the Fund. It is suggested that the GoK may lend at concessional interest rate to the Fund. The GoK is suggested to introduce financial discipline in LSGs so that funds are repaid and ploughed back. The GoK may contribute the following over a period of 5 years:

- a) INR 200 million (US\$ 4.6 million) for project development facility; and
- b) INR 500 million (US\$ 11.5 million) for the capital grant

133. Based on the outcome of the pilot assessment and the transitional analysis of the KUDFC (along with necessary inputs from the GoK on Fund size), a 'Provisional Business Plan' has been prepared with projections for the Fund (KLGDF) and the AMC (KLGIFSL) with certain assumptions pertaining to the projections. The main focus of the KLGDF in the business plan is to build quality assets in the LSGs by provision of project development and project management support to the LSGs and also provide advisory on the optimal means of finance. This objective is proposed to be achieved by the operation of the project development fund and the project grant fund apart from the lending programs. During the initial years, the focus is kept to help the LSGs to develop viable municipal projects and fund them). The financials for the KLGDF and the KLGIFSL are prepared/ projected with the following assumptions:

- a) For the Fund (KLGDF)
 - The Net Asset Value of KUDFC amounting to INR 38.98 million would be taken over by KLGDF;
 - Fresh contribution from GoK is assumed with Project Development activity for INR 200 million, Project Grant for INR 500 million and Loans for INR 2000 million;
 - Drawl of project development and project grant allocation is assumed in year 1
 - Drawl of loan to KLGDF is assumed to be INR 400 million every year for year 1 to 5
 - KLGDF sanctions are assumed to be INR 400 million from year 1 to 5;
 - Terms of loan from GoK to KLGDF are assumed to be as follows: a) Principal: 5 years moratorium, b) Interest moratorium: Nil, c) Repayment period: 15 years, d) Tenor: 20 years, and e) Interest rate: 5 percent per annum;
 - Terms of KLGDF loan to LSGs are assumed to be as follows: a) Principal: 5 years moratorium, b) Interest moratorium: Nil, c) Repayment period: 10 years, d) Tenor: 15 years, and e) Interest rate: 7 percent per annum;
 - Bad debt provision: 10 percent of Loan outstanding; and
 - The terms for the existing loans in the books of KUDFC are assumed as a) rate of interest at the rate of 10 percent for borrowing and 11 percent for lending; and b) repayment period as 10 years.
- b) For the AMC (KLGIFSL)
 - The fee structure is assumed to be as follows: a) Sanction fee at the rate of 1 percent on loan sanctioned, b) Supervision and Management fee at the rate of 0.25 percent, c) Treasury & Management fees at the rate of 0.01 percent;
 - An ad-hoc provision of INR 4.00 million has been assumed as salary for the personnel;
 - An ad-hoc provision of INR 1.5 million has been assumed as overhead expenses; and

- For further years the expenditure is escalated at the rate of 5 percent.

134. The projections were done under three scenarios. The assumptions vary between scenarios with respect to interest rates on borrowing and lending and on the volume of business.

- a) Scenario 1: The GoK passes on loans at concession rate and the fund also passes loan at concession rate. The rates assumed are on a borrowing rate of 5 percent and on lending at the rate of 7 percent. It is assumed that the loans received during the year is disbursed during the same year;
- b) Scenario 2: The GoK is assumed to pass on the loan to fund at market rates i.e. 7 percent and the fund will pass on the loans to LSGs at 8 percent. It is assumed that the loans received during the year is disbursed during the same year; and
- c) Scenario 3: The GoK is assumed to pass on the loan to fund at market rates i.e. 7 percent and the fund will pass on the loans to LSGs at 8 percent. It is assumed that the loans received during the year are disbursed during the same year and KLGF will use the internal generation for additional funding to LSGs.

Iterations and findings of the above scenarios of the Provisional Business Plan are given in Annexure - 33. In addition, the Team has prepared a special note on the funding structure, weighted average cost of funding and pricing of products and is given in Annexure - 34.

6.0 APPRAISAL, DUE DILIGENCE AND TRAINING

6.1 Project Preparation Facility

135. Applications accompanied with a Council Resolution in case of LSGs should be submitted to the AMC and the AMC should appraise the application with respect to the following items/aspects:

- a) Project name;
- b) Rough cost estimate of project;
- c) Background and need for technical assistance;
- d) Objectives;
- e) Scope of services required for the technical assistance;
- f) Data and any other support to be provided by the project sponsors; and
- g) Institutional capacity to implement the system.

The AMC should prepare an appraisal note and recommend the proposal to a Committee constituted for providing approval of the grant under the proposed facility, for undertaking the study. The CEO of the AMC should be the Member Secretary of such Committee and the Committee should take the decision within one week from the receipt of the recommendations from the AMC.

6.2 Project Appraisal

136. Project appraisal is very important in the sense that any investment by the LSGs/ borrowers should be capable of generating revenue or avoid expenditure or both (wherever possible). Normally, any financial institution would start appraising the project from many angles, which may include technical, financial, social, environmental, borrower capacity, etc. All these are required to determine the reliability of the revenue generating capacity of the assets that are created by the LSGs/ borrowers. Thus, project appraisal assumes great importance. A suggestive project appraisal framework is described under this section. However, it may be noted that there is no structured method for project appraisal as it depends on the type of project. In general, the project appraisal should be conducted for the following aspects:

- a) Stakeholder analysis;
- b) Demand analysis;
- c) Technical analysis;

- d) Financial analysis;
- e) Assessment of environmental and social impacts (this would be discussed under a separate chapter);
- f) Institutional capacity; and
- g) Legal environment.

First and the foremost, the stakeholder analysis should be carried out and the list of key stakeholders (both primary and secondary stakeholders) should be prepared. Before proceeding to technical aspects of a project, the accuracy of data should be ensured, which constitutes the basis of arriving at the various parameters of the assessment, data should be based on an authenticated source, e.g. for the accounting information, the audited annual accounts of the LSGs are the authenticated source.

137. A Stakeholder (SH) consultation for the project involving its analysis and evaluation would be initiated at the very beginning of the project formulation. The AMC would involve the LSG (borrower) in this constructive stakeholder analysis and evaluation of the project proposed by the LSGs. The AMC and LSG together would identify all possible SHs for the Project (e.g. displaced persons, beneficiaries, welfare associations, NGOs, universities, research bodies, service organizations etc). Any detailed consultation with SHs, both informally and formally would dwell on the following:

- a) Project Concept
- b) Project Design including technology (with options)
- c) Likely costs for different options
- d) Project affected persons (PAPs)
- e) Target beneficiaries
- f) Proposed revenues/fees/ taxes/ user charges (quantum, method, applicability etc)
- g) Likely positive and negative externalities (indirect effects of the project on the economy, environment, society etc)

The SH Evaluation would be captured in the form of a Report prepared by the LSG involving the following:

- a) Quantify effects physically and financially
- b) Adjust for project estimates - technical and financial
- c) Modify for beneficiary profile
- d) Modify for PAPs

The LSG would present this Report before its Council for debate and approval. After such approval is obtained from the Council, the details of the evaluation would be incorporated in the DPR and in the Project Application. The AMC would assist LSG in all these stages. During appraisal, the AMC would ensure that further analysis of the Project is done with reference to the outcome of the SH analysis and evaluation.

138. Demand Analysis: Demand analysis depends upon the nature of project, e.g. if it is a water supply or a sewerage project, the number of assessments and the projected population for a specified time horizon should be analyzed carefully to estimate the number of connections. The accuracy depends upon the statistical tool used to project the population (like Arithmetic Progression Method, Geometric Progression Method, Annual Increase Method, etc.). The next step is to look at the various alternate facilities available in the project area, e.g. in places where public fountains are available, there may not be enough applications for house service connections in a water supply project. If it is a bus stand project the location of the proposed site determines the demand for commercial space. Thus, while analyzing the demand, the alternate facilities play a vital role. There cannot be any tailored method of demand analysis, which can be applied in all cases. Each case should be analyzed after generating possible alternatives and rough ideas of costs and benefits.

139. Technical Analysis: Technical analysis should include the following items/aspects:
- a) Location of Site: The choice of location and site follows the demand analysis. Though often synonymously used, the terms location and site should be distinguished as the location refers to a fairly broad area whereas the site refers to a piece of land where the facility is to be created. The differentiation may be critical depending upon the project. In a sewerage or water supply project, the location is not a major factor since the pipes are laid within municipal area; the site where the pumping main or the treatment plant is to be located is significant. The site becomes critical in case of a commercial project such as a bus-stand as the future revenue depends upon the site. The other aspect regarding the site is the legal ownership. LSGs/borrowers should have clear title. This facilitates the options, which can be enforced in future in case of non-realization of revenue due to any unforeseen circumstances. In case of a reclaimed land or irrigation tanks which are converted as storage tanks, there may be a need to examine whether any ayacut rights are being disturbed.
 - b) Technology Adopted: The technology adopted is very vital. In projects where waste treatment is involved, the technology adopted should comply with pollution control board's norms, e.g. in an underground sewer scheme, scientific method of treatment of waste water results in keeping the BOD content within the permissible limit and once the treated water is left in the open, it should be within the levels prescribed by pollution control board. In case of water supply project, the water treatment technology is very important so that potable water is supplied through the pipes.
 - c) Structures and Civil Works: The structure and civil works should be analyzed as to site preparation and development along with buildings and structures.
 - Site Preparation and Development: This is very important in projects, which involve reclamation of land. Most of the bus stands projects and some of the commercial complex projects are built on reclaimed tanks. If proper form of compacting is not done while filling the place with "moorum" or any other material, the site may sink after completion of the project. Hence it is to be confirmed whether proper soil investigation has been carried out and these are factored while arriving at the bill of quantities in the detailed project report. Again, in case of sewerage projects, the availability of land for farm forestry is very important in the absence of sewerage treatment plant (STP). There may be some existing structures, which may warrant demolition and also relocation. Some projects may involve removal of water, slush, etc. This is very much applicable in case of storm water drains. Generally, the time taken for site preparation influences the timely completion of the project; and
 - Building and Structures: The location of building is very important in case of a bus stand project because effective utilization of space depends upon designing of various facilities within the site. Thus, in a bus stand design, the flow pattern for the buses assumes top priority with proper and free entry and exit points. Accessibility to various facilities without much disturbance to the passenger amenities is also vital. The other part is the structural design aspects. All these will get reflected in quality of design and will automatically decide the BOQ and project cost.
 - d) Project Charts and Layout: Once the principal dimensions of the project are fixed, then the project charts and layouts should be analyzed. For this, the detailed land layout, structural design and design for civil structure should be analyzed to determine the withstanding capacity as compared to the load on these structures. Once these are found to be satisfactory, the project should be cleared as technically viable.
 - e) Work Schedule: Once the layout and design are found to be satisfactory, then the work schedule should be analyzed to satisfy as to the reasonability of the project period. For this purpose, PERT and CPM charts should be prepared and analyzed.
 - f) Project Cost Estimate: After the project is found to be technically viable, the BOQ (Bill of Quantities) relating to the project should be closely scrutinized and also the detailed and abstract estimates should be checked. Generally the estimates in case of civil structure should be based on PWD schedule of rates and in case of water supply and

sewerage items, the rate of Kerala Water Authority or as appropriate should be adopted. The rates applied should be the latest in relation to the project period.

- g) Environmental and Social Assessment: Once the AMC satisfies itself about the technical viability of the project, the environmental and social impact assessments should be carried out along with necessary remedial measures to address the adverse impacts. These assessments should be carried out strictly as per the guidelines prescribed by the GoK and/or respective funding agencies such as the Asian Development Bank. Technical and financial impacts of the proposed remedial measures should be quantified and incorporated in the designs and Bill of Quantities.

140. Financial Appraisal: The financial appraisal should be done in order to ensure that the project is financially viable. In order to judge a project from the financial angle, the following information should be analyzed:

- a) Cost of the Project: Technical analysis enables the appraiser to decide the appropriate technology, optimal design etc. and the cost of the project can be finalized based on these parameters. This is the starting point for the financial analysis.
- b) Means of Financing: This refers to the process of identification of the sources of funds (with the terms such as interest rate, loan tenor, etc.). Normally the means of finance consist of zero cost funds (grants, public deposits, etc.) and funds at low cost. Since almost all urban infrastructure projects relating to civic amenities are implemented by the LSGs, the means of finance may usually consists of the following:
 - Project grant from the GoK/Gol;
 - Deposits from the users of the facility;
 - Deposit from the prospective successful bidders;
 - Interest on deposits;
 - Own contribution from the LSGs;
 - Debentures / Municipal Bonds;
 - Loan from Financial Institutions; and/or
 - Loan from the GoK/Gol

In deciding the means of finance, one of the most important things to be considered is the cost of capital. For LSGs, the cost of capital should be decided based on the fact that the rate of returns from the project investments should not worsen the market standing and credit worthiness of the LSGs. In other words, the expected rate of return should at least meet the operating and maintenance expenditure and the debt servicing obligations. The cost of capital for a project is the weighted arithmetic average of various sources of long-term finance used by it. In case of the LSGs, generally grant is sanctioned if certain criteria are fulfilled and other source of funds being the loan from financial institution and the own contribution. In case of the loan, the sustainable cost of capital is measured by the rate of discount, which equates the present value of expected payments to that source of finance with net funds received from that source of finance.

- c) Estimated User Charges/Lease Rentals: This is a very important determinant since the operation and maintenance expenditure and the debt servicing are to be met out of user charges / lease rentals. While analyzing the user charges, the AMC should judge the basis of arriving at this user charge. This is very sensitive since the future cash flow is dependent on this. Generally in case of sewer and water supply charges, a socio economic survey is done along with the willingness-to-pay (WTP) studies. The WTP is a measure of comfort to the AMC while appraising the project.
- d) Avoided Costs: Some of the projects are undertaken to reduce or eliminate over time an item or a set of costs being regularly incurred. It may also be avoidance of large contingent expenditure such as during flood, drought etc., Avoidance of costs increases cash flows for the LSGs through such projects.
- e) Deposit from the Users / Prospective Successful Bidders: In order to create a sort of commitment from the users, a one time deposit is collected from the individual households in case of sewer and water supply projects. In projects, which create common facility like a shopping complex or a bus stand with shops / restaurants,

normally the LSGs would collect refundable deposit from the leaseholders. This is returned after the lease ceases and again collected from the next leaseholder. Thus, in a practical sense, it is available with the LSG permanently. This can be a source of capital to fund a project and this does not carry any rate of interest and there is no repayment of annuities. This would also help in reducing the interest payment during the life of the project.

- f) Operation and Maintenance Expenses: This is determined with reference to the technical parameters of the projects such as fixed assets, operating schedule, material and manpower required for O&M etc., Current costs are calculated with reference to GoK Schedule of rates and market rates which ever is available. This is projected for appropriate inflation levels.
- g) Determination of Breakeven Point: Using the above data, the cash flows from the project should be forecast for the life of the asset or the loan repayment period whichever is later. The breakeven point is the user charge / lease rentals / Cost avoided per unit of the facility which equals the operating and maintenance and the debt repayment obligations of the project. The realization of cash flows should be greater than this measure. If at this point, the present cash flows are found to be insufficient, the AMC should try to work out various options on the means of finance and advise the LSGs either to hike the tariff / agree for a revised means of finance as a condition for the approval of the loan and this will be a condition for disbursement of the loan.
- h) Project Cash Flow: Project cash flow is a statement, which defines all costs in relation to, and revenues accruing from a project. The main aim of the project cash flow is to determine whether the project is bankable, i.e. whether the revenues are enough to meet the operation and maintenance expenditure and repayment of principal and interest in that order. Municipal projects are implemented with huge initial capital outlay and the benefits accrue over a very long period. Thus, the certainty of the cash flow is always questionable. Thus, they have to be estimated under various assumptions of the physical volume of services and the level of tariffs. An element of risk in the sense of uncertainty of future benefit is thus involved in the exercise. The results of the estimated future cash flows are consolidated in the form of project cash flow statement. A typical process involved in the preparation of cash flow statement for a water supply project is given in Annexure - 35.

The AMC should guide the LSGs in tariff setting process and help the LSGs in getting the approval of the governing body (Elected Council) of the LSGs. The AMC should present details about the proposed project (say Water Supply & Sewerage Project) in an informal meeting with the Ward Councilors, Vice Chairman and Chairman of the LSGs, which may include the following:

- Technical details;
- Proposed location of facilities such as sewage treatment plant, pumping station, water treatment plant, etc.;
- Cost of the project;
- Existing financial status of the water & sewer account (surplus / deficit);
- Projected project cash flow statement and its linkage with the present water and sewer account, etc.

The Council of the LSG should be requested if warranted to pass a resolution to revise the tariff of existing facility and fix the tariff (as indicated by the cash-flow) in case of new facility. This would provide an opportunity for the elected members to understand the project and the importance of various aspects of providing the civic facility.

141. Institutional Capacity: The other area where the AMC should concentrate is to assess the capacity of the LSGs on the implementation side. This would assume importance, as the success of a project is very vital for the timely debt servicing by the LSG/borrower. The following are the factors, which affect the debt services:

- a) Failure to achieve the projected efficiency in collections of project revenues;

- b) Poor quality of implementation;
- c) Unreasonable user charges;
- d) Lack of user charge recovery monitoring system;
- e) Availability of alternate facilities; and
- f) Lack of technically trained personnel to handle the projects during implementation and also during O&M phase.

Thus, if it is found that the LSG is lacking in any of the above areas, the AMC should guide the LSGs to use the project preparation facility. The AMC may also impose some pre disbursement conditions to rectify and to ensure compliance.

Experience of Tamil Nadu Urban Development Fund (TNUDF) in Institutional Capacity Building

Tamil Nadu Urban Development Fund (TNUDF) is a specialized urban financial intermediary and the Fund has been managed by an Asset Management Company called Tamil Nadu Urban Infrastructure Financial Services Limited (TNUIFSL). TNUIFSL has been involved on an ongoing basis in improving the institutional capacity of urban local bodies (ULBs) in Tamil Nadu. This institutional capacity building measures have been instrumental in improving capacity of the ULB personnel in project development, formulation, implementation and management. Following are some of the measures successfully initiated by the TNUIFSL in Tamil Nadu:

- Improvement of the equipment and software ability;
- Introduction of the improved method of accounting;
- Development of manual for the staff of ULBs;
- Training of the elected representatives and the staff of the ULBs; and
- Project development facility.

A more detailed note on the above interventions/measures has been outlined in Annexure - 18 and Annexure - 19 of the Report

142. Legal Environment: Before any loan or any type of funding arrangement is concluded, the AMC should look into the legal status of the borrower / the assets. In case of entity borrowing the funds, it is necessary to know whether the borrower is created and registered under the law of the land. In the event of default, the AMC should also explore the remedies available for the funding agency. While LSGs are duly constituted by State Legislature in general, other entities authorized by the LSGs for financial assistance from the Fund may fall in anyone of the following (other than LSGs):

- a) Company registered under the Indian Companies Act;
- b) A Trust under the Indian Trust Act; or
- c) A Partnership firm under the Indian Partnership Act.

Only a legally registered person / organization is acceptable before the eye of the law. Hence the funding agencies investigate the legality of the borrower. The other part of the legal environment is with regard to the agreements that are concluded during the course of the project for the following purposes:

- a) Contract agreement for consultancies, civil works, supply of equipment etc.;
- b) Concession documents;
- c) Escrow agreements; and
- d) Other contracts for the annual maintenance of equipment, etc.

In addition, there is a regulatory framework for urban infrastructure projects executed by the urban local bodies / local-self governments. Further, there is a regulatory framework to protect the environment from the adverse impacts of various development projects. It is of paramount importance to look at the compliance of the projects to these regulatory

frameworks as part of the legal analysis. A brief note on the above is given in Annexure - 36 of this report.

Externalities occur when either the cost to society as a whole of producing a service to society is greater than the cost faced by the producer of the service (negative externalities) or when the social benefit of consumption are greater than those accruing to the individual who is the direct consumer of the service (positive externalities), e.g. a positive externality may occur in case of public health. The individual who is immunized is protected from disease, a private benefit, but the risk of that individual spreading disease to others is also eliminated, a social benefit. Since the individual considers only private benefit in making purchase decisions, he undervalues immunization, and the aggregate level of immunization is likely to be below the optimum level. One solution is to subsidize immunization (by setting price below the marginal cost) in order to achieve the socially optimal level. Positive externalities are likely to exist for wastewater and refuse collection, since the entire community receives health and safety benefits from the proper disposal of waste by others. Example of negative externalities exists in public utilities, which damage the atmosphere. In these cases the cost of correcting the damage or keeping the damaging agents within the prescribed limits should be considered for costing while fixing the user charges. To address the presence of externalities, the AMC should structure projects with the most optimal means of finance. The tariff for the urban poor should be subsidized by providing Public Stand Posts wherever possible and by provision of group tap.

The role of the AMC is very vital in helping the LSGs in arriving at an appropriate and at the same time an acceptable tariff. Thus, if the tariff is not viable to finance a project in a particular LSG, the AMC after analyzing the project especially with reference to positive externalities of the project and the general finances of the LSG should help the LSG in approaching appropriate agencies in getting grants and also in approaching the users for non-refundable deposit, etc., so that important projects get implemented with the help of innovative financing techniques.

143. Assessment of Financial Capacity of the LSGs/Borrowers: All LSG projects may not be financially viable on their own. Moreover there are certain projects where there may not be the possibility of cost recovery even. The rationale for collection of property tax is that, where service delivery cannot be quantified taxes are levied from the citizens. Thus for projects where there is no scope for cost recovery, the LSG is expected to render the service using the taxes. Hence, the AMC should analyze the financials of the LSG, as the repayment should be done from the general funds of the LSG. A typical procedure to assess the financial capacity of LSG is presented in Annexure - 37. After conducting financial analysis of the project and the financial analysis of the LSG, the AMC should decide to lend loan and grant if the lending policies are satisfied. But in case of weaker LSGs, the project may become financially unviable. In such cases, the AMC should visit the town and discuss the project with the LSG officials and find out whether the project can be implemented in a phased manner. This would make the project viable and also suit the LSG financial capacity. In other cases, where low cost funds may be of help in taking up the project, the AMC should guide the LSGs in accessing the cheap funds, e.g. tax free bonds may be floated in order to reduce the cost of funds for the project. The other option is that the AMC may help the LSG in approaching a sponsor or a BOT operator to create the facility. Thus the aim of the AMC should be to enable LSGs to implement projects, which can improve the civic facilities in the town/city.

6.3 Financial Management, Reporting System and Audit Requirements

144. Financial Management: The main aim of financial management of the Fund would be to optimize the return on the investments and ensure the overall sustainability of the Fund in the long term. The scope for investments of the financial resources of the Fund is either through deployment of the funds in the projects of the LSGs/ Borrowers or through investing the surplus funds in the short-term deposits/initiatives. However, these decisions largely depend upon the following:

- a) Availability of viable projects;
- b) Availability of financially viable borrowers; and
- c) Ability of the project preparation facility to develop projects for the LSGs.

The AMC should draft a balanced investment policy for the funds of the new facility. The fund's investment policy for unutilized proceeds should be directed towards instruments that carry a low risk profile to provide for ready liquidity. It is also essential that while drawing such policies, the AMC should take due care to protect the Fund from the market uncertainties.

145. Reporting Systems: It is of paramount importance for any entity to have a proper reporting system to facilitate evaluation of its performance. The AMC should develop and maintain a proper Management Information System (MIS) to capture the physical and financial parameters, which would facilitate evaluation of the performance of the Fund. The AMC should also design and develop necessary MIS format to collect the basic data and analyze them. In general, the MIS should provide vital information on the progress and key indicators on performance at the stages of a) Application, b) Sanction, c) Agreement, d) Disbursement, and e) Completion. Based on the above information, the reporting system should provide information on total cost of projects appraised, loan component and grant component under the following heads as these figures provides an overview on the performance of the Fund:

- a) Number of applications received;
- b) Number of applications closed;
- c) Number of applications sanctioned;
- d) Number of loan agreements signed;
- e) Details on actual disbursement;
- f) Ratio of sanctions to number of applications received (expressed in percentage); and
- g) Ratio of disbursements to number of sanctions (expressed in percentage).

146. Audit Requirements: The AMC should arrange for the proper book keeping, maintenance of connected records and submit them for annual audit, for both the Fund and the AMC. A professional chartered accountancy firm should conduct the audit of both the Fund and the AMC. Apart from the annual audit, the AMC should also arrange for an internal audit of the Fund and the AMC and this also should be conducted by a professional chartered accounting firm.

6.4 Framework for Disbursement Rules and Procedures

147. Disbursement Rules for the Fund: Following are the suggestive principles to be followed while formulating the disbursement rules for the Fund:

- a) Main objective in framing a disbursement rules should be to minimize the interest during construction/execution period in the implementation phase of the project; and
- b) The draw down schedule should aim at:
 - Using interest free and non refundable means of finance during the initial period;
 - Drawing refundable and low interest cost funds in the subsequent phase; and
 - Finally, draw refundable and high cost funds.
- c) The disbursement should be based on the terms and conditions of the sanction of loan and in line with the loan agreement.

The first disbursement of grant / loan should be effected based on the documentary proof establishing the fact that all the pre-disbursement conditions such as a) land possession, b) tying up of means of finance with the institutions / government, c) completion of procurement for all the works and d) necessary supervision and monitoring arrangement, etc. are in place. In principle, the fund disbursement should be done after receipt of the following:

- a) Receipt of grant / loan requisition from the LSG / borrower;
- b) Receipt of utilization certificate for the funds already disbursed;
- c) Site inspection report of staff of the AMC;
- d) Review of the inspection report with the LSG / Borrower; and

- e) Appropriate licenses, consents and approvals.

148. Disbursement Procedures for the Fund: The disbursement should be done only after ensuring that the above principles and rules are fully satisfied. The procedure should include a) loan / grant requisition should be obtained, and b) site inspection report should recommend further disbursement. A statement indicating the sanctioned funds and the funds already disbursed, along with the status of fund utilization should be prepared, which in turn would indicate whether the disbursement is within the sanction. The AMC staff should prepare a Disbursement Memo after confirming that the present disbursement is within the sanction and the accounts department would prepare the Cheque and send to the borrower.

149. Disbursement Rules for the Project Preparation Facility (PPF): The funds under the PPF should be used to prepare project reports / technical assistance which would result either in an asset creation for the LSGs or bringing improvement reforms towards LSG management and functioning. Broadly, following are the suggestive disbursement rules for the PPF:

- a) In order to ensure proper utilization of the funds of the PPF, all disbursements from the PPF should be done only upon the approval of the Committee for approving the grant;
- b) All disbursements should be made only after executing an agreement with the firms which take up the assignments; and
- c) All disbursements should be made as per the milestones set out in the Terms of Reference and the payment terms as per the agreement.

150. Disbursement Procedures for the Project Preparation Facility (PPF): The disbursement should be done only after the proper scrutiny of the agreement copy duly executed between the AMC and the firms, for their compliance to the Terms of Reference. Further, the disbursement should be made only after the receipt of the signed agreement from the firm and the payment should be made after the receipt of output as per the milestones. For the purposes of processing payments, the invoice from the firm should be obtained and the staff of the AMC should arrange for review of the deliverable by a mechanism and record the minutes of the meeting, after the AMC receive the deliverables as per milestone. Finally, the AMC should prepare a Disbursement Memo after the receipt of the minutes of the meeting and the respective invoice from the firm.

6.5 Environmental and Social Safeguard Policies

151. Most of the projects implemented by the LSGs involve disturbing the environment and having an impact on social factors, e.g. if land need to be acquired for construction of a bridge or widening of a road or in case of new infiltration wells or in the case of bore wells or in the case of storm water drains, either there is an environmental impact due to letting of sewerage or any contaminated water, or disturbance to the water table or certain set of people are affected by the project by way loss of land, building and livelihood. A project may involve either one of the above or in combination. Evidence of the limited impact and adverse results on environmental aspects on project and program design is set out in the conclusion of an internal World Bank Evaluation Report as below:

- a) Few environmental assessments have any influence on project design, because they are not required early enough, which automatically precludes meaningful consideration of alternatives;
- b) Recommendations of environmental aspects are often not followed through during the project implementation;
- c) Environmental assessments are often not understood by implementation staff and in many instances are not even available in project office; and
- d) Environmental priorities emerging from environmental assessments have not been integrated into the design of advisory services and assistance strategies.

152. While carrying out the environmental and social assessment of the projects, the AMC should conduct the same based on the source of funds such as the Asian Development Bank, strictly following applicable guidelines. In case of multilateral agencies such as the Asian

Development Bank, the agencies would have specific guidelines and the projects should be appraised based on these guidelines. However, whenever the sources of funds are from the Gol and/or GoK, these projects should be appraised based on the prevailing environmental laws, rules or acts of the Government of Kerala and Government of India. Regarding the social issues, normally the land acquisition proceedings would be made under the Indian Land Acquisition Act, 1894 and every State has its own law relating to the displaced persons. Many of the multilateral institutions such as the Asian Development Bank have specific requirements to deal with issues of displaced persons, the indigenous people, the principles of rehabilitation and compensation etc., Before the means of finance are fixed, the above issues should be addressed and remedies should be designed in order to see that no legal proceedings would result in future date. This would have its impact on the project implementation period, which may result in cost overruns due to time overruns.

6.6 Training of Municipal Stakeholders

153. All the stakeholders, who may include the officials of the GoK, elected representatives, officials of the LSGs, eligible borrowers, possible lenders, etc., should be informed about the Fund and the AMC. This would help the eligible borrowers and the AMC to conduct the business of the Fund and contribute to the overall developmental process. The possible stakeholders may include the following:

- a) Elected representatives;
- b) People's fora such as the Resident Welfare Association etc.,
- c) Officials of the LSGs;
- d) Officials of concerned Department in GoK; and/or
- e) Financial Institutions.

154. Capacity building and training is looked upon as an integral part of the proposed project development facility. This important component of the Sustainable Urban Development Process in Kerala should be well grounded. This could either be located in the AMC or it can be part of the Kerala Sustainable Urban Development Project. It is of paramount importance to provide/extend training in the following areas of urban management and development in order to enhance the capacity of various stakeholders to efficiently manage the development and management interventions while availing the facilities provided by the PDA vis-à-vis the Fund. A suggestive list of areas of training are as follows:

- a) Urban Management and Development in Kerala - Infrastructure Needs of LSGs and Projections for the next 5 years - Resource Needs and Constraints;
- b) Need for Project based Approach - Project Cycle and aspects of Identification, Selection, Prioritization, Formulation including data needs;
- c) Project Development Exercise - Goals, Objectives & Priority Setting;
- d) Project Development Exercise - Developing Phased Improvement Strategy;
- e) Project Formulation;
- f) Project Appraisal - Technical, Legal, Financial, Institutional and Social Environment;
- g) Project Viability - Pricing of Projects and Cost Recovery;
- h) LSG Development Fund - Project Implementation Assistance - Objectives, Lending Policies and Procedures;
- i) LSG Development Fund - Project Preparation Assistance - Objectives, Access Criteria and Procedures;
- j) Generation of Repayment Capacity of LSGs;
- k) Procurement and Contract Supervision of Jobs (ADB Procurement Guidelines);
- l) Innovative Tools of Project Implementation & Sustainability (Administration, Institutional & ESR Requirements);
- m) Project Monitoring and Evaluation;
- n) Project Development Exercise - Detailing Short-Term and Long-Term Actions; and
- o) Group Presentation and Interactive Session.

7.0 HUMAN RESOURCE DEVELOPMENT

7.1 Human Resource Development Policy

155. As stated earlier in the report, the Fund does not require any human resources as the AMC is expected to manage the Fund within the broad policies and framework approved by the Fund Board. However, the AMC would have human resources to manage the Fund within the broad framework agreed under the Management Contract with the Fund. In order to get competitive skills, it is of paramount importance to adapt the Human Resource Development (HRD) policy of the AMC in tune with the market. The policy should reflect the eagerness of the AMC in using the various skills of the employees to the maximum and at the same time the compensation should be commensurate. The policy should be flexible to reward and also allow the management to punish the non-performers. At the same time, the AMC should provide an enabling working atmosphere for the employees to perform. The objective of HRD should cover the attributes like knowledge, skills, ability and attitudes, which would enable the AMC to align the contribution of human resources to achieve the overall goals. Further, the HRD Policy should also provide framework for the recruitment policy of the AMC. In order to achieve above, following are some of the key aspects to be addressed while formulating the HRD policy of the AMC:

- a) Provision of equal opportunity to all;
- b) Employee classification;
- c) Work schedule;
- d) Working hours;
- e) Leave and holiday provisions;
- f) Manpower planning and policy;
- g) Promotion;
- h) Termination / resignation / retirement;
- i) Performance evaluation;
- j) Entitlements;
- k) Acts and omissions constituting misconduct;
- l) Penalties; and
- m) Review of policies and procedures.

156. Recruitment policy is the tool, which would help the AMC to undertake recruitment within the broad policy framework outlined in the HRD policy as stated above. As a whole, the recruitment policy should facilitate the AMC to recruit employees from the market. The recruitment policy may state and/or provide for undertaking recruitment using the following sources:

- a) HRD Consultants;
- b) Professional Institutions;
- c) Advertisement in the leading magazines and dailies; and/or
- d) from known circles

The key issue in recruitment would be finding a right candidate for the right job. In order to achieve the same, it may be essential to adopt one or more sources from the above list and finalize the recruitment in three stages, viz. a) undertake initial screening based on the interviews conducted by the HR Consultants; b) a detailed managerial/technical interviews by a panel constituted by the AMC; and c) Recommendation by the panel and approval of selection by the CEO of the AMC.

157. The type of business the AMC is to handle is unique and availability of skilled personnel with specific experience in urban sector may not be easy. Hence, the AMC should train the employees in predetermined principles. One way is to develop a detailed operational manual for the AMC and conduct training programmes to the new recruits and also send them to various urban sector programmes organized by the Government of India, State level institutions, Multilateral and Bi-lateral agencies. Visits to project sites of best practices in urban management can also serve as an eye opener and will enable the new employees to visualize the reforms and try to replicate it within the state.

158. The organization chart of the AMC is proposed with the following core departments:

- a) CEO as head of AMC
- b) Finance, Accounts & Secretarial department
- c) Market promotion and Business Development Department
- d) Operations Department
- e) Advisory Services Department
- f) Legal Department

Further the organization chart can be of two types, namely, a) Horizontal Model (CEO driven) and b) Vertical Model (more of a professional approach) and can be found in [Annexure - 38](#). To begin with, it is advisable to adopt the Horizontal Model where the CEO is expected to concentrate on all the departments and bring in the necessary drive in the system in order to achieve the intended objectives of the Business Plan within a period of about 2 years. By the end of two years, sufficient second level of professional cadre would have been created and then the organization can start moving towards the Vertical Model (i.e. a professional model where the second level professionals take up much of the responsibility and the CEO concentrates on the business expansion and advanced level of activities).

159. Indicative personnel requirements, qualifications, experience and the responsibilities are presented in [Annexure - 39](#). As this is only indicative at this point of time, the AMC after its constitution should fine-tune the same according to the adopted business in the beginning and slowly modify the same as per the future requirements of the sector.

8.0 MARKETING STRATEGY

8.1 Public Awareness and Dissemination Strategy

160. The success of the KLGDF depends upon the extent of awareness among the various stakeholders. In the context of marketing, the term various stakeholders is not limited to the LSGs but may also include the following:

- a) Various departments of GoK;
- b) Multilateral and bilateral agencies such as the ADB, World Bank, JBIC, USAID etc.;
- c) Government of India;
- d) Rating agencies;
- e) Commercial banks and all India financial institutions;
- f) Non-government or private sector companies involved in providing/financing urban infrastructure; and
- g) Consulting groups/companies/individuals.

161. Basically the idea of the proposed dissemination strategy is to disseminate the information about the Fund in particular and the AMC in general, to all possible stakeholders for exploring possible business potentials vested with them. In addition, the dissemination strategy is also envisaged to learn about the innovative practices in the field of technology and resource mobilization and adopt them in local conditions so that these new ideas can be tried to improve the service delivery and methods of financing these projects. The strategy for awareness and dissemination of information about the role, capacities and achievements of the Fund and AMC may be undertaken (suggestive only) through the following:

- a) Conducting periodical workshops;
- b) Sponsoring and/or participating in major workshops organized by multilateral and bilateral agencies;
- c) Media publicity through bringing out Newsletters and developing Website;
- d) Collaborating with international agencies in organizing regional workshops / conferences;
- e) Organizing technical meets in order to share information on the investment and opportunities for non-government sector in urban development of GoK;
- f) The executives of the AMC taking sessions in the major workshops / seminars; and

- g) Organize exchange visits in the field on Municipal Finance, Resource mobilization, successful non-government sector operators in urban infrastructure in other states within India and abroad (such as Bond Banks in US).

8.2 Marketing

162. Generally, the local governments in India are not forthcoming with new ideas on the conceptualization of projects and use of innovative ways of implementation and financing and the LSGs in Kerala are also not an exception. This is due to the fact that the general practices followed in the LSGs have been based on the top-down approach where the concerned department would decide/finalize the project component and related techno-economic feasibility. Further, the presence of directed credit by the GoK is also inhibiting the LSGs to explore innovations in project development and formulation. Generally it was observed that the GoK would issue guidelines for specific programs and the LSGs would submit proposals utilizing the issued guidelines. However, in case of the proposed facility, the LSGs would have flexibility and freedom to select and develop projects as per the local requirements, suiting to the local conditions, utilizing the services of external experts and/or professional consultants in preparing the project reports and supervising them. The marketing strategy for the proposed facility thus should target to market the above stated advantage offered by the new facility.

163. For effective marketing, following tools (suggestive only) may be utilized:

- a) Channel for Exchange of Information: This may include (but not limited to) a) publishing in website / Internet portal; b) awareness campaigns through GoK's PR Department on behalf of the Department of LSGs of GoK; c) providing publicity through Urban Development Institutions; d) publicity through participation in conferences, workshops and seminars; and e) developing courses on urban development.
- b) Appropriate Literature: Appropriate literature in the context of proposed facility would be a brochure, which should be developed by the AMC (framework is given in next section) and circulated to all the stakeholders in general and all the LSGs in particular. Apart from this, the website may be used as an effective tool of communication. The website can contain information, which are useful to the borrowers of the Fund and this website can also inform the non-fund based activities of the AMC such as project advisory services, financial advisory services, services rendered as a facilitator in privatization and mobilization of resources. These would enable the LSGs to use the services of the AMC whenever there is such need.
- c) Defined Target: As discussed earlier, the defined target includes elected representatives of the LSGs, officials (administrative and technical) of LSGs and officials of concerned departments of the GoK. The modes to be adopted for marketing can be anyone or all of the following:
 - Sending periodical newsletters to the target group;
 - Sending the brochure once in 3 months to the target group;
 - Updating the website once in a month;
 - Organizing regional/state level workshops; and
 - Conducting training programs on the new facility every year.

8.3 Training for the Stakeholders on the New Facility

164. Training to the stakeholders is very essential for making them understand the context of operation of the proposed new facility. Moreover, the stakeholders should specifically know the facilities available with the new facility. In order to meet this requirement, a training programme may be organized at least once in 6 months to make them aware about the recent projects undertaken, innovations explored, best practices, etc. Following are the suggestive contents of such training modules:

- a) Kerala Local Government Development Fund (KLGDF)
 - Project development facility;

- Project preparation assistance - objectives, scope, access criteria, proto type of project developed, etc.; and
- Appraisal process - sample formats for getting the assistance, process of monitoring the progress of consultancies, role of the officials of the LSGs, etc.
- b) KLGDF - Project Development Facility
 - Project monitoring assistance - objectives, scope, access criteria, etc.;
 - Projects completed with project management assistance;
 - Appraisal process - sample formats for getting the assistance, process of appointment of consultants, process of monitoring, role of officials of LSGs, etc.
- c) KLGDF - Lending Window
 - Objectives , scope, eligible borrowers, eligible projects, eligible expenditure, etc.;
 - Access criteria, appraisal process, formats for getting the loan assistance;
 - ADB Procurement Rules and Guidelines, procedures, conditions of disbursement, project monitoring arrangements, institutional arrangements for project implementation, project completion, etc.

8.4 Brochure

165. A brochure is a vehicle through which the Fund and the AMC can effectively market their products. Once the institutions are established, the AMC should develop the brochure based on the following suggestive contents. It is also suggested to review and revise the contents at least once in six months in order to reflect the current information to the target group.

- a) Kerala Local Government Development Fund (KLGDF)
 - Introduction
 - Objectives
 - Performance
 - Vision
 - List of Borrowers
- b) Lending Policies
 - Lending Criteria
 - Security, Loan Coverage, Default
 - Lending Terms
 - Lending Procedures
 - Monitoring
 - Post Evaluation
- c) Project Development Facility at KLGDF
 - Project Preparation Assistance
 - Introduction
 - Scope
 - Objectives
 - Access Criteria
 - Eligible Recipients
 - Sample Formats
 - Monitoring Process
 - Role of LSGs
 - Project Proto-types
 - Project Monitoring Assistance
 - Introduction
 - Scope
 - Objectives
 - Access Criteria
 - Eligible Projects
 - Sample Formats
 - Monitoring
 - Information on Projects Monitored with Project Monitoring Assistance
 - Role of LSGs

At the end, the brochure may have full contact information like address, phone numbers, fax numbers, e-mail IDs, address of the Website/Internet Portal, etc. to facilitate easy access to the interested stakeholders / potential business partners.

9.0 IMPLEMENTATION ARRANGEMENTS

9.1 Concepts, Contents and Principles for the Act and Rules of the Fund and the AMC

166. In order to facilitate the GoK in implementing the proposed Fund and the AMC, the Team has formulated concepts, contents and principles for the legal documentation for enacting the Act and Rules on the proposed Fund. A draft paper on the above has been prepared on this legal requirements in establishing the Fund and submitted to the GoK for its further action. Later, the Project Director of the KSUDP and the LSG Department forwarded the same to the Legal Department of the GoK for their perusal and approval. During this process, the Team was requested to provide certain clarifications and make few changes/modifications to the draft submitted. The revised Concepts, Contents and Principles to the Kerala Local Authorities Loans (Amendment) Act, 2005, as discussed and submitted is given as Annexure - 40.

167.

9.2 Sample Sub-Project Preparation

168. Towards operationalization of the proposed Fund (KLGDF) and the AMC (KLGIFSL), it was felt that there is a necessity to have an initial pipeline of sub-projects so that the same may be considered for pilot implementation with the operationalization of the Fund. In this regard, a Workshop was held on April 06, 2005, attended by the Secretaries of 10 select LSGs to list proposed pipeline projects for ready consideration for funding under the new facility. A list of available project reports/proposals for consideration among the 10 LSGs is given in Annexure - 41. As a follow-up, the Team under took an assessment of services and finances of the above LSGs to ascertain eligibility of the LSGs for borrowing from the proposed new facility and arrange finances for the eligible pipeline projects proposed. A report on the assessment of services and finances of the above 10 LSGs is given as Annexure - 42. Based on this assessment, all LSGs except Aluva Municipality were found eligible to borrow finances from the proposed Fund based on the eligibility criteria defined.

169. As a step forward, the Team was advised to assess the technical, economic, financial, social and environmental viability of each of the available Project Reports/Proposals towards making them eligible for funding from the proposed KLGDF. Based on the interest and keenness shown by the LSGs and suitability of the pipeline sub-projects for pilot implementation, selected 3 LSGs have been identified, viz. Malappuram, Kunnankulam and Tirur, for further evaluation. A separate consulting team comprising of three specialists, viz. Municipal Engineer, Environmental Specialist and Economic-cum-Financial Specialist, has visited the above LSGs during the month of June, 2005 in order to review, select and update the available Project Reports as per the requirements of the proposed Fund. This involved determining the technical, economic, financial, social and environmental viability of the individual investment proposals from eligible LSGs and improving the proposal, especially with respect to the presentation, content, details, logic and analysis, to satisfy the requirements of the Fund for at least three sample subprojects. The scope of work for the sample sub-project preparation involved broadly addressing following aspects:

- a) Profiling the sub-project area with respect to its regional settings, demographic and socio-economic characteristics and a brief performance assessment of various sub-sectors;
- b) Assessment of municipal finances, key revenue and expenditure drivers, key financial indicators and other aspects along with identification of key issues and observations;
- c) Situation analysis of the sub-sector for the selected sub-projects along with identification of key problem areas; and
- d) Determining the technical, economic, financial, social and environmental viability of the individual investment proposals/sub-projects covering the following:
 - Population projection for arriving at design population;

- Design criteria and standards;
- System design outline;
- Operation and Maintenance (O&M) plan;
- Initial Environment Examination (IEE) and resettlement & rehabilitation issues;
- Preliminary cost estimate;
- Project implementation framework; and
- Financial and economic analysis.

170. During the initial stages of field mission, the Team undertook screening of all eligible project reports/proposals (available with the LSGs) from the above three LSGs, viz. a) Malappuram, b) Kunnankulam, and c) Tirur. The screening process specifically looked at the extent to which a) social and resettlement issues are involved; b) adverse environment impacts are expected; c) LSGs are committed, apart from necessary briefing on the functioning of the Fund to the LSGs. The screening exercise covered 9 (nine) eligible sub-projects for their selection for funding during the short-term and the list is enclosed as Annexure - 43. Based on the priority of the LSGs and the need of the towns (as assessed by the Team), the screened sub-projects were assigned ranking for consideration. Based on further evaluation on the screened sub-projects and ranking, the following three sub-projects have been finalized in consultation with the stakeholders (like the LSGs, the GoK, the ADB, etc.) for determining the technical, economic, financial, social and environmental viability of the individual investment proposals from eligible LSGs and improving the proposal, especially with respect to the presentation, content, details, logic and analysis, to satisfy the requirements of the Fund:

- a) Underground Sewerage Scheme for Malappuram Municipality;
- b) Provision of Local Economic Development Facility for Kunnankulam Municipality; and
- c) Integrated Municipal Solid Waste Management for Tirur Municipality.

171. Underground Sewerage Scheme for Malappuram Municipality: This sub-project on Underground Sewerage Scheme (UGSS) involves conveyance of sewage and sullage through a network of closed conduits to sewage treatment facility(s) for requisite biological treatment and disposal. The proposed scheme has attempted to stem the ongoing pollution of water sources and significantly mitigate potential health hazards to the town residents. The proposed UGSS comprises of a) Sewage Collection System comprising house sewer connections, sewer laterals, trunk sewers, manholes, ventilation shafts and related appurtenances; b) Pump/Lift Stations (as applicable); and c) Sewage Treatment Plants. This sub-project is proposed to be implemented in three phases. This sub-project is categorized under environmental category 'B' and involuntary resettlement category 'C'. Two alternatives have been worked out for the sub-project and both the alternatives are found financially and economically viable. An Executive Summary of this sub-project is given as Annexure - 44.

172. Provision of Local Economic Development Facility for Kunnankulam Municipality: This sub-project proposes to integrate slaughter, processing and sale function into a single area so that the entire process may be operated and maintained effectively. This sub-project is not only created the much needed local economic development vis-à-vis the asset for the town and ensured a hygienic and aesthetic way of edible goods trade but also make an endeavor towards decongesting the town centre apart from improving overall quality of life of the citizens. The sub-project provided for renovation of existing market at Parayil into an exclusive vegetable market and shifting the existing fish and meat market from Parayil to Thurakullam. The sub-project also involves development of new fish and meat market at Thurakullam while retaining the existing operations of the wholesale auctioning of meat and fish. This sub-project is envisaged as an economic development facility for the town and has components like Relocation, Renovation, Development, value additions etc. This sub-project is categorized under environmental category 'B' and involuntary resettlement category 'C'. Two alternatives have been worked out for the sub-project while only one of the alternatives (Alternative 'B') is found financially and economically viable. An Executive Summary of this sub-project is given as Annexure - 45.

173. Integrated Municipal Solid Waste Management for Tirur Municipality: This sub-project envisaged an Integrated Solid Waste Management Plan comprising rehabilitation and

strengthening of the existing waste collection, storage (interim) and transportation systems. The plan has provided for a full-fledged Solid Waste Management facility where the bio-degradable waste has been suitably designed to be composted and utilized for beneficial purposes. Non-biodegradable wastes are proposed to be safely disposed to a landfill equipped with requisite systems for environmental safety and health. This sub-project is categorized under environmental category 'B' and involuntary resettlement category 'C'. The sub-project is found financially and economically viable. An Executive Summary of this sub-project is given as Annexure - 46.

174. In addition, the Team has also prepared a suggestive Action Plan for the roll out of the Fund (KLGDF) and the Fund Manger (KLGIFSL) along with arrangements for monitoring and supervision of the workability of this proposed Fund and the AMC. This proposed Action Plan is given in Annexure - 47.

Annexure - 23

COMPARISON BETWEEN THE PROPOSED FUND AND OTHER FUNDS OPERATIONAL IN INDIA

Parameters	Tamil Nadu Urban Development Fund (TNUDF)	Karnataka Urban Finance and Infrastructure Development Corporation (KUIDFC)	Proposed Kerala Local Government Development Fund (KLGDF)	Remarks
Ownership	The Fund is jointly owned by the Government of Tamil Nadu, ICICI Bank Limited, Infrastructure Leasing & Financial Services Limited and the Housing Development Finance Corporation Limited	The Company is owned by the Government of Karnataka	The Fund is jointly owned by the Government of Kerala and LSGs	The KLGDF is envisaged to benefit as government ownership with legal advantages. At the same time, the proposed Fund would have professional management to perform better and achieve desired results and targets set by the Fund Board
Legal Status	The Fund was created by a Government Order and the TNUDF is a Fund registered under the Indian Trust Act, 1882. The major advantage is that the trust has the flexibility of altering the corpus without much legal compliances	The company is created as an outcome of Government decision in the form of a Government Order. KUIDFC is a company registered under the Indian Companies Act, 1956 and thus, the provisions of the Indian Companies Act are binding on the operations	The Fund is proposed to be created as an act of the legislature. As such, this Fund need not be registered under any act	The advantage of creating the Fund as an act of legislature is that any change in the ownership or relevance of the Fund has to be decided by the state legislature and cannot be decided by a simple Government Order. This gives more stability to the existence of the Fund over a long run
Taxation	As per the Indian Income Tax Act, 1961, since the surplus of the fund is passed on to the contributors, the income of the Fund is not taxable in the hands of the trust and is taxable in the hands of the contributors. However, this	Since this is an entity formed under the Indian Companies Act, the income of the entity is taxable	Since the proposed Fund would be created by an act of legislature, the Fund may claim income tax relief under Section 3b (xii) in Sub-Section (1) of Section 36, which provides that any expenditure (not being in the nature of capital expenditure)	Apart from Section 36 xii, the proposed Fund can also explore getting exemption under Section 10 (22A) of the Indian income Tax Act, 1961, which is applicable for the Development Authorities

Parameters	Tamil Nadu Urban Development Fund (TNUDF)	Karnataka Urban Finance and Infrastructure Development Corporation (KUIDFC)	Proposed Kerala Local Government Development Fund (KLGDF)	Remarks
	has been contested by the income tax department and the Fund is currently paying the tax		incurred by Corporation or a body Corporation, by whatever name called, constituted or established by a Central, State or Provincial Act for the objects and purpose authorized by the Act under which such corporation or body corporate was constituted or established shall be allowed as a deduction in computing the income under the head "Profit and Gains" from business or profession	
Provisioning Norms	There is no provision norms specified for Trust funds. But the Fund follows provision norms applicable for FIs as provided by the Reserve Bank of India	Provisioning norms are not applicable as it is not a Non- Banking Finance Company	The proposed Fund is suggested to follow provisioning norms so as to enforce financial discipline on its borrowers	
Management of the Fund	The Fund is managed by a private Asset Management Company (Tamil Nadu Urban Infrastructure Financial Services Limited)	There is no separate Fund Management Company	The proposed Fund is also envisaged to be managed by a private Asset Management Company with participation of private FIs in the equity and in recruitment of professionals and framing the lending, investment and related policies for the Fund	
Managerial Structure of Fund	The Fund is managed by a Corporate Trustee. The trustee board consists of the secretaries of key government departments (of Government	The company is managed by the Board of Directors representing key departments of Government of Karnataka	The proposed Fund will be a creation of State legislature as a "Statutory Entity" of Government of Kerala. The Chairman of the Fund may be the Honorable Chief	The proposed managerial structure of the Fund offers flexibility to alter the corpus of the fund - reduce or increase the corpus size by a legislative

Parameters	Tamil Nadu Urban Development Fund (TNUDF)	Karnataka Urban Finance and Infrastructure Development Corporation (KUIDFC)	Proposed Kerala Local Government Development Fund (KLGDF)	Remarks
	of Tamil Nadu) and the representatives from the FIs		Minister of Government of Kerala. The Fund Board will have following other members: a) Government of Kerala, represented by <ul style="list-style-type: none"> Honorable Minister for Local-Self Governments The Secretary (LSG); The Secretary (Planning); The Secretary (MGP); The Secretary (Finance); and Director of Urban Affairs b) Local Self Governments, represented by <ul style="list-style-type: none"> One Mayor from Corporations; One Chairman from Municipalities; and One President from a large Urbanizing Panchayat. 	amendment; the Fund is accountable to the legislature; the income of the Fund may be exempted from the Income Tax under the Income Tax Act; it ensures a statutory status for the Fund and encourages the LSGs to engage with the Fund on a long term basis; debt-equity mix can be made flexible to suit requirements while tapping new resources; and reporting requirements as laid down by the state legislature. Further, the proposed legal status of the Fund also provides for participation of All India Financial Institution if the GoK decides to involve them in later stages.
Managerial Structure of the Fund Management Company	The Fund Management Company is guided by its Board of Directors, consisting of Secretaries of key government departments and the representatives from the participating FIs	There is no separate Fund Management Company	The Fund Management Company would be guided by its Board of Directors, consisting of Secretaries of key government departments and the representatives from the participating FIs	Participation of FIs in the Board of Directors of the Fund Management Company would ensure bringing private sector experiences along with professional management and result oriented approaches in offering products and services.
Sources of Funds	The sources of funds include own sources (through equity	The major source of funds is from the Government and	The proposed Fund is to source funds from the multilateral	KLGDF would be sourcing from all available sources

Parameters	Tamil Nadu Urban Development Fund (TNUDF)	Karnataka Urban Finance and Infrastructure Development Corporation (KUIDFC)	Proposed Kerala Local Government Development Fund (KLGDF)	Remarks
	contribution), funds from multilateral agencies and funds from capital market	multilateral agencies	agencies, government (for project development and project grant) and also envisaged to tap the capital markets	under urban infrastructure and development sector including the special schemes proposed by the Government of India
Products offered by the Fund Manager	The Fund lends primarily to the urban local bodies. Apart from the lending, the AMC offers project advisory, financial advisory, project structuring services to the borrowers	There is no Fund Manager and the focus of the entity is more on lending	The Fund lends only to the Local Self Governments. The proposed Fund would have both lending and project development facility. The Fund Manager would offer project advisory, financial advisory and project structuring services to all the borrowing LSGs	The KLGDF is envisaged to provide both the project development and lending under one roof
Operational Freedom	The Fund has been managed by the AMC and thus has operational autonomy. The AMC has professional expertise required through a dynamic in-house and open market access to knowledge and experience. Further, the AMC has ability to work in association with the ULBs and FIs, along with professional experience to determine the size/type of the project and funds. The AMC also has capacity to provide advisory services to strike an appropriate means of finance, mobilize funds and enable the LSGs to access the Fund. The	Since the staff are not free from the rules of government employment and the rigid compensation structure, likely hood of top notch professionals providing services are not achieved	Since the proposed Fund would be managed by the AMC, the operational autonomy and freedom is ensured. In addition, the Fund Manager would have the following features: <ul style="list-style-type: none"> Professional expertise required through a dynamic in-house and open market access to knowledge and experience; Ability to work in association with the LSGs and FIs; Professional experience to determine the size/type of the project and funds; Capacity of the AMC to provide advisory services to strike an appropriate means 	The KLGDF derives the advantages of government owned funds and has the advantage of private sector experiences along with the professional skills in the Fund Management Company

Parameters	Tamil Nadu Urban Development Fund (TNUDF)	Karnataka Urban Finance and Infrastructure Development Corporation (KUIDFC)	Proposed Kerala Local Government Development Fund (KLGDF)	Remarks
	AMC has been successful in creating a sense of ownership amongst the primary stakeholders at ULB level during project formulation and execution so as to ensure sustainability of project benefits and project financing.		<p>of finance, mobilize funds and enable the LSGs to access the Fund; and</p> <ul style="list-style-type: none"> ▪ AMC to create a sense of ownership amongst the primary stakeholders at LSG level during project formulation and execution so as to ensure sustainability of project benefits and project financing. 	

भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

बैंकिंग पर्यवेक्षण विभाग, केन्द्रीय कार्यालय,

वित्तीय संस्था प्रभाग, द आर्केड, विश्व व्यापार केन्द्र, कफ़ पारेड, कोलाबा, मुंबई 400005

Department of Banking Supervision, Central Office,

Financial Institutions Division, The Arcade, Cuffe Parade,

Colaba, Mumbai, 400005

फैक्स Fax: 022 2333579

टेलिफोन Telephone 2182131

to 2182132

Dir 2136723

टेलिग्राम Telegram 011 86135 RUI IN

ग्रा/Telegram : पर्यवेक्षण

PARVAVEKSILAN

हिन्दी आसान है, इसका प्रयोग बढ़ाइये।

सन्दर्भ पर्य सं. /Ref DBS. FID No. 20/02.01.00/97-98

December 4, 1997

To the Chairmen of all term-lending institutions

Dear Sir,

Limits on credit exposures of term-lending
institutions to individual/group borrowers

Please refer to our circular DOS.FID.No.17/01.02.00/96-97 dated June 28, 1997 on the captioned subject. In terms of para 2(b) of the Circular referred to above, the exposure limit is required to be reckoned on the basis of sanctioned limits or outstandings, whichever are higher. On a review, we advise that in respect of term loans, the exposure limits may be reckoned on the basis of actual outstandings plus undisbursed or undrawn commitments. However, in cases where disbursements are yet to commence, exposure limit should be reckoned on the basis of the sanctioned limit or the extent upto which the financial institution has entered into commitments with the borrowing companies in terms of the agreement, as the case may be. In respect of all other facilities (other than term loan), exposure limits shall continue to be reckoned on the basis of sanctioned limits or outstandings whichever are higher.

2. Please acknowledge receipt.

Yours faithfully,

Man Mohan Supt

(M.M.S. Rekhras)
Chief General Manager.

BANKCHALAN Mumbai

011-86135

भारतीय रिज़र्व बैंक

केन्द्रीय कार्यालय

वित्तिय सहायक

दि आर्केड, विश्व व्यापार केन्द्र,

कफ़ पार्क, कोलाबा, मुंबई-400 005.

Telephone

2186723 (मनः)
2169131-39
मिनिमो Ext. 28

RESERVE BANK OF INDIA

CENTRAL OFFICE

FINANCIAL INSTITUTIONS CELL

THE ARCADE WORLD TRADE CENTRE,
CUFFE PARADE, COLABA, MUMBAI-400 005.

बैंक विज्ञान में गवर्नर का स्वागत

कृपया उत्तर में लिखें
Please quote in reply

संदर्भ : वि. सं. क. म.

Ref. : FIC No.

FIC No.14 /01.10.00/96-97

June 17, 1997

The Chairmen of term-lending institutions.

Dear Sir,

Income recognition, asset classification,
provisioning and other related matters

Fax 2183579

Please refer to our Circular FIC.No.841/01.02.00/93-94 dated March 28, 1994 and subsequent Circulars issued on the above mentioned subject. In the light of modifications made in respect of the guidelines by our Department of Banking Operations and Development and Department of Supervision for banks in January, April and May 1997, the term-lending institutions are advised as under:-

1. Classification of Non-Performing Assets (NPA)

a) In terms of our Circular FIC.No.815/01.10.00/94-95 dated June 23, 1995 while classifying the advance under consortium arrangement, members are required to adopt the leader's classification and it is incumbent on the part of the lead member to take into account the status of the advance in the books of the other members before

classifying in account. It has now been decided that in respect of consortium advances, each FI may classify the borrowal account according to its own record of recovery and other aspects having a bearing on the recoverability of the advances.

b) In terms of para 1 of our Circular, FIC.No. 520/01.10.01/95-96 dated January 11, 1996, it was also stipulated that if interest or instalment of principal is in arrears for any two quarters out of four quarters during the year, the credit facility should be treated as NPA although, subsequently the default in respect of instalment of principal was relaxed to four quarters from two quarters vide circular FIC.No.03.01.10.00/96-97 dated 27th February 1997. The defaults in payment of interest should not be continuously for any two quarters during the year. We advise that if the accounts of the borrowers have been regularised before the balance sheet date by repayment of overdue amounts through genuine sources (not by sanction of additional facilities or transfer of funds between accounts), the account need not be treated as NPA. FIs should, however, ensure that the account remains in order subsequently and a solitary instance of regularisation of account on or before the balance sheet date which clears the arrears of interest or instalment of principal, is not reckoned as the sole criterion for treating the account as a standard asset. In case of non-performing assets, where the arrears have been cleared for all but one quarter, an asset should not be upgraded to the standard asset category. It should be classified as a sub-standard asset. In all other cases of partial recovery, the classification of an asset should be decided on the basis of extant instructions in the matter.

c) In terms of our Circular FIC.No.341/01.02.00/93-94 dated March 23, 1994, a 'sub-standard asset' has been defined as one which has been classified as NPA for a period not exceeding two years and 'doubtful asset' as one which has remained NPA for a period exceeding two years. The matter has been reviewed and it has been decided that in respect of accounts where there are potential threats of recovery on account of erosion in the value of security or non-availability of security and existence of other factors, such as, frauds committed by borrower, it will not be prudent for FIs to classify them first as sub-standard and then as doubtful after expiry of two years

from the date the account has become NPA. We advise that such accounts should be straightway classified as doubtful asset or loss asset, as appropriate, irrespective of the period for which it has remained as NPA.

2. Excess of provisions on depreciation

In terms of Circular FIC No.10/01.10.00/96-97 dated March 21, 1997, FIs were advised to take excess provisions towards depreciation in equity investments resulting from revised norms applied vide Circular FIC No.08/01.10..00/96-97 dated February 27, 1997 to the Profit and Loss Account and thereafter an equivalent amount should be transferred to Capital Reserve Account. It is now advised that the excess provision towards depreciation on investments is to be taken to the Profit & Loss account under the head 'Expenditure - Provisions and Contingencies' as a credit item. Thereafter, net profit should be arrived at. The excess provision should be transferred to Capital Reserve Account by way of appropriation under the head 'Appropriations' in the Profit & Loss account.

The amount to be transferred to Capital Reserve Account should be determined net of taxes, if any and net of transfer to statutory reserve as applicable to such excess provision.

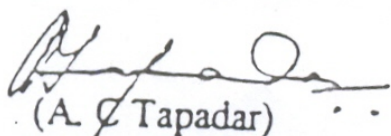
3. Profit & Loss Account - Booking of income on investments in shares and bonds

FIs are advised that income from dividend on shares of corporate bodies can be booked on accrual basis provided dividend on the shares has been declared by the corporate body in its Annual General Meeting and the owner's right to receive payment is established. In all other cases, dividend on shares should be booked on cash basis only. In respect of income from Government securities and bonds and debentures of corporate bodies, where interest rates on these instruments are pre-

determined, income could be booked on accrual basis, provided interest is serviced regularly and as such is not in arrears. Income may be booked on accrual basis on such securities in respect of which the payment of interest and repayment of principal have been guaranteed by the Central Government or a State Government.

Please acknowledge receipt.

Yours faithfully,



(A. C. Tapadar)
General Manager

- 1) Each member of Consortium to classify its own status
- 2) No additional sanction can be utilised to delete NPA.
- 3) A solitary instance of regularisation of NPA at Board level is not acceptable.
- 4) Truly Warranted cases need not follow the time period of 2 yrs and above for classification as ^{subsidised} ~~subsidised~~
- 5)

Transition Analysis and Due Diligence Report - Kerala Urban Development Finance Corporation

Sl. No.	Name of the Source	Name of Town	Name of the Scheme	Loan No.	Date of Loan Sanction	Loan Disbursed (INR)	Terms and Conditions of Loan					Refund/ Repayment/ Adjustment if any (INR)	Loan Balance as on 30.09.2004 (INR)
							Nature of Security	Rate of Interest (Percent)	Repayment Period (Years)	Instalment due Date	Frequency		
1	Hudco	Aluva	NRV	14719	06.03.2000	1014900	0	10.00%	9	31.03.2001	Q	0	789531
2	Hudco	Chittur thathamang	PMIUPEP	13459	08.08.1997	1581645	0	10.00%	9.5	31.03.98	Q	0	454935
3	Hudco	Kasaragod	PMIUPEP	13459	08.08.1997	1265316	0	10.00%	9.5	31.03.98	Q	0	363948
4	Hudco	Kayamkulam	PMIUPEP	13459	08.08.1997	1257205	0	10.00%	9.5	31.03.98	Q	0	361615
5	Hudco	Kodungallur	PMIUPEP	13459	08.08.1997	1370759	0	10.00%	9.5	31.03.98	Q	0	430443
6	Hudco	Koyilandy	NRV	14719	06.03.2000	487550	0	10.00%	9	31.03.2001	Q	17117	298965
7	Hudco	Kozhikode	Night Shelter	11376	29.03.1995	486000	0	16.00%	8.75	30.06.96	Q	0	25000
8	Hudco	Muvattupuzha	NRV	14719	06.03.2000	995000	0	10.00%	9	31.03.2001	Q	0	636050
9	Hudco	Payyannur	PMIUPEP	13459	08.08.1997	1573534	0	10.00%	9.5	31.03.98	Q	0	661780
10	Hudco	Ponnani	PMIUPEP	13459	08.08.1997	1776309	0	10.00%	9.5	31.03.98	Q	0	510927
11	Hudco	Thiruvalla	PMIUPEP	13459	08.08.1997	1257205	0	10.00%	9.5	31.03.98	Q	0	361615
12	Hudco	Thiruvananthapura	NRV	14719	06.03.2000	7203800	0	10.00%	9	31.03.2001	Q	0	4745104
13	Hudco	Trivandrum Dev.Au	SHASU	9079	17.04.1993	8625000	0	8.00%	9.25	30.06.1993	Q	0	833751
14	Hudco	Trippunithura	NRV	14719	06.03.2000	995000	0	10.00%	9	31.03.2001	Q	0	581000
15	Hudco	Varkala	SHASU	9074	17.04.1993	1035000	0	8.00%	9.25	30.06.1993	Q	0	525780
16	Hudco	Varkala	SHASU	9074a	17.04.1993	1035000	0	10.00%	9.25	31.12.1993	Q	0	548214
17	Hudco	Varkala	Housing scheme	8716	15.11.1991	156000	0	11.50%	7.75	30.09.1992	Q	0	38183
18	Hudco	Varkala	SCHEME	8716a	15.11.1991	46954	0	13.50%	7.75	30.09.1999	Q	0	46954
19	Hudco	Varkala	LCS	9105	20.01.1994	283185	0	8.00%	9.5	30.09.1994	Q	0	190710
20	CDS	Adoor	Housing	15274	26.10.98	675000	0	9.00%	13	30.09.00	Q	0	637920
21	CDS	Angamally	Housing	15274	26.10.98	750000	0	10.00%	13	30.09.00	Q	42502	478506
22	CDS	Chavakkad	Housing	15274	26.10.98	825000	0	9.00%	13	30.09.00	Q	58116	518812
23	CDS	Kalamaserry	Housing	15274	26.10.98	1200000	0	9.00%	13	30.09.00	Q	0	811520

Sl. No.	Name of the Source	Name of Town	Name of the Scheme	Loan No.	Date of Loan Sanction	Loan Disbursed (INR)	Terms and Conditions of Loan					Refund/ Repayment/ Adjustment if any (INR)	Loan Balance as on 30.09.2004 (INR)
							Nature of Security	Rate of Interest (Percent)	Repayment Period (Years)	Instalment due Date	Frequency		
24	CDS	Kalpetta	Housing	15274	26.10.98	1200000	0	9%/10%	13	30.09.00	Q	12320	873984
25	CDS	kannur	Housing	15274	26.10.98	750000	0	10.00%	13	30.09.00	Q	0	552400
26	CDS	Kasargod	Housing	15274	26.10.98	675000	0	9.00%	13	30.09.00	Q	0	315720
27	CDS	Kayamkulam	Housing	15274	26.10.98	9487500	0	9%/10%	13	30.09.00	Q	0	8038540
28	CDS	Kochi	Housing	15274	26.10.98	15142500	0	9%/10%	13	30.09.00	Q	0	11340635
29	CDS	Kodunganallur	Housing	15274	26.10.98	2625000	0	9%/10%	13	30.09.00	Q	0	1653800
30	CDS	Kothamangalam	Housing	15274	26.10.98	495000	0	9.00%	13	30.09.00	Q	0	174504
31	CDS	Koyilandy	Housing	15274	26.10.98	2400000	0	9%/10%	13	30.09.00	Q	0	1623040
32	CDS	Kozhikode	Housing	15274	26.10.98	12000000	0	9%/10%	13	30.09.00	Q	660480	7506560
33	CDS	Mallapuram	Housing	15274	26.10.98	585000	0	9%/10%	13	30.09.00	Q	0	390760
34	CDS	Manjeri	Housing	15274	26.10.98	1335000	0	9%/10%	13	30.09.00	Q	133248	780512
35	CDS	Mattanur	Housing	15274	26.10.98	3135000	0	9%/10%	13	30.09.00	Q	13000	2399536
36	CDS	Muvattupuzha	Housing	15274	26.10.98	1747500	0	9%/10%	13	30.09.00	Q	0	1145356
37	CDS	North Parur	Housing	15274	26.10.98	1290000	0	9%/10%	13	30.09.00	Q	0	1002797
38	CDS	Ottapalam	Housing	15274	26.10.98	510000	0	10.00%	13	30.09.00	Q	0	344896
39	CDS	Pala	Housing	15274	26.10.98	615000	0	9%/10%	13	30.09.00	Q	20328	356768
40	CDS	Palakkad	Housing	15274	26.10.98	5385000	0	10.00%	13	30.09.00	Q	11624	3631552
41	CDS	Pathanamthitta	Housing	15274	26.10.98	1095000	0	9%/10%	13	30.09.00	Q	0	803584
42	CDS	Payyannur	Housing	15274	26.10.98	3000000	0	9%/10%	13	30.09.00	Q	0	2516221
43	CDS	Perinthalmanna	Housing	15274	26.10.98	547500	0	10.00%	13	30.09.00	Q	0	333836
44	CDS	Perumbavoor	Housing	15274	26.10.98	375000	0	9%/10%	13	30.09.00	Q	0	253600
45	CDS	Ponnani	Housing	15274	26.10.98	2460000	0	10.00%	13	30.09.00	Q	0	1663616
46	CDS	Punalur	Housing	15274	26.10.98	3000000	0	9.00%	13	30.09.00	Q	0	2374400
47	CDS	Shoranur	Housing	15274	26.10.98	4312500	0	9%/10%	13	30.09.00	Q	0	2841788
48	CDS	Thalassery	Housing	15274	26.10.98	465000	0	9.00%	13	30.09.00	Q	0	376960
49	CDS	Trippunithura	Housing	15274	26.10.98	4200000	0	9%/10%	13	30.09.00	Q	0	2840320
50	CDS	Trivandrum	Housing	15274	26.10.98	8017500	0	9%/10%	13	30.09.00	Q	0	4861100
51	CDS	Tirur	Housing	15274	26.10.98	435000	0	9.00%	13	30.09.00	Q	33024	262580

Sl. No.	Name of the Source	Name of Town	Name of the Scheme	Loan No.	Date of Loan Sanction	Loan Disbursed (INR)	Terms and Conditions of Loan					Refund/ Repayment/ Adjustment if any (INR)	Loan Balance as on 30.09.2004 (INR)
							Nature of Security	Rate of Interest (Percent)	Repayment Period (Years)	Instalment due Date	Frequency		
52	CDS	Vadakara	Housing	15274	26.10.98	2295000	0	9%/10%	13	30.09.00	Q	0	1552032
53	OTHERS	Aluva	Godown Building at C	14.1	13.01.1995	300000	0	17.00%	9	31.03.98	H	0	66662
54	OTHERS	Aluva	Godown Building at C	14.2	13.01.1996	300000	0	17.00%	9	31.03.98	H	0	66662
55	OTHERS	Aluva	Godown Building at C	14.3	13.01.1997	397000	0	17.00%	9	31.03.98	H	0	88216
56	OTHERS	Aluva	Mini Town Hall	15.1	16.09.1999	2500000	0	17.00%	9	31.03.00	H	0	1111110
57	OTHERS	Aluva	Bus Terminal	16.1	06.08.1999	2000000	0	17.00%	7	31.03.01	H	0	857136
58	OTHERS	Aluva	Bus Terminal	16.2	06.08.2000	2000000	0	17.00%	7	31.03.01	H	0	857136
59	OTHERS	Aluva	Bus Terminal	16.3	06.08.2001	1400000	0	17.00%	7	31.03.01	H	0	700000
60	OTHERS	Aluva	Bus Terminal	16.4	06.08.2002	600000	0	13.00%	7	30.09.01	H	0	471426
61	OTHERS	Aluva	Clock Tower	17.1	06.08.1999	2000000	0	17.00%	7	31.03.01	H	0	857136
62	OTHERS	Aluva	Clock Tower	17.2	06.08.2000	2000000	0	17.00%	7	31.03.01	H	0	857136
63	OTHERS	Aluva	Clock Tower	17.3	06.08.2001	1600000	0	17.00%	15	30.09.01	H	0	799998
64	OTHERS	Aluva	L.A.For Municipal Par	18.1	20.03.2000	1250000	0	13.00%	15	31.03.01	H	0	916664
65	OTHERS	Aluva	Shop Cum Godowon	19.1	26.08.2000	1000000	0	17.00%	7	31.03.02	Q	0	607135
66	OTHERS	Aluva	Shop Cum Godowon	19.2	26.08.2000	715800	0	17.00%	7	31.03.02	Q	0	434585
67	OTHERS	Aluva	Acquisition of land for	20.1	27.09.2003	6150000	0	13.00%	7	31.03.04	Q	0	549171
68	OTHERS	Angamally	Purchase of land for	3.1	26.07.1990	1125000	0	12.00%	13	31.03.93	H	0	86520
69	OTHERS	Angamally	Sodium Vapour Lamp	4.1	14.02.91	400000	0	6.00%	15	30.09.91	H	0	39982
70	OTHERS	Angamally	Road I Stage	5.1	92.93	300000	0	6.00%	15	30.09.92	H	0	50000
71	OTHERS	Angamally	Road I Stage	5.2	92.93	445000	0	6.00%	15	30.09.93	H	0	103818
72	OTHERS	Angamally	Shop Cum Commerci	6.1	92.93	500000	0	12.00%	13	31.03.95	H	0	115380
73	OTHERS	Angamally	Shop Cum Commerci	6.2	92.93	775000	0	13.00%	13	31.03.95	H	0	178840
74	OTHERS	Angamally	Roads II	7.1	92.93	300000	0	6.00%	15	30.09.93	H	0	70000
75	OTHERS	Angamally	Municipal Bus Stand	8.1	27.08.91	1000000	0	16.00%	7	30.12.02	Q	0	714280
76	OTHERS	Angamally	Municipal Bus Stand	8.2	27.08.01	500000	0	16.00%	7	30.02.02	Q	0	357136
77	OTHERS	Angamally	Municipal Bus Stand	8.3	27.08.01	500000	0	16.00%	7	30.02.02	Q	0	357136
78	OTHERS	Angamally	Municipal Bus Stand	8.4	27.08.01	1000000	0	16.00%	7	30.02.02	Q	0	714280
79	OTHERS	Angamally	Municipal Bus Stand	8.5	27.08.01	800000	0	13.00%	7	30.03.03	Q	0	599996

Sl. No.	Name of the Source	Name of Town	Name of the Scheme	Loan No.	Date of Loan Sanction	Loan Disbursed (INR)	Terms and Conditions of Loan					Refund/ Repayment/ Adjustment if any (INR)	Loan Balance as on 30.09.2004 (INR)
							Nature of Security	Rate of Interest (Percent)	Repayment Period (Years)	Instalment due Date	Frequency		
80	OTHERS	Angamally	Municipal Bus Stand	8.6	27.08.01	2000000	0	13.00%	7	30.06.03	Q	0	1571426
81	OTHERS	Angamally	Municipal Bus Stand	8.7	27.08.01	3000000	0	13.00%	7	31.03.04	Q	0	2678571
82	OTHERS	Attingal	Lorry for mobile mavi	11	25.06.1990	251250	0	12.00%	15	30/9/90	H	0	16750
83	OTHERS	Attingal	Ten Sales Bunk	12	04.06.1990	124750	0	12.00%	13	31/3/93	H	0	7187
84	OTHERS	Attingal	Alamcode Fish Marke	13	23.04.1991	255000	0	12.00%	13	01.09.1993	H	0	29416
85	OTHERS	Attingal	LA for Alamcode Fish	14	10.10.1991	317500	0	12.00%	13	30/09/93	H	0	36624
86	OTHERS	Attingal	Road Roller	15	10.10.1991	284500	0	12.00%	15	30/09/92	H	0	37916
87	OTHERS	Attingal	LA For Market	16	10.10.1991	492600	0	12.00%	13	30/09/93	H	0	56819
88	OTHERS	Attingal	Purchase of Jeep	17	06.09.1992	92500	0	6.00%	15	31/03/93	H	0	18484
89	OTHERS	Attingal	Housing for Municipa	18	01.09.1994	215000	0	13.00%	12	30/09/95	H	0	44779
90	OTHERS	Chalakovud	L A For Town Hall cur	6.1	26.08.00	2500000	0	17.00%	7	30.09.02	Q	0	1428568
91	OTHERS	Chalakovud	L A For Town Hall cur	6.2	26.08.00	500000	0	16.00%	7	30.09.02	Q	0	339278
92	OTHERS	Chalakovud	L A For Town Hall cur	6.3	26.08.00	1355000	0	13.00%	7	30.06.03	Q	0	1064642
93	OTHERS	Chengannur	Improvement of Bus S	2	23.11.90	431250	0	12.00%	15	30.09.92	H	0	71875
94	OTHERS	Chengannur	Market Cum shopping	4.1	28.12.99	4500000	0	17.00%	7	31.03.01	H	0	1928568
95	OTHERS	Chengannur	Market Cum shopping	4.2	28.12.2000	1500000	0	17.00%	7	31.03.02	H	0	857142
96	OTHERS	Chengannur	Market Cum shopping	4.3	28.12.2001	1500000	0	16.00%	7	30.09.02	H	0	964285
97	OTHERS	Chengannur	Market Cum shopping	4.4	28.12.2002	3200000	0	13.00%	7	30.09.03	H	0	2514284
98	OTHERS	Chengannur	Market Cum shopping	4.5	28.12.2003	1160000	0	13.00%	7	30.09.04	H	0	994284
99	OTHERS	Chengannur	Market Cum shopping	4.6	28.12.2004	2000000	0	13.00%	7	30.09.05	H	0	1714284
100	OTHERS	Cherthala	Shopping Complex N	14.1	26.02.01	2500000	0	17.00%	7	31.03.03	Q	0	1607140
101	OTHERS	Cherthala	Shopping Complex N	14.2	26.02.01	1000000	0	17.00%	7	30.06.02	Q	0	642850
102	OTHERS	Cherthala	Shopping Complex N	14.3	26.02.01	1000000	0	16.00%	7	30.12.02	Q	0	714280
103	OTHERS	Cherthala	Gandhi Bazzar Shopp	15.1	18.06.03	5000000	0	13.00%	7	30.09.03	Q	0	5000000
104	OTHERS	Cherthala	Gandhi Bazzar Shopp	15.2	18.06.03	1300000	0	11.00%	7	30.09.04	Q	0	1300000
105	OTHERS	Erattupetta	Jeep,Dust Bin and Sc	1.1	26.07.90	132750	0	6.00%	15	30.09.1991	H	0	13275
106	OTHERS	Erattupetta	Lorry and Erection of	2.1	22.03.91	285370	0	6.00%	15	30.09.1991	H	0	28519
107	OTHERS	Guruvayoor	Town Hall	7.2	27.11.98	1338000	0	16.00%	7	31.03.03	H	0	955712

Sl. No.	Name of the Source	Name of Town	Name of the Scheme	Loan No.	Date of Loan Sanction	Loan Disbursed (INR)	Terms and Conditions of Loan					Refund/ Repayment/ Adjustment if any (INR)	Loan Balance as on 30.09.2004 (INR)
							Nature of Security	Rate of Interest (Percent)	Repayment Period (Years)	Instalment due Date	Frequency		
108	OTHERS	Irijalakuda	Commissioner Quarte	19.1	30.04.94	100000	0	7.00%	15	30.09.95	H	0	36654
109	OTHERS	Irijalakuda	Engineers Quarters	20.1	30.04.94	100000	0	7.00%	15	30.09.96	H	0	36654
110	OTHERS	Irijalakuda	Ambulance	21.1	13.01.95	414000	0	14.00%	10	30.09.97	H	0	20700
111	OTHERS	Irijalakuda	Bus Stand cum Shop	22.1	26.10.94	500000	0	14.00%	10	31.03.97	H	0	100000
112	OTHERS	Irijalakuda	Bus Stand cum Shop	22.2	26.10.95	1000000	0	14.00%	10	31.03.97	H	0	200000
113	OTHERS	Irijalakuda	Bus Stand cum Shop	22.3	26.10.96	500000	0	15.00%	10	31.03.97	H	0	100000
114	OTHERS	Irijalakuda	Bus Stand cum Shop	22.4	26.10.97	500000	0	15.00%	10	31.03.97	H	0	100000
115	OTHERS	Irijalakuda	Bus Stand cum Shop	22.5	26.10.98	500000	0	15.00%	10	30.09.97	H	0	125000
116	OTHERS	Irijalakuda	Bus Stand cum Shop	22.6	26.10.99	500000	0	15.00%	10	30.09.98	H	0	175000
117	OTHERS	Irijalakuda	Bus Stand cum Shop	22.7	26.10.2000	625000	0	15.00%	10	30.09.99	H	0	250000
118	OTHERS	Irijalakuda	Bus Stand cum Shop	22.8	26.10.2001	2475000	0	15.00%	9	31.03.00	H	0	1100000
119	OTHERS	Kalamassery	Road	1.1	91.92	1170000	0	6.00%	15	30.09.92	H	0	195000
120	OTHERS	Kalamassery	Ambulance	2.1	91.92	330240	0	12.00%	15	30.09.92	H	0	55040
121	OTHERS	Kalamassery	Jeep	3.1	92.93	103800	0	6.00%	15	31.03.91	H	0	2760
122	OTHERS	Kalamassery	Office Cum Shopping	4.1	27.11.98	3200000	0	17.00%	7	30.09.00	H	0	1142852
123	OTHERS	Kalamassery	Office Cum Shopping	4.2	27.11.99	3500000	0	17.00%	7	30.09.00	H	0	1250000
124	OTHERS	Kalamassery	Office Cum Shopping	4.3	27.11.2000	3000000	0	17.00%	7	30.09.00	H	0	1071426
125	OTHERS	Kalamassery	Improvement of Road	5.1	19.02.99	1000000	0	11.00%	15	30.09.91	H	0	633326
126	OTHERS	Kalamassery	Improvement of Road	5.2	19.02.2000	1035000	0	11.00%	15	30.09.99	H	0	655500
127	OTHERS	Kalamassery	Public Work	6.1	26.04.2000	1250000	0	13.00%	15	30.09.00	H	0	874997
128	OTHERS	Kalamassery	Public Work	6.2	26.04.2000	1250000	0	13.00%	15	30.09.00	H	0	874997
129	OTHERS	Kalamassery	Rennovation of Town	7.1	26.04.2000	1458000	0	15.00%	13	30.09.01	H	0	1065461
130	OTHERS	Kalamassery	Rennovation of Town	7.2	26.04.2000	1458000	0	15.00%	13	30.09.01	H	0	1065461
131	OTHERS	Kanhangad	Roads	1.1	01.09.1993	470000	0	6.00%	15	31.03.93	H	0	93992
132	OTHERS	Kanhangad	Shop cum Office Buil	2.1	30.09.93	500000	0	13.00%	10	31.03.96	H	0	50000
133	OTHERS	Kanhangad	Shop cum Office Buil	2.2	30.09.93	1000000	0	13.00%	10	31.03.96	H	0	100000
134	OTHERS	Kanhangad	Shop cum Office Buil	2.3	30.09.93	1000000	0	13.00%	10	31.03.96	H	0	100000
135	OTHERS	Kanhangad	Shop cum Office Buil	2.4	30.09.93	500000	0	15.00%	10	30.09.96	H	0	125000

Sl. No.	Name of the Source	Name of Town	Name of the Scheme	Loan No.	Date of Loan Sanction	Loan Disbursed (INR)	Terms and Conditions of Loan					Refund/ Repayment/ Adjustment if any (INR)	Loan Balance as on 30.09.2004 (INR)
							Nature of Security	Rate of Interest (Percent)	Repayment Period (Years)	Instalment due Date	Frequency		
136	OTHERS	Kasaragod	Bus Stand	13.1	15.06.1993	1500000	0	13.00%	13	31.03.95	H	0	346140
137	OTHERS	Kasaragod	Bus Stand II Stage	18.2	28.02.96	1500000	0	17.00%	13	30.09.99	H	0	321427
138	OTHERS	Kasaragod	Bus Stand II Stage	18.3	28.02.96	3300000	0	17.00%	7	30.09.99	H	0	707135
139	OTHERS	Kasaragod	Bus Stand II Stage	18.4	28.02.96	1675000	0	17.00%	7	30.09.99	H	0	358927
140	OTHERS	Kasaragod	Shop Building Old To	19.1	31.08.98	4000000	0	17.00%	7	30.09.00	H	0	1428565
141	OTHERS	Kasaragod	Shop Building Old To	19.2	31.08.98	2000000	0	17.00%	7	30.09.00	H	0	714278
142	OTHERS	Kasaragod	Shop Building Old To	19.3	31.08.98	2000000	0	17.00%	7	30.09.00	H	0	714278
143	OTHERS	Kasaragod	Shop Building Old To	19.4	31.08.98	1081000	0	17.00%	7	30.09.00	H	0	386065
144	OTHERS	Koothuparamba	Bus Stand Cum Shop	1.1	93.94	1000000	0	12.00%	13	31.03.95	H	0	230760
145	OTHERS	Koothuparamba	Bus Stand Cum Shop	1.2	0	500000	0	12.00%	13	31.03.95	H	0	115380
146	OTHERS	Koothuparamba	Bus Stand Cum Shop	1.3	0	500000	0	12.00%	13	31.03.95	H	0	115380
147	OTHERS	Koothuparamba	Bus Stand Cum Shop	1.4	0	500000	0	12.00%	13	31.03.95	H	0	115380
148	OTHERS	Koothuparamba	Bus Stand Cum Shop	1.5	0	500000	0	12.00%	13	31.03.95	H	0	115380
149	OTHERS	Koothuparamba	Bus Stand Cum Shop	1.6	0	500000	0	15.00%	13	30.09.96	H	0	173073
150	OTHERS	Koothuparamba	Bus Stand Cum Shop	1.7	0	500000	0	15.00%	13	30.09.97	H	0	211535
151	OTHERS	Kothamangalam	Renovation of existing	7.2	21.01.89	500000	0	13.00%	10	31.03.96	H	0	50000
152	OTHERS	Kothamangalam	Renovation of existing	7.3	21.01.89	1000000	0	15.00%	10	31.03.99	H	0	400000
153	OTHERS	Kothamangalam	Renovation of existing	7.4	21.01.89	2039760	0	15.00%	10	31.03.99	H	0	815904
154	OTHERS	Kothamangalam	Construction of Dum	8.1	23.11.90	437935	0	6.00%	15	30.09.91	H	0	43789
155	OTHERS	Kothamangalam	Construction of Dum	9.1	13.08.91	918750	0	15.00%	13	31.03.94	H	0	141336
156	OTHERS	Kothamangalam	Construction of New I	9.2	13.08.91	500000	0	15.00%	10	30.09.97	H	0	125000
157	OTHERS	Kothamangalam	Shop Building Near P	10.1	20.03.00	4800000	0	17.00%	7	30.09.01	H	0	2399994
158	OTHERS	Kothamangalam	Improvement of Road	11.1	26.08.00	450000	0	13.00%	15	30.09.03	H	0	405000
159	OTHERS	Kothamangalam	Office cum Shopping	12.1	26.08.00	2700000	0	11.00%	7	30.09.05	Q	0	2700000
160	OTHERS	Koyilandy	Conversion of Town H	2.1	27.03.99	700000	0	11.00%	15	31.03.00	H	0	466660
161	OTHERS	Kozhikode Dev Au	Commercial Complex	11.2	13.01.95	1000000	0	17.00%	8	31.03.97	H	0	250000
162	OTHERS	Kozhikode Dev Au	Commercial Complex	11.3	13.01.95	300000	0	17.00%	8	31.03.97	H	0	75000
163	OTHERS	Kozhikode Dev Au	Commercial Complex	12.1	29.05.95	1000000	0	16.00%	8	31.03.99	H	0	125000

Sl. No.	Name of the Source	Name of Town	Name of the Scheme	Loan No.	Date of Loan Sanction	Loan Disbursed (INR)	Terms and Conditions of Loan					Refund/ Repayment/ Adjustment if any (INR)	Loan Balance as on 30.09.2004 (INR)
							Nature of Security	Rate of Interest (Percent)	Repayment Period (Years)	Instalment due Date	Frequency		
164	OTHERS	Kozhikode Dev Au	Commercial Complex	12.2	29.05.95	1000000	0	17.00%	8	31.03.98	H	0	187500
165	OTHERS	Kozhikode Dev Au	Commercial Complex	12.3	29.05.95	2200000	0	17.00%	8	30.09.98	H	0	412500
166	OTHERS	Kozhikode Dev Au	Commercial Complex	13.1	06.03.95	1000000	0	17.00%	7	30.09.98	H	0	142852
167	OTHERS	Kozhikode Dev Au	Commercial Complex	13.2	06.03.95	7800000	0	17.00%	7	31.03.99	H	0	1114284
168	OTHERS	Kozhikode	Solid Waste Manage	25.1	27.10.89	2000000	0	9.00%	15	31.03.91	H	0	133324
169	OTHERS	Kozhikode	Solid Waste Manage	25.2	27.10.89	913000	0	9.00%	15	30.09.91	H	0	91282
170	OTHERS	Kozhikode	Link Roads- I Phase	30.1	20.12.93	1582500	0	9.00%	15	31.03.95	H	0	527500
171	OTHERS	Kozhikode	Central Market	31.1	28.12.99	6000000	0	17.00%	7	30.09.01	H	0	2999996
172	OTHERS	Kozhikode	Central Market	31.2	28.12.99	6000000	0	17.00%	7	30.09.01	H	0	1999996
173	OTHERS	Kozhikode	Central Market	31.3	28.12.99	700000	0	17.00%	7	30.09.01	H	0	3500000
174	OTHERS	Kozhikode	solid Waste Managem	32.1	26.08.00	1000000	0	2.00%	10	31.03.01	H	0	600000
175	OTHERS	Kozhikode	solid Waste Managem	32.2	26.08.01	15000000	0	15.50%	10	30.12.01	Q	0	10500000
176	OTHERS	Kozhikode	solid Waste Managem	32.3	26.08.01	1500000	0	15.50%	10	30.12.01	Q	0	1050000
177	OTHERS	Kozhikode	solid Waste Managem	32.4	26.08.01	1500000	0	15.50%	10	31.03.02	Q	0	1087500
178	OTHERS	Kozhikode	solid Waste Managem	32.5	26.08.01	1000000	0	15.50%	10	31.03.03	Q	0	825000
179	OTHERS	Kozhikode	solid Waste Managem	32.6	26.08.01	2500000	0	15.50%	10	30.09.03	Q	0	2062500
180	OTHERS	Kozhikode	solid Waste Managem	32.7	26.08.01	5000000	0	13.00%	10	30.06.03	Q	0	4107140
181	OTHERS	Kozhikode	solid Waste Managem	32.8	26.08.01	3500000	0	13.00%	10	31.03.04	Q	0	3237500
182	OTHERS	Kunnamkulam	L.A.for Govt Hospital	7.3	1993	1000000	0	15.00%	10	31.03.98	H	0	300000
183	OTHERS	Kunnamkulam	L.A.For Govt Hospital	7.4	1993	600000	0	15.00%	10	31.03.99	H	0	240000
184	OTHERS	Kunnamkulam	Shopping Centre cum	8.1	1994	500000	0	13.00%	10	30.09.95	H	0	25000
185	OTHERS	Kunnamkulam	Shopping Centre cum	8.2	1994	300000	0	13.00%	10	30.09.95	H	0	15000
186	OTHERS	Kunnamkulam	Shopping Centre cum	8.3	1994	450000	0	15.00%	10	30.09.97	H	0	112500
187	OTHERS	Kunnamkulam	Shop cum Office Buil	9.1	30.09.93	500000	0	13.00%	10	31.03.96	H	0	50000
188	OTHERS	Kunnamkulam	Shop cum Office Buil	9.2	30.09.94	1000000	0	15.00%	10	30.09.98	H	0	350000
189	OTHERS	Kunnamkulam	Shop cum Office Buil	9.3	30.09.95	654000	0	15.00%	10	31.03.99	H	0	261600
190	OTHERS	Kunnamkulam	Shop Cum Office Buil	10.1	21.04.98	2000000	0	17.00%	7	30.09.99	H	0	428562
191	OTHERS	Kunnamkulam	Shop Cum Office Buil	10.2	21.04.99	8000000	0	17.00%	7	30.09.99	H	0	1714281

Sl. No.	Name of the Source	Name of Town	Name of the Scheme	Loan No.	Date of Loan Sanction	Loan Disbursed (INR)	Terms and Conditions of Loan					Refund/ Repayment/ Adjustment if any (INR)	Loan Balance as on 30.09.2004 (INR)
							Nature of Security	Rate of Interest (Percent)	Repayment Period (Years)	Instalment due Date	Frequency		
192	OTHERS	Malappuram	Bus Stand at ottappa	12.2	31.11.86	898400	0	12.00%	15	31.03.92	H	0	119778
193	OTHERS	Malappuram	Formation of Roads	15.1	18.12.89	386666	0	6.00%	14.5	31.03.91	H	0	13314
194	OTHERS	Malappuram	Formation of Roads	15.2	18.11.89	310000	0	6.00%	15	30.09.91	H	0	30982
195	OTHERS	Malappuram	Shop Cum Office Buil	16.1	13.08.91	1875000	0	12.00%	13	30.09.93	H	0	216332
196	OTHERS	Malappuram	Rescheduled dues as	18.1	28.07.94	3460251	0	13.00%	10	30.09.94	H	0	1038069
197	OTHERS	Malappuram	Shop Cum Office Buil	19.1	13.01.95	1500000	0	13.00%	10	31.03.97	H	0	300000
198	OTHERS	Malappuram	Shop Cum Office Buil	19.2	13.01.95	1500000	0	14.00%	10	31.03.97	H	0	300000
199	OTHERS	Malappuram	Shop Cum Office Buil	19.3	13.01.95	1000000	0	14.00%	10	31.03.97	H	0	200000
200	OTHERS	Malappuram	Shop Cum Office Buil	19.4	13.01.95	500000	0	15.00%	10	31.03.97	0	0	100000
201	OTHERS	Mavrikkara	Shopping Centre at P	7	28.12.81	500000	0	12.00%	13	30.03.95	H	0	115380
202	OTHERS	Mavrikkara	Public Hall	13.8	12.11.1986	480000	0	12.00%	13	31.03.1993	H	0	36912
203	OTHERS	Mavrikkara	Municipal Bus Stand	12.1		1000000	0	12.00%	13	31.03.95	H	0	230760
204	OTHERS	Mavrikkara	Municipal Bus Stand	12.2		500000	0	12.00%	13	31.03.95	H	0	115380
205	OTHERS	Mavrikkara	Municipal Bus Stand	12.3		1000000	0	12.00%	13	31.03.95	H	0	230760
206	OTHERS	Mavrikkara	Municipal Bus Stand	12.4		1500000	0	15.00%	13	30.09.96	H	0	519219
207	OTHERS	Mavrikkara	Municipal Bus Stand	12.5		800000	0	15.00%	13	30.09.97	H	0	338450
208	OTHERS	Mavrikkara	Municipal Bus Stand	12.6		1000000	0	15.00%	13	31.03.98	H	0	461532
209	OTHERS	Mavrikkara	Municipal Bus Stand	12.7		1000000	0	12.00%	13	31.03.98	H	0	461532
210	OTHERS	Mavrikkara	Shopping Centre at P	13.1		500000	0	12.00%	13	31.03.95	H	0	115380
211	OTHERS	Mavrikkara	Shopping Centre at P	13.3		500000	0	12.00%	13	31.03.95	H	0	115380
212	OTHERS	Mavrikkara	Shopping Centre at P	13.4		500000	0	12.00%	13	31.03.95	H	0	115380
213	OTHERS	Mavrikkara	Shopping Centre at P	13.5		750000	0	15.00%	13	30.09.95	H	0	201907
214	OTHERS	Mavrikkara	Shopping Centre at P	13.6		1000000	0	15.00%	13	30.09.97	H	0	346146
215	OTHERS	Mavrikkara	Shopping Centre at P	13.7		800000	0	15.00%	13	30.03.97	H	0	307680
216	OTHERS	Mavrikkara	Shopping Centre at P	13.8		675000	0	15.00%	13	30.09.97	H	0	285570
217	OTHERS	Muvattupuzha	Sathram Cum Shoppi	16.1	30.04.1994	1000000	0	13.00%	10	31.03.97	H	0	200000
218	OTHERS	Muvattupuzha	Sathram Cum Shoppi	16.2	30.04.1995	500000	0	14.00%	10	31.03.97	H	0	100000
219	OTHERS	Muvattupuzha	Sathram Cum Shoppi	16.3	30.04.1996	500000	0	15.00%	10	31.03.97	H	0	100000

Sl. No.	Name of the Source	Name of Town	Name of the Scheme	Loan No.	Date of Loan Sanction	Loan Disbursed (INR)	Terms and Conditions of Loan					Refund/ Repayment/ Adjustment if any (INR)	Loan Balance as on 30.09.2004 (INR)
							Nature of Security	Rate of Interest (Percent)	Repayment Period (Years)	Instalment due Date	Frequency		
220	OTHERS	Muvattupuzha	Sathram Cum Shoppi	16.4	30.04.1997	500000	0	15.00%	10	31.03.97	H	0	100000
221	OTHERS	Muvattupuzha	Sathram Cum Shoppi	16.5	30.04.1998	600000	0	15.00%	10	30.09.97	H	0	150000
222	OTHERS	Muvattupuzha	Sathram Cum Shoppi	16.6	30.04.1999	4000000	0	15.00%	10	31.03.99	H	0	1600000
223	OTHERS	Muvattupuzha	Ambulance	17.1	13.01.1995	362000	0	14.00%	10	30.09.95	H	0	18100
224	OTHERS	Muvattupuzha	Commercial Complex	18.1	06.08.1999	2500000	0	17.00%	7	30.09.00	H	0	892852
225	OTHERS	Muvattupuzha	Commercial Complex	18.2	06.08.2000	2500000	0	17.00%	7	30.09.01	H	0	1249996
226	OTHERS	Muvattupuzha	Commercial Complex	18.3	06.08.2001	2500000	0	17.00%	7	30.09.01	H	0	1249996
227	OTHERS	Muvattupuzha	Commercial Complex	18.4	06.08.2002	8400000	0	17.00%	7	30.09.01	H	0	4200000
228	OTHERS	Muvattupuzha	Commercial Complex	18.5	06.08.2003	5000000	0	16.00%	9	31.03.02	Q	0	3472221
229	OTHERS	North Parur	Sodium Vapour Lamp	10.2	21.01.1989	148866	0	6.00%	14.5	31.03.91	H	0	5114
230	OTHERS	North Parur	Modification of existin	14.1	25.09.1998	37500	0	6.00%	15	31.03.91	H	0	2500
231	OTHERS	North Parur	Mobile Medical Van	15.1	13.08.1991	145300	0	6.00%	15	30.09.92	H	0	24202
232	OTHERS	North Parur	Semi Permanent Stal	16.1	30.09.1992	107000	0	12.00%	15	30.09.92	H	0	17825
233	OTHERS	North Parur	Shop cum Office Buil	17.1	31.03.1993	1150000	0	12.00%	13	30.09.94	H	0	221149
234	OTHERS	North Parur	Shop cum Office Buil	17.3	92-93	569500	0	13.00%	10	30.09.95	H	0	28475
235	OTHERS	North Parur	Roads	18.1	92-93	300000	0	6.00%	15	31.03.93	H	0	60000
236	OTHERS	North Parur	Roads	18.2	92-93	300000	0	7.00%	15	30.09.93	H	0	70000
237	OTHERS	North Parur	Roads	18.3	92-93	600000	0	7.00%	15	31.03.94	H	0	160000
238	OTHERS	North Parur	Mini Industrial Estate	19.1	92-93	300000	0	12.00%	14	30.03.95	H	0	100000
239	OTHERS	North Parur	Mini Industrial Estate	19.2	92-93	500000	0	13.00%	13	31.03.95	H	0	115380
240	OTHERS	North Parur	Mini Industrial Estate	19.5	92-93	237000	0	13.00%	12	31.03.95	H	0	39500
241	OTHERS	North Parur	Road works	20.1	24.01.1994	206000	0	7.00%	15	30.09.94	H	0	61793
242	OTHERS	North Parur	Commercial Complex	21.1	14.09.1995	1500000	0	14.00%	10	31.03.98	H	0	450000
243	OTHERS	North Parur	Commercial Complex	21.2	14.09.1995	500000	0	15.00%	10	31.03.98	H	0	150000
244	OTHERS	North Parur	Commercial Complex	21.3	14.09.1995	500000	0	15.00%	10	31.03.98	H	0	150000
245	OTHERS	North Parur	Commercial Complex	21.4	14.09.1995	770000	0	15.00%	10	31.03.98	H	0	231000
246	OTHERS	North Parur	Commercial Complex	21.5	14.09.1995	500000	0	15.00%	10	31.03.98	H	0	150000
247	OTHERS	North Parur	Commercial Complex	21.6	14.09.1995	700000	0	15.00%	10	31.03.98	H	0	210000

Sl. No.	Name of the Source	Name of Town	Name of the Scheme	Loan No.	Date of Loan Sanction	Loan Disbursed (INR)	Terms and Conditions of Loan					Refund/ Repayment/ Adjustment if any (INR)	Loan Balance as on 30.09.2004 (INR)
							Nature of Security	Rate of Interest (Percent)	Repayment Period (Years)	Instalment due Date	Frequency		
248	OTHERS	North Parur	Commercial Complex	21.7	14.09.1995	1000000	0	15.00%	10	31.03.98	H	0	300000
249	OTHERS	North Parur	Commercial Complex	21.8	14.09.1995	1000000	0	15.00%	10	30.09.98	H	0	350000
250	OTHERS	North Parur	Commercial Complex	21.9	14.09.1995	300000	0	15.00%	10	31.03.99	H	0	120000
251	OTHERS	North Parur	Commercial Complex	21.01	14.09.1995	2000000	0	15.00%	10	31.03.99	H	0	800000
252	OTHERS	North Parur	Platinum Jubilee Hos	22.1	18.02.1999	2000000	0	17.00%	7	30.09.00	H	0	714278
253	OTHERS	North Parur	Platinum Jubilee Hos	22.2	18.02.1999	1700000	0	17.00%	7	30.09.00	H	0	607139
254	OTHERS	Pandalam	Upgradation of Roads	1.1	23.04.1991	297975	0	6.00%	15	31.03.92	H	0	135947
255	OTHERS	Pandalam	Market Yard	2.1	23.04.1991	1019635	0	12.00%	15	31.03.92	H	0	39717
256	OTHERS	Paravoor	L.A.For Bus Stand	1.1	30.04.1994	800000	0	12.00%	15	30.09.1994	H	0	266660
257	OTHERS	Paravoor	Bus Standhopping Co	2.2	26.02.2001	1000000	0	11.00%	7	30.09.2004	Q	0	1000000
258	OTHERS	Pathanamthitta	L.A.For Bus Stand	4.1	15.12.1990	1547280	0	12.00%	13	01.03.1993	H	0	119016
259	OTHERS	Pathanamthitta	Roads	5.1	31.08.1992	300000	0	6.00%	15	01.09.1993	H	0	70000
260	OTHERS	Pathanamthitta	Roads	5.2	31.08.1993	500000	0	7.00%	15	01.09.1993	H	0	116659
261	OTHERS	Pathanamthitta	Roads	5.3	31.08.1994	140000	0	7.00%	7	09.01.2000	H	0	90000
262	OTHERS	Pathanamthitta	Roads	5.4	31.08.1995	378000	0	7.00%	15	01.03.1995	H	0	126000
263	OTHERS	Pathanamthitta	Shop Cum Office Buil	6.1	03.09.1993	400000	0	13.00%	10	01.03.1996	H	0	40000
264	OTHERS	Pathanamthitta	Shop Cum Office Buil	6.2	03.09.1994	470000	0	15.00%	10	01.03.1997	H	0	94000
265	OTHERS	Pathanamthitta	Improvement of Muni	8.1	27.03.1998	622499	0	11.00%	15	01.09.1999	H	0	633326
266	OTHERS	Pathanamthitta	Improvement of Muni	8.2	27.03.1998	622499	0	11.00%	13.5	31.03.2001	H	0	438051
267	OTHERS	Pathanamthitta	Construction of Public	9.1	16.06.2003	2581000	0	13.00%	7	30.09.2003	Q	0	2365915
268	OTHERS	Pathanamthitta	Construction of Public	10.1	18.06.2003	2004000	0	11.00%	7	30.09.2004	Q	0	1970600
269	OTHERS	Pathanamthitta	Bus Stand Complex	11.1	18.12.2003	12601000	0	11.00%	7	30.09.2004	Q	0	12327000
270	OTHERS	Pathanamthitta	Bus Stand Complex	11.2	18.12.2004	1532971	0	11.00%	7	30.09.2004	Q	0	1532971
271	OTHERS	Pathanamthitta	Bus Stand Complex	11.3	18.12.2005	5000000	0	11.00%	7	30.09.2004	Q	0	5000000
272	OTHERS	Payyannur	Fish Market & Shoppi	2.1	24.10.1997	2500000	0	17.00%	7	30.09.99	H	0	535708
273	OTHERS	Payyannur	Fish Market & Shoppi	2.2	24.10.1997	1500000	0	17.00%	7	30.09.99	H	0	321427
274	OTHERS	Payyannur	Fish Market & Shoppi	2.3	24.10.1997	1300000	0	17.00%	7	30.09.99	H	0	278562
275	OTHERS	Perinthalmanna	Development of Muni	1.1	20.12.1993	500000	0	13.00%	13	31.03.97	H	0	192304

Sl. No.	Name of the Source	Name of Town	Name of the Scheme	Loan No.	Date of Loan Sanction	Loan Disbursed (INR)	Terms and Conditions of Loan					Refund/ Repayment/ Adjustment if any (INR)	Loan Balance as on 30.09.2004 (INR)
							Nature of Security	Rate of Interest (Percent)	Repayment Period (Years)	Instalment due Date	Frequency		
276	OTHERS	Perinthalmanna	Development of Muni	1.2	20.12.1993	1000000	0	15.00%	13	31.03.97	H	0	384608
277	OTHERS	Perinthalmanna	Development of Muni	1.3	20.12.1993	500000	0	15.00%	13	30.09.97	H	0	211535
278	OTHERS	Perinthalmanna	Development of Muni	1.4	20.12.1993	391750	0	15.00%	13	30.09.97	H	0	165730
279	OTHERS	Perinthalmanna	Development of Muni	1.5	20.12.1993	1000000	0	15.00%	13	30.09.98	H	0	461532
280	OTHERS	Perinthalmanna	Development of Muni	1.6	20.12.1993	858250	0	15.00%	13	30.09.98	H	0	429120
281	OTHERS	Perinthalmanna	Bus Terminal	2.2	11.07.2000	700000	0	13.00%	7	30.09.2003	Q	0	7000000
282	OTHERS	Perinthalmanna	Bus Terminal	2.3	11.07.2000	5000000	0	11.00%	7	31.03.2004	Q	0	5000000
283	OTHERS	Perumbavur	Sodium Vapour Lamp	23.1	15.06.1995	250000	0	7.00%	15	30.09.93	H	0	58315
284	OTHERS	Perumbavur	Roads	24.1	15.06.1995	284000	0	7.00%	15	30.09.93	H	0	66259
285	OTHERS	Perumbavur	Comfort Station at Ve	25.1	17.06.1995	98000	0	8.00%	15	30.09.94	H	0	29393
286	OTHERS	Perumbavur	Rest House cum Con	26.1	28.02.1996	450000	0	17.00%	9	30.09.99	H	0	175000
287	OTHERS	Perumbavur	Shop cum Office Buil	27.1	28.02.1996	1000000	0	17.00%	7	31.03.00	H	0	285710
288	OTHERS	Perumbavur	Shop cum Office Buil	27.2	28.02.1996	1000000	0	17.00%	7	31.03.00	H	0	285710
289	OTHERS	Perumbavur	Shop cum Office Buil	27.3	28.02.1996	1000000	0	17.00%	7	31.03.00	H	0	285710
290	OTHERS	Perumbavur	Shop cum Office Buil	27.4	28.02.1996	1100000	0	17.00%	7	31.03.00	H	0	314280
291	OTHERS	Perumbavur	Bus stand cum Shopp	28.1	12.01.1999	3000000	0	17.00%	7	30.09.00	H	0	1071426
292	OTHERS	Perumbavur	Bus stand cum Shopp	28.2	12.01.1999	3000000	0	17.00%	7	30.09.00	H	0	1071426
293	OTHERS	Perumbavur	Bus stand cum Shopp	28.3	12.01.1999	2000000	0	17.00%	7	30.09.01	H	0	999994
294	OTHERS	Perumbavur	Slaughter house	29.1	11.07.2000	2750000	0	17.00%	8	31.03.02	H	0	1718750
295	OTHERS	Punalur	Street Light	12	18.12.1989	290000	0	7.00%	13.5	31/03/91	H	0	10000
296	OTHERS	Punalur	Mini Market and Catti	15.1	28.06.1993	690000	0	13.00%	10	31/03/96	H	0	69000
297	OTHERS	Punalur	Road	16.1	20.05.1995	914250	0	11.00%	15	30/09/99	H	0	579025
298	OTHERS	Punalur	Municipal Bus Stand	17.1	16.09.1999	3300000	0	17.00%	7	30/09/01	H	0	1649995
299	OTHERS	Punalur	Municipal Bus Stand	17.2	16.09.1999	5000000	0	17.00%	7	30/09/01	H	0	2499999
300	OTHERS	Punalur	Municipal Bus Stand	17.3	16.09.1999	1700000	0	17.00%	7	30/09/01	H	0	849997
301	OTHERS	Punalur	Bus Sstand Complex	18.1	19.11.2001	1000000	0	16.00%	7	30/09/02	Q	0	678566
302	OTHERS	Punalur	Bus Sstand Complex	18.2	19.11.2001	500000	0	16.00%	7	30/09/02	Q	0	339278
303	OTHERS	Punalur	Bus Sstand Complex	18.3	19.11.2001	500000	0	16.00%	7	30/09/02	Q	0	339278

Sl. No.	Name of the Source	Name of Town	Name of the Scheme	Loan No.	Date of Loan Sanction	Loan Disbursed (INR)	Terms and Conditions of Loan					Refund/ Repayment/ Adjustment if any (INR)	Loan Balance as on 30.09.2004 (INR)
							Nature of Security	Rate of Interest (Percent)	Repayment Period (Years)	Instalment due Date	Frequency		
304	OTHERS	Punalur	Bus Sstand Complex	18.4	19.11.2001	500000	0	16.00%	7	30/09/02	Q	0	339278
305	OTHERS	Punalur	Bus Sstand Complex	18.5	19.11.2001	1000000	0	16.00%	7	30/09/02	Q	0	678565
306	OTHERS	Quilon	Street Light	18	20.03.1991	850000	0	8.00%	15	30.09.1992	H	0	141650
307	OTHERS	Quilon	Thankassery Market	20	30.06.1995	1500000	0	15.00%	9	30/03/98	H	0	333324
308	OTHERS	Quilon	Maharani Market	21.1	30.06.1995	1000000	0	17.00%	9	31/03/98	H	0	222216
309	OTHERS	Quilon	Maharani Market	21.3	30.06.1995	400000	0	17.00%	9	31/03/98	H	0	88878
310	OTHERS	Quilon	Mini Market At Munda	22	31.03.1997	665000	0	17.00%	9	30/09/00	H	0	332495
311	OTHERS	Quilon	Shopping Complex	23.1	21.04.1998	5000000	0	17.00%	7	30/09/99	H	0	1071427
312	OTHERS	Quilon	Shopping Complex	23.2	21.04.1998	1300000	0	17.00%	7	30/09/99	H	0	278562
313	OTHERS	Quilon	Dinning Hall to Town	24.1	16.09.1999	1000000	0	17.00%	8	30/09/01	H	0	562500
314	OTHERS	Quilon	Dinning Hall to Town	24.2	16.09.1999	864000	0	17.00%	8	30/09/01	H	0	486000
315	OTHERS	Thrissur Urban Dev	Multi Storied Building	1.5	1993-94	1000000	0	15.00%	9	30.09.96	H	0	55548
316	OTHERS	Thrissur Urban Dev	Multi Storied Building	1.6	1993-94	500000	0	17.00%	9	30.09.96	H	0	27774
317	OTHERS	Thrissur Urban Dev	Multi Storied Building	1.7	1993-94	1750000	0	17.00%	9	30.09.00	H	0	874993
318	OTHERS	Thalassery	Purchase of Lorry	24.1	27.08.2001	237500	0	11.00%	15	30.09.96	H	0	54483
319	OTHERS	Thiruvall	Road Roller	9	04.05.1988	97500	0	12.00%	6.5	02.03.92	H	0	52500
320	OTHERS	Thiruvall	Cover Slab on Drains	10	25.09.1990	170000	0	6.00%	15	01.03.1992	H	0	22658
321	OTHERS	Thiruvall	Shopping Complex	11	25.09.1990	690000	0	12.00%	13	01.03.1994	H	0	106142
322	OTHERS	Thiruvall	Sub-Centre Developm	12	17.06.1995	5040000	0	14.00%	10	01.09.1995	H	0	252000
323	OTHERS	Thodupuzha	Purchase of Ambulaa	4.1	25.09.1990	203126	0	12.00%	15	30.09.91	H	0	20309
324	OTHERS	Thodupuzha	Puchasse of Tractor	5.1	25.06.1990	111800	0	6.00%	15	30.09.91	H	0	11171
325	OTHERS	Thodupuzha	Kanjiramattam By Pas	6.1	18.12.1991	1475000	0	6.00%	15	30.9.93	H	0	344159
326	OTHERS	Thodupuzha	Shop cum Office build	7.1	01.04.1990	1000000	0	12.00%	13	31.03.95	H	0	230760
327	OTHERS	Thodupuzha	Shop cum Office build	7.2	01.04.1990	500000	0	13.00%	10	30.09.95	H	0	25000
328	OTHERS	Thodupuzha	Shop cum Office build	7.2a	01.04.1990	300000	0	13.00%	10	30.09.95	H	0	15000
329	OTHERS	Thodupuzha	Shop cum Office build	7.4	01.04.1990	200000	0	15.00%	10	30.09.97	H	0	50000
330	OTHERS	Thodupuzha	LA for Park	8.1	02.04.1990	575000	0	7.00%	15	30.09.93	H	0	134159
331	OTHERS	Thodupuzha	LA for Park	8.2	02.04.1990	481000	0	7.00%	15	30.09.94	H	0	144286

Sl. No.	Name of the Source	Name of Town	Name of the Scheme	Loan No.	Date of Loan Sanction	Loan Disbursed (INR)	Terms and Conditions of Loan					Refund/ Repayment/ Adjustment if any (INR)	Loan Balance as on 30.09.2004 (INR)
							Nature of Security	Rate of Interest (Percent)	Repayment Period (Years)	Instalment due Date	Frequency		
332	OTHERS	Thodupuzha	Mini Bus Stand cum S	9.1	02.04.1990	300000	0	13.00%	10	30.09.95	H	0	15000
333	OTHERS	Thodupuzha	Mini Bus Stand cum S	9.5	02.04.1990	200000	0	14.00%	10	30.09.95	H	0	10000
334	OTHERS	Thodupuzha	TV Relay Station	10.1	06.03.1995	300000	0	14.00%	10	31.03.98	H	0	90000
335	OTHERS	Thodupuzha	TV Relay Station	10.2	06.03.1996	182000	0	15.00%	10	31.03.98	H	0	54600
336	OTHERS	Thodupuzha	Office Cum Shopping	11.1	21.04.1999	800000	0	17.00%	7	30.09.99	H	0	171427
337	OTHERS	Thodupuzha	Office Cum Shopping	11.2	21.04.2000	1000000	0	17.00%	7	30.09.99	H	0	214281
338	OTHERS	Thodupuzha	Office Cum Shopping	11.3	21.04.2001	890000	0	17.00%	7	31.03.00	H	0	254280
339	OTHERS	Thodupuzha	Shopping Complex at	12.1	28.03.2001	2000000	0	17.00%	7	31.03.02	Q	0	124219
340	OTHERS	Thodupuzha	Shopping Complex at	12.2	28.03.2002	1000000	0	16.00%	7	31.12.02	Q	0	714280
341	OTHERS	Thodupuzha	Shopping Complex at	12.3	28.03.2003	1700000	0	16.00%	7	30.09.02	Q	0	1153565
342	OTHERS	Thodupuzha	Shopping Complex at	12.4	28.03.2004	1500000	0	16.00%	7	30.09.02	Q	0	1017852
343	OTHERS	Thodupuzha	Shopping Complex at	12.5	28.03.2005	1897000	0	16.00%	7	31.12.02	Q	0	1355000
344	OTHERS	Thodupuzha	Town Hall Cum Shop	13.1	17.07.2000	1000000	0	16.00%	7	30.09.03	Q	0	892855
345	OTHERS	Thodupuzha	Town Hall Cum Shop	13.2	17.07.2000	1000000	0	16.00%	7	30.09.03	Q	0	892855
346	OTHERS	Thodupuzha	Town Hall Cum Shop	13.3	17.07.2000	1000000	0	16.00%	7	30.09.03	Q	0	892855
347	OTHERS	Tirur	Rajeev Gandhi Memo	8.1	29.05.1995	200000	0	11.00%	15	30.09.96	H	0	86661
348	OTHERS	Tirur	Rajeev Gandhi Memo	8.2	29.05.1995	200000	0	13.00%	15	30.09.96	H	0	86661
349	OTHERS	Tirur	Rajeev Gandhi Memo	8.3	29.05.1995	500000	0	13.00%	15	30.09.97	H	0	249995
350	OTHERS	Tirur	Rajeev Gandhi Memo	8.4	29.05.1995	350000	0	13.00%	15	31.03.99	H	0	209996
351	OTHERS	Tirur	Rajeev Gandhi Memo	9.1	27.08.2001	1500000	0	15.50%	15	30.09.02	Q	0	1275000
352	OTHERS	Tirur	Rajeev Gandhi Memo	9.2	27.08.2001	1000000	0	15.50%	15	31.03.03	Q	0	883331
353	OTHERS	Tripunithura	Upgradation of Roads	5.1	25.06.1990	300000	0	6.00%	15	30.09.91	H	0	30000
354	OTHERS	Tripunithura	Upgradation of Roads	5.2	25.06.1990	600000	0	6.00%	15	31.03.92	H	0	80000
355	OTHERS	Tripunithura	Upgradation of Roads	5.4	25.06.1990	100000	0	6.00%	15	31.03.93	H	0	19984
356	OTHERS	Tripunithura	Upgradation of Roads	5.5	25.06.1990	165890	0	6.00%	15	31.03.93	H	0	33170
357	OTHERS	Tripunithura	Sodium Vapour Lam	6.1	25.06.1990	325000	0	6.00%	15	31.03.92	H	0	43316
358	OTHERS	Tripunithura	Commercial Centre at	7.1	28.07.1994	500000	0	13.00%	10	31.03.97	H	0	100000
359	OTHERS	Tripunithura	Commercial Centre at	7.2	28.07.1994	500000	0	13.00%	10	31.03.97	H	0	100000

Sl. No.	Name of the Source	Name of Town	Name of the Scheme	Loan No.	Date of Loan Sanction	Loan Disbursed (INR)	Terms and Conditions of Loan					Refund/ Repayment/ Adjustment if any (INR)	Loan Balance as on 30.09.2004 (INR)
							Nature of Security	Rate of Interest (Percent)	Repayment Period (Years)	Instalment due Date	Frequency		
360	OTHERS	Tripunithura	Commercial Centre at	7.3	28.07.1994	500000	0	14.00%	10	31.03.97	H	0	100000
361	OTHERS	Tripunithura	Commercial Centre at	7.4	28.07.94	300000	0	14.00%	10	31.03.97	H	0	60000
362	OTHERS	Tripunithura	Commercial Centre at	7.5	28.07.94	300000	0	14.00%	10	31.03.97	H	0	60000
363	OTHERS	Tripunithura	Commercial Centre at	7.6	28.07.94	300000	0	15.00%	10	31.03.97	H	0	60000
364	OTHERS	Tripunithura	Commercial Centre at	7.7	28.07.94	200000	0	15.00%	10	30.09.97	H	0	50000
365	OTHERS	Tripunithura	Modern Slaughter Ho	8.1	29.11.96	500000	0	15.00%	10	30.09.99	H	0	225000
366	OTHERS	Tripunithura	Modern Slaughter Ho	8.2	29.11.96	500000	0	15.00%	10	30.09.99	H	0	225000
367	OTHERS	Tripunithura	Modern Slaughter Ho	8.3	29.11.96	500000	0	15.00%	15	31.03.00	H	0	333330
368	OTHERS	Tripunithura	Commercial Complex	9.1	23.07.98	5000000	0	17.00%	7	30.09.99	H	0	1071427
369	OTHERS	Tripunithura	Commercial Complex	9.2	23.07.98	1694000	0	17.00%	7	30.09.99	H	0	363000
370	OTHERS	Tripunithura	Shop cum Market Bui	10.1	11.07.00	825000	0	15.00%	10	30.09.01	H	0	536250
371	OTHERS	Tripunithura	Shop cum Market Bui	10.2	11.07.00	825000	0	15.00%	10	30.09.01	H	0	536250
372	OTHERS	Tripunithura	Reconstruction of Mu	11.1	11.07.00	2000000	0	17.00%	7	30.09.01	H	0	999994
373	OTHERS	Tripunithura	Reconstruction of Mu	11.2	11.07.00	2500000	0	17.00%	7	30.09.01	H	0	1249996
374	OTHERS	Trissur	Shopping Complex at	30.2	05.04.01	2820000	0	17.00%	7	30.09.2001	H	0	1409997
375	OTHERS	Kayamkulam	Commercial Building	19.8	28.02.96	1000000	0	15.00%	10	30.09.98	H	0	131912
376	OTHERS	Kayamkulam	Commercial Building	19.9	28.02.97	1225000	0	15.00%	10	31.03.99	H	0	490000
377	OTHERS	Kayamkulam	Commercial Building	19.10	28.02.98	3000000	0	17.00%	7	30.09.99	H	0	642854
378	OTHERS	Kayamkulam	Commercial Building	19.11	28.02.99	2000000	0	17.00%	7	30.09.99	H	0	428562
379	OTHERS	Kodungallur	Town Hall	12.1	23.07.99	2500000	0	17.00%	7	30.09.00	H	0	892852
380	OTHERS	Kodungallur	Town Hall	12.2	23.07.99	2500000	0	17.00%	7	30.09.00	H	0	892852
381	OTHERS	Kodungallur	Improvement of Road	13.1	28.03.01	1522000	0	14.00%	15	31.03.02	Q	0	1242963
382	OTHERS	Kodungallur	Market Cum Shopping	14.1	29.07.03	5000000	0	13.00%	15	31.12.04	Q	0	5000000
383	OTHERS	Kodungallur	Market Cum Shopping	14.2	29.07.03	5000000	0	13.00%	15	31.03.04	Q	0	5000000
384	OTHERS	Kodungallur	Market Cum Shopping	14.3	29.07.03	5000000	0	11.00%	15	31.03.04	Q	0	5000000
385	OTHERS	Kodungallur	Market Cum Shopping	14.4	29.07.03	5000000	0	11.00%	15	30.09.04	Q	0	5000000
386	OTHERS	Kottayam	Reconstruction of Ma	14.1	24.01.94	2575000	0	14.00%	9	31.03.97	H	0	286104
387	OTHERS	Kottayam	Reconstruction of Ma	14.2	24.01.94	1175000	0	15.00%	9	31.03.97	H	0	130552

Sl. No.	Name of the Source	Name of Town	Name of the Scheme	Loan No.	Date of Loan Sanction	Loan Disbursed (INR)	Terms and Conditions of Loan					Refund/ Repayment/ Adjustment if any (INR)	Loan Balance as on 30.09.2004 (INR)
							Nature of Security	Rate of Interest (Percent)	Repayment Period (Years)	Instalment due Date	Frequency		
388	OTHERS	Kottayam	Construction of Pavili	15.1	31.04.94	1000000	0	8.00%	15	30.09.95	H	0	366654
389	OTHERS	Kottayam	Construction of Pavili	15.2	31.04.94	1537500	0	15.50%	15	31.03.02	H	0	1230000
390	OTHERS	Kottayam	Concreting of Bus Sta	16.1	27.08.01	1000000	0	16.00%	7	31.03.02	Q	0	714280
391	OTHERS	Kottayam	Concreting of Bus Sta	16.2	27.08.01	500000	0	16.00%	7	31.12.02	Q	0	357136
392	OTHERS	Kottayam	Concreting of Bus Sta	16.3	27.08.01	612000	0	16.00%	7	31.12.02	Q	0	437136
393	OTHERS	Kottayam	Nagambadam Municip	17.1	12.07.02	1000000	0	16.00%	7	31.03.04	Q	0	892855
394	OTHERS	Kottayam	Nagambadam Municip	17.2	12.07.01	1800000	0	11.00%	7	30.06.04	Q	0	1671428
395	OTHERS	Kottayam	Nagambadam Municip	17.3	12.07.01	1500000	0	11.00%	7	30.09.04	Q	0	1446428
396	OTHERS	Kottayam	I st Floor of a Block o	18.1	12.07.02	1000000	0	16.00%	7	31.03.03	Q	0	892855
397	OTHERS	Kottayam	I st Floor of a Block o	18.2	12.07.02	2000000	0	13.00%	7	31.03.04	Q	0	1785713
398	OTHERS	Kottayam	I st Floor of a Block o	18.3	12.07.02	1657000	0	11.00%	7	30.09.04	Q	0	1597821
399	OTHERS	Manjeri	Slaughter House	9.1	30.09.2001	850750	0	15.00%	20	30.09.92	H	0	195000
400	OTHERS	Manjeri	Bus Stand	2.2	31.03.1990	1051866	0	12.00%	13	30.09.92	H	0	55040
401	OTHERS	Manjeri	Purchase of Lorry	6.1	01.04.1990	138585	0	15.00%	15	31.03.91	H	0	2760
402	OTHERS	Manjeri	Construction ofKunna	7.1	27.11.98	803000	0	12.00%	13	30.09.00	H	0	1142852
403	OTHERS	Manjeri	Mini Lorry	8.1	27.11.99	200000	0	11.00%	15	30.09.00	H	0	1250000
404	OTHERS	Muvattupuzha	Municipal Comercial C	14.4	27.06.90	325000	0	15.00%	10	30.09.96	H	0	48750
405	OTHERS	Koyilandy	Office Cum Shopping	1.3	28.09.98	1736180	0	17.00%	5	30.09.02	H	0	868090
					Total	608263906						1001759	325545757

Tra

Sl. No.	Loan Repayment History													Loan Balance to be Addressed during Transition (INR)	Category of Borrower based on Loan Repayment History	Is there any discrepency in the Figure (Y/N)	If YES, Amount (INR)
	No. of Installments				Latest Defaulted Date	Due as on 30.09.2004 (INR)			Actually Paid as on 30.09.2004 (INR)			Delay in Repayme nt of Loans (Days)	Total Defaulted Principal Due as on 30.09. 2004				
	Total Payable	Payable till 30.09. 2004	Actually Paid till 30.09. 2004	Defaulted till 30.09. 2004		Principal	Interest	Total	Principal	Interest	Total						
1	36	15	10	5	30.09.2003	366129	325260	691389	225369	233608	458977	366	140760	789531	2	NO	--
2	38	27	27	0	-	1126710	734363	1861073	1126710	734363	1861073	0	0	454935	1	NO	--
3	38	27	27	0	-	901368	555166	1456534	901368	555166	1456534	0	0	363948	1	NO	--
4	38	27	27	0	-	895590	582002	1477592	895590	582002	1477592	0	0	361615	1	NO	--
5	38	27	26	1	30.09.2004	976482	616919	1593401	940316	606158	1546474	0	36166	430443	1	NO	--
6	36	15	15	0	-	171468	152357	323825	171468	152357	323825	0	0	298965	1	NO	--
7	35	34	34	0	-	461000	393690	854690	461000	393690	854690	0	0	25000	1	NO	--
8	36	15	15	0	-	358950	318896	677846	358950	318896	677846	0	0	636050	1	NO	--
9	38	27	22	5	30.09.2003	1120932	730597	1851529	911754	658452	1570206	366	209178	661780	2	NO	--
10	38	27	27	0	-	1265382	830098	2095480	1265382	830098	2095480	0	0	510927	1	NO	--
11	38	27	27	0	-	895590	557292	1452882	895590	557292	1452882	0	0	361615	1	NO	--
12	36	15	13	2	30.06.2004	2859735	2444748	5304483	2330288	2217378	4547666	92	529447	4873512	1	YES	128408
13	37	37	34	3	31.12.2001	8625000	3531450	12156450	7791249	3500054	11291303	1004	833751	833751	3	NO	--
14	36	15	15	0	-	414000	340271	754271	414000	340271	754271	0	0	581000	1	NO	--
15	37	37	21	16	30.09.1998	1035000	448416	1483416	509220	355744	864964	2192	525780	525780	3	NO	--
16	37	35	18	17	30.06.1998	1055010	509463	1564473	457470	358443	815913	2284	597540	577530	3	YES	29316
17	31	28	23	5	30.06.1998	117416	70981	188397	79233	67561	146794	0	38183	76767	1	YES	38584
18	31	4	0	4	30.06.1999	46954	27971	74925	0	19416	19416	1919	46954	46954	3	NO	--
19	47	38	16	22	30.09.1998	311160	136782	447942	92475	83535	176010	2192	218685	190710	3	NO	--
20	52	17	3	14	30.06.2001	205920	270338	476258	36180	110279	146459	1188	169740	638820	3	YES	900
21	52	17	17	0	-	228992	143792	372784	228992	143792	372784	0	0	478506	1	NO	--
22	52	16	15	1	30.09.2004	262760	336563	599323	248072	324890	572962	0	14688	518812	1	NO	--
23	52	17	17	0	-	388480	486068	874548	388480	486068	874548	0	0	811520	1	NO	--

Sl. No.	Loan Repayment History													Loan Balance to be Addressed during Transition (INR)	Category of Borrower based on Loan Repayment History	Is there any discripen cy in the Figure (Y/N)	If YES, Amount (INR)
	No. of Installments				Latest Defaulted Date	Due as on 30.09.2004 (INR)			Actually Paid as on 30.09.2004 (INR)			Delay in Repayme nt of Loans (Days)	Total Defaulted Principal Due as on 30.09. 2004				
	Total Payable	Payable till 30.09. 2004	Actually Paid till 30.09. 2004	Defaulted till 30.09. 2004		Principal	Interest	Total	Principal	Interest	Total						
24	52	17	12	5	30.09.2003	444736	440483	885219	313696	337782	651478	366	131040	873984	2	NO	--
25	52	17	8	9	30.09.2002	485600	241130	726730	197600	135430	333030	731	288000	552400	3	NO	--
26	52	17	14	3	31.03.2004	437040	226302	663342	359280	206740	566020	183	77760	315720	2	NO	--
27	52	17	8	9	30.09.2002	3107840	3624086	6731926	1448960	1983460	3432420	731	1658880	8038540	3	NO	--
28	52	17	9	8	31.12.2002	7254864	5291255	12546119	7244041	5438825	12682866	639	10823	7898459	2	YES	-3442176
29	52	17	17	0	-	971200	1043559	2014759	971200	1043559	2014759	0	0	1653800	1	NO	--
30	52	17	17	0	-	320496	194337	514833	320496	194337	514833	0	0	174504	1	NO	--
31	52	17	17	0	-	776960	719628	1496588	776960	719628	1496588	0	0	1623040	1	NO	--
32	52	17	17	0	-	3884800	4819424	8704224	3884800	4819424	8704224	0	0	7454720	1	YES	-51840
33	52	17	17	0	-	194240	227794	422034	194240	227794	422034	0	0	390760	1	NO	--
34	52	17	17	0	-	421240	519128	940368	421240	519128	940368	0	0	780512	1	NO	--
35	52	17	12	5	30.09.2003	1026304	1098410	2124714	722464	810985	1533449	366	303840	2399536	2	NO	--
36	52	17	17	0	-	602144	643505	1245649	602144	643505	1245649	0	0	1145356	1	NO	--
37	52	17	12	5	30.09.2003	427328	520469	947797	287203	411763	698966	366	140125	1002797	2	NO	--
38	52	17	17	0	-	165104	190908	356012	165104	190908	356012	0	0	344896	1	NO	--
39	52	17	17	0	-	237904	214083	451987	237904	214083	451987	0	0	356768	1	NO	--
40	52	17	17	0	-	1741824	2022870	3764694	1741824	2022870	3764694	0	0	3631552	1	NO	--
41	52	17	14	3	31.03.2004	354488	382580	737068	291416	328685	620101	183	63072	803584	2	NO	--
42	52	17	12	5	31.12.2002	971200	1193405	2164605	483779	714065	1197844	639	487421	2516221	2	NO	--
43	52	17	17	0	-	213664	186881	400545	213664	195131	408795	0	0	333836	1	NO	--
44	52	17	17	0	-	121400	148986	270386	121400	148986	270386	0	0	253600	1	NO	--
45	52	17	17	0	-	796384	918877	1715261	796384	918877	1715261	0	0	1663616	1	NO	--
46	52	17	11	6	30.06.2003	971200	1254403	2225603	625600	953299	1578899	458	345600	2374400	2	NO	--
47	52	17	17	0	-	1470712	1480235	2950947	1470712	1480235	2950947	0	0	2841788	1	NO	--
48	52	17	12	5	31.03.2003	150536	192789	343325	88040	128956	216996	549	62496	376960	2	NO	--
49	52	17	17	0	-	1359680	1621666	2981346	1359680	1621666	2981346	0	0	2840320	1	NO	--
50	52	17	17	0	-	3156400	2922124	6078524	3156400	2922124	6078524	0	0	4861100	1	NO	--
51	52	17	17	0	-	139396	168690	308086	139396	168690	308086	0	0	262580	1	NO	--

Sl. No.	Loan Repayment History													Loan Balance to be Addressed during Transition (INR)	Category of Borrower based on Loan Repayment History	Is there any discrepancy in the Figure (Y/N)	If YES, Amount (INR)
	No. of Installments				Latest Defaulted Date	Due as on 30.09.2004 (INR)			Actually Paid as on 30.09.2004 (INR)			Delay in Repayme nt of Loans (Days)	Total Defaulted Principal Due as on 30.09. 2004				
	Total Payable	Payable till 30.09. 2004	Actually Paid till 30.09. 2004	Defaulted till 30.09. 2004		Principal	Interest	Total	Principal	Interest	Total						
52	52	17	17	0	-	742968	901645	1644613	742968	901645	1644613	0	0	1552032	1	NO	--
53	18	14	14	0	-	233338	330081	563419	233338	330081	563419	0	0	66662	1	NO	--
54	18	14	13	1	30.09.2004	233338	304581	537919	216671	297498	514169	0	16667	83329	1	YES	16667
55	18	14	13	1	30.09.2004	308784	369316	678100	286728	359943	646671	0	22056	110272	1	YES	22056
56	18	10	6	4	31.03.2004	1388890	1593749	2982639	1111112	1369444	2480556	183	277778	1388888	2	YES	277778
57	14	10	6	4	31.03.2004	1142864	1359996	2502860	857148	1177855	2035003	183	285716	1142852	2	YES	285716
58	14	8	6	2	30.09.2004	1142864	1189996	2332860	857148	1007855	1865003	183	285716	1142852	2	YES	285716
59	14	6	6	0	-	700000	654500	1354500	600000	586500	1186500	0	100000	800000	1	YES	100000
60	14	3	3	0	-	128574	108642	237216	128574	108642	237216	0	0	471426	1	NO	--
61	14	8	7	1	30.09.2004	1142864	1359996	2502860	1000006	1274997	2275003	0	142858	999994	1	YES	142858
62	14	9	8	1	30.09.2004	1142864	1189996	2332860	1000006	1104997	2105003	0	142858	999994	1	YES	142858
63	14	7	6	1	30.09.2004	800002	747999	1548001	685716	670285	1356001	0	114286	914284	1	YES	114286
64	30	8	7	1	30.09.2004	333336	655417	988753	291669	593125	884794	0	41667	958331	1	YES	41667
65	28	0	0	0	-	0	0	0	0	0	0	0	0	1000000	1	YES	392865
66	28	0	0	0	-	0	0	0	0	0	0	0	0	715800	1	YES	281215
67	28	0	0	0	-	0	0	0	0	0	0	0	0	6150000	1	YES	5600829
68	26	24	24	0	-	1038480	1171415	2209895	1038480	1171415	2209895	0	0	86520	1	NO	--
69	30	27	27	0	-	360018	190437	550455	360018	190437	550455	0	0	39982	1	NO	--
70	30	25	25	0	-	250000	129895	379895	250000	129895	379895	0	0	50000	1	NO	--
71	30	23	23	0	-	341182	213520	554702	341182	213520	554702	0	0	103818	1	NO	--
72	26	20	20	0	-	384620	483753	868373	384620	483753	868373	0	0	115380	1	NO	--
73	26	20	20	0	-	596160	813957	1410117	596160	813957	1410117	0	0	178840	1	NO	--
74	30	23	23	0	-	230000	136672	366672	230000	136672	366672	0	0	70000	1	NO	--
75	28	8	8	0	-	285720	399999	685719	285720	399999	685719	0	0	714280	1	NO	--
76	28	8	8	0	-	142864	199999	342863	142864	4857112	4999976	0	0	357136	1	NO	--
77	28	8	8	0	-	142864	179999	322863	142864	4357112	4499976	0	0	357136	1	NO	--
78	28	7	7	0	-	285720	279999	565719	285720	279999	565719	0	0	714280	1	NO	--
79	28	7	7	0	-	200004	162499	362503	200004	4799984	4999988	0	0	599996	1	NO	--

Sl. No.	Loan Repayment History													Loan Balance to be Addressed during Transition (INR)	Category of Borrower based on Loan Repayment History	Is there any discripen cy in the Figure (Y/N)	If YES, Amount (INR)
	No. of Installments				Latest Defaulted Date	Due as on 30.09.2004 (INR)			Actually Paid as on 30.09.2004 (INR)			Delay in Repayme nt of Loans (Days)	Total Defaulted Principal Due as on 30.09. 2004				
	Total Payable	Payable till 30.09. 2004	Actually Paid till 30.09. 2004	Defaulted till 30.09. 2004		Principal	Interest	Total	Principal	Interest	Total						
80	28	6	6	0	-	428574	355179	783753	428574	10499991	10928565	0	0	1571426	1	NO	--
81	28	3	3	0	-	321429	282054	603483	321429	8357142	8678571	0	0	2678571	1	NO	--
82	30	24	24	0	-	234500	247237	481737	234500	247237	481737	0	0	16750	1	NO	--
83	26	28	28	0	-	86376	144421	230797	86376	144421	230797	0	0	38374	1	YES	31187
84	26	24	24	0	-	225584	264215	489799	225584	264215	489799	0	0	29416	1	NO	--
85	26	23	23	0	-	280876	308930	589806	280876	308930	589806	0	0	36624	1	NO	--
86	30	26	26	0	-	246584	251539	498123	246584	251539	498123	0	0	37916	1	NO	--
87	26	23	23	0	-	435781	468127	903908	435781	468127	903908	0	0	56819	1	NO	--
88	30	24	24	0	-	74016	42797	116813	74016	42797	116813	0	0	18484	1	NO	--
89	24	19	19	0	-	170221	172225	342446	170221	172225	342446	0	0	44779	1	NO	--
90	28	12	12	0	-	1071432	1162240	2233672	1071432	1162240	2233672	0	0	1428568	1	NO	--
91	28	9	9	0	-	160722	154284	315006	160722	3230692	3391414	0	0	339278	1	NO	--
92	28	6	6	0	-	290358	240634	530992	290358	7113747	7404105	0	0	1064642	1	NO	--
93	30	25	24	1	30.09.2004	359375	414006	773381	345000	408831	753831	0	14375	86250	1	YES	14375
94	14	8	7	1	30.09.2004	2571432	3060000	5631432	2250003	2868750	5118753	0	321429	2249997	1	YES	321429
95	14	6	5	1	30.09.2003	642858	755893	1398751	535715	673929	1209644	0	107143	964285	1	YES	107143
96	14	5	4	1	30.09.2004	535715	514286	1050001	428572	428572	857144	0	107143	1071428	1	YES	107143
97	14	3	1	2	30.09.2003	685716	579429	1265145	228572	338859	567431	366	457144	2971428	2	YES	457144
98	14	2	0	2	31.03.2004	165716	145414	311130	0	0	0	183	165716	1160000	2	YES	165716
99	14	2	0	2	31.03.2004	285716	250714	536430	0	0	0	183	285716	2000000	2	YES	285716
100	28	10	9	1	30.09.2004	892860	1210490	2103350	803574	1138392	1941966	0	89286	1696426	1	YES	89286
101	28	10	9	1	30.09.2004	357150	484195	841345	321435	455356	776791	0	35715	678565	1	YES	35715
102	28	8	7	1	30.09.2004	285720	479999	765719	250005	449999	700004	0	35715	749995	1	YES	35715
103	28	0	0	0	-	0	975000	975000	0	812500	812500	0	0	5000000	1	NO	--
104	28	0	0	0	-	0	27350	27350	0	0	0	0	0	1300000	1	NO	--
105	30	27	23	4	30.09.2002	119475	63118	182593	101775	60197	161972	549	17700	30975	2	YES	17700
106	30	27	23	4	31.03.2003	256851	130978	387829	218799	121911	340710	549	38052	66571	2	YES	38052
107	14	4	3	1	31.03.2003	382288	489325	871613	286716	405222	691938	0	95572	1051284	1	YES	95572

Sl. No.	Loan Repayment History													Loan Balance to be Addressed during Transition (INR)	Category of Borrower based on Loan Repayment History	Is there any discripen cy in the Figure (Y/N)	If YES, Amount (INR)
	No. of Installments				Latest Defaulted Date	Due as on 30.09.2004 (INR)			Actually Paid as on 30.09.2004 (INR)			Delay in Repayme nt of Loans (Days)	Total Defaulted Principal Due as on 30.09. 2004				
	Total Payable	Payable till 30.09. 2004	Actually Paid till 30.09. 2004	Defaulted till 30.09. 2004		Principal	Interest	Total	Principal	Interest	Total						
108	30	19	19	0		63346	50046	113392	63346	50046	113392	0	0	36654	1	NO	--
109	30	19	19	0		63346	50046	113392	63346	50046	113392	0	0	36654	1	NO	--
110	20	20	20	0		393300	302841	696141	393300	302841	696141	0	0	20700	1	NO	--
111	20	16	16	0		400000	455000	855000	400000	455000	855000	0	0	100000	1	NO	--
112	20	16	16	0		800000	1050000	1850000	800000	1050000	1850000	0	0	200000	1	NO	--
113	20	16	16	0		400000	450000	850000	400000	450000	850000	0	0	100000	1	NO	--
114	20	16	16	0		400000	412500	812500	400000	412500	812500	0	0	100000	1	NO	--
115	20	15	15	0		375000	403125	778125	375000	5000000	5375000	0	0	125000	1	NO	--
116	20	13	13	0		325000	416250	741250	325000	5225000	5550000	0	0	175000	1	NO	--
117	20	12	12	0		375000	454689	829689	375000	5687500	6062500	0	0	250000	1	NO	--
118	18	10	10	0		1375000	1763440	3138440	1375000	1763440	3138440	0	0	1100000	1	NO	--
119	30	25	22	3	30.09.2003	975000	561600	1536600	858000	537030	1395030	366	117000	312000	2	YES	117000
120	30	25	21	4	31.03.2003	275200	317030	592230	231168	297216	528384	549	44032	99072	2	YES	44032
121	30	24	21	3	30.09.2003	83040	115224	198264	72660	108995	181655	366	10380	31140	2	YES	28380
122	14	9	6	3	30.09.2003	2057148	2564570	4621718	1371432	2156571	3528003	366	685716	1828568	2	YES	685716
123	14	9	6	3	30.09.2003	2250000	2210000	4460000	1500000	1763750	3263750	366	750000	2000000	2	YES	750000
124	14	9	6	3	30.09.2003	1928574	1639285	3567859	1285716	1256785	2542501	366	642858	1714284	2	YES	642858
125	30	11	8	3	30.09.2003	366674	504165	870839	266672	388666	655338	366	100002	733328	2	YES	100002
126	30	11	8	3	30.09.2003	379500	521815	901315	276000	402272	678272	366	103500	759000	2	YES	103500
127	30	9	6	3	30.09.2003	375003	633750	1008753	250002	446875	696877	366	125001	999998	2	YES	125001
128	30	9	7	2	30.09.2003	375003	633750	1008753	291669	511875	803544	183	83334	958331	2	YES	83334
129	26	7	4	3	30.09.2003	392539	895828	1288367	224308	630865	855173	366	168231	1233692	2	YES	168231
130	26	7	4	3	30.09.2003	392539	895828	1288367	224308	630865	855173	366	168231	1233692	2	YES	168231
131	30	15	15	0		376008	222780	598788	376008	222780	598788	0	0	93992	1	NO	--
132	20	18	18	0		450000	401375	851375	450000	401375	851375	0	0	50000	1	NO	--
133	20	18	18	0		900000	802750	1702750	900000	802750	1702750	0	0	100000	1	NO	--
134	20	18	18	0		900000	802750	1702750	900000	802750	1702750	0	0	100000	1	NO	--
135	20	15	15	0		375000	403125	778125	375000	403125	778125	0	0	125000	1	NO	--

Sl. No.	Loan Repayment History													Loan Balance to be Addressed during Transition (INR)	Category of Borrower based on Loan Repayment History	Is there any discrepancy in the Figure (Y/N)	If YES, Amount (INR)
	No. of Installments				Latest Defaulted Date	Due as on 30.09.2004 (INR)			Actually Paid as on 30.09.2004 (INR)			Delay in Repayment of Loans (Days)	Total Defaulted Principal Due as on 30.09. 2004				
	Total Payable	Payable till 30.09. 2004	Actually Paid till 30.09. 2004	Defaulted till 30.09. 2004		Principal	Interest	Total	Principal	Interest	Total						
136	26	20	20	0		1153860	1627492	2781352	1153860	1627492	2781352	0	0	346140	1	NO	--
137	26	11	11	0		1178573	1156607	2335180	1178573	1156607	2335180	0	0	321427	1	NO	--
138	14	11	11	0		2592865	2544532	5137397	2592865	2544532	5137397	0	0	707135	1	NO	--
139	14	11	11	0		1316073	1149168	2465241	1316073	1149168	2465241	0	0	358927	1	NO	--
140	14	9	9	0		2571435	3205712	5777147	2571435	3205712	5777147	0	0	1428565	1	NO	--
141	14	9	9	0		1285722	1432853	2718575	1285722	1432853	2718575	0	0	714278	1	NO	--
142	14	9	9	0		1285721	1262855	2548576	1285721	1262855	2548576	0	0	714279	1	YES	1
143	14	9	9	0		694935	682572	1377507	694935	682572	1377507	0	0	386065	1	NO	--
144	26	20	20	0		769240	941533	1710773	769240	941533	1710773	0	0	230760	1	NO	--
145	26	20	20	0		384620	440767	825387	384620	440767	825387	0	0	115380	1	NO	--
146	26	20	20	0		384620	380767	765387	384620	380767	765387	0	0	115380	1	NO	--
147	26	20	20	0		384620	380767	765387	384620	380767	765387	0	0	115380	1	NO	--
148	26	20	20	0		384620	380767	765387	384620	380767	765387	0	0	115380	1	NO	--
149	26	17	17	0		326927	441343	768270	326927	441343	768270	0	0	173073	1	NO	--
150	26	15	15	0		288465	486055	774520	288465	486055	774520	0	0	211535	1	NO	--
151	20	18	18	0		450000	466375	916375	450000	466375	916375	0	0	50000	1	NO	--
152	20	12	12	0		600000	727500	1327500	600000	727500	1327500	0	0	400000	1	NO	--
153	20	12	12	0		1223856	1483926	2707782	1223856	1483926	2707782	0	0	815904	1	NO	--
154	30	22	22	0		394146	214147	608293	394146	214147	608293	0	0	43789	1	NO	--
155	30	27	27	0		777414	1179348	1956762	777414	1179348	1956762	0	0	141336	1	NO	--
156	20	15	15	0		375000	403125	778125	375000	403125	778125	0	0	125000	1	NO	--
157	14	7	7	0		2400006	3059997	5460003	2400006	3059997	5460003	0	0	2399994	1	NO	--
158	30	3	3	0		45000	114075	159075	45000	114075	159075	0	0	405000	1	NO	--
159	28	1	1	0		0	64918	64918	0	64918	64918	0	0	2700000	1	NO	--
160	30	5	4	1	30.09.2004	233340	365749	599089	210006	338799	548805	0	23334	489994	1	YES	23334
161	16	12	9	3	30.09.2003	750000	754378	1504378	562500	658752	1221252	366	187500	437500	2	YES	187500
162	16	12	9	3	30.09.2003	225000	226314	451314	168750	197626	366376	366	56250	131250	2	YES	56250
163	16	14	11	3	30.09.2003	875000	985000	1860000	687500	925000	1612500	366	187500	312500	2	YES	187500

Sl. No.	Loan Repayment History													Loan Balance to be Addressed during Transition (INR)	Category of Borrower based on Loan Repayment History	Is there any discripen cy in the Figure (Y/N)	If YES, Amount (INR)
	No. of Installments				Latest Defaulted Date	Due as on 30.09.2004 (INR)			Actually Paid as on 30.09.2004 (INR)			Delay in Repayme nt of Loans (Days)	Total Defaulted Principal Due as on 30.09. 2004				
	Total Payable	Payable till 30.09. 2004	Actually Paid till 30.09. 2004	Defaulted till 30.09. 2004		Principal	Interest	Total	Principal	Interest	Total						
164	16	13	10	3	30.09.2003	812500	775628	1588128	625000	695940	1320940	366	187500	375000	2	YES	187500
165	16	13	10	3	30.09.2003	1787500	1519378	3306878	1375000	1344065	2719065	366	412500	825000	2	YES	412500
166	14	12	9	3	30.09.2003	857148	874284	1731432	642861	801428	1444289	366	214287	357139	2	YES	214287
167	14	12	10	2	30.09.2003	6685716	5493428	12179144	5199690	5161929	10361619	366	1486026	2600310	2	YES	1486026
168	30	28	28	0		1866676	1386000	3252676	1866676	1386000	3252676	0	0	133324	1	NO	--
169	30	27	27	0		821718	669674	1491392	821718	669674	1491392	0	0	91282	1	NO	--
170	30	20	20	0		1055000	1044453	2099453	1055000	1044453	2099453	0	0	527500	1	NO	--
171	14	7	7	0		3000004	4334999	7335003	3000004	4334999	7335003	0	0	2999996	1	NO	--
172	14	7	7	0		3000004	4334999	7335003	3000004	4334999	7335003	0	0	2999996	1	YES	1000000
173	14	7	7	0		3500000	4462500	7962500	3500000	4462500	7962500	0	0	-2800000	1	YES	-6300000
174	20	8	8	0		400000	76000	476000	400000	76000	476000	0	0	600000	1	NO	--
175	40	12	12	0		4500000	7178439	11678439	4500000	7178439	11678439	0	0	10500000	1	NO	--
176	40	12	12	0		450000	659720	1109720	450000	659720	1109720	0	0	1050000	1	NO	--
177	40	11	11	0		412500	617579	1030079	412500	617579	1030079	0	0	1087500	1	NO	--
178	40	7	7	0		175000	250907	425907	175000	250907	425907	0	0	825000	1	NO	--
179	40	7	7	0		437500	627266	1064766	437500	627266	1064766	0	0	2062500	1	NO	--
180	40	5	5	0		892860	1093303	1986163	892860	1093303	1986163	0	0	4107140	1	NO	--
181	40	3	3	0		262500	396703	659203	262500	396703	659203	0	0	3237500	1	NO	--
182	20	14	14	0		700000	933750	1633750	700000	933750	1633750	0	0	300000	1	NO	--
183	20	12	12	0		360000	436500	796500	360000	436500	796500	0	0	240000	1	NO	--
184	20	19	19	0		475000	437125	912125	475000	437125	912125	0	0	25000	1	NO	--
185	20	19	19	0		285000	262275	547275	285000	262275	547275	0	0	15000	1	NO	--
186	20	15	15	0		337500	329066	666566	337500	329066	666566	0	0	112500	1	NO	--
187	20	18	18	0		450000	433875	883875	450000	433875	883875	0	0	50000	1	NO	--
188	20	13	13	0		650000	907500	1557500	650000	907500	1557500	0	0	350000	1	NO	--
189	20	12	12	0		392400	475788	868188	392400	475788	868188	0	0	261600	1	NO	--
190	14	11	11	0		1571438	1542138	3113576	1571438	1542138	3113576	0	0	428562	1	NO	--
191	14	11	11	0		6285719	6168570	12454289	6285719	6168570	12454289	0	0	1714281	1	NO	--

Sl. No.	Loan Repayment History													Loan Balance to be Addressed during Transition (INR)	Category of Borrower based on Loan Repayment History	Is there any discripen cy in the Figure (Y/N)	If YES, Amount (INR)
	No. of Installments				Latest Defaulted Date	Due as on 30.09.2004 (INR)			Actually Paid as on 30.09.2004 (INR)			Delay in Repayme nt of Loans (Days)	Total Defaulted Principal Due as on 30.09. 2004				
	Total Payable	Payable till 30.09. 2004	Actually Paid till 30.09. 2004	Defaulted till 30.09. 2004		Principal	Interest	Total	Principal	Interest	Total						
192	30	26	25	1	30.09.2004	778622	871442	1650064	748675	862458	1611133	0	29947	149725	1	YES	29947
193	29	28	27	1	30.09.2004	373352	173597	546949	360018	172798	532816	0	13334	26648	1	YES	13334
194	30	28	27	1	30.09.2004	289352	143218	432570	279018	142289	421307	0	10334	30982	1	NO	--
195	30	28	27	1	30.09.2004	1658668	1942779	3601447	1586552	1925472	3512024	0	72116	288448	1	YES	72116
196	30	21	20	1	30.09.2004	2422182	3148824	5571006	2306840	3073852	5380692	0	115342	1153411	1	YES	115342
197	20	16	15	1	31.03.2004	1200000	1365000	2565000	1125000	1340625	2465625	0	75000	375000	1	YES	75000
198	20	16	15	1	31.03.2004	1200000	1260000	2460000	1125000	1233750	2358750	0	75000	375000	1	YES	75000
199	20	16	15	1	30.03.2004	800000	840000	1640000	750000	822500	1572500	0	50000	250000	1	YES	50000
200	20	16	15	1	31.03.2004	400000	450000	850000	375000	440625	815625	0	25000	125000	1	YES	25000
201	26	20	20	0		384620	410767	795387	384620	410767	795387	0	0	115380	1	NO	--
202	26	15	14	1		389430	605550	994980	363468	582185	945653	0	25962	116532	1	YES	79620
203	26	20	20	0		769240	1001533	1770773	769240	1001533	1770773	0	0	230760	1	NO	--
204	26	20	20	0		384620	470767	855387	384620	470767	855387	0	0	115380	1	NO	--
205	26	20	20	0		769240	761533	1530773	769240	761533	1530773	0	0	230760	1	NO	--
206	26	17	17	0		980781	1244995	2225776	980781	1244995	2225776	0	0	519219	1	NO	--
207	26	15	15	0		461550	717688	1179238	461550	717688	1179238	0	0	338450	1	NO	--
208	26	14	14	0		538468	862497	1400965	538468	862497	1400965	0	0	461532	1	NO	--
209	26	14	14	0		538468	862497	1400965	538468	862497	1400965	0	0	461532	1	NO	--
210	26	20	20	0		384620	470767	855387	384620	462690	847310	0	0	115380	1	NO	--
211	26	20	19	1	30.09.2004	384620	500767	885387	365389	492690	858079	0	19231	134611	1	YES	19231
212	26	20	19	1	30.09.2004	384620	410767	795387	365389	402690	768079	0	19231	134611	1	YES	19231
213	26	19	18	1	30.09.2004	548093	604030	1152123	519246	590185	1109431	0	28847	230754	1	YES	28847
214	26	17	17	0		653854	882688	1536542	615392	853842	1469234	0	38462	384608	1	YES	38462
215	26	16	15	1	30.09.2004	492320	743072	1235392	461550	717688	1179238	0	30770	338450	1	YES	30770
216	26	15	14	1	30.09.2004	389430	605550	994980	363468	582185	945653	0	25962	311532	1	YES	25962
217	20	16	13	3	30.09.2003	800000	1040000	1840000	650000	981500	1631500	366	150000	350000	2	YES	150000
218	20	16	14	2	31.03.2004	400000	525000	925000	350000	507500	857500	183	50000	150000	2	YES	50000
219	20	16	14	2	31.03.2004	400000	487500	887500	350000	466875	816875	183	50000	150000	2	YES	50000

Sl. No.	Loan Repayment History													Loan Balance to be Addressed during Transition (INR)	Category of Borrower based on Loan Repayment History	Is there any discrepancy in the Figure (Y/N)	If YES, Amount (INR)
	No. of Installments				Latest Defaulted Date	Due as on 30.09.2004 (INR)			Actually Paid as on 30.09.2004 (INR)			Delay in Repayment of Loans (Days)	Total Defaulted Principal Due as on 30.09. 2004				
	Total Payable	Payable till 30.09. 2004	Actually Paid till 30.09. 2004	Defaulted till 30.09. 2004		Principal	Interest	Total	Principal	Interest	Total						
220	20	16	14	2	31.03.2004	400000	412500	812500	350000	391875	741875	183	50000	150000	2	YES	50000
221	20	15	13	2	31.03.2004	450000	483750	933750	390000	454500	844500	183	60000	210000	2	YES	60000
222	20	12	10	2	31.03.2004	2400000	2910000	5310000	2000000	2625000	4625000	183	400000	2000000	2	YES	400000
223	20	19	17	2	31.03.2004	343900	264803	608703	307700	258468	566168	183	36200	54300	2	YES	36200
224	14	9	8	1	30.09.2004	1607148	2003570	3610718	1428576	1912499	3341075	0	178572	1071424	1	YES	178572
225	14	7	6	1	30.09.2004	1250004	1806249	3056253	1071432	1684821	2756253	0	178572	1428568	1	YES	178572
226	14	7	6	1	30.09.2004	1250004	1593749	2843753	1071432	1472321	2543753	0	178572	1428568	1	YES	178572
227	14	7	5	2	31.03.2004	4200000	3927000	8127000	3000000	3060000	6060000	183	1200000	5400000	2	YES	1200000
228	36	11	3	8	31.12.2002	1527779	2094444	3622223	416667	783333	1200000	639	1111112	4583333	2	YES	1111112
229	29	28	26	2	31.03.2004	143752	71299	215051	133484	70531	204015	183	10268	15382	2	YES	10268
230	30	28	26	2	31.03.2004	35000	18457	53457	32500	18194	50694	183	2500	5000	2	YES	2500
231	30	25	23	2	31.03.2004	121100	69738	190838	111412	67850	179262	183	9688	33888	2	YES	9688
232	30	25	24	1	30.09.2004	89175	96300	185475	85608	95016	180624	0	3567	21392	1	YES	3567
233	26	21	19	2	31.03.2004	928851	1098690	2027541	840389	1064190	1904579	183	88462	309611	2	YES	88462
234	20	19	17	2	31.03.2004	541025	423853	964878	484075	414598	898673	183	56950	85425	2	YES	56950
235	30	24	21	3	30.09.2003	240000	142200	382200	210000	135000	345000	366	30000	90000	2	YES	30000
236	30	23	21	2	31.03.2004	230000	152950	382950	210000	147000	357000	183	20000	90000	2	YES	20000
237	30	22	20	2	31.03.2004	440000	321300	761300	400000	308000	708000	183	40000	200000	2	YES	40000
238	28	20	16	4	31.03.2003	200000	318000	518000	160000	288000	448000	549	40000	140000	2	YES	40000
239	26	20	16	4	31.03.2003	384620	542500	927120	307696	500000	807696	549	76924	192304	2	YES	76924
240	24	19	16	3	31.03.2003	187625	198340	385965	158000	184861	342861	549	29625	79000	2	YES	39500
241	30	21	18	3	30.09.2003	144207	100938	245145	123606	93008	216614	366	20601	82394	2	YES	20601
242	20	14	11	3	30.09.2003	1050000	1727250	2777250	825000	1601250	2426250	366	225000	675000	2	YES	225000
243	20	14	12	2	31.03.2004	350000	504375	854375	300000	476250	776250	183	50000	200000	2	YES	50000
244	20	14	13	1	30.09.2004	350000	466875	816875	325000	453750	778750	0	25000	175000	1	YES	25000
245	20	14	12	2	31.03.2004	539000	718991	1257991	462000	675678	1137678	183	77000	308000	2	YES	77000
246	20	14	10	4	31.03.2003	350000	429375	779375	250000	365625	615625	549	100000	250000	2	YES	100000
247	20	14	12	2	31.03.2004	490000	601125	1091125	420000	561750	981750	183	70000	280000	2	YES	70000

Sl. No.	Loan Repayment History													Loan Balance to be Addressed during Transition (INR)	Category of Borrower based on Loan Repayment History	Is there any discrepancy in the Figure (Y/N)	If YES, Amount (INR)
	No. of Installments				Latest Defaulted Date	Due as on 30.09.2004 (INR)			Actually Paid as on 30.09.2004 (INR)			Delay in Repayment of Loans (Days)	Total Defaulted Principal Due as on 30.09. 2004				
	Total Payable	Payable till 30.09. 2004	Actually Paid till 30.09. 2004	Defaulted till 30.09. 2004		Principal	Interest	Total	Principal	Interest	Total						
248	20	14	12	2	31.03.2004	700000	858750	1558750	600000	802500	1402500	183	100000	400000	2	YES	100000
249	20	13	11	2	30.09.2004	650000	907500	1557500	600000	877500	1477500	0	50000	400000	1	YES	50000
250	20	12	10	2	31.03.2004	180000	218250	398250	150000	196875	346875	183	30000	150000	2	YES	30000
251	29	28	27	1	30.09.2004	143752	71299	215051	138618	70992	209610	0	5134	1861382	1	YES	1061382
252	14	9	4	5	30.09.2002	1285722	1602853	2888575	571432	1117142	1688574	731	714290	1428568	3	YES	714290
253	14	9	5	4	31.03.2003	1092861	928928	2021789	607145	619286	1226431	549	485716	1092855	2	YES	485716
254	30	26	19	7	31.03.2002	258258	135565	393823	198660	122160	320820	914	59598	99315	3	YES	-36632
255	30	26	20	6	31.03.2002	883688	927865	1811553	679760	836099	1515859	914	203928	339875	3	YES	300158
256	30	20	20	0		533340	704000	1237340	533340	704000	1237340		0	266660	1	NO	--
257	28	0	0	0		0	11120	11120	0	11120	11120		0	1000000	1	NO	--
258	26	24	23	1	30.09.2004	1428264	1613931	3042195	1368753	1603219	2971972	0	59511	178527	1	YES	59511
259	30	23	22	1	30.09.2004	230000	140100	370100	220000	137700	357700	0	10000	80000	1	YES	10000
260	30	23	22	1	30.09.2004	383341	242209	625550	366674	105490	472164	0	16667	133326	1	YES	16667
261	14	5	4	1	30.09.2004	50000	21000	71000	40000	17500	57500	0	10000	100000	1	YES	10000
262	30	20	19	1	30.09.2004	252000	189510	441510	239400	174000	413400	0	12600	138600	1	YES	12600
263	20	18	17	1	30.09.2004	360000	347100	707100	340000	343200	683200	0	20000	60000	1	YES	20000
264	20	16	15	1	30.09.2004	376000	458254	834254	352500	449441	801941	0	23500	117500	1	YES	23500
265	30	11	10	1	30.09.2004	366674	559165	925839	333340	522499	855839	0	33334	289159	1	YES	-344167
266	27	8	7	1	30.09.2004	184448	238392	422840	161392	213031	374423	0	23056	461107	1	YES	23056
267	28	5	4	1	30.09.2004	215085	405431	620516	172068	327141	499209	0	43017	2408932	1	YES	43017
268	28	1	0	1	30.09.2004	33400	55110	88510	0	0	0	0	33400	2004000	1	YES	33400
269	28	1	0	1	30.09.2004	274000	313304	587304	0	0	0	0	274000	12601000	1	YES	274000
270	28	1	0	1	30.09.2004	0	32251	32251	0	0	0	0	0	1532971	1	NO	--
271	28	1	0	1	30.09.2004	0	105191	105191	0	0	0	0	0	5000000	1	NO	--
272	14	11	11	0		1964292	1927676	3891968	1964292	1927676	3891968	0	0	535708	1	NO	--
273	14	11	11	0		1178573	1156607	2335180	1116221	1120179	2236400	0	62352	383779	1	YES	62352
274	14	11	10	1	30.09.2004	1021438	891888	1913326	928580	860317	1788897	0	92858	371420	1	YES	92858
275	26	16	16	0		307696	467500	775196	307696	467500	775196	0	0	192304	1	NO	--

Sl. No.	Loan Repayment History													Loan Balance to be Addressed during Transition (INR)	Category of Borrower based on Loan Repayment History	Is there any discrepancy in the Figure (Y/N)	If YES, Amount (INR)
	No. of Installments				Latest Defaulted Date	Due as on 30.09.2004 (INR)			Actually Paid as on 30.09.2004 (INR)			Delay in Repayment of Loans (Days)	Total Defaulted Principal Due as on 30.09. 2004				
	Total Payable	Payable till 30.09. 2004	Actually Paid till 30.09. 2004	Defaulted till 30.09. 2004		Principal	Interest	Total	Principal	Interest	Total						
276	26	16	16	0		615392	1003842	1619234	615392	1003842	1619234	0	0	384608	1	NO	--
277	26	15	15	0		288465	448555	737020	288465	448555	737020	0	0	211535	1	NO	--
278	26	15	15	0		226020	351439	577459	226020	351439	577459	0	0	165730	1	NO	--
279	26	14	14	0		538468	862497	1400965	538468	862497	1400965	0	0	461532	1	NO	--
280	26	13	13	0		429130	643687	1072817	429130	643687	1072817	0	0	429120	1	NO	--
281	28	0	0	0		0	1137500	1137500	0	1137500	1137500	0	0	700000	1	YES	-6300000
282	28	0	0	0		0	412500	412500	0	412500	412500	0	0	5000000	1	NO	--
283	30	23	23	0		191682	136203	327885	191682	136203	327885	0	0	58318	1	YES	3
284	30	23	23	0		217741	154730	372471	217741	154730	372471	0	0	66259	1	NO	--
285	30	21	21	0		68607	62717	131324	68607	62717	131324	0	0	29393	1	NO	--
286	18	11	11	0		275000	495125	770125	275000	495125	770125	0	0	175000	1	NO	--
287	14	10	10	0		714290	916785	1631075	714290	916785	1631075	0	0	285710	1	NO	--
288	14	10	10	0		714290	916785	1631075	714290	916785	1631075	0	0	285710	1	NO	--
289	14	10	10	0		714290	916785	1631075	714290	916785	1631075	0	0	285710	1	NO	--
290	14	10	10	0		785720	821462	1607182	785720	821462	1607182	0	0	314280	1	NO	--
291	14	9	9	0		1928574	2149285	4077859	1846739	2149285	3996024	0	81835	1153261	1	YES	81835
292	14	9	9	0		1928574	1894285	3822859	1714288	1784999	3499287	0	214286	1285712	1	YES	214286
293	14	7	6	1	30.09.2004	1000006	1274997	2275003	857148	1177855	2035003	0	142858	1142852	1	YES	142858
294	16	6	5	1	30.09.2004	1031250	1417110	2448360	859375	1256407	2115782	0	171875	1890625	1	YES	171875
295	28	28	27	1	30.09.2004	280000	151900	431900	270000	151200	421200	0	10000	20000	1	YES	10000
296	20	18	17	1	30.09.2004	621000	598997	1219997	586500	592269	1178769	0	34500	103500	1	YES	34500
297	30	11	10	1	30.09.2004	335225	442338	777563	304750	408815	713565	0	30475	609500	1	YES	30475
298	14	7	7	0	30.09.2004	1650005	2222095	3872100	1650005	2222095	3872100	0	0	1649995	1	NO	--
299	14	7	6	1	30.09.2004	2500001	3192157	5692158	2142858	2949300	5092158	0	357143	2857142	1	YES	357143
300	14	7	5	2	31.03.2004	850003	1088407	1938410	607145	912943	1520088	183	242858	1092855	2	YES	242858
301	28	9	5	4	31.12.2003	321435	348570	670005	178575	225714	404289	274	142860	821425	2	YES	142859
302	28	9	4	5	30.09.2003	160722	174284	335006	71432	95714	167146	366	89290	428568	2	YES	89290
303	28	9	4	5	30.09.2003	160722	174284	335006	71432	95714	167146	366	89290	428568	2	YES	89290

Sl. No.	Loan Repayment History													Loan Balance to be Addressed during Transition (INR)	Category of Borrower based on Loan Repayment History	Is there any discripen cy in the Figure (Y/N)	If YES, Amount (INR)
	No. of Installments				Latest Defaulted Date	Due as on 30.09.2004 (INR)			Actually Paid as on 30.09.2004 (INR)			Delay in Repayme nt of Loans (Days)	Total Defaulted Principal Due as on 30.09. 2004				
	Total Payable	Payable till 30.09. 2004	Actually Paid till 30.09. 2004	Defaulted till 30.09. 2004		Principal	Interest	Total	Principal	Interest	Total						
304	28	9	4	5	30.09.2003	160722	174284	335006	71432	95714	167146	366	89290	428568	2	YES	89290
305	28	9	4	5	30.09.2003	321435	348570	670005	142860	191428	334288	366	178575	857140	2	YES	178575
306	30	25	25	0		708350	645992	1354342	708350	645992	1354342	0	0	141650	1	NO	--
307	18	14	14	0		1166676	1456247	2622923	1166676	1456247	2622923	0	0	333324	1	NO	--
308	18	14	14	0		777784	1100274	1878058	777784	1100274	1878058	0	0	222216	1	NO	--
309	18	14	14	0		311122	304103	615225	311122	304103	615225	0	0	88878	1	NO	--
310	18	9	9	0		332505	706173	1038678	332505	706173	1038678	0	0	332495	1	NO	--
311	14	11	11	0		3928573	3999740	7928313	3928573	3999740	7928313	0	0	1071427	1	NO	--
312	14	11	11	0		1021438	852834	1874272	1021438	852834	1874272	0	0	278562	1	NO	--
313	16	7	7	0		437500	653904	1091404	437500	653904	1091404	0	0	562500	1	NO	--
314	16	7	7	0		378000	504812	882812	378000	504812	882812	0	0	486000	1	NO	--
315	18	17	17	0		944452	783330	1727782	944452	783330	1727782	0	0	55548	1	NO	--
316	18	17	17	0		472226	443886	916112	472226	443886	916112	0	0	27774	1	NO	--
317	18	9	9	0		875007	1189996	2065003	875007	1189996	2065003	0	0	874993	1	NO	--
318	30	1	1	0		62267	3425	65692	7784	0	7784	0	54483	229716	1	YES	175233
319	13	6	6	0		45000	28350	73350	45000	28350	73350	0	0	52500	1	NO	--
320	30	26	26	0		147342	77350	224692	147342	77350	224692	0	0	22658	1	NO	--
321	26	22	22	0		583858	708571	1292429	583858	708571	1292429	0	0	106142	1	NO	--
322	20	19	19	0		4788000	5097960	9885960	4788000	5097960	9885960	0	0	252000	1	NO	--
323	30	27	27	0		182817	186467	369284	182817	2924964	3107781	0	0	20309	1	NO	--
324	30	27	27	0		100629	54667	155296	100629	1721594	1822223	0	0	11171	1	NO	--
325	30	23	23	0		1130841	777325	1908166	1130841	24779908	25910749	0	0	344159	1	NO	--
326	26	20	20	0		769240	1001533	1770773	769240	1001533	1770773	0	0	230760	1	NO	--
327	20	19	19	0		475000	437125	912125	475000	437125	912125	0	0	25000	1	NO	--
328	20	19	19	0		0	0	0	0	0	0	0	0	300000	1	YES	285000
329	20	15	15	0		150000	161250	311250	150000	161250	311250	0	0	50000	1	NO	--
330	30	23	23	0		440841	293150	733991	440841	293150	733991	0	0	134159	1	NO	--
331	30	21	21	0		336714	235685	572399	336714	235685	572399	0	0	144286	1	NO	--

Sl. No.	Loan Repayment History													Loan Balance to be Addressed during Transition (INR)	Category of Borrower based on Loan Repayment History	Is there any discripen cy in the Figure (Y/N)	If YES, Amount (INR)
	No. of Installments				Latest Defaulted Date	Due as on 30.09.2004 (INR)			Actually Paid as on 30.09.2004 (INR)			Delay in Repayme nt of Loans (Days)	Total Defaulted Principal Due as on 30.09. 2004				
	Total Payable	Payable till 30.09. 2004	Actually Paid till 30.09. 2004	Defaulted till 30.09. 2004		Principal	Interest	Total	Principal	Interest	Total						
332	20	20	20	0		300000	241200	541200	300000	241200	541200	0	0	0	1	YES	-15000
333	20	19	19	0		190000	146300	336300	190000	146300	336300	0	0	10000	1	NO	--
334	20	14	14	0		210000	345450	555450	210000	345450	555450	0	0	90000	1	NO	--
335	20	14	14	0		127400	156296	283696	127400	156296	283696	0	0	54600	1	NO	--
336	14	11	11	0		628573	616857	1245430	628573	616857	1245430	0	0	171427	1	NO	--
337	14	11	11	0		785719	601070	1386789	785719	601070	1386789	0	0	214281	1	NO	--
338	14	10	10	0		635720	513337	1149057	635720	513337	1149057	0	0	254280	1	NO	--
339	28	8	8	0		49696	103108	152804	49696	103108	152804	0	0	1950304	1	YES	1826085
340	28	8	8	0		285720	399999	685719	285720	399999	685719	0	0	714280	1	NO	--
341	28	9	9	0		546435	592570	1139005	546435	592570	1139005	0	0	1153565	1	NO	--
342	28	9	9	0		482148	462856	945004	482148	462856	945004	0	0	1017852	1	NO	--
343	28	8	8	0		542000	531160	1073160	542000	531160	1073160	0	0	1355000	1	NO	--
344	28	3	3	0		107145	391429	498574	107145	391429	498574	0	0	892855	1	NO	--
345	28	3	3	0		107145	391429	498574	107145	391429	498574	0	0	892855	1	NO	--
346	28	3	3	0		107145	391429	498574	107145	391429	498574	0	0	892855	1	NO	--
347	30	17	17	0		113339	148131	261470	113339	148131	261470	0	0	86661	1	NO	--
348	30	17	17	0		113339	162064	275403	113339	162064	275403	0	0	86661	1	NO	--
349	30	15	15	0		250005	438748	688753	250005	438748	688753	0	0	249995	1	NO	--
350	30	12	12	0		140004	222949	362953	140004	140004	280008	0	0	209996	1	NO	--
351	60	9	9	0		225000	546376	771376	225000	546376	771376	0	0	1275000	1	NO	--
352	60	7	7	0		116669	257687	374356	116669	257687	374356	0	0	883331	1	NO	--
353	30	27	27	0		270000	146700	416700	270000	146700	416700	0	0	30000	1	NO	--
354	30	26	26	0		520000	291000	811000	520000	291000	811000	0	0	80000	1	NO	--
355	30	24	24	0		80016	47400	127416	80016	47400	127416	0	0	19984	1	NO	--
356	30	24	24	0		132720	78631	211351	132720	78631	211351	0	0	33170	1	NO	--
357	30	26	26	0		281684	157625	439309	281684	157625	439309	0	0	43316	1	NO	--
358	20	16	16	0		400000	487500	887500	400000	487500	887500	0	0	100000	1	NO	--
359	20	16	16	0		400000	487500	887500	400000	487500	887500	0	0	100000	1	NO	--

Sl. No.	Loan Repayment History													Loan Balance to be Addressed during Transition (INR)	Category of Borrower based on Loan Repayment History	Is there any discripen cy in the Figure (Y/N)	If YES, Amount (INR)
	No. of Installments				Latest Defaulted Date	Due as on 30.09.2004 (INR)			Actually Paid as on 30.09.2004 (INR)			Delay in Repayme nt of Loans (Days)	Total Defaulted Principal Due as on 30.09. 2004				
	Total Payable	Payable till 30.09. 2004	Actually Paid till 30.09. 2004	Defaulted till 30.09. 2004		Principal	Interest	Total	Principal	Interest	Total						
360	20	16	16	0		400000	455000	855000	400000	455000	855000	0	0	100000	1	NO	--
361	20	16	16	0		240000	252000	492000	240000	252000	492000	0	0	60000	1	NO	--
362	20	16	16	0		240000	252000	492000	240000	252000	492000	0	0	60000	1	NO	--
363	20	16	16	0		240000	270000	510000	240000	270000	510000	0	0	60000	1	NO	--
364	20	15	15	0		150000	161250	311250	150000	161250	311250	0	0	50000	1	NO	--
365	20	11	11	0		275000	496875	771875	275000	496875	771875	0	0	225000	1	NO	--
366	20	11	11	0		275000	384375	659375	275000	384375	659375	0	0	225000	1	NO	--
367	30	10	10	0		166670	356250	522920	166670	356250	522920	0	0	333330	1	NO	--
368	14	11	11	0		3928573	3855357	7783930	3928573	3855357	7783930	0	0	1071427	1	NO	--
369	14	11	11	0		1331000	1162205	2493205	1331000	1162205	2493205	0	0	363000	1	NO	--
370	20	7	7	0		288750	491907	780657	288750	491907	780657	0	0	536250	1	NO	--
371	20	7	7	0		288750	368157	656907	288750	368157	656907	0	0	536250	1	NO	--
372	14	7	7	0		1000006	1274997	2275003	1000006	1274997	2275003	0	0	999994	1	NO	--
373	14	7	7	0		1250004	1168749	2418753	1250004	1168749	2418753	0	0	1249996	1	NO	--
374	14	7	7	0		1410003	1318350	2728353	1410003	1318350	2728353	0	0	1409997	1	NO	--
375	20	1	0	1	30.09.2004	43971	13191	57162	0	0	0	0	43971	1000000	1	YES	868088
376	20	12	11	1	30.09.2004	735000	983064	1718064	673750	941720	1615470	0	61250	551250	1	YES	61250
377	14	11	10	1	30.09.2004	2357146	2058213	4415359	2142860	1985356	4128216	0	214286	857140	1	YES	214286
378	14	11	10	1	30.09.2004	1571438	1372138	2943576	1428580	1323567	2752147	0	142858	571420	1	YES	142858
379	14	9	9	0		1607148	1791070	3398218	1607148	1791070	3398218	0	0	892852	1	NO	--
380	14	9	9	0		1607148	1578570	3185718	1607148	1578570	3185718	0	0	892852	1	NO	--
381	60	11	11	0		279037	643678	922715	279037	643678	922715	0	0	1242963	1	NO	--
382	60	0	0	0		0	650000	650000	0	650000	650000	0	0	5000000	1	NO	--
383	60	0	0	0		0	487500	487500	0	487500	487500	0	0	5000000	1	NO	--
384	60	0	0	0		0	412500	412500	0	412500	412500	0	0	5000000	1	NO	--
385	60	0	0	0		0	275000	275000	0	275000	275000	0	0	5000000	1	NO	--
386	18	16	16	0		2288896	2403329	4692225	2288896	2403329	4692225	0	0	286104	1	NO	--
387	18	16	16	0		1044448	1086873	2131321	1044448	1086873	2131321	0	0	130552	1	NO	--

Sl. No.	Loan Repayment History													Loan Balance to be Addressed during Transition (INR)	Category of Borrower based on Loan Repayment History	Is there any discripen cy in the Figure (Y/N)	If YES, Amount (INR)
	No. of Installments				Latest Defaulted Date	Due as on 30.09.2004 (INR)			Actually Paid as on 30.09.2004 (INR)			Delay in Repayme nt of Loans (Days)	Total Defaulted Principal Due as on 30.09. 2004				
	Total Payable	Payable till 30.09. 2004	Actually Paid till 30.09. 2004	Defaulted till 30.09. 2004		Principal	Interest	Total	Principal	Interest	Total						
388	30	19	19	0		633346	571996	1205342	633346	571996	1205342	0	0	366654	1	NO	--
389	30	6	6	0		307500	774516	1082016	307500	774516	1082016	0	0	1230000	1	NO	--
390	28	8	8	0		285720	439999	725719	285720	439999	725719	0	0	714280	1	NO	--
391	28	8	8	0		142864	199999	342863	142864	199999	342863	0	0	357136	1	NO	--
392	28	8	8	0		174864	220319	395183	174864	220319	395183	0	0	437136	1	NO	--
393	28	3	3	0		107145	275714	382859	107145	275714	382859	0	0	892855	1	NO	--
394	28	2	2	0		128572	146732	275304	128572	146732	275304	0	0	1671428	1	NO	--
395	28	1	1	0		53572	82500	136072	53572	82500	136072	0	0	1446428	1	NO	--
396	28	3	3	0		107142	275715	382857	107142	275715	382857	0	0	892858	1	YES	3
397	28	3	3	0		214287	188036	402323	214287	188036	402323	0	0	1785713	1	NO	--
398	28	1	1	0		59179	91136	150315	59179	91136	150315	0	0	1597821	1	NO	--
399	20	6	6	0		255228	398789	654017	255228	398789	654017	0	0	595522	1	YES	400522
400	26	24	24	0		970968	907832	1878800	970968	907832	1878800	0	0	80898	1	YES	25858
401	30	28	28	0		129360	160048	289408	129360	160048	289408	0	0	9225	1	YES	6465
402	26	23	23	0		710355	783847	1494202	710355	783847	1494202	0	0	92645	1	YES	-1050207
403	30	15	15	0		100005	137498	237503	100005	137498	237503	0	0	99995	1	YES	-1150005
404	20	17	14	3	30.09.2003	276250	273002	549252	227500	25750	253250	366	48750	97500	2	YES	48750
405	10	5	5	0		868090	590301	1458391	694472	501756	1196228	0	173618	1041708	1	YES	173618
	10896	5827	5402	425		295213496	321033578	616247074	269079614	388571857	657651471		26133882	338182533			12636776

Annexure - 24

TRANSITION ANALYSIS AND DUE DILIGENCE REPORT ON THE LOAN PORTFOLIOS OF KUDFC

24.1 Methodology for Transition Analysis

1. Following are the key issues/aspects addressed while suggesting modalities to transfer the Assets and Liabilities of KUDFC to the proposed Fund (KLGDF):

- a) Method of valuation of Shares (to be transferred to the proposed facility);
- b) Actual valuation and determination of the net-worth of KUDFC;
- c) Conducting due-diligence of the loan portfolios of KUDFC;
- d) Preparing opening trial balance of the proposed facility; and
- e) Opening Balance Sheet of the of the proposed facility.

2. Since the GoK has decided to transfer the assets and liabilities of KUDFC to the proposed Fund, it is necessary to value the shares of KUDFC. In normal practice valuation of shares are undertaken under the following occasions:

- a) At the time of purchase and sale of shares in private companies and other unquoted shares;
- b) When a block of shares is to be purchased to acquire a controlling interest in another company;
- c) At the time of amalgamation, absorption, etc. for adjusting the rights of shareholders;
- d) To determine the amount payable to dissentient shareholders under Section 494 of the Indian Companies Act (reconstruction);
- e) For the assessment of estate duty, wealth tax and gift tax by tax authorities;
- f) When shares are pledged as a security against a loan;
- g) When shares of one class are converted into another class; and
- h) When Government wants to compensate the shareholders on the nationalization of a company.

While valuing shares, the following factors would be addressed as they influence the value of shares:

- a) Demand and supply of shares;
- b) Nature of business;
- c) Possibility of competition;
- d) Other factors like general peace in the country; and
- e) Availability of ready market for future sale.

3. The valuation of shares in the context of KUDFC is proposed as the business of KUDFC is to be amalgamated with the proposed Fund. The nature of business of KUDFC and the fact that the entire equity is owned by the GoK, there are no influencing factors impacting the valuation. This is more so in view of the fact that the ownership of the proposed Fund is also envisaged with the GoK and the LSGs (no change in the ownership).

4. In practice, the following methods are adopted ascertaining the net worth, especially where entire share capital is represented by equity share:

- a) Net Asset Method or Intrinsic Value Method or Break Up Value Method - adopted in the event of the company not expected to transact business or company under liquidation;
- b) Yield Method or Income Method - adopted when the assumption is that the company will continue to operate; and
- c) Earning Capacity Method - adopted when the company is to be acquired.

In the context of KUDFC, since the company is not going to transact business after the transfer of assets and liabilities, the Team has adopted the Net Asset Method of valuing the business of KUDFC.

24.2 Due Diligence Report on KUDFC

5. As explained above, the business of KUDFC has been evaluated using the Net Asset Value method. The following table indicates the net asset value of KUDFC and based on the table below, it may be noted that the net worth of KUDFC as on March 31, 2002 was INR 38.99 million (as per the latest available Balance Sheet), which would be transferred to the proposed new facility, KLGDF:

		Amount in INR
<i>Assets at Market Value *</i>		
Fixed Asset		9872672
Current Assets		56783360
Loans & Advances		638206965
	Total	704862997
<i>Less</i>		
Secured Loan		89215385
Unsecured Loan		545503038
Deferred Tax Liability		771915
Current liabilities		25397554
Provisions		4985649
	Total	665873541
	Net worth	38989456

* Since the GoK is the owner of KUDFC and also the proposed Fund (KLGDF), book value of assets are assumed as market value

Note: It is assumed that the fixed assets will be sold by KUDFC. Out of the provisions, provision for taxation only is considered for valuation.

6. Since the loan assets form the major part of the assets of KUDFC, it is decided to conduct a due diligence of the loan assets to ascertain the quality. In this connection, the Team has adopted the Reserve Bank of India (RBI), provisioning norms for Financial Institutions to ascertain the credit quality (as per the RBI Circular FIC No. 14/01.10.00/96-97 dated June 17, 1997, modified by DBS FID No. 20/02.01.00/97-98, dated December 04, 1997 (both circulars are appended herewith). The following norms were applied

- If interest / principal is outstanding for more than 728 days then it is termed as "Doubtful Assets". A provision of 100% on principal and 100% on interest is provided in the accounts.
- If interest / principal is outstanding for more than 180 days and less than 728 days then it is termed as "sub-standard assets". A provision of 10% on principal and 100% on interest is provided in the accounts.

7. Accordingly, the data collection was undertaken in order to determine a) the classification of assets as on 30.09.2004; and b) the credit history of the loan assets

A detailed analysis of the loan portfolios based on the above mentioned RBI guidelines was undertaken and all the loans were classified as follows based on their credit history:

Description	Nos.	Loan Amount (INR in Million)
Doubtful Loans	11	12.26
Sub-Standard Loans	74	59.06
Standard Loans	320	254.22
Total	405	325.55

Detailed due-diligence analysis of all loan portfolios of KUDFC is appended at the end of this Annexure.

8. It may be noted that the net-worth of KUDFC stated in Para 5 above (INR 38.99 million) was as per the Balance Sheet of KUDFC as on March 31, 2002, whereas the outcome of the due diligence analysis given above (in Para 7) is as on September 30, 2004, as details furnished by the KUDFC. It is noteworthy that there is a time-lag of 18 months between the above information and thus could not be compared. Thus, it is suggested that the GoK and/or KUDFC should ascertain the net-worth as on September 30, 2004 and transfer the assets and liabilities to the proposed KLGDF accordingly.

9. During the due diligence, it was also observed that the loan balance as on September 30, 2004 was INR 325.55 million where as the loan balance (as on September 30, 2004) was ascertained at INR 338.18 million based on loan amount disbursed and principal repaid, indicating a discrepancy of INR 12.64 million. It is suggested that the GoK and/or KUDFC should address the above discrepancy before ascertaining the net-worth as on September 30, 2004 and transfer the assets and liabilities to the proposed KLGDF accordingly.

24.3 Recommendations on the Transfer of Assets and Liabilities of KUDFC to KLGDF

10. From the above table, it can be seen that out of the total outstanding loan of INR 325.55 million, about 320 loan portfolios amounting to INR 254.22 million (78 percent) were categorized under 'standard loans' category. About INR 59.06 million (74 portfolios) was falls under 'sub-standard loans' while about INR 12.26 million (11 portfolios) was falling under 'doubtful loan' category, together constituting about 22 percent of the total outstanding loan. Based on this, it is recommended that the GoK should transfer only those loan portfolios falling under the 'standard loans' category to the new entity KLGDF.

11. Since KLGDF is setup as a statutory entity within Kerala and the performance of the Fund should not be hampered by initial conditions imposed on the Fund, the Team suggests that only the standard loans are taken over by the Fund and the rest may be absorbed by the GoK.

Annexure - 25

OPERATIONS OF EXTERNAL /DONOR AGENCIES IN URBAN SECTOR IN INDIA

25.1 Matrix on Ongoing Urban Programmes/Projects and Focus States of External/Donor Agencies in Urban Sector in India

Sl. No.	Name of the States	Multilateral Agencies			Bilateral Agencies					
		ADB	World Bank	UN Agencies	JBIC	DFID	USAID	RNE	AusAID	Others
1.	Nationwide			✓			✓			
2.	Andhra Pradesh		!			✓ !		✓ !		
3.	Chattisgarh	!								!
4.	Delhi NCT		✓ !		✓ !					
5.	Gujarat	✓ !	✓ !							
6.	Haryana				✓					
7.	Himachal Pradesh								✓	
8.	Karnataka	✓ !	!		✓					
9.	Kerala	!	!						!	
10.	Madhya Pradesh	✓ !				✓				!
11.	Maharashtra		✓							✓
12.	Northeastern States	!							✓ !	
13.	Orissa		✓		✓	✓				
15.	Rajasthan	✓ !								
16.	Tamil Nadu		✓ !							
17.	Uttaranchal									!
18.	Uttar Pradesh				✓					
19.	West Bengal	✓ !	!			✓ !				

✓ Ongoing Urban Projects/Programmes ✓ ! Proposed Focus States

25.2 Matrix on Strategy Components of External/Donor Agencies in Urban Sector in India

Sl. No.	Name of the strategy Component	Multilateral Agencies			Bilateral Agencies					
		ADB	World Bank	UN Agencies	JBIC	DFID	USAID	RNE	AusAID	Others
1.	Decentralization	✓	✓	✓		✓	✓		✓	✓
2.	Economic Development	✓	✓	✓	✓	✓		✓		✓
3.	Environment Protection			✓	✓			✓		✓
4.	Financial Capacity Building and Creditworthiness									
	Alternative Financing Arrangements	✓	✓	✓	✓		✓		✓	
	Property Tax Reform		✓	✓			✓			
	Revenue Enhancement		✓	✓			✓			
	Financial Management	✓	✓	✓	✓		✓		✓	
	Improved Tariffs/ Cost Recovery	✓	✓	✓	✓		✓		✓	
	Micro-Finance		✓				✓		✓	
5.	Improvement of Economic Infrastructure	✓	✓		✓					
6.	Improvement of Urban Infrastructure	✓	✓	✓	✓	✓	✓	✓	✓	
7.	Improving Access of Services to the Poor	✓	✓	✓	✓	✓	✓	✓	✓	

Sl. No.	Name of the strategy Component	Multilateral Agencies			Bilateral Agencies					
		ADB	World Bank	UN Agencies	JBIC	DFID	USAID	RNE	AusAID	Others
8.	Information Dissemination/ Research	✓	✓	✓		✓	✓	✓		
9.	Institutional Strengthening and Capacity Building	✓	✓	✓		✓	✓	✓	✓	
10.	Legislative/ Regulatory framework		✓	✓		✓	✓			
11.	Policy Framework	✓	✓	✓		✓	✓	✓		
12.	Project Formulation	✓	✓	✓	✓		✓	✓		
13.	Urban Governance and Management									
	Unbundling of Services/ Corporatization	✓	✓	✓	✓	✓	✓			
	Private Sector Participation	✓	✓	✓	✓	✓	✓			
	Planning and Management	✓	✓	✓	✓		✓			
	Citizen Satisfaction		✓	✓						
	Land and Housing	✓	✓		✓					
	Community Participation	✓	✓	✓		✓				
14.	Urban Poverty Reduction	✓	✓	✓	✓	✓	✓	✓	✓	✓

Annexure - 26

SUCCESSFUL MUNICIPAL BONDS FLOATED IN INDIA

Sl. No.	Name of the ULB / Entity	Year of issue	Rating Assigned	Amount Raised (INR in million)	Coupon (Interest) in Percentage	10 Year G-Sec Yield in Percentage
1.	Ahmadabad Municipal Corporation	1998	AA (SO)	1000.00	14.00	13.30
2.	Bangalore Mahanagar Palika	1997-98	A (SO)	1250.00	13.00	12.20
3.	Ludhiana Municipal Corporation	1999-00	LAA (SO)	178.00	14.00	11.60
4.	Nashik Municipal Corporation	1999-00	AA (SO)	1000.00	14.75	11.70
5.	Bangalore Water Supply & Sewerage Board	2000-01	NA	100.00	12.90	11.40
6.	Madurai Municipal Corporation	2000-01	LA+ (SO)	300.00	12.25	10.30
7.	Kanpur Development Authority	2000-01	LA+ (SO)	500.00	13.50	10.90
8.	Ludhiana Municipal Corporation	2000-01	LAA- SO	20.00	13.50	9.30
9.	Nagpur Municipal Corporation	2000-01	LAA- SO	311.00	13.00	7.80
10.	Tamil Nadu Urban Development Fund	2000-01	LAA+SO	1061.00	11.85	8.90
11.	Ahmedabad Municipal Corporation	2001-02	AA (SO)	1000.00	9.00	7.40
12.	Municipal Corporation of Hyderabad	2001-02	AA+SO	825.00	8.50	7.40
13.	Water and Sanitation Fund, Government of Tamil Nadu	2002-03		314.00	9.20	7.00

NA: Not Available

Annexure - 27

DETAILS ON GOVERNMENT OF INDIA INITIATIVES / SCHEMES FOR URBAN LOCAL BODIES

27.1 City Challenge Fund (CCF)

1. Introduction: Some comprehensive reforms that have an impact at a citywide level, however, would result in significant transaction costs. These may include the cost of preparing for reforms, establishing service delivery and regulatory bodies, financing the phasing in of tariff balancing, providing safety net to the poor, funding potential labor related issues and other related costs. Leaving cities themselves to meet the transaction cost may not help the reform process especially in financially weak cities, (which need reforms). The Ministry of Urban Development and Poverty Alleviation (MoUD&PA), Government of India, has therefore introduced a City Challenge Fund (CCF) to encourage and support the process whereby large urban areas begin to address critical urban management, institutional, financial and service delivery issues.

2. The Proposal: The proposal is to introduce city-level economic reform program aimed at urban centers initially with 1 million or more population. The CCF would support cities to fund the transaction cost of moving towards sustainable and creditworthy institutional systems of municipal management and service delivery and state level reforms i.e. in the urban water and sanitation sector). This Fund would meet the expenses to be incurred by the cities to finance the costs of developing a reform program and its implementation. It would be awarded on a competition basis and would be demand-driven and subject to strict eligibility and award criteria, detailed on-site assessment, disbursement milestones and ongoing monitoring. Creditworthiness and hence sustainability of the reform plans would be used as benchmarks for assessing the proposals. Importantly, the Fund would support that reform program's that are developed and owned by the urban municipalities. The local ownership of the reform process would be a pre-requisite for access to the CCF. Public notification of the proposals by the cities would be required prior to submission to ensure local support.

3. The services of independent professional groups would be used for the assessment and monitoring of the plans. These groups would be expected to have the skills and experience to assess proposals from a credit worthiness perspective and monitor implementation. The assessment and monitoring done by these groups can be publicized through the Ministry's websites for greater transparency. The reform programme of the Fund would enable cities to develop the restructuring program within their local context, outline the sequence of policy changes, estimate the costs, and develop clear milestones and stages of the reform program. It is likely that some of these reforms may require the introduction of new legislation / appropriate amendments to existing legislation by the State Governments.

4. Disbursement of fiscal resources through its implementation would be contingent on clear achievement of milestones proposed by the cities themselves. The fiscal support would be provided not on a project-by-project basis but as budgetary support against the milestones achieved. The reform proposal may include institutional, fiscal, financial and regulatory changes for three specific sectors; Water and sanitation, solid waste management and transport. A corpus fund is being proposed for the reform process. The Government of India would soon finalize the detailed guideline for CCF and finalize the institutional arrangement for its management.

27.2 Urban Reforms Incentive Fund (URIF)

5. Introduction: Urban local bodies (ULBs) are the third-tier governments. Hence, any reform to be undertaken by the ULB cannot happen without certain macro level reforms at the State level. The urban local bodies are dependent on the State Government for fiscal transfers, HRD and are broadly administered as per the Act legislated by the State. There are other legislations, which play a vital role in the management of the urban local bodies even though they are not directly related to them. In this connection, the Government of India having felt the need for a

centralized initiative to bring some reforms felt that these reforms might result in loss of revenue to certain states on one count or the other. GoI have in the Budget for the year 2002-2003, has set up an Urban Reforms Incentive Fund (URIF) to provide reform linked assistance to the States.

6. The Proposal: The Government of India has provided INR 5000 million for the implementation of various reforms in urban governance under the head "Urban Reforms Incentive Fund (URIF)". The releases are made in three equal installments. The first installment will be released to the State after signing the Memorandum of Association (MoA) between the MoUD&PA of Government of India and the State Government. In order to qualify for the second and third installments, the State shall initiate reforms in the following seven areas:

- a) Repeal of the Urban Land Ceiling and Regulation Act at the State level by Resolution;
- b) Rationalization of Stamp Duty in phases to bring it down to no more than 5% by the end of the Tenth Plan Period;
- c) Reform of Rent Control Laws to remove rent control so as to stimulate private investment in rental housing;
- d) Introduction of computerized processes of registration
- e) Reform of Property Tax so that it may become a major source of revenue of urban local bodies and arrangements for its effective implementation so that collection efficiency reaches at least 80% by the end of 10th plan period'
- f) Levy of reasonable user charges by Urban Local Bodies with the objective that full cost of O&M (Operation and Management) is collected by end of the Tenth Plan Period; and
- g) Introduction of double entry system of accounting in Urban Local Bodies.

7. Following are the detailed schedule of each of the above seven areas for the release of funds for the for the implementation of various reforms in urban governance under the URIF:

- a) Repeal of Urban Land Ceiling and Regulation (ULCR) Act:
 - First Installment: The State shall undertake to repeal the ULCR Act in its totality; and
 - Subsequent Installments: The State legislature shall pass an Act repealing ULCR Act and confirm its effective application.
- b) Rationalization of Stamp Duty:
 - First Installment: The State shall undertake to revise Stamp Duty rates in phases to bring it down to no more than 5 percent; and
 - Subsequent Installments: The State shall issue orders laying down the rationalization schedule during the 10th Plan period (2002-07), so that it will reach to the level 5 percent. The State shall carry out the rationalization determined for the year 2002-03 and further releases depend on the implementation of rationalization schedule.
- c) Reform on Rent Control Act:
 - First Installment: The State shall undertake to take up reforms in Rent Control laws; and
 - Subsequent Installments: The State shall enact and implement it. The State Government should issue a Government Order laying down certain policy reforms in rent control which, inter-alia includes the removing of ceiling on rent on existing tenancies. In the second year of the scheme (2003-04), the policy on tenancies should be brought into effect and future releases will be based on the implementation of the agreed schedule on the existing tenancies.
- d) Introduction of Computerized Processes of Registration:
 - First Installment: State shall undertake to bring into effect the computerized systems for registration of documents; and
 - Subsequent Installments: The State should achieve substantial progress on adoption of system, to amend rules, develop software, procure hardware, etc. for computerization of registering documents.
- e) Reform of Property Tax:
 - First Installment: State shall undertake to a) remove all exemptions except in case of place of worship and charitable institutions; b) adopt transparent procedures on

- tax assessment; and c) take measures to bring in all properties to tax net; and d) achieve 80 percent of collection efficiency and to provide annual targets; and
- Subsequent Installments: For second installment, the state shall enact laws for removing exemptions. For third installment, the State should have adopted a transparent assessment method. From second year onwards (2003-04), the state shall ensure comprehensive coverage of the properties and collection efficiency of 85 percent collection, which will be monitored by the Empowered Committee.
- f) Levy of Reasonable User Charges:
 - First Installment: State shall undertake to levy user charges with a view to recovery O&M costs for civic services; and
 - Subsequent Installments: The State should assess O&M requirement for each city for water supply scheme at the rate of 12-15 percent of the capital cost. To qualify for third installment, the State should issue orders laying down annual revision and recovery of user charges and achieve the projected target for the year 2002-03. The achievement of targets projected for subsequent years will be monitored for further releases.
- g) Adoption of Double Entry System of Accounting:
 - First Installment: The State shall undertake to introduce accrual based double entry system of accounting; and
 - Subsequent Installments: The State should adopt the revised accounts manual during 2003-04 in Municipal Corporation with over three lakh population; training of personnel and computerization of accounts.

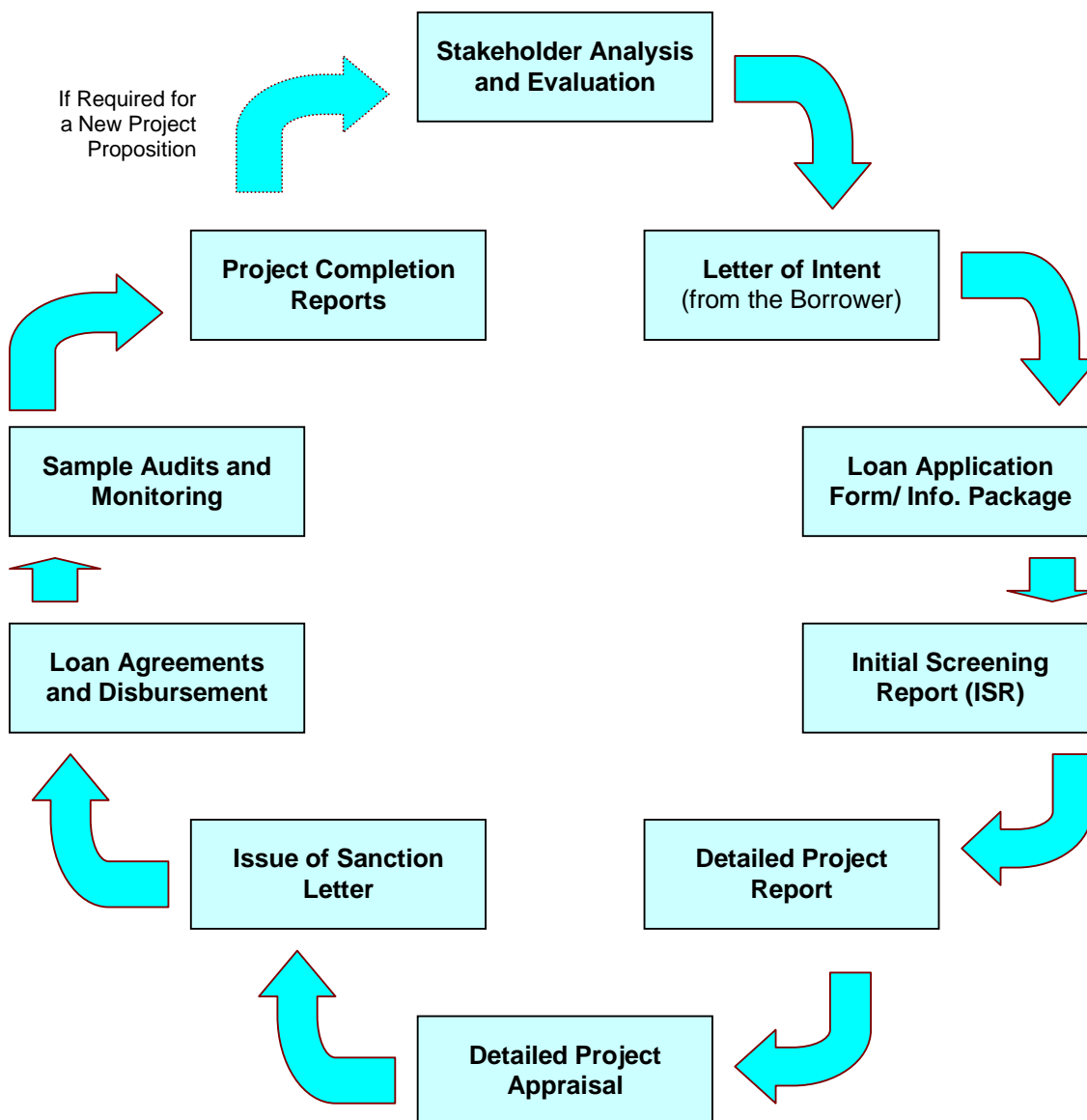
8. It may be noted in particular that all these schemes and incentives on reforms would actually benefit the State Governments and as such are desirable by themselves. The incentive money may not be very significant even if it is distributed in proportion to the urban population of the State, but it seeks to highlight the importance of these reforms in galvanizing the urban sector in the State. The Planning Commission is evolving the modalities for the operation of the Fund. Since it is felt that the amount of Rs.500 crores may be too meager for acting as an incentive to all the states / ULBs to carry out the urban reforms required, the Ministry of urban development has requested the Ministry of Finance to explore the possibility of bilateral and multi-lateral agencies could possibly be approached. This will enhance the availability of funds in URIF.

27.3 Pooled Finance Development Fund

9. The Pooled Finance Development Fund (PFDF) to be set up by Government of India, would provide support by way of equity for Debt Service Reserve Fund. It will also facilitate institutional strengthening, financial capacity building and improvement of the credit worthiness of urban local bodies. Here the objective of the Government of India support is to provide assistance for credit enhancement and reforms of the urban local bodies to facilitate pooled finance borrowings by the small and medium urban local bodies through a state level intermediary. The pooled finance mechanism would facilitate the small and medium urban local bodies not only to prioritize and execute projects for municipal reforms but also to mobilize and channelize funds for implementation. This facilitates public private partnership and improves efficiency in service delivery.

Annexure - 28

PROJECT CYCLE FOR THE PROJECTS FUNDED BY THE PROPOSED FUND



Annexure - 29 LOAN APPLICATION FORMAT

1.	Name of Borrower	:	
2.	Address/Tel. No.	:	
3.	Type of Project	:	
4.	Location	:	
4.a	Population - 2001 Census	:	
	1991 Census	:	
	1981 Census	:	
	1971 Census	:	
5.	(a) Date of Commencement	:	
	(b) Date of Completion	:	
6.	Specify items of infrastructure services included in the scheme, (e.g.) water supply, sewerage etc.	:	Applicable / Not applicable
7.	Physical/ Financial progress already made in any	:	<div style="display: flex; justify-content: space-around;"> <div>Financial (Rs. in lacs)</div> <div>Physical (%)</div> </div>
8.	Project Cost	:	
	(a) Cost of land acquisition	:	
	(b) Cost of Infrastructure Devt.	:	
	(i) Water Supply	:	Rs. Lacs
	(ii) Sewerage	:	Rs. Lacs
	(iii) Drainage	:	Rs. Lacs
	(iv) Roads & Terminals	:	Rs. Lacs
	(v) Electrification	:	Rs. Lacs
	(vi) Others	:	Rs. Lacs
	(c) Cost of Civil Structures	:	Rs. Lacs
	(d) Price Escalation	:	Rs. Lacs
	(e) Administrative & Supervision charges on development & construction (not to	:	Rs. Lacs

exceed 10%)

(f) Interest on Investment :

(i) On land cost for full project : Rs. (own land)

Period at agency's average interest rate

(ii) On development & construction cost for half of the project at rate of interest applicable for loan : Rs. Lacs (@ % per annum)

Total

Rs. Lacs

9. Means of financing (Rs. in lacs) :

(a) Loan from FI : Rs. lacs

(b) Grant, if any FILL GRANT SHEET :

(c) Others (Please specify) : Rs. lacs

10. Loan drawl :

S.No.	Quarter	19	19	19	19	19
-------	---------	----	----	----	----	----

On or after

1. 1st January

2. 1st April

3. 1st July

4. 1st October

Total Loan required

12. List of documents to be attached :

(a) Financial Data Sheet : Yes / No

(b) Technical Information data sheet : Yes / No

If Yes

(c) Cash Flow Statement : Yes / No

(d) Phasing of Capital Expenditure : Yes / No

(e) Pre-feasibility Report : Yes / No

- (f) Feasibility Report : Available / to be put up
- (g) Approval of competent authority of the borrowing agency : Yes / No
- (h) Government approval for the scheme availing FI Loan : Yes / No

Signature :

Name :

Designation :

Annexure - 30

INITIAL SCREENING REPORT (ISR) FORMAT

ISR on the application of :

Date of receipt of application:

..... LSG

1. Type of Project

:

Project Cost (Rs. in lakhs)

:

2. Loan Amount (Rs. in lakhs)

:

Grant Amount (Rs. in lakhs)

:

Own Source (Rs. in lakhs)

:

Others

:

3. Location

:

4. Debt (as on date) (Rs. in lakhs)

:

Overdue (as on date) (Rs. in lakhs)

:

5. Exposure:

(a) Borrower

- Total exposure (Rs. in lakhs)
(including proposed assistance)

:

- Sector

:

ex. service Sector

(b) FI

- Total exposure (Rs. in lakhs) :
(including proposed assistance)

- Sector

:

Service sector

- % of Net worth (FI)

:

6. Demand - Supply Gap:

a.

7. Past Financials (Rs. in lakhs) :

PARTICULARS				
Total Revenue (TR)				
Total Expenditure (TE)				
Surplus / Deficit				
Annuity				
% of TE/TR				
DS/TR				

8. Estimated Cost of Scheme: (Rs. in lakhs) :

a. Construction of Bus stand

Total

9. Means of Financing: (Rs. in lakhs)

FI – Loan	
Grant	
(Own)	
Others	
TOTAL	

10. Borrower's contribution as % of Project Cost : x%

11. Debt service coverage ratio (DSCR) :

12. Fixed Asset Coverage Ratio (only for Pvt. Investors) : -NA-

13. Future Profitability Estimates: :

(Rs. in lakhs)

PARTICULARS	YEAR-1	YEAR-2	YEAR-3	YEAR-4	YEAR-5
Total Revenue (TR)					
Total Expenditure (TE)					
Surplus / Deficit					
Annuity					
% of TE/TR					
DS / TR					

14. Risks and Uncertainties:

The project risks are listed below:

Cost and time overruns.

15. Environmental and Social Impacts:

16. Recommendation:

Rate of Interest
Repayment
Security

Pre-disbursement
Conditions
Other Conditions

Annexure - 31
DETAILED PROJECT REPORT (DPR) FORMAT

1.0 INTRODUCTION

- 1.1 Background of Borrower/ Project

2.0 DEMAND / SUPPLY SITUATION

- 2.1 Existing supply
- 2.2 Demand
- 2.3 Projections
- 2.4 Demand - Supply Gap

3.0 PROJECT

- 3.1 Objectives (Quantified in Physical/Financial terms)
- 3.2 Institutional Requirements
- 3.3 Project Beneficiaries
- 3.4 Environmental Measures, Design and Costs
- 3.5 Project Component Description (Design Details)
- 3.6 O&M of Facilities and Equipment Proposed to be Procured
- 3.7 Cost Estimate and its Review
- 3.8 Estimated Cost of Operation and Maintenance

4.0 IMPLEMENTATION SCHEDULE

- 4.1 Implementation Strategy
- 4.2 Phasing of Expenditure
- 4.3 Bar Chart / CPM Network
- 4.4 Organization setup
- 4.5 Organization Proposed for the Project
- 4.6 Adequacy of Agency for Implementation of the Project and its Past Performance

5.0 PROCUREMENT OF MATERIALS

- 5.1 Method of Procurement
- 5.2 Components

6.0 FINANCIAL ANALYSIS

7.0 INSTITUTIONAL ANALYSIS

8.0 ENVIRONMENTAL & SOCIAL IMPACTS

9.0 PROJECT RISKS

10.0 CONCLUSIONS AND RECOMMENDATIONS

LIST OF ANNEXURES

DETAILED DRAWINGS

AUTHENTICATED COPIES OF STATE GOVERNMENT APPROVALS AND RESOLUTIONS

Annexure - 32
LOAN SANCTION LETTER FORMAT

Letter No.....

Date:

Loan Sanction Letter

The Head of the LSG,
Name of the LSG
Address

Name of Town:

Dear Sir,

Subject: Application for Financial Assistance

Please refer to your application and the subsequent correspondence and discussions your representatives had with us regarding financial assistance for your LSG. We are agreeable, to provide the LSG the following financial assistance:

Rupee Term Loan not exceeding Rs.....lakhs
(Rupees lakhs only)

The Loan is subject to the special terms and conditions set out in Annexure - I of the letter.

The LSG shall enter into a Rupee Loan Agreement with FI. Draft of the Rupee Loan Agreement covering the above assistance would be forwarded to the LSG by FI after the LSG has accepted the terms and conditions of this Letter of Sanction.

In case the above tentative terms and condition are acceptable, please furnish within 30 days from the date of receipt of this letter two certified copies of the resolutions duly passed by the council of your Corporation.

Please note that this communication should not be construed as giving raise to any binding obligation on the part of FI unless the FI communicates to FI within 30 days from the date of receipt of this letter that the terms and conditions set out herein are acceptable to it and unless the Rupee Loan Agreement and other documents relating to the above assistance are executed by theLSG in such form as may be required by FI within 3 months from the date of this letter or such further time as may be allowed by FI in its absolute discretion.

Please kindly acknowledge receipt of this letter.

Yours faithfully,

Managing Director

Cc:
Director of Urban Affairs, Government of Kerala.

Annexure - I
Terms and Conditions

Interest

The Rate of Interest for each disbursement shall be % p.a.

Period of repayment of the Loan

The Local Self Government shall implement the Project within the overall project cost of Rs. lakhs (" the project cost") and in accordance with the financing plan ("the financing plan") both as agreed to between the LSG and the FI and which will be set out in the Loan Agreement and shall complete the project on or before (" the completion date"). During the implementation period of the project, the Loan shall be repayable on demand being made by FI at any time.

The terms and conditions mentioned in the sanction of the project as approved by the Board of AMC should be reproduced here.

Assumptions

For KLGDF

- 1 The Net Asset Value of KUDFC amounting to Rs.3,89,89,456 is taken over by KLGDF
- 2 Fresh contribution from GoK is assumed as follows: (Rs. in Crores)

Project Development Activity	20.00
Project Grant	50.00
Loan	200.00
- 3 Drawal of project development and project grant allocation is assumed in Year 1
- 4 Drawal of loan to KLGDF is assumed to be Rs. 40 Crores every year for Year 1 to 5
- 5 KLGDF sanctions are assumed to be 40 crores from year 1 to 5
- 6 Terms of loan from GoK to KLGDF are assumed to be as follows:

Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Tenor	20 Years
Interest Rate	5% per Annum

The GoK to pass on loans at concessional rate to KLGDF
- 7 Terms of KLGDF loan to LSGs are assumed to be as follows:

Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Tenor	20 Years
Interest Rate	7% per Annum
- 8 Bad Debt Provision 10 % of Loan Outstanding
- 9 The terms for the existing loans in the books of KUDFC are assumed as follows

	<i>Borrowings</i>	<i>Lending</i>
Rate of Interest	10%	11%
Repayment Period	10	10
- 10 For the period from Year 6 to Year 20, it has been assumed that the fund will collect the repayment due from the local bodies and the loan balance gradually becomes zero at the 20th Year.

For KLGIFSL

- 1 The fee structure is assumed to be as follows:

Sanction Fee	1% on Loan Sanctioned
Supervision and Management Fee	0.25
Treasury & Management Fees	0.01%
- 2 An adhoc provision of Rs. 40 Lakhs has been assumed as salary
- 3 An adhoc provision of Rs.15 Lakhs has been assumed as overhead expenses
- 4 For further years, the expenditure is escalated @ 5% per annum

- 5 For the Fund Manager, from the 6th year onwards no sanction is assumed.
- 6 From 6 th year onwards, the income for the Fund manager is the Supervision and Recovery Fee and the Treasury Management Fees.
- 7 The Fund Manager's income from 6th year to 20th year will be on the decline in line with the declining loan balance (since additional borrowing is not assumed) and commensurate with investments.
- 8 Projection from 6th year to 20 year is not attempted due to the reason that the income of the Fund Manager is based on the additional sanctions. (Sanction are assumed to be nil from 6th year to 20th year)

KLGF Income and Expenditure Account

	<i>Rs. in Lakhs</i>								
Year	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
Income from Operations									
Interest on Loans									
old loans	649	610	567	519	466	407	342	269	189
Loan No.1	280	280	280	280	280	280	269	257	244
Loan No.2	0	280	280	280	280	280	269	257	244
Loan No.3	0	0	280	280	280	280	269	257	244
Loan No.4	0	0	0	280	280	280	269	257	244
Loan No.5	0	0	0	0	280	280	269	257	244
Income from Investments	73	90	115	140	160	150	150	150	150
Total Income	1002	1260	1522	1779	2026	1957	1836	1704	1560
Expenditure									
Interest Expenses									
Old Loans	590	553	512	467	418	364	304	239	167
Loan No.1	200	200	200	200	200	200	191	181	171
Loan No.2	0	200	200	200	200	200	191	181	171
Loan No.3	0	0	200	200	200	200	191	181	171
Loan No.4	0	0	0	200	200	200	191	181	171
Loan No.5	0	0	0	0	200	200	191	181	171
AMC Fees	59	69	78	86	95	59	56	54	50
Total Expenditure	849	1022	1190	1354	1513	1423	1314	1197	1071
Surplus taken to Balance Sheet	152	239	332	425	513	535	522	507	489

Year	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
Income from Operations											
Interest on Loans											
old loans	99	0	0	0	0	0	0	0	0	0	0
Loan No.1	231	216	200	184	166	147	126	104	81	56	29
Loan No.2	231	216	200	184	166	147	126	104	81	56	29
Loan No.3	231	216	200	184	166	147	126	104	81	56	29
Loan No.4	231	216	200	184	166	147	126	104	81	56	29
Loan No.5	231	216	200	184	166	147	126	104	81	56	29
Income from Investments	125	125	125	100	100	100	75	75	75	50	100
Total Income	1377	1205	1126	1018	928	833	705	596	478	328	244
Expenditure											
Interest Expenses											
Old Loans	87	0	0	0	0	0	0	0	0	0	0
Loan No.1	160	149	137	125	111	98	83	68	52	36	18
Loan No.2	160	149	137	125	111	98	83	68	52	36	18
Loan No.3	160	149	137	125	111	98	83	68	52	36	18
Loan No.4	160	149	137	125	111	98	83	68	52	36	18
Loan No.5	160	149	137	125	111	98	83	68	52	36	18
AMC Fees	46	42	40	37	34	31	28	24	20	16	12
Total Expenditure	934	786	725	660	592	520	445	366	283	195	104
Surplus taken to Balance S	443	418	402	358	337	313	260	230	196	132	140

KLGF - Fund Flow Statement

Years	<i>Rs. in Lakhs</i>								
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
SOURCES									
Contribution	390	390	390	390	390	390	390	390	390
Contribution to PDF	500	500	500	500	0	0	0	0	0
Contribution to Project Grant	500	2000	1000	1000	500	0	0	0	0
Net Surplus Transferred	152	239	332	425	513	535	522	507	489
Loans Received									
Old	0	0	0	0	0	0	0	0	0
New Loans	4000	4000	4000	4000	4000	Rs. Lakhs	0	0	0
Repayment from LSG Loans	353	392	435	483	536	754	989	1244	1520
Provision for Bad Debts	955	1316	1672	2024	2370	2295	2196	2072	1920
Total	6849	8836	8329	8822	8309	3973	4097	4212	4318
APPLICATIONS									
Disbursement of PDF Grant	500	500	500	500	0	0	0	0	0
Loans Disbursed									
Old									
New	4000	4000	4000	4000	4000	Rs. Lakhs	0	0	0
Repayment of Loans Taken									
Old	370	407	448	493	542	596	656	721	794
New	0	0	0	0	0	185	380	584	799
Investments	1450	1800	2300	2800	3200	3000	3000	3000	3000
Disbursement of Project Grant	500	2000	1000	1000	500	0	0	0	0
Total	6820	8707	8248	8793	8242	3782	4036	4306	4593
Opening Cash Balance	568	597	726	807	836	902	1094	1155	1061
Surplus / Deficit	29	129	81	29	67	192	61	-94	-274
Closing Balance	597	726	807	836	902	1094	1155	1061	787

Years	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
SOURCES											
Contribution	390	390	390	390	390	390	390	390	390	390	390
Contribution to PDF	0	0	0	0	0	0	0	0	0	0	0
Contribution to Project Grant	0	0	0	0	0	0	0	0	0	0	0
Net Surplus Transferred	443	418	402	358	337	313	260	230	196	132	140
Loans Received											
Old	0	0	0	0	0	0	0	0	0	0	0
New Loans	0	0	0	0	0	0	0	0	0	0	0
Repayment from LSG Loans	1818	979	1048	1121	1200	1284	1374	1470	1573	1683	1801
Provision for Bad Debts	1738	1640	1535	1423	1303	1174	1037	890	733	565	384
Total	4389	3427	3375	3292	3229	3161	3061	2980	2891	2770	2715
APPLICATIONS											
Disbursement of PDF Grant	0	0	0	0	0	0	0	0	0	0	0
Loans Disbursed											
Old											
New	0	0	0	0	0	0	0	0	0	0	0
Repayment of Loans Taken											
Old	873	0	0	0	0	0	0	0	0	0	0
New	1024	1075	1129	1186	1245	1307	1373	1441	1513	1589	1668
Investments	2500	2500	2500	2000	2000	2000	1500	1500	1500	1000	2000
Disbursement of Project Grant	0	0	0	0	0	0	0	0	0	0	0
Total	4397	3575	3629	3186	3245	3307	2873	2941	3013	2589	3668
Opening Cash Balance	787	779	631	376	482	467	320	509	547	425	606
Surplus / Deficit	-8	-148	-255	106	-16	-147	188	38	-122	181	-953
Closing Balance	779	631	376	482	467	320	509	547	425	606	-348

Balance Sheet of KLGDF

Year	Rs. in Lakhs									
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
LIABILITIES										
Unit Contribution	390	390	390	390	390	390	390	390	390	390
Contribution for PDF	500	500	500	500	0	0	0	0	0	0
Reserves & Surplus	152	239	332	425	513	535	522	507	489	443
Contribution to Project Grant	500	2000	1000	1000	500	0	0	0	0	0
Borrowings										
Old Loans	5530	5123	4675	4182	3640	3044	2388	1666	873	0
New Loans	4000	8000	12000	16000	20000	19815	19435	18850	18051	17027
Current Liabilities	568	614	953	858	891	965	1184	1292	1260	1058
Provision for Bad Debts	955	1316	1478	2019	2371	2295	2196	2072	1920	1738
Total	12594	18181	21328	25374	28305	27043	26114	24777	22982	20656
ASSETS										
Loans & Advances										
Old Loans	5547	5156	4721	4238	3703	3108	2448	1716	903	0
New Loans	4000	8000	12000	16000	20000	19841	19511	19000	18293	17377
Cash and Bank Balances	597	726	807	836	902	1094	1155	1061	787	779
Investments	1450	1800	2300	2800	3200	3000	3000	3000	3000	2500
Disbursement of PDF	500	500	500	500	0	0	0	0	0	0
Disbursement of Project Grant	500	2000	1000	1000	500	0	0	0	0	0
Total	12594	18181	21328	25374	28305	27043	26114	24777	22982	20656
	0	0	0	0	0	0	0	0	0	0

AMC Fees Calculation

Years	<i>Rs. in Lakhs</i>							
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
Sanctions during the Year	4000	4000	4000	4000	4000	0	0	0
LSG Loan Balance	5900	9547	13156	16721	20238	23703	22949	21960
Average Loan Balance	7724	11351	14938	18480	21970	23326	22454	21337
Investments at the end of the Year	0	1450	1800	2300	2800	3200	3000	3000
Average Investment Balance	1450	1625	2050	2550	3000	3100	3000	3000
Sanction Fee	1%	40	40	40	40	40	0	0
Supervision & Recovery Fees	0.25%	19	28	37	46	55	58	56
Treasury Management Fee	0.01%	0.15	0.16	0.21	0.26	0.30	0.31	0.30
Annual Fee Income of KLGIFSL	59.45	68.54	77.55	86.45	95.23	58.62	56.44	53.64

Year	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
LIABILITIES										
Unit Contribution	390	390	390	390	390	390	390	390	390	390
Contribution for PDF	0	0	0	0	0	0	0	0	0	0
Reserves & Surplus	418	402	358	337	313	260	230	196	132	140
Contribution to Project Grant	0	0	0	0	0	0	0	0	0	0
Borrowings										
Old Loans	0	0	0	0	0	0	0	0	0	0
New Loans	15952	14822	13637	12391	11084	9712	8270	6757	5168	3500
Current Liabilities	1129	1077	904	1075	1104	981	1168	1246	1170	1364
Provision for Bad Debts	1640	1535	1423	1303	1174	1037	890	733	565	384
Total	19528	18226	16711	15496	14065	12380	10948	9321	7425	5778
ASSETS										
Loans & Advances										
Old Loans	0	0	0	0	0	0	0	0	0	0
New Loans	16398	15350	14229	13029	11745	10371	8901	7328	5645	3845
Cash and Bank Balances	631	376	482	467	320	509	547	425	606	-348
Investments	2500	2500	2000	2000	2000	1500	1500	1500	1000	2000
Disbursement of PDF	0	0	0	0	0	0	0	0	0	0
Disbursement of Project Grant	0	0	0	0	0	0	0	0	0	0
Total	19529	18226	16711	15495	14065	12380	10948	9253	7251	5497
	0	0	0	0	0	0	0	-68	-174	-281

AMC Fees Calculation

Years	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
Sanctions during the Year	0	0	0	0	0	0	0	0	0	0	0	0
LSG Loan Balance	19195	17377	16398	15350	14229	13029	11745	10371	8901	7328	5645	3845
Average Loan Balance	19955	18286	16888	15874	14789	13629	12387	11058	9636	8115	6487	4745
Investments at the end of the	3000	2500	2500	2500	2000	2000	2000	1500	1500	1500	1000	2000
Average Investment Balance	3000	2750	2500	2500	2250	2000	2000	1750	1500	1500	1250	1500
Sanction Fee	0	0	0	0	0	0	0	0	0	0	0	0
Supervision & Recovery Fee	50	46	42	40	37	34	31	28	24	20	16	12
Treasury Management Fee	0.30	0.28	0.25	0.25	0.23	0.20	0.20	0.18	0.15	0.15	0.13	0.15
Annual Fee Income of KLGII	50.19	45.99	42.47	39.93	37.20	34.27	31.17	27.82	24.24	20.44	16.34	12.01

Government of Kerala Loans

YEAR 1

OLD LOANS

Loan Size	5900 Rs. Lakhs
Average Tenor	10 Years
Average Rate of Intere	10% per Annum
Annuity	960 Rs. Lakhs

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Loan Balance	5900	5530	5123	4675	4182	3640	3044	2388	1666	873	0
Principal		370	407	448	493	542	596	656	721	794	873
Interest		590	553	512	467	418	364	304	239	167	87
Annuity		960	960	960	960	960	960	960	960	960	960

LOAN NO. 1

Loan Amount	4000 Rs. Lakhs
Tenor	20 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	5% per Annum
Annuity	385 Rs. Lakhs

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13
Loan Balance	4000	4000	4000	4000	4000	4000	3815	3620	3416	3201	2976	2739	2491	2230
Principal		0	0	0	0	0	185	195	204	215	225	237	248	261
Interest		200	200	200	200	200	200	191	181	171	160	149	137	125
Annuity							385	385	385	385	385	385	385	385

YEAR 2

LOAN NO. 2

Loan Amount	4000 Rs. Lakhs
Tenor	20 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	5% per Annum
Annuity	385 Rs. Lakhs

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13
Loan Balance	4000		4000	4000	4000	4000	4000	3815	3620	3416	3201	2976	2739	2491
Principal			0	0	0	0	0	185	195	204	215	225	237	248
Interest			200	200	200	200	200	200	191	181	171	160	149	137
Annuity								385	385	385	385	385	385	385

YEAR 3

LOAN NO. 3

Loan Amount	4000 Rs. Lakhs
Tenor	20 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	5% per Annum
Annuity	385 Rs. Lakhs

Repayment Schedule and Loan Balance

Years	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13
Loan Balance	4000		4000	4000	4000	4000	4000	3815	3620	3416	3201	2976	2739
Principal			0	0	0	0	0	185	195	204	215	225	237
Interest			200	200	200	200	200	200	191	181	171	160	149
Annuity								385	385	385	385	385	385

YEAR 4

LOAN NO. 4

Loan Amount	4000 Rs. Lakhs
Tenor	20 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	5% per Annum
Annuity	385 Rs. Lakhs

Repayment Schedule and Loan Balance

Years	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13
Loan Balance	4000			4000	4000	4000	4000	4000	3815	3620	3416	3201	2976
Principal				0	0	0	0	0	185	195	204	215	225
Interest				200	200	200	200	200	191	181	171	160	149
Annuity									385	385	385	385	385

YEAR 5

LOAN NO. 5

Loan Amount	4000 Rs. Lakhs
Tenor	20 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	5% per Annum
Annuity	385 Rs. Lakhs

Repayment Schedule and Loan Balance

Years	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13
Loan Balance	4000				4000	4000	4000	4000	4000	3815	3620	3416	3201
Principal					0	0	0	0	0	185	195	204	215
Interest					200	200	200	200	200	200	191	181	171
Annuity										385	385	385	385
Loan Balance (New)	4000	8000	12000	16000	20000	19815	19435	18850	18051	17027	15952	14822	13637
Repayment of Debt													
New Loans (Principal)	0	0	0	0	0	185	380	584	799	1024	1075	1129	1186
Old Loan (Principal)	370	407	448	493	542	596	656	721	794	873	0	0	0

Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
1956	1668	1366	1049	717	367	0
274	288	302	317	333	350	367
111	98	83	68	52	36	18
385	385	385	385	385	385	385

Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
2230	1956	1668	1366	1049	717	367	0			
261	274	288	302	317	333	350	367			
125	111	98	83	68	52	36	18			
385	385	385	385	385	385	385	385			

Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
2491	2230	1956	1668	1366	1049	717	367	0		
248	261	274	288	302	317	333	350	367		
137	125	111	98	83	68	52	36	18		
385	385	385	385	385	385	385	385	385		

Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
2739	2491	2230	1956	1668	1366	1049	717	367	0	
237	248	261	274	288	302	317	333	350	367	
149	137	125	111	98	83	68	52	36	18	
385	385	385	385	385	385	385	385	385	385	

Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
2976	2739	2491	2230	1956	1668	1366	1049	717	367	0
225	237	248	261	274	288	302	317	333	350	367
160	149	137	125	111	98	83	68	52	36	18
385	385	385	385	385	385	385	385	385	385	385
12391	11084	9712	8270	6757	5168	3500	2133			
1245	1307	1373	1441	1513	1589	1668				
0	0	0	0	0	0	0				

LSG Loans

YEAR 1

OLD LOANS

Loan Size	5900 Rs. Lakhs
Average Tenor	10 Years
Average Rate of Interest	11% per Annum
Annuity	1002 Rs. Lakhs

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Loan Balance	5900	5547	5156	4721	4238	3703	3108	2448	1716	903	0
Principal		353	392	435	483	536	595	660	733	813	903
Interest		649	610	567	519	466	407	342	269	189	99
Annuity		1002	1002	1002	1002	1002	1002	1002	1002	1002	1002

LOAN NO. 1

Loan Amount	4000 Rs. Lakhs
Tenor	15 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	7% per Annum
Annuity	439 Rs. Lakhs

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
Loan Balance	4000	4000	4000	4000	4000	4000	3841	3671	3488	3293	3085	2861
Principal		0	0	0	0	0	159	170	182	195	209	223
Interest		280	280	280	280	280	280	269	257	244	231	216
Annuity		280	280	280	280	280	439	439	439	439	439	439

YEAR 2

LOAN NO. 2

Loan Amount	4000 Rs. Lakhs
Tenor	15 Years
Principal Moratorium	5 Years
Interest Moratorium	nil
Repayment Period	15 Years
Rate of Interest	7% per Annum
Annuity	439 Rs. Lakhs

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
Loan Balance	4000		4000	4000	4000	4000	4000	3841	3671	3488	3293	3085
Principal			0	0	0	0	0	159	170	182	195	209
Interest			280	280	280	280	280	280	269	257	244	231
Annuity			280	280	280	280	280	439	439	439	439	439

YEAR 3

LOAN NO. 3

Loan Amount	4000 Rs. Lakhs
Tenor	15 Years

Principal Moratorium	5 Years
Interest Moratorium	nil
Repayment Period	15 Years
Rate of Interest	7% per Annum
Annuity	439 Rs. Lakhs

Repayment Schedule and Loan Balance

Years	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
Loan Balance	4000		4000	4000	4000	4000	4000	3841	3671	3488	3293
Principal			0	0	0	0	0	159	170	182	195
Interest			280	280	280	280	280	280	269	257	244
Annuity			280	280	280	280	280	439	439	439	439

YEAR 4

LOAN NO. 4

Loan Amount	4000 Rs. Lakhs
Tenor	15 Years
Principal Moratorium	5 Years
Interest Moratorium	nil
Repayment Period	15 Years
Rate of Interest	7% per Annum
Annuity	439 Rs. Lakhs

Repayment Schedule and Loan Balance

Years	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
Loan Balance	4000			4000	4000	4000	4000	4000	3841	3671	3488
Principal				0	0	0	0	0	159	170	182
Interest				280	280	280	280	280	280	269	257
Annuity				280	280	280	280	280	439	439	439

YEAR 5

LOAN NO. 5

Loan Amount	4000 Rs. Lakhs
Tenor	15 Years
Principal Moratorium	5 Years
Interest Moratorium	nil
Repayment Period	15 Years
Rate of Interest	7% per Annum
Annuity	439 Rs. Lakhs

Repayment Schedule and Loan Balance

Years	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
Loan Balance	4000				4000	4000	4000	4000	4000	3841	3671
Principal					0	0	0	0	0	159	170
Interest					280	280	280	280	280	280	269
Annuity					280	280	280	280	280	439	439
Total Receivables (Principal)	353	392	435	483	536	754	989	1244	1520	1818	979
Loan Balance (New Loans)	4000	8000	12000	16000	20000	19841	19511	19000	18293	17377	16398
Loan Balance (Old Loans)	5547	5156	4721	4238	3703	3108	2448	1716	903	0	0
Total Loan Balance	9547	13156	16721	20238	23703	22949	21960	20715	19195	17377	16398

Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
2622	2367	2093	1801	1488	1153	794	410	0
239	256	273	293	313	335	359	384	410
200	184	166	147	126	104	81	56	29
439	439	439	439	439	439	439	439	439

Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
2861	2622	2367	2093	1801	1488	1153	794	410	0			
223	239	256	273	293	313	335	359	384	410			
216	200	184	166	147	126	104	81	56	29			
439	439	439	439	439	439	439	439	439	439			

Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
3085	2861	2622	2367	2093	1801	1488	1153	794	410	0		
209	223	239	256	273	293	313	335	359	384	410		
231	216	200	184	166	147	126	104	81	56	29		
439	439	439	439	439	439	439	439	439	439	439		

Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
3293	3085	2861	2622	2367	2093	1801	1488	1153	794	410	0	
195	209	223	239	256	273	293	313	335	359	384	410	
244	231	216	200	184	166	147	126	104	81	56	29	
439	439	439	439	439	439	439	439	439	439	439	439	

Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
3488	3293	3085	2861	2622	2367	2093	1801	1488	1153	794	410	0
182	195	209	223	239	256	273	293	313	335	359	384	410
257	244	231	216	200	184	166	147	126	104	81	56	29
439	439	439	439	439	439	439	439	439	439	439	439	439
1048	1121	1200	1284	1374	1470	1573	1683	1801				
15350	14229	13029	11745	10371	8901	7328	5645	3845				
0	0	0	0	0	0	0	0	0				
15350	14229	13029	11745	10371	8901	7328	5645	3845				

Profit and Loss Account of KLGIFSL

Years	<i>Rs. in Lakhs</i>				
	Year 1	Year 2	Year 3	Year 4	Year 5
Income					
AMC Fees	59	69	78	86	95
Total Income	59	69	78	86	95
Expenditure					
Staff Salary	40	42	44	46	49
Administrative Overheads	15	16	17	17	18
Total Expenditure	55	58	61	64	67
Profit	4	11	17	23	28

Assumptions

For KLGDF

- 1 The Net Asset Value of KUDFC amounting to Rs.3,89,89,456 is taken over by KLGDF
- 2 Fresh contribution from GoK is assumed as follows: (Rs. in Crores)

Project Development Activity	20.00
Project Grant	50.00
Loan	200.00
- 3 Drawal of project development and project grant allocation is assumed in Year 1
- 4 Drawal of loan to KLGDF is assumed to be Rs. 40 Crores every year for Year 1 to 5
- 5 KLGDF sanctions are assumed to be 40 crores from year 1 to 5
- 6 Terms of loan from GoK to KLGDF are assumed to be as follows:

Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Tenor	20 Years
Interest Rate	7% per Annum

The GoK to pass on loans at above its cost of funds rate to KLGDF
- 7 Terms of KLGDF loan to LSGs are assumed to be as follows:

Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	10 Years
Tenor	15 Years
Interest Rate	8% per Annum
- 8 Bad Debt Provision 1 % of Loan Outstanding
- 9 The terms for the existing loans in the books of KUDFC are assumed as follows

	<i>Borrowings</i>	<i>Lending</i>
Rate of Interest	10%	11%
Repayment Period	10	10
- 10 Loans from GOK and loans lent to LSGs are assumed to be borrowed / lent at the beginning of the financial year and the repayment starts at the end of the year. Hence interest accruals on both borrowing and lending does not arise

For KLGIFSL

- 1 The fee structure is assumed to be as follows:

Sanction Fee	1% on Loan Sanctioned
Supervision and Management Fee	0.25
Treasury & Management Fees	0.01%
- 2 An adhoc provision of Rs. 40 Lakhs has been assumed as salary
- 3 An adhoc provision of Rs.15 Lakhs has been assumed as overhead expenses

- 4 For further years, the expenditure is escalated @ 5% per annum
- 5 For the Fund Manager, from the 6th year onwards no sanction is assumed.
- 6 From 6 th year onwards, the income for the Fund manager is the Supervision and Recovery Fee and the Treasury Management Fees.
- 7 The Fund Manager's income from 6th year to 20th year will be on the decline in line with the declining loan balance (since additional borrowing is not assumed) and commensurate with investments.
- 8 Projection from 6th year to 20 year is not attempted due to the reason that the income of the Fund Manager is based on the additional sanctions. (Sanction are assumed to be nil from 6th year to 20th year)

KLGFDF Income and Expenditure Account

	<i>Rs. in Lakhs</i>								
Year	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
Income from Operations									
Interest on Loans									
old loans	649	610	567	519	466	407	342	269	189
Loan No.1	320	320	320	320	320	320	308	295	282
Loan No.2	0	320	320	320	320	320	308	295	282
Loan No.3	0	0	320	320	320	320	308	295	282
Loan No.4	0	0	0	320	320	320	308	295	282
Loan No.5	0	0	0	0	320	320	308	295	282
Income from Investments	70	90	110	125	125	150	150	100	125
Total Income	1039	1340	1637	1924	2191	2157	2033	1847	1722
Expenditure									
Interest Expenses									
Old Loans	590	553	512	467	418	364	304	239	167
Loan No.1	280	280	280	280	280	280	269	257	244
Loan No.2	0	280	280	280	280	280	269	257	244
Loan No.3	0	0	280	280	280	280	269	257	244
Loan No.4	0	0	0	280	280	280	269	257	244
Loan No.5	0	0	0	0	280	280	269	257	244
AMC Fees	59	69	78	87	95	59	57	54	50
Total Expenditure	929	1182	1430	1674	1913	1823	1705	1577	1438
Surplus taken to Balance Sheet	110	159	207	250	278	335	328	269	284
Reserves	110	268	475	726	1003	1338	1666	1935	2219

Year	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
Income from Operations											
Interest on Loans											
old loans	99	0	0	0	0	0	0	0	0	0	0
Loan No.1	267	251	234	215	195	173	149	124	96	67	35
Loan No.2	267	251	234	215	195	173	149	124	96	67	35
Loan No.3	267	251	234	215	195	173	149	124	96	67	35
Loan No.4	267	251	234	215	195	173	149	124	96	67	35
Loan No.5	267	251	234	215	195	173	149	124	96	67	35
Income from Investments	100	100	100	100	100	75	75	50	50	50	50
Total Income	1534	1354	1268	1174	1073	939	821	669	532	383	223
Expenditure											
Interest Expenses											
Old Loans	87	0	0	0	0	0	0	0	0	0	0
Loan No.1	231	216	200	184	166	147	126	104	81	56	29
Loan No.2	231	216	200	184	166	147	126	104	81	56	29
Loan No.3	231	216	200	184	166	147	126	104	81	56	29
Loan No.4	231	216	200	184	166	147	126	104	81	56	29
Loan No.5	231	216	200	184	166	147	126	104	81	56	29
AMC Fees	46	43	41	38	35	32	29	25	21	17	13
Total Expenditure	1286	1123	1042	956	864	765	659	546	425	295	156
Surplus taken to Balance	247	232	226	218	210	174	162	123	107	88	67
Reserves	2467	2699	2924	3143	3352	3527	3689	3813	3920	4008	4075

KLGF - Fund Flow Statement

Years	Rs. in Lakhs								
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
SOURCES									
Contribution	390	390	390	390	390	390	390	390	390
Contribution to PDF	500	500	500	500	0	0	0	0	0
Contribution to Project Grant	500	2000	1000	1000	500	0	0	0	0
Net Surplus Transferred	110	159	207	250	278	335	328	269	284
Loans Received									
Old	0	0	0	0	0	0	0	0	0
New Loans	4000	4000	4000	4000	4000	0	0	0	0
Repayment from LSG Loans	353	392	435	483	536	742	966	1211	1477
Provision for Bad Debts	955	1316	1672	2024	2370	2296	2199	2078	1931
Total	6807	8756	8204	8647	8073	3762	3883	3948	4082
APPLICATIONS									
Disbursement of PDF Grant	500	500	500	500	0	0	0	0	0
Loans Disbursed									
Old									
New	4000	4000	4000	4000	4000	0	0	0	0
Repayment of Loans Taken									
Old	370	407	448	493	542	596	656	721	794
New	0	0	0	0	0	796	852	911	975
Investments	1400	1800	2200	2500	2500	3000	3000	2000	2500
Disbursement of Project Grant	500	2000	1000	1000	500	0	0		0
Total	6770	8707	8148	8493	7542	4392	4507	3633	4269
Opening Cash Balance	568	605	653	709	863	1394	765	141	456
Surplus / Deficit	37	48	56	154	531	-630	-624	316	-187
Closing Balance	605	653	709	863	1394	765	141	456	270

Year 10	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
390	390	390	390	390	390	390	390	390	390	390
0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0
247	232	226	218	210	174	162	123	107	88	67
0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0
1767	933	1008	1089	1176	1270	1371	1481	1600	1728	1866
1754	1661	1560	1451	1333	1206	1069	921	761	588	402
4158	3216	3183	3148	3109	3041	2993	2916	2858	2794	2724
0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0
873	0	0	0	0	0	0	0	0	0	0
1043	1116	1194	1278	1367	1463	1566	1675	1793	1918	2052
2000	2000	2000	2000	2000	1500	1500	1000	1000	1000	1000
0	0	0	0	0	0	0	0	0	0	0
3916	3116	3194	3278	3367	2963	3066	2675	2793	2918	3052
270	512	611	600	470	211	289	216	457	522	398
242	99	-11	-130	-259	77	-73	240	65	-124	-328
512	611	600	470	211	289	216	457	522	398	71

Balance Sheet of KLGDF

Year	Rs. in Lakhs										
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
LIABILITIES											
Unit Contribution	390	390	390	390	390	390	390	390	390	390	390
Contribution for PDF	500	500	500	500	0	0	0	0	0	0	0
Reserves & Surplus	110	159	207	250	278	335	328	269	284	247	232
Contribution to Project Grant	500	2000	1000	1000	500	0	0	0	0	0	0
Borrowings											
Old Loans	5530	5123	4675	4182	3640	3044	2388	1666	873	0	0
New Loans	4000	8000	12000	16000	20000	19204	18353	17441	16466	15423	14307
Current Liabilities	568	622	1000	1000	919	1457	1478	1666	2132	2237	2629
Provision for Bad Debts	955	1316	1358	1779	2370	2296	2199	2078	1931	1754	1661
Total	12552	18109	21130	25101	28097	26725	25135	23511	22076	20051	19218
ASSETS											
Loans & Advances											
Old Loans	5547	5156	4721	4238	3703	3108	2448	1716	903	0	0
New Loans	4000	8000	12000	16000	20000	19853	19546	19068	18404	17540	16607
Cash and Bank Balances	605	653	709	863	1394	765	141	456	270	512	611
Investments	1400	1800	2200	2500	2500	3000	3000	2000	2500	2000	2000
Disbursement of PDF	500	500	500	500	0	0	0	0	0	0	0
Disbursement of Project Grant	500	2000	1000	1000	500	0	0	271	0	0	0
Total	12552	18109	21130	25101	28097	26725	25135	23511	22077	20052	19218
	0	0	0	0	0	0	0	0	0	0	0

AMC Fees Calculation

Years	<i>Rs. in Lakhs</i>								
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
Sanctions during the Year	4000	4000	4000	4000	4000	0	0	0	0
LSG Loan Balance	5900	9547	13156	16721	20238	23703	22961	21994	20784
Average Loan Balance	7724	11351	14938	18480	21970	23332	22478	21389	20045
Investments at the end of the Year	0	1400	1800	2200	2500	2500	3000	3000	2000
Average Investment Balance	1400	2300	2900	3450	3750	4000	4500	4000	3250
Sanction Fee	1%	40	40	40	40	40	0	0	0
Supervision & Recovery Fees	0.25%	19	28	37	46	55	58	56	53
Treasury Management Fee	0.01%	0.14	0.23	0.29	0.35	0.38	0.40	0.45	0.40
Annual Fee Income of KLGIFSL	59.45	68.61	77.64	86.54	95.30	58.73	56.64	53.87	50.44

Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
390	390	390	390	390	390	390	390	390
0	0	0	0	0	0	0	0	0
226	218	210	174	162	123	107	88	67
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
13112	11834	10467	9004	7438	5763	3970	2052	0
2911	3086	3146	3353	3526	3689	3905	4164	4230
1560	1451	1333	1206	1069	921	761	588	402
18199	16980	15546	14127	12586	10886	9133	7283	5089
0	0	0	0	0	0	0	0	0
15598	14510	13334	12064	10693	9211	7612	5884	4018
600	470	211	289	216	457	522	398	71
2000	2000	2000	1500	1500	1000	1000	1000	1000
0	0	0	0	0	0	0	0	0
0	0	0	274	177	218	0	0	0
18199	16980	15545	14127	12586	10886	9134	7282	5089
0	0	0	0	0	0	0	0	0

Year 10	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
0	0	0	0	0	0	0	0	0	0	0
17540	16607	15598	14510	13334	12064	10693	9211	7612	5884	4018
18423	17073	16102	15054	13922	12699	11378	9952	8412	6748	4951
2000	2000	2000	2000	2000	1500	1500	1000	1000	1000	1000
3500	3000	3000	3000	3000	2750	2250	2000	1500	1500	1500
0	0	0	0	0	0	0	0	0	0	0
46	43	40	38	35	32	28	25	21	17	12
0.35	0.30	0.30	0.30	0.30	0.28	0.23	0.20	0.15	0.15	0.15
46.41	42.98	40.56	37.94	35.10	32.02	28.67	25.08	21.18	17.02	12.53

Government of Kerala Loans

YEAR 1

OLD LOANS

Loan Size 5900 Rs. Lakhs
Average Tenor 10 Years
Average Rate of Interest 10% per Annum
Annuity 960 Rs. Lakhs

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Loan Balance	5900	5530	5123	4675	4182	3640	3044	2388	1666	873	0
Principal		370	407	448	493	542	596	656	721	794	873
Interest		590	553	512	467	418	364	304	239	167	87
Annuity		960	960	960	960	960	960	960	960	960	960

LOAN NO. 1

Loan Amount 4000 Rs. Lakhs
Tenor 20 Years
Principal Moratorium 5 Years
Interest Moratorium Nil
Repayment Period 15 Years
Rate of Interest 7% per Annum
Annuity 439 Rs. Lakhs

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
Loan Balance	4000	4000	4000	4000	4000	4000	3841	3671	3488	3293	3085	2861
Principal		0	0	0	0	0	159	170	182	195	209	223
Interest		280	280	280	280	280	280	269	257	244	231	216
Annuity							439	439	439	439	439	439

YEAR 2

LOAN NO. 2

Loan Amount	4000 Rs. Lakhs
Tenor	20 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	7% per Annum
Annuity	439 Rs. Lakhs

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
Loan Balance	4000		4000	4000	4000	4000	4000	3841	3671	3488	3293	3085
Principal			0	0	0	0	0	159	170	182	195	209
Interest			280	280	280	280	280	280	269	257	244	231
Annuity								439	439	439	439	439

YEAR 3

LOAN NO. 3

Loan Amount	4000 Rs. Lakhs
Tenor	20 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	7% per Annum
Annuity	439 Rs. Lakhs

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
Loan Balance	4000			4000	4000	4000	4000	4000	3841	3671	3488	3293
Principal				0	0	0	0	0	159	170	182	195
Interest				280	280	280	280	280	280	269	257	244
Annuity									439	439	439	439

YEAR 4

LOAN NO. 4

Loan Amount	4000 Rs. Lakhs
Tenor	20 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	7% per Annum
Annuity	439 Rs. Lakhs

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
Loan Balance	4000				4000	4000	4000	4000	4000	3841	3671	3488
Principal					0	0	0	0	0	159	170	182
Interest					280	280	280	280	280	280	269	257
Annuity										439	439	439

YEAR 5

LOAN NO. 5

Loan Amount	4000 Rs. Lakhs
Tenor	20 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	7% per Annum
Annuity	439 Rs. Lakhs

Repayment Schedule and Loan Balance

Years	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
Loan Balance	4000				4000	4000	4000	4000	4000	3841	3671
Principal					0	0	0	0	0	159	170
Interest					280	280	280	280	280	280	269
Annuity										439	439
Total Principal (New)	0	0	0	0	0	796	852	911	975	1043	1116
Total Interest (New)	1400	1400	1400	1400	1400	1400	1344	1285	1221	1153	1080
Loan Balance (New)	20000	20000	20000	20000	20000	19204	18353	17441	16466	15423	14307

Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
2622	2367	2093	1801	1488	1153	794	410	0
239	256	273	293	313	335	359	384	410
200	184	166	147	126	104	81	56	29
439	439	439	439	439	439	439	439	439

Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
2861	2622	2367	2093	1801	1488	1153	794	410	0			
223	239	256	273	293	313	335	359	384	410			
216	200	184	166	147	126	104	81	56	29			
439	439	439	439	439	439	439	439	439	439			

Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
3085	2861	2622	2367	2093	1801	1488	1153	794	410	0		
209	223	239	256	273	293	313	335	359	384	410		
231	216	200	184	166	147	126	104	81	56	29		
439	439	439	439	439	439	439	439	439	439	439		

Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
3293	3085	2861	2622	2367	2093	1801	1488	1153	794	410	0	
195	209	223	239	256	273	293	313	335	359	384	410	
244	231	216	200	184	166	147	126	104	81	56	29	
439	439	439	439	439	439	439	439	439	439	439	439	

Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
3488	3293	3085	2861	2622	2367	2093	1801	1488	1153	794	410	0
182	195	209	223	239	256	273	293	313	335	359	384	410
257	244	231	216	200	184	166	147	126	104	81	56	29
439	439	439	439	439	439	439	439	439	439	439	439	439
1194	1278	1367	1463	1566	1675	1793	1918	2052	20000			
1001	918	828	733	630	521	403	278	144				
13112	11834	10467	9004	7438	5763	3970	2052	0				

LSG Loans

YEAR 1

OLD LOANS

Loan Size	5900 Rs. Lakhs
Average Tenor	10 Years
Average Rate of Interest	11% per Annum
Annuity	1002 Rs. Lakhs

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Loan Balance	5900	5547	5156	4721	4238	3703	3108	2448	1716	903	0
Principal		353	392	435	483	536	595	660	733	813	903
Interest		649	610	567	519	466	407	342	269	189	99
Annuity		1002	1002	1002	1002	1002	1002	1002	1002	1002	1002

LOAN NO. 1

Loan Amount	4000 Rs. Lakhs
Tenor	15 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	8% per Annum
Annuity	467 Rs. Lakhs

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12
Loan Balance	4000	4000	4000	4000	4000	4000	3853	3694	3522	3336	3136	2919	2686
Principal		0	0	0	0	0	147	159	172	186	200	216	234
Interest		320	320	320	320	320	320	308	295	282	267	251	234
Annuity		320	320	320	320	320	467	467	467	467	467	467	467

YEAR 2

LOAN NO. 2

Loan Amount	4000 Rs. Lakhs
Tenor	15 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	8% per Annum
Annuity	467 Rs. Lakhs

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12
Loan Balance	4000		4000	4000	4000	4000	4000	3853	3694	3522	3336	3136	2919
Principal			0	0	0	0	0	147	159	172	186	200	216
Interest			320	320	320	320	320	320	308	295	282	267	251
Annuity			320	320	320	320	320	467	467	467	467	467	467

YEAR 3

LOAN NO. 3

Loan Amount	4000 Rs. Lakhs
Tenor	15 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	8% per Annum
Annuity	467 Rs. Lakhs

Repayment Schedule and Loan Balance

Years	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12
Loan Balance	4000		4000	4000	4000	4000	4000	3853	3694	3522	3336	3136
Principal			0	0	0	0	0	147	159	172	186	200
Interest			320	320	320	320	320	320	308	295	282	267
Annuity			320	320	320	320	320	467	467	467	467	467

YEAR 4

LOAN NO. 4

Loan Amount	4000 Rs. Lakhs
Tenor	15 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	8% per Annum
Annuity	467 Rs. Lakhs

Repayment Schedule and Loan Balance

Years	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12
Loan Balance	4000			4000	4000	4000	4000	4000	3853	3694	3522	3336
Principal				0	0	0	0	0	147	159	172	186
Interest				320	320	320	320	320	320	308	295	282
Annuity				320	320	320	320	320	467	467	467	467

YEAR 5

LOAN NO. 5

Loan Amount	4000 Rs. Lakhs
Tenor	15 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	8% per Annum
Annuity	467 Rs. Lakhs

Repayment Schedule and Loan Balance

Years	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12
Loan Balance	4000				4000	4000	4000	4000	4000	3853	3694	3522
Principal					0	0	0	0	0	147	159	172
Interest					320	320	320	320	320	320	308	295
Annuity					320	320	320	320	320	467	467	467
Total Principal (New)	0	0	0	0	0	147	306	478	664	864	933	1008
Total Interest (New)	320	640	960	1280	1600	1600	1588	1564	1525	1472	1403	1329
Loan Balance (New)	4000	8000	12000	16000	20000	19853	19546	19068	18404	17540	16607	15598

Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
2433	2160	1866	1548	1204	833	433	0
252	273	294	318	343	371	401	433
215	195	173	149	124	96	67	35
467	467	467	467	467	467	467	467

Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
2686	2433	2160	1866	1548	1204	833	433	0			
234	252	273	294	318	343	371	401	433			
234	215	195	173	149	124	96	67	35			
467	467	467	467	467	467	467	467	467			

Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
2919	2686	2433	2160	1866	1548	1204	833	433	0		
216	234	252	273	294	318	343	371	401	433		
251	234	215	195	173	149	124	96	67	35		
467	467	467	467	467	467	467	467	467	467		

Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
3136	2919	2686	2433	2160	1866	1548	1204	833	433	0	
200	216	234	252	273	294	318	343	371	401	433	
267	251	234	215	195	173	149	124	96	67	35	
467	467	467	467	467	467	467	467	467	467	467	

Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
3336	3136	2919	2686	2433	2160	1866	1548	1204	833	433	0
186	200	216	234	252	273	294	318	343	371	401	433
282	267	251	234	215	195	173	149	124	96	67	35
467	467	467	467	467	467	467	467	467	467	467	467
1089	1176	1270	1371	1481	1600	1728	1866				
1248	1161	1067	965	855	737	609	471				
14510	13334	12064	10693	9211	7612	5884	4018				

Profit and Loss Account of KLGIFSL

Years	<i>Rs. in Lakhs</i>				
	Year 1	Year 2	Year 3	Year 4	Year 5
Income					
AMC Fees	59	69	78	87	95
Total Income	59	69	78	87	95
Expenditure					
Staff Salary	40	42	44	46	49
Administrative Overheads	15	16	17	17	18
Total Expenditure	55	58	61	64	67
Profit	4	11	17	23	28

Assumptions

For KLGDF

- 1 The Net Asset Value of KUDFC amounting to Rs.3,89,89,456 is taken over by KLGDF
- 2 Fresh contribution from GoK is assumed as follows: (Rs. in Crores)

Project Development Activity	20.00
Project Grant	50.00
Loan	200.00
- 3 Drawal of project development and project grant allocation is assumed in Year 1
- 4 Drawal of loan to KLGDF is assumed to be Rs. 40 Crores every year for Year 1 to 5
- 5 KLGDF sanctions are assumed to be Rs. 40 Crores from Year 1 to 5
Further KLGDF is assumed to use the internal generation for increased sanctions.
- 6 Terms of loan from GoK to KLGDF are assumed to be as follows:

Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Tenor	20 Years
Interest Rate	7% per Annum

 The GoK to pass on loans at above its cost of funds rate to KLGDF
- 7 Terms of KLGDF loan to LSGs are assumed to be as follows:

Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	10 Years
Tenor	15 Years
Interest Rate	8% per Annum
- 8 Bad Debt Provision 10 % of Loan Outstanding
- 9 The terms for the existing loans in the books of KUDFC are assumed as follows

	<i>Borrowings</i>	<i>Lending</i>
Rate of Interest	10%	11%
Repayment Period	10	10

For KLGIFSL

- 1 The fee structure is assumed to be as follows:

Sanction Fee	1% on Loan Sanctioned
Supervision and Management Fee	0.25
Treasury & Management Fees	0.01%
- 2 An adhoc provision of Rs. 40 Lakhs has been assumed as salary
- 3 An adhoc provision of Rs.15 Lakhs has been assumed as overhead expenses
- 4 For further years, the expenditure is escalated @ 5% per annum
- 5 For the Fund Manager, from the 6th year onwards no sanction is assumed.

- 6 From 6 th year onwards, the income for the Fund manager is the Supervision and Recovery Fee and the Treasury Management Fees.
- 7 The Fund Manager's income from 6th year to 20th year will be on the decline in line with the declining loan balance (since additional borrowing is not assumed) and commensurate with investments.
- 8 Projection from 6th year to 20 year is not attempted due to the reason that the income of the Fund Manager is based on the additional sanctions. (Sanction are assumed to be nil from 6th year to 20th year)

KLGF Income and Expenditure Account

	<i>Rs. in Lakhs</i>								
Year	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
Income from Operations									
Interest on Loans									
old loans	649	610	567	519	466	407	342	269	189
Loan No.1	320	320	320	320	320	320	308	295	282
Loan No.2	0	424	424	424	424	424	408	392	373
Loan No.3	0	0	456	456	456	456	439	421	401
Loan No.4	0	0	0	488	488	488	470	451	430
Loan No.5	0	0	0	0	520	520	501	480	458
Income from Investments	70	35	50	45	85	200	200	200	200
Total Income	1039	1389	1817	2252	2759	2815	2669	2508	2333
Expenditure									
Interest Expenses									
Old Loans	590	553	512	467	418	364	304	239	167
Loan No.1	280	280	280	280	280	280	269	257	244
Loan No.2	0	280	280	280	280	280	269	257	244
Loan No.3	0	0	280	280	280	280	269	257	244
Loan No.4	0	0	0	280	280	280	269	257	244
Loan No.5	0	0	0	0	280	280	269	257	244
AMC Fees	59	83	100	117	136	78	76	73	69
Total Expenditure	929	1196	1452	1705	1954	1842	1724	1596	1456
Surplus taken to Balance Sheet	110	193	365	547	805	974	944	912	876

Year 10	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
99	0	0	0	0	0	0	0	0	0	0
267	251	234	215	195	173	149	124	96	67	35
354	332	309	285	258	229	198	164	128	88	46
380	357	333	306	277	246	213	176	137	95	49
407	383	356	328	297	264	228	189	147	102	53
434	408	380	349	316	281	243	201	157	108	56
150	100	100	100	100	45	25	25	5	0	0
2091	1831	1711	1582	1443	1238	1055	879	670	460	239
87	0	0	0	0	0	0	0	0	0	0
231	216	200	184	166	147	126	104	81	56	29
231	216	200	184	166	147	126	104	81	56	29
231	216	200	184	166	147	126	104	81	56	29
231	216	200	184	166	147	126	104	81	56	29
231	216	200	184	166	147	126	104	81	56	29
64	60	56	53	49	45	40	35	30	25	18
1304	1139	1058	971	877	778	671	556	434	302	162
787	691	653	612	566	460	384	323	236	158	77

KLGF - Fund Flow Statement

	<i>Rs. in Lakhs</i>									
Years	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
SOURCES										
Contribution	390	390	390	390	390	390	390	390	390	390
Contribution to PDF	500	500	500	500	0	0	0	0	0	0
Contribution to Project Grant	500	2000	1000	1000	500	0	0	0	0	0
Net Surplus Transferred	110	193	365	547	805	974	944	912	876	787
Loans Received										
Old	0	0	0	0	0	0	0	0	0	0
New Loans	4000	4000	4000	4000	4000	0	0	0	0	0
Repayment from LSG Loans	353	392	435	483	536	595	660	733	813	903
Provision for Bad Debts	955	1446	1972	2534	3130	3056	2955	2822	2654	2447
Total	6807	8920	8662	9454	9361	5014	4949	4857	4734	4526
APPLICATIONS										
Disbursement of PDF Grant	500	500	500	500	0	0	0	0	0	0
Loans Disbursed										
Old										
New	4000	5300	5700	6100	6500	0	0	0	0	0
Repayment of Loans Taken										
Old	370	407	448	493	542	596	656	721	794	873
New	0	0	0	0	0	159	329	512	707	915
Investments	1400	700	1000	900	1700	4000	4000	4000	4000	3000
Disbursement of Project Grant	500	2000	1000	1000	500	0	0	0	0	0
Total	6770	8907	8648	8993	9242	4755	4985	5233	5500	4788
Opening Cash Balance	568	605	618	631	1092	1211	1470	1434	1057	290
Surplus / Deficit	37	13	14	461	119	259	-36	-377	-767	-262
Closing Balance	605	618	631	1092	1211	1470	1434	1057	290	28

Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
390	390	390	390	390	390	390	390	390	390
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
691	653	612	566	460	384	323	236	158	77
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
2320	2183	2035	1876	1703	1517	1316	1099	865	611
3401	3227	3037	2831	2553	2292	2029	1725	1412	1078
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
979	1048	1121	1200	1284	1374	1470	1573	1683	1801
2000	2000	2000	2000	900	500	500	100	0	0
0	0	0	0	0	0	0	0	0	0
2979	3048	3121	3200	2184	1874	1970	1673	1683	1801
28	450	629	544	176	545	963	1022	1075	804
422	179	-84	-369	369	418	59	52	-271	-723
450	629	544	176	545	963	1022	1075	804	81

Balance Sheet of KLGDF

Year	Rs. in Lakhs										
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
LIABILITIES											
Unit Contribution	390	390	390	390	390	390	390	390	390	390	390
Contribution for PDF	500	500	500	500	0	0	0	0	0	0	0
Reserves & Surplus	110	193	365	547	805	974	944	912	876	787	691
Contribution to Project Grant	500	2000	1000	1000	500	0	0	0	0	0	0
Borrowings											
Old Loans	5530	5123	4675	4182	3640	3044	2388	1666	873	0	0
New Loans	4000	8000	12000	16000	20000	19841	19511	19000	18293	17377	16398
Current Liabilities	568	622	1951	3678	6249	8727	8792	8488	7748	6495	5852
Provision for Bad Debts	955	1446	1972	2534	3130	3056	2955	2822	2654	2447	2320
Total	12552	18273	22853	28831	34714	36031	34980	33278	30834	27496	25651
ASSETS											
Loans & Advances											
Old Loans	5547	5156	4721	4238	3703	3108	2448	1716	903	0	0
New Loans	4000	9300	15000	21100	27600	27453	27098	26506	25641	24468	23201
Cash and Bank Balances	605	618	631	1092	1211	1470	1434	1057	290	28	450
Investments	1400	700	1000	900	1700	4000	4000	4000	4000	3000	2000
Disbursement of PDF	500	500	500	500	0	0	0	0	0	0	0
Disbursement of Project Grant	500	2000	1000	1000	500	0	0	0	0	0	0
Total	12552	18273	22852	28831	34714	36031	34980	33279	30834	27496	25651
	0	0	0	0	0	0	0	0	0	0	0

AMC Fees Calculation

Years	<i>Rs. in Lakhs</i>								
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
Sanctions during the Year	4000	5300	5700	6100	6500	0	0	0	0
LSG Loan Balance	5900	9547	14456	19721	25338	31303	30561	29547	28221
Average Loan Balance	7724	12001	17088	22530	28320	30932	30054	28884	27383
Investments at the end of the Year	0	1400	700	1000	900	1700	4000	4000	4000
Average Investment Balance	1400	1050	850	950	1300	2850	4000	4000	4000
Sanction Fee	1%	40	53	57	61	65	0	0	0
Supervision & Recovery Fees	0.25%	19	30	43	56	71	77	75	72
Treasury Management Fee	0.01%	0.14	0.11	0.09	0.10	0.13	0.29	0.40	0.40
Annual Fee Income of KLGIFSL	59.45	83.11	99.81	117.42	135.93	77.61	75.53	72.61	68.86

Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
390	390	390	390	390	390	390	390	390
0	0	0	0	0	0	0	0	0
653	612	566	460	384	323	236	158	77
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
15350	14229	13029	11745	10371	8901	7328	5645	3845
5885	5633	5074	4182	3973	3754	3112	2392	1271
2183	2035	1876	1703	1517	1316	1099	865	611
24462	22898	20934	18480	16636	14684	12165	9449	6194
0	0	0	0	0	0	0	0	0
21832	20355	18758	17035	15173	13162	10991	8646	6113
629	544	176	545	963	1022	1075	804	81
2000	2000	2000	900	500	500	100	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
24461	22899	20934	18480	16636	14685	12165	9449	6194
0	0	0	0	0	0	0	0	0

Year 10	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
0	0	0	0	0	0	0	0	0	0	0
24468	23201	21832	20355	18758	17035	15173	13162	10991	8646	6113
25506	23834	22517	21094	19557	17897	16104	14168	12077	9818	7379
3000	2000	2000	2000	2000	900	500	500	100	0	0
3500	2500	2000	2000	2000	1450	700	500	300	50	0
0	0	0	0	0	0	0	0	0	0	0
64	60	56	53	49	45	40	35	30	25	18
0.35	0.25	0.20	0.20	0.20	0.15	0.07	0.05	0.03	0.01	0.00
64.11	59.84	56.49	52.93	49.09	44.89	40.33	35.47	30.22	24.55	18.45

Government of Kerala Loans

YEAR 1

OLD LOANS

Loan Size	5900 Rs. Crores
Average Tenor	10 Years
Average Rate of Intere	10% per Annum
Annuity	960 Rs. Crores

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Loan Balance	5900	5530	5123	4675	4182	3640	3044	2388	1666	873	0
Principal		370	407	448	493	542	596	656	721	794	873
Interest		590	553	512	467	418	364	304	239	167	87
Annuity		960	960	960	960	960	960	960	960	960	960

LOAN NO. 1

Loan Amount	4000 Rs. Crores
Tenor	20 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	7% per Annum
Annuity	439 Rs. Crores

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13
Loan Balance	4000	4000	4000	4000	4000	4000	3841	3671	3488	3293	3085	2861	2622	2367
Principal		0	0	0	0	0	159	170	182	195	209	223	239	256
Interest		280	280	280	280	280	280	269	257	244	231	216	200	184
Annuity							439	439	439	439	439	439	439	439

YEAR 2

LOAN NO. 2

Loan Amount	4000 Rs. Crores
Tenor	20 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	7% per Annum
Annuity	439 Rs. Crores

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13
Loan Balance	4000		4000	4000	4000	4000	4000	3841	3671	3488	3293	3085	2861	2622
Principal			0	0	0	0	0	159	170	182	195	209	223	239
Interest			280	280	280	280	280	280	269	257	244	231	216	200
Annuity								439	439	439	439	439	439	439

YEAR 3

LOAN NO. 3

Loan Amount	4000 Rs. Crores
Tenor	20 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	7% per Annum
Annuity	439 Rs. Crores

Repayment Schedule and Loan Balance

Years	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13
Loan Balance	4000		4000	4000	4000	4000	4000	3841	3671	3488	3293	3085	2861
Principal			0	0	0	0	0	159	170	182	195	209	223
Interest			280	280	280	280	280	280	269	257	244	231	216
Annuity								439	439	439	439	439	439

YEAR 4

LOAN NO. 4

Loan Amount	4000 Rs. Crores
Tenor	20 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	7% per Annum
Annuity	439 Rs. Crores

Repayment Schedule and Loan Balance

Years	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13
Loan Balance	4000			4000	4000	4000	4000	4000	3841	3671	3488	3293	3085
Principal				0	0	0	0	0	159	170	182	195	209
Interest				280	280	280	280	280	280	269	257	244	231
Annuity									439	439	439	439	439

YEAR 5

LOAN NO. 5

Loan Amount	4000 Rs. Crores
Tenor	20 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	7% per Annum
Annuity	439 Rs. Crores

Repayment Schedule and Loan Balance

Years	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13
Loan Balance	4000				4000	4000	4000	4000	4000	3841	3671	3488	3293
Principal					0	0	0	0	0	159	170	182	195
Interest					280	280	280	280	280	280	269	257	244
Annuity										439	439	439	439

Consolidated Repayments on GoK Loans

Repayment

Principal (Old)	370	407	448	493	542	596	656	721	794	873	0	0	0
Principal (New)	0	0	0	0	0	159	329	512	707	915	979	1048	1121

Loan Balance

New	4000	8000	12000	16000	20000	19841	19511	19000	18293	17377	16398	15350	14229
Old	5530	5123	4675	4182	3640	3044	2388	1666	873	0	0	0	0

Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
2093	1801	1488	1153	794	410	0
273	293	313	335	359	384	410
166	147	126	104	81	56	29
439	439	439	439	439	439	439

Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21
2367	2093	1801	1488	1153	794	410	0
256	273	293	313	335	359	384	410
184	166	147	126	104	81	56	29
439	439	439	439	439	439	439	439

Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22
2622	2367	2093	1801	1488	1153	794	410	0
239	256	273	293	313	335	359	384	410
200	184	166	147	126	104	81	56	29
439	439	439	439	439	439	439	439	439

Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23
2861	2622	2367	2093	1801	1488	1153	794	410	0
223	239	256	273	293	313	335	359	384	410
216	200	184	166	147	126	104	81	56	29
439	439	439	439	439	439	439	439	439	439

Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
3085	2861	2622	2367	2093	1801	1488	1153	794	410	0
209	223	239	256	273	293	313	335	359	384	410
231	216	200	184	166	147	126	104	81	56	29
439	439	439	439	439	439	439	439	439	439	439
0	0	0	0	0	0	0	0	0	0	0
1200	1284	1374	1470	1573	1683	1801	1488	1153	794	410
13029	11745	10371	8901	7328	5645	3845	2357	1204	410	0
0	0	0	0	0	0	0	0	0	0	0

LSG Loans

YEAR 1

OLD LOANS

Loan Size	5900 Rs. Crores
Average Tenor	10 Years
Average Rate of Interest	11% per Annum
Annuity	1002 Rs. Crores

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Loan Balance	5900	5547	5156	4721	4238	3703	3108	2448	1716	903	0
Principal		353	392	435	483	536	595	660	733	813	903
Interest		649	610	567	519	466	407	342	269	189	99
Annuity		1002	1002	1002	1002	1002	1002	1002	1002	1002	1002

LOAN NO. 1

Loan Amount	4000 Rs. Crores
Tenor	20 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	8% per Annum
Annuity	467 Rs. Crores

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Loan Balance	4000	4000	4000	4000	4000	4000	3853	3694	3522	3336	3136
Principal		0	0	0	0	0	147	159	172	186	200
Interest		320	320	320	320	320	320	308	295	282	267
Annuity		320	320	320	320	320	467	467	467	467	467

YEAR 2

LOAN NO. 2

Loan Amount	5300 Rs. Crores
Tenor	20 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	8% per Annum
Annuity	619 Rs. Crores

Repayment Schedule and Loan Balance

Years		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Loan Balance	5300		5300	5300	5300	5300	5300	5105	4894	4666	4420
Principal			0	0	0	0	0	195	211	228	246
Interest			424	424	424	424	424	424	408	392	373
Annuity			424	424	424	424	424	619	619	619	619

YEAR 3

LOAN NO. 3

Loan Amount	5700 Rs. Crores
Tenor	20 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	8% per Annum
Annuity	666 Rs. Crores

Repayment Schedule and Loan Balance

Years	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Loan Balance	5700		5700	5700	5700	5700	5700	5490	5263	5018
Principal			0	0	0	0	0	210	227	245
Interest			456	456	456	456	456	456	439	421
Annuity			456	456	456	456	456	666	666	666

YEAR 4

LOAN NO. 4

Loan Amount	6100 Rs. Crores
Tenor	20 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	8% per Annum
Annuity	713 Rs. Crores

Repayment Schedule and Loan Balance

Years	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Loan Balance	6100			6100	6100	6100	6100	6100	5875	5633
Principal				0	0	0	0	0	225	243
Interest				488	488	488	488	488	488	470
Annuity				488	488	488	488	488	713	713

YEAR 5

LOAN NO. 5

Loan Amount	6500 Rs. Crores
Tenor	20 Years
Principal Moratorium	5 Years
Interest Moratorium	Nil
Repayment Period	15 Years
Rate of Interest	8% per Annum
Annuity	759 Rs. Crores

Repayment Schedule and Loan Balance

Years	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Loan Balance	6500				6500	6500	6500	6500	6500	6261
Principal					0	0	0	0	0	239
Interest					520	520	520	520	520	520
Annuity					520	520	520	520	520	759

Principal Receipt

Old	353	392	435	483	536	595	660	733	813	903
New	0	0	0	0	0	147	354	593	865	1173

Loan Balance

Old	5547	5156	4721	4238	3703	3108	2448	1716	903	0
New	4000	9300	15000	21100	27600	27453	27098	26506	25641	24468

Year 5

Loan no.5

Loan amount	4000
Tenor	15 years
Principal moratorium	5 years
Interest moratorium	nil
Repayment period	10 years
Rate of interest	6%
Annuity	543

years	y1	y2	y3	y4	y5	y6	y7	y8	y9	y10
Loan balance	4000	4000	4000	4000	4000	4000	3697	3375	3034	2672
Principal		0	0	0	0	0	303	322	341	361

Interest	240	240	240	240	240	240	222	202	182	160
Annuity	240	240	240	240	240	543	543	543	543	543

Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
2919	2686	2433	2160	1866	1548	1204	833	433	0
216	234	252	273	294	318	343	371	401	433
251	234	215	195	173	149	124	96	67	35
467	467	467	467	467	467	467	467	467	467

Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
4155	3868	3558	3224	2862	2472	2051	1596	1104	573	0			
266	287	310	335	361	390	421	455	492	531	573			
354	332	309	285	258	229	198	164	128	88	46			
619	619	619	619	619	619	619	619	619	619	619			

Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
4754	4468	4160	3827	3467	3079	2659	2206	1716	1188	617	0		
264	286	308	333	360	389	420	453	489	529	571	617		
401	380	357	333	306	277	246	213	176	137	95	49		
666	666	666	666	666	666	666	666	666	666	666	666		

Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
5371	5088	4782	4452	4095	3710	3295	2845	2360	1837	1271	660	0	
262	283	306	330	357	385	416	449	485	524	566	611	660	
451	430	407	383	356	328	297	264	228	189	147	102	53	
713	713	713	713	713	713	713	713	713	713	713	713	713	

Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24
6002	5723	5421	5096	4744	4364	3954	3511	3032	2515	1957	1354	703	0
259	279	302	326	352	380	410	443	479	517	558	603	651	703
501	480	458	434	408	380	349	316	281	243	201	157	108	56
759	759	759	759	759	759	759	759	759	759	759	759	759	759
0	0	0	0	0	0	0	0	0	0	0	0	0	0
1267	1368	1478	1596	1724	1862	2011	2172	2345	2533	2268	1830	1311	703
0	0	0	0	0	0	0	0	0	0	0	0	0	0
23201	21832	20355	18758	17035	15173	13162	10991	8646	6113	3844	2014	703	0

y11	y12	y13	y14	y15
1883	1453	996	513	0
406	430	456	484	513

137	113	87	60	31
543	543	543	543	543

Profit and Loss Account of KLGIFSL

Years	<i>Rs. in Lakhs</i>				
	Year 1	Year 2	Year 3	Year 4	Year 5
Income					
AMC Fees	59	83	100	117	136
Total Income	59	83	100	117	136
Expenditure					
Staff Salary	40	42	44	46	49
Administrative Overheads	15	16	17	17	18
Total Expenditure	55	58	61	64	67
Profit	4	25	39	54	69

Annexure - 34

SPECIAL NOTE ON THE FUNDING STRUCTURE, WEIGHTED AVERAGE COST OF FUNDING AND PRICING OF PRODUCTS

32.1 Borrowings

1. Funding Structure: The proposed Fund is envisaged to operate a line of credit from the Asian Development Bank (ADB). The Fund through the Fund Manager would identify projects and develop the detailed project reports. In order to fund the projects, the ADB line of credit is proposed to be utilized. The flow of funds from the ADB would follow the traditional procedure applicable for Externally Aided Projects - the ADB would release the loan to the government of India (GoI) and the GoI would pass on the loan to the Government of Kerala (GoK) through the ACA route. The GoI would pass on the loan in the proportion of 70 : 30 (70 percent as loans and 30 percent as grants).

2. Pricing Mechanism and Average Cost of Funds: The rate at which the GoK would lend to the Fund is to be decided by the GoK in consultation with the ADB and the Fund. Thus, the average cost of funds would depend on the mechanism to be adopted for fixing the interest rate of lending by the GoK to the Fund for the next 5 years. For example, if the interest rate are to be fixed upfront for all the tranches, then the cost of fund would remain the same for all the five years. But, if the interest rate vary based on the year of drawal, then the cost of funds would be worked out every year $((\text{loan 1} * \text{rate} + \text{loan 2} * \text{rate}) / \text{loan 1} + \text{loan 2})$

32.2 Lending

3. Funding: The Fund can structure its yearly lending based on the following:
- a) A pre-determined pool with specific mix of projects along with loans under different tenor and rate; or
 - b) Decide on the interest margins for various types of projects.

But in both the cases, the Fund under no circumstance, be allowed to lend at below cost of funds. This is to ensure that the margins are enough to sustain the Fund in the long-term.

10.3 Pricing Mechanism

4. A pre determined pool with specific mix of projects along with loans under different tenor and rate: Under this method, the Fund has to determine a mix on type of projects, interest rate, loan amount, loan tenor at the beginning of every year. The Fund has to conduct its business accordingly to the commitments as above. One way, this brings a vision at the beginning but at the same time, it introduces rigidity in its composition especially at a time when low interest rate project take off in the beginning of the year and the Fund is left in a situation where it will be forced to push projects with high interest rate at the end of the year. Failure to do business as per the mix of loans designed would hamper the profitability of the Fund.

5. Decide on the interest margins for various types of projects: Under this method, the Fund decides on the interest margin for various projects based on the credit worthiness of the borrower and the Internal Rate of Return (IRR) of the project cash flows. For creditworthy borrowers and project with good IRR (on a case to case basis), the margins will be low compared to a borrower with less credibility and low IRR of projects. But at any cost, no loans should be priced below the cost of funds.

Annexure - 35

TYPICAL PROCESS INVOLVED IN THE PREPARATION OF CASH FLOW STATEMENT FOR WATER SUPPLY AND SEWERAGE PROJECT

This annexure takes through a typical process involved in the preparation of cash flow statement for water supply and sewerage project.

35.1 Assumptions for Preparation of Cash Flow

To forecast project revenues and expenditure, it is necessary to calculate certain values. Table below shows the values needed, in Column 1, and the figures being used in the proposed project (water supply) example in Column 2.

Information Requirement for Cash Flow Statement Preparation

Information / Assumption	Value in Example
Project cost	Rs. 3 crore
Source of funds	Grant (30%) Rs.120.00 lakh
	Deposit from public Rs.125.00 lakh (number of connections * deposit per connection)
	Municipal contribution (10%) Rs.40.00 lakh
	Loan from FI Rs.115.00 lakh
Monthly Tariff	Alternative 1 Rs.100 Alternative 2 Rs.115 Alternative 3 Rs.130
Deposit per connection	Per connection - Rs. 5000
Number of connections	2500
Current demand	(number of connections * monthly tariff)
Percentage of collection of user charges achievable	80%.
Arrears Demand	(current demand in previous year - current collection in previous year) +(arrears demand in previous year - arrears collection in previous year)
Arrears demand collection performance achievable	40%
If the project is to be implemented with loan finance, the following information should be ascertained from the funding source:	
Interest rate applicable	10% per annum
Tenor of loan	15 years
Principal moratorium	Nil
Interest moratorium	Nil

Information / Assumption	Value in Example
Annual repayment towards debt servicing	Rs.15,11,948 (refer repayment schedule worksheet)
The order of drawing down funds - so that the cheapest funds are used first	Grant Deposit from public Municipal contribution Loan
Project implementation period	1 year
Electricity charges	3,00,000 p.a. Add 5% per year for inflation
Repair and maintenance	2 % of project cost - 8,00,000 p.a. Add 5% per year for inflation
Staff salaries	1% of project costs - 4,00,000 p.a. Add 5% per year for inflation
Inflation Rate	5% (determined from the inflation rate in the economy)

The main sources of capital for the project are called upon in Year 1; the grant, municipal contribution and loan plus the deposits for connections.

Project Cash Flow Sheet for Water Supply Scheme

Description	Year 1	Year 2	Year 3	Year 4
Cash in-flow				
Grant (1)	12000000	0	0	0
Public Deposit (2)	12500000		0	0
Municipal Contribution (3)	4000000	0	0	0
Loan (4)	11500000	0	0	0
No. of connections (4a)	2500	2500	2500	2500
Monthly tariff (4b)	100	100	100	100
Current Demand (5) = (4a * 4b)	0	3000000	3000000	3000000
Current Collection (6) = (5) * 80/100	0	2400000	2400000	2400000
Arrear Demand (6 a)	0	0	600000	960000
Arrears Collection (7) = (6 a * 40/100)	0	0	240000	384000
Arrears Balance (6 b)	0	0	360000	576000
Total Tariff Collection (8) = (6+7)	0	2400000	2640000	2784000
Total Cash inflow (9)=(1+2+3+4+8)	40000000	2400000	2640000	2784000
Cash outflow				
Rate of increase in expenditure assumed		5%	5%	5%
Project expenditure (10)	40000000	0	0	0
Electricity charges (11)	0	300000	315000	330750
Reparis and maintenance (12)	0	800000	840000	882000
Salary to staff (13)	0	400000	420000	441000
Repayment of loan (14)	0	1511948	1511948	1511948
Total project cash outflow (15)=(10+11+12+13+14)	40000000	3011948	3086948	3165698
Opening balance (16)	0	0	-611948	-1058897
Surplus / deficit for the year (17)= (9-15)	0	-611948	-446948	-381698
Closing balance (18) = (16+17)	0	-611948	-1058897	-1440595

From Year 2 onwards cash inflow is made up of tariffs only. Here we apply the assumed collection rate achievable for each year. We assume that no attempt will be made to collect the arrears until Year 3 - when we enter the expected arrears collected based on the arrears demand performance collection achievable.

Project expenditure, in terms of operation and maintenance starts in Year 2. Electricity charges, repair and maintenance and staff salaries continue throughout the life of the project. They are increased each year by the rate of inflation, which, in this example, is taken as 5 percent. With these information, the cash-flow is prepared as indicated above.

35.2 Interpretation of the Project Cash Flow

The purpose of preparing the cash flow is to draw inferences about the financial sustainability of the project about:-

- the tariff,
- efficiency of collection,
- scope for increasing the connections,
- scope for reducing the expenditure on O&M, and
- the possibility of collection of deposits from public in full.

In this example, the tariff has a direct impact on the financial sustainability of the project since this is the only source of revenue to meet the cost of O&M and the repayment of loans. In this case, the tariff of Rs.100 per month is not sufficient to cover the O&M and the repayment of loan. This is evident from the deficit from year 2 up to year 16 as shown in figure above.

To make the project viable, the number of connections or the tariff has to increase. As can be seen, if the tariff is increased to Rs. 130 the project becomes viable. The effect of this increase in tariff results in a marginal surplus from Year 2.

Closing Balances Under Various Alternatives

Closing Balance	Tariff Rate		
	Rs. 100	Rs. 115	Rs. 130
Year 1	-	-	-
Year 2	611,948	251,948	108,052
Year 3	1,058,897	302,897	453,103
Year 4	1,440,595	266,995	906,605
Year 5	1,818,581	214,421	1,389,739
Year 6	2,231,549	189,053	1,853,443
Year 7	2,704,576	219,078	2,266,419
Year 8	3,254,601	323,363	2,607,936
Year 9	3,894,057	515,277	2,863,502
Year 10	4,632,266	804,998	3,022,269
Year 11	5,477,253	1,200,893	3,075,468
Year 12	6,436,172	1,710,355	3,015,461
Year 13	7,515,806	2,340,316	2,835,174
Year 14	8,722,845	3,097,551	2,527,743
Year 15	10,064,051	3,988,874	2,086,302
Year 16	11,546,367	5,021,261	1,503,845

Thus a iterative process is adopted to arrive at the sustainable tariff by comparing the tariff required and the tariff indicated in the willingness to pay survey conducted as part of socio economic survey.

35.3 Financial Appraisal of the Project

The project is appraised by using the appraisal criteria. Some of the common appraisal criteria are as follows:

<i>Discounting Criteria</i>	<i>Non-discounting Criteria</i>
▪ Net present value	Urgency
▪ Benefit-cost ratio	Payback period
▪ Internal rate of return	Accounting rate of return

The major difference between the methods is that in discounting criteria the time value of money is captured and in the non-discounting criteria method value of money is assumed to be the same during the project period. The discounting method is more scientific because the value of money is not constant for a given period of time. Thus the project having a positive net present value and rate of return more than the cost of funds the project is said to be financially viable.

35.4 Financial and Sensitivity Analysis

In order to ascertain the stability of cash flows normally risk analysis and the sensitivity analysis are carried out. This will give an idea about the assumptions which are sensitive in determining the stability of cash flows. An example of sensitivity analysis for a water supply project is described below:

35.5 Financial Returns

The key financial indicators for the local body with respect to water supply project are given here under. The list of assumptions for effecting the financial projections of the scheme is enclosed. The work sheet illustrating the cash flows of the project.

Particulars		Year (2004-05)
Connections (nos.)		
a.	Existing No. of connections	58120
b.	Additional connections by 2005	30000
Deposits to be mobilized (in Rs.)		
a.	Domestic	5000
b.	Commercial	10000
c.	Industrial	nil
Tariff / connection/month in Rs.		
a.	Domestic	60
b.	Commercial	100
c.	Industrial	nil
Water Supply Inc / Exp		
a.	Water supply per day (mld)	109
b.	Collection from tariff	492.21
c.	Water tax component	400.52
d.	Interest earned on deposits	163.12
Expenditure		687.94
Annuity towards the proposed loan		364.81

35.6 Sensitivity Analysis

The sensitivity analysis has been carried out on two fronts namely sensitivity to collection and sensitivity to connections. The base assumptions and the resultant cash flows should be worked out. The sensitivity analysis is carried out with respect to connections, collection, tariff per month and the means of finance. A summary of the findings of the sensitivity analysis is prepared. An example for a water supply project is shown below:

Scenario	Assumptions	Financial Parameters	Results	Cost of Funds
Base	<ul style="list-style-type: none"> 100 percent connections 90 percent collection Monthly tariff INR 60 per connection per month for domestic Funding as per means of finance indicated in Para 33.5. 	<ul style="list-style-type: none"> Payback period Internal Rate of Return (IRR) 	<ul style="list-style-type: none"> 7 years 24 percent 	<ul style="list-style-type: none"> 9.49 percent
Scenario 1	<ul style="list-style-type: none"> 100 percent connections 80 percent collection Monthly tariff INR 60 per connection per month for domestic Funding as per means of finance indicated in Para 33.5. 	<ul style="list-style-type: none"> Payback period Internal Rate of Return (IRR) 	<ul style="list-style-type: none"> 9 years 17.13 percent 	<ul style="list-style-type: none"> 9.49 percent
Scenario 2	<ul style="list-style-type: none"> 85 percent connections 80 percent collection Monthly tariff INR 60 per connection per month for domestic Funding as per means of finance indicated in Para 33.5. 	<ul style="list-style-type: none"> Payback period Internal Rate of Return (IRR) 	<ul style="list-style-type: none"> 10.50 years 14 percent 	<ul style="list-style-type: none"> 9.49 percent

Going by the sensitivity analysis, scenario 2 is on the conservative side where in the IRR of the project is at break even with the cost of funds without considering the grant and the deposit forming part of means of finance. Thus the project is viable on stand-alone basis.

Annexure - 36

PREVAILING REGULATORY FRAMEWORK FOR THE URBAN INFRASTRUCTURE PROJECTS AND ENVIRONMENT IN INDIA

36.1 Regulatory Framework (Constitutional Provisions) - Urban Infrastructure Projects

1. Local Self Governments (LSGs) are distinct from other undertakings due to their “body politic” character. It constitutes the urban democratic grassroots in India. Apart from their statutory status and mention in Entry 5 of List II of the 7th Schedule of the Constitution, they have now been given due constitutional recognition. This is in the form of the 73rd and 74th Constitutional Amendment Act (CAA), 1992 which has inserted provisions in an attempt to decentralise administration and decision making. The 73rd and 74th CAA empowers municipal bodies / LSGs to take necessary steps for management of areas under them, including protection of environment (refer Appendix 3 for Articles inserted in Constitution). The municipal bodies / LSGs are considered “state” as per Article 12 of the Constitution. This implies that municipal bodies / LSGs can be proceeded against under a writ, for violations to Fundamental Rights or Directive Principles, as their actions are state actions.
2. Municipal bodies / LSGs in specific projects would act in dual strains, i.e. both project sponsorship / execution and project approvals / permissions / monitoring. As a regulatory body, municipal bodies / LSGs would also be responsible for ensuring environmental and social compliance. Their local government status can expose them to distinct legal recourse, action and claiming of reliefs.
3. When acting as regulatory authorities, there is an in-built duty to provide quality amenities and urban facilities and to ensure that these systems function on a sound environmental and social base. A framework enabling the setting up of infrastructure amenities and delineating powers and responsibilities is found in various State laws.

36.2 Regulatory Framework - Environment

Mandatory

Mandatory environmental laws applicable to the proposed Fund financed projects would be both pollution and natural resource related. Pollution laws in the last decade impose strict controls over industrial and municipal operations. Despite participation by States and other bodies, the Government of India (GoI) continues to have the final say on all matters concerning natural resources, even with policies such as the National Forest Policy of 1988, which invites local participation. Following are some of the mandatory environmental laws applicable:

- a) Water (Prevention and Control of Pollution) Act, 1974: This law seek to control pollution of water and enhance the quality of water. Under this law, generally it is mandatory to obtain consent for discharge of effluents and pay consent fees to State Pollution Control Board for any municipal projects causing water pollution.
- b) Water (Prevention and Control of Pollution) Cess Act, 1977: This Act provides for levy and collection of a cess by local authorities on water consumed by persons or industries to augment resources for Pollution Control Boards.
- c) Environment (Protection) Act, 1986: This law essentially links pollution and natural resource issues. It seeks to supplement existing laws on pollution control and also lays down standards for air quality and noise. The GoI in pursuance of its rule-making powers under the Act, has passed notifications regulating siting of industry and operations. Environmental Impact Assessment (EIA) is not required for the

projects funded by the proposed Fund as they do not fall in the categories listed in Schedule I of the Environment Impact Assessment notification, 1994. However the law includes a provision for projects that are costing above INR 600 million, which have to undergo an EIA.

- d) Forest (Conservation) Act, 1980: This Act was enacted to halt rapid deforestation and environmental degradation. Without approval from the GoI, the State governments cannot de-reserve forest land or direct that it be used for non-forest purposes. Municipal projects with activities falling in reserved forest areas need a clearance from the Ministry of Environment and Forests (MoEF) of GoI.
- e) Wildlife Protection Act, 1972: This Act seeks to protect wildlife, by creating protected areas and controlling trade in wildlife products. If activities of the proposed Fund crossover into protected area regimes then requisite permission must be obtained.
- f) Coastal Regulation Zone (CRZ) Notification, 1990: This notification under Environment (Protection) Act, 1986 supplements the law on site clearance by declaring certain zones as CRZ and regulates activities in these zones.
- g) Municipal Solid Waste (Management & Handling) Rules, 2000: This notification was issued by the MoEF of GoI, which lays down the methods of handling Municipal Solid Waste (MSW) and its scientific disposal. It bans incineration of MSW.
- h) Hospital Waste (Treatment & Handling) Rules, 2000: This notification was issued by the MoEF of GoI, which lays down the method of collection of hospital waste, its transportation and disposal based on scientific methods.

Prescriptive

Constitutional Guarantees

- a) Article 48-A of the Constitution: This directive principle states that the State shall endeavor to protect and improve the natural environment
- b) Article 51-A of the Constitution: This fundamental duty states that it is the duty of every citizen to protect and improve the natural environment.

Courts have tended to enlarge the scope of fundamental rights so that environment dimensions are recognized. When municipal bodies / LSGs act as borrowers, the proposed Fund would see to it that checks and balances are properly instituted as these local bodies are subject to constitutional challenge.

Legislations

- a) Air (Prevention & Control of Pollution) Act 1981: This law address the prevention and control of air pollution. The projects funded by the proposed Fund would not cause any air pollution and hence these laws may not be directly applicable. If air pollution is caused, immediate remedial action need to be taken.
- b) Hazardous Waste (Management & Handling) Rules, 1989: This law addresses handling of hazardous substances that fall under specified schedules. Projects envisaged by the proposed Fund may not require handling of specified substances.

Policies

- a) National Conservation Strategy and Policy Statement on Environment and Development, 1992
- b) Policy Statement for Abatement of Pollution, 1992

36.3 Competent Regulatory Agencies

- a) Municipal Bodies / Local Self Governments: For most laws applicable to the projects supported by the proposed Fund, municipal authorities / LSGs (who will be recipients of finances) would have to certify that they are abiding by the law they are entrusted to protect and administer. In case of other borrowers, clearances specified in the Acts would have to be obtained before sanctions.
- b) Pollution Control Boards: In certain cases like “consent to discharge” under pollution laws, the State Pollution Control Board and the Department of Environment and Forests need to give clearances and approvals.
- c) State/Central Ministry of Environment and Forests: Only in a few cases such as projects in reserved forests or protected areas, the MoEF of the Central Government would be involved in providing approvals/clearances.
- d) World Bank / Other Multilateral Agencies: The World Bank and other Multilateral Agencies would ensure compliance with their Operational Directives in case of projects funded by them and those needs to be complied with.

Annexure - 37

TYPICAL PROCEDURE TO ASSESS THE FINANCIAL CAPACITY OF THE LOCAL SELF GOVERNMENTS

37.1 Sources of Revenue Income of Local Self Governments (LSGs)

The sources of revenue of a LSG can be capital and revenue nature. The major heads of revenue income are as follows:

- a) Own Sources: This consists of property tax, professional tax and other taxes which are levied and collected by the LSGs. The other major source of income is the income from non-tax items like the parking fee, income from remunerative projects, income from special services etc. This accounts for about 30 percent of the revenue income.
- b) Assigned Revenue: This consists of the entertainment tax, duty on transfer of property and other transfers. This constitutes about 25 percent of the revenue income.
- c) Revenue Grant: After the recommendations of the first State Finance Commission (SFC), the Government of Kerala devolves a share of the state's income on to LSGs. Thus every year, the LSGs are receiving SFC devolutions, which are meant to meet the revenue expenditures. Apart from this, other revenue grants are passed on to the LSGs and also the grants from the Central Finance Commission are passed on to the LSGs. Thus, the income under this head accounts for about 40 percent of the total revenue income.
- d) Income from Other Sources: These are income from water supply, underground sewer schemes which are mainly collected in addition to the property tax. This accounts for about 5 percent of the revenue income.

37.2 Items of Revenue Expenditure of Local Self Governments (LSGs)

Various items of expenditure of the LSGs can be analyzed under the following heads:

- a) General Administration: This expenditure consists the salary for revenue staff and other administration expenses. Usually this accounts to about 15 percent of the total revenue expenditure.
- b) Public Works: The expenses relate to maintenance of assets other than water supply and sewerage is booked under this head along with the salary paid to engineering staff. This accounts for about 30 percent of the total revenue expenditure.
- c) Obligatory Services: This consists of expenditure relating to the sanitation, garbage collection and transportation etc. Almost 90 percent of the expenditure under this head is salary to the scavengers and sweepers engaged in street cleaning and drain cleaning. This accounts to about 40 percent of the total revenue expenditure.
- d) Discretionary Services, Education, Town Planning, etc.: The expenditure under this head accounts for around 5 percent of the total revenue expenditure.
- e) Debt Servicing: The repayment made by a LSG on loans contracted is accounted for in this head. The annuities forms part of this head and the percentage of expenditure varies depending upon the loans contracted by the LSG.
- f) Operation and Maintenance of Water Supply Schemes: Apart from the above, the operation and maintenance expenditure is incurred in case of water supply schemes and these constitute around 5 percent of the total revenue expenditure.

Apart from the revenue income and revenue expenditure, the other type of income and expenditure relates to creation of assets need to be considered for assessing the financial capacity of the LSGs. Hence, it is necessary to explain the difference between revenue income and expenditure and capital income and expenditure. The definition of revenue income and expenditure is that any item of expenditure or income which is of recurring

nature is termed as revenue item. The best examples are the income from the property tax and the salary which forms part of the expenditure. The capital income and expenditure is defined not as an revenue item. Accordingly, the total income and expenditure of a LSG is analyzed as to capital and revenue item by applying the above criteria. Examples of capital income are the loans received from financial institutions, the capital grants for implementation of projects. Examples of capital expenditure are purchase of lorry, laying of new roads etc. The percentage of composition of income and expenditure may vary from LSG to LSG and above are indicative percentages.

After analyzing the annual accounts of a LSGs, the trend in the income and expenditure should be analyzed for the previous five financial years. This would give an idea about the growth rate in the tax base, increase in the number of assesses, etc. The growth in expenditure should also be studied for the same period and the average growth should be arrived at. While arriving at the growth rate, the abnormal occurrences in any year should not be considered for arriving at the growth rate factor as this may vitiate the projections.

37.3 Calculation of Ratios

The next step in the assessment of financial capacity of the LSGs would be to arrive at the ratios. For any entity, the blood of the operation is the cash and with the help of the ratios, the AMC would be in a position to understand whether the LSG/borrower is generating sufficient cash to meet its own operating expenses and make a surplus. This is important due to the reason that the operating surplus is a limiting factor for future leveraging (in the form of loan). Otherwise stated, this would determine the size of the loan and the means of finance. The operating surplus is represented by the following ratios:

- a) TE / TR (where TE = total revenue expenditure (excluding annuities) and TR = total revenue receipts): This ratio should always be less than 1 (one). If the ratio is less than 1, it means that the LSG is in a position to meet its revenue expenditure (excluding Debt Servicing) with the revenue receipts for a year. If it is greater than 1, it means that the LSG is not in a position to meet its revenue expenditure with the revenue income and the LSG has a operating deficit. In order to be eligible for a loan, the LSG should have TE/TR ratio less than 1 and the surplus after meeting debt service should be positive.
- b) Debt Servicing Coverage Ratio (DSCR) ($DSCR = (\text{Total Annuities} / \text{Total Revenue}) \times 100$): The next important requirement is to determine the capacity of the LSG to pay the annuities. This is determined by calculating the DSCR. The DSCR indicates the percentage of total revenue income is spent towards paying the annuities on loans contracted by the LSG. If the DSCR is more than 30 percent, it means that the LSG is over-burdened with the existing loans and any further loan funding would push the LSG into a debt trap. If the DSCR is less than 30 percent, it means that the LSG can contract loan and would be in a position to repay the loan annuities without compromising on the need for day-to-day expenditure.

37.4 Projection of Financials

Based on the analysis of trend, the future income and expenditure need to be projected for a five year period. The main purpose of the projections is to estimate the approximate operating surplus and also the debt servicing obligations of the LSG. While projecting the future income and expenditure, the following additional points need to be considered or factored:

- a) Revision of property tax, generally done once in 5 years, for arriving at the income from the property tax;
- b) Any income from an asset, which is under the implementation and expected to be completed during the projection period like a bus-stand, shopping complex, etc.;
- c) Collection performance on tax and non-tax items of income should be analyzed for previous five years and the average percentage of collection (excluding the year of

- revision) should be factored in arriving at the income from such items. In this case, long pending court cases should also be viewed for projection purposes;
- d) Annual increase in salary on account of DA and increments along with the effect of Pay Commission Recommendations / Revisions;
 - e) All the expenditure under different heads should be broken into salary and non-salary items and the expenditure should be projected accordingly. This is due to the reason that the rate of growth for salary need not be the same in respect of non-salary items;
 - f) Additional expenditure (basically operation and maintenance expenses) in relation to assets which are under implementation should be factored in the projections;
 - g) For some LSGs, the GoK may suggest relief measures in respect of annuities payable on the GoK loans from time to time. The nature of relief and terms of relief should be factored in arriving at the annuities payable during the projection period;
 - h) The annuity payable on the loan for the projects under appraisal; and
 - i) Any other material information, which has the capacity to influence the future earnings and expenditure of the LSG should be considered in the projections.

After projecting the income and expenditure, the ratios, i.e. TE/TR and DSCR should be analyzed and if TE/TR is less than 1, surplus after annuities is found to be positive and if the DSCR is less than 30 percent, the AMC would agree for lending loan to the LSG.

37.5 Assessing the Investment Capacity and the Borrowing Capacity

The next step in the financial assessment process is to determine the size of the loan for financing. For determining borrowing capacity of the LSG, the operating surplus for the current financial year should be taken as base and the following is the methodology proposed for arriving at the borrowing capacity:

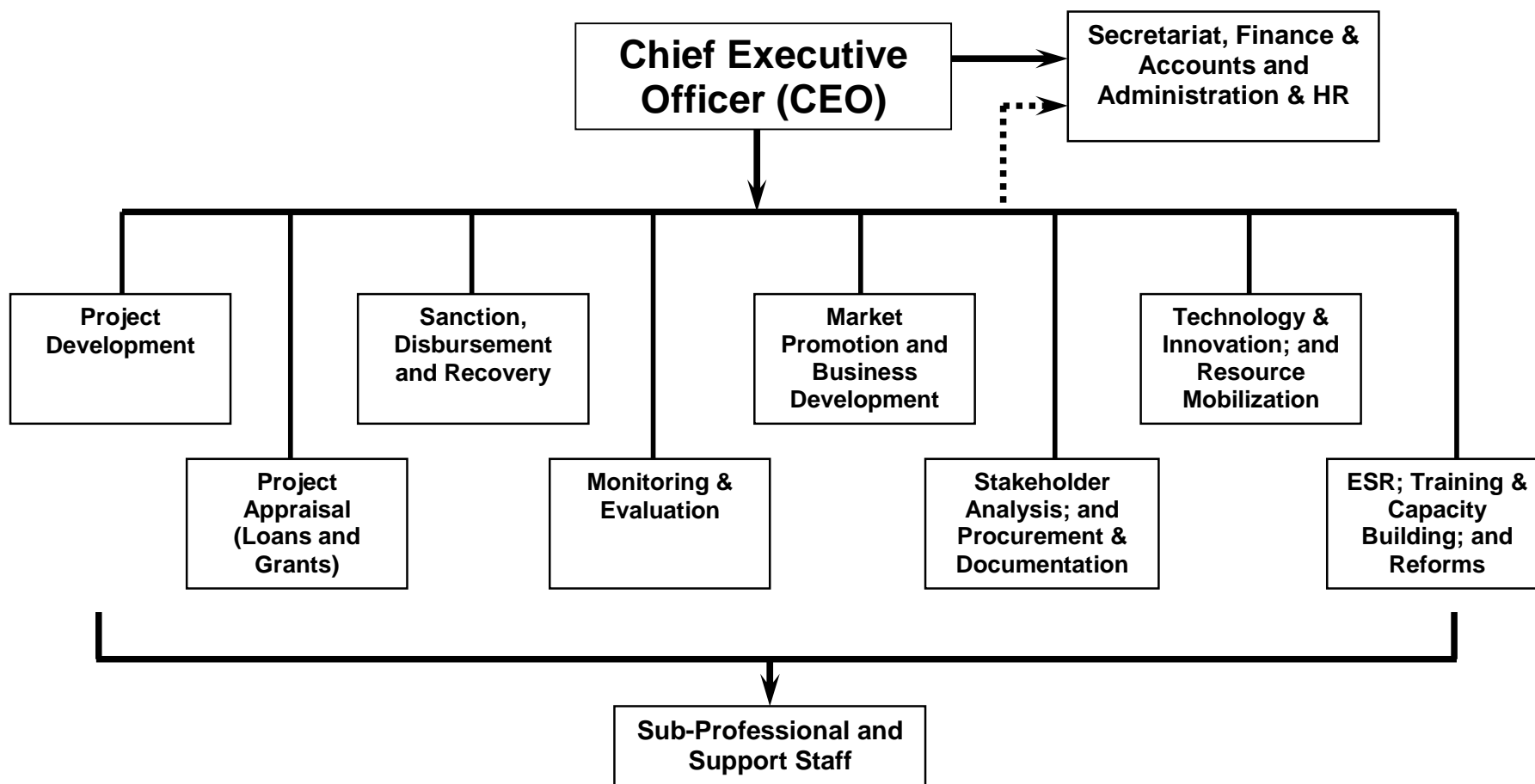
- a) Calculation of DS/TR for the current financial year should be arrived at in terms of percentage and amount of annuity;
- b) The TE/TR ratio for the current financial year should be arrived at in terms of percentage and amount of annuity;
- c) The total revenue for the current financial year should be calculated;
- d) The present expenses including annuity should be calculated;
- e) The difference would be the surplus available for leveraging, in addition to the present loan annuity (expressed in terms of Rupees);
- f) The terms of loan like the rate of interest (in percentage per annum) and tenor of the loan along with principal moratorium should be assumed appropriately; and
- g) Investment capacity would be assessed based on the assumption that the 60 percent of the total borrowing capacity (on the assumption that 60 percent would be a loan component, 30 percent would be a grant and rest 10 percent would be from own contribution from LSG).

The conversion factor to calculate the number of times, the operating surplus can be leveraged is calculated as the ratio of loan amount to annuity payable for a particular financial year and the borrowing capacity of the LSG would be the product of additional operating surplus and the conversion factor.

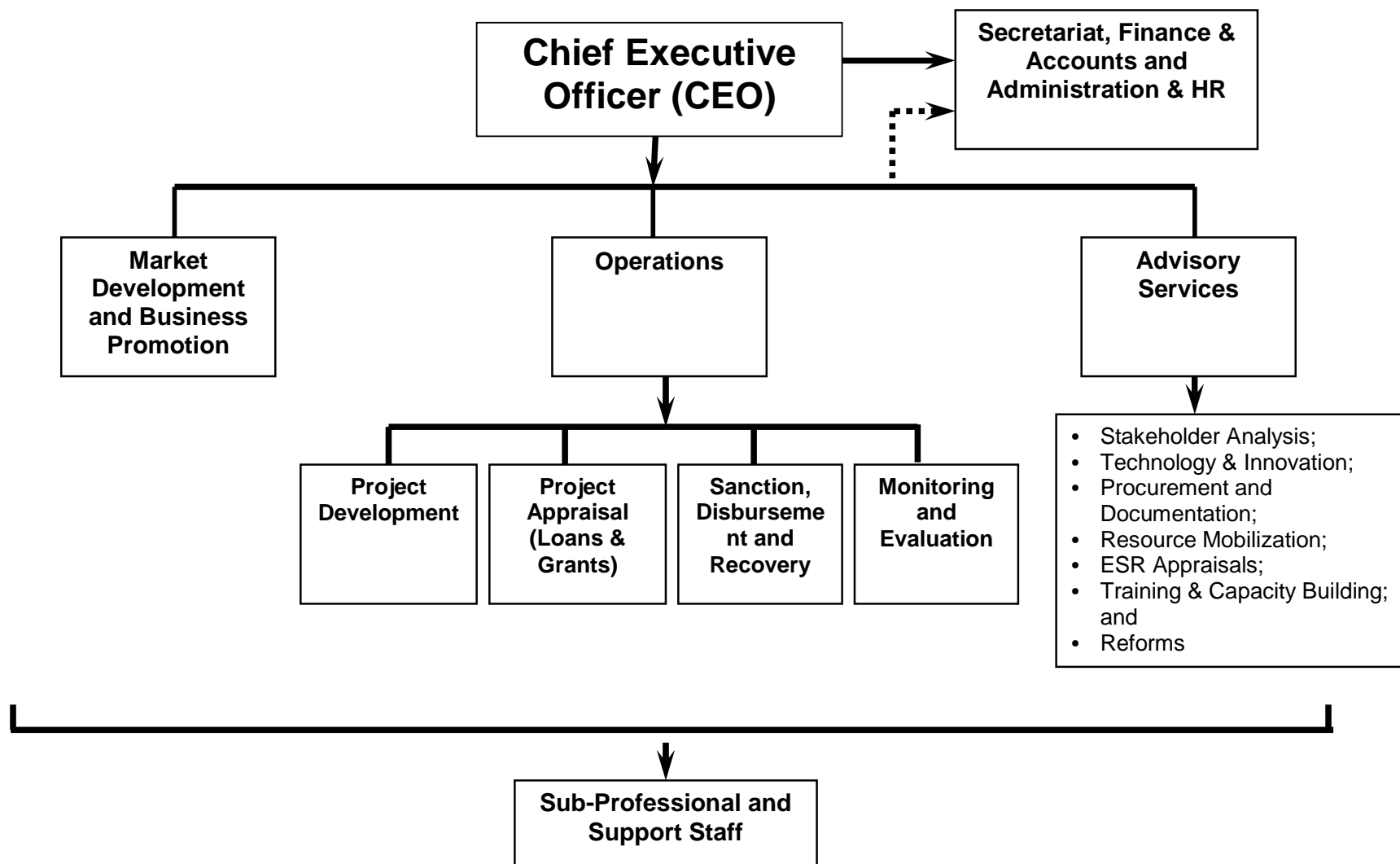
Annexure - 38

SUGGESTIVE ALTERNATIVE ORGANIZATION CHART OF THE KLGIFSL (FUND MANAGER/AMC)

38.1 Horizontal Model



38.2 Vertical Model



Annexure - 39

DEPARTMENT, FUNCTIONS, SUGGESTED DESIGNATION, JOB DESCRIPTION, QUALIFICATION & EXPERIENCE OF THE KLGIFSL (FUND MANAGER/AMC) STAFF

Department	Functions	Employee Designation	Job Description	Desired Qualification	Experience
Managing Director & Chief Executive Officer	<ul style="list-style-type: none"> Overall responsibility for the conduct of business of KLGIFSL 	Chief Executive Officer	<ul style="list-style-type: none"> Over all responsibility for the conduct of business of KLGIFSL 	A professional from urban/ municipal sector	Experience in dealing with Government departments, All India financial institutions and project conceptualisation, implementation for 15 years
Projects	<ul style="list-style-type: none"> Project development, appraisal of projects, procurement and monitoring progress; Coordination of review meetings; Responsible for Board Notes; and Coordination with the ADB and other bilateral/multilateral agencies related to projects. 	Vice President (Projects) ¹	<ul style="list-style-type: none"> Project appraisal, procurement, management of consultancy assignments and project monitoring; Drafting and finalising Terms of Reference for project consultancies; Project structuring in various formats; Coordination of review meetings, preparation of Board Approval Notes and initiation of projects in the Board Notes; Preparation of bids for consultancies of KLGIFSL; Follow up advertisements for 	BE or B. Tech. with Masters in Planning or Engineering or Management or CA/ CWA	About 10 years experience in project formulation, stakeholder analysis, project structuring, review of consultancy report and monitoring.

¹ Responsibilities can be divided based on the geographical location of the clients. There are two project divisions. Each division can manage specific set of borrowers, mainly LSGs in the state of Kerala

Department	Functions	Employee Designation	Job Description	Desired Qualification	Experience
		Deputy Manager (Projects)	<ul style="list-style-type: none"> consultancy opportunities; ▪ Arranging tie up/Joint Venture with other consultancy firms for submission of bids; ▪ Preparation of approach paper for externally aided projects; ▪ Preparation of various reports; ▪ Coordination with the ADB and other bilateral/multilateral agencies related to projects; and ▪ Study of financials of projects and sector review. ▪ Analysis of Balance Sheets of LSGs, attaining Financial Closures, preparation of financial statements such as Operating Plans, Cash Flows, Initial Screening Report and Recommendation for Board Notes; ▪ Issue loan sanction letter; ▪ Drafting Loan Agreements and Consultancy Agreements for Grants; ▪ Periodical review of projects; ▪ Preparation of disbursement memos for disbursement of loans and grants; 	BE/CA/CWA/Planner	Minimum of 5 years of specific experience in financial appraisal and technical appraisal of institutions and projects. Should be conversant in preparation of cash flows. Fluency in the computer operations is essential

Department	Functions	Employee Designation	Job Description	Desired Qualification	Experience
			<ul style="list-style-type: none"> Preparation of circulation note for approval to appoint consultants as per the request of LSGs; Drafting Terms of Reference for consultancies to be appointed for preparation of detailed project reports for a proposed project; Ensuring the consultancy contract agreement is in order as per ADB conditions; Preparation of disbursement memos to disburse payments to consultants after review of the reports; Study of the Detailed Project Report submitted by Consultants to understand the project proposed, specifically from the financial viewpoint; and Monitoring progress of consultancy works. 		
Finance, HRD Accounts & Secretarial	<ul style="list-style-type: none"> Accounts finalization, audit of annual accounts of KLGDF and KLGIFSL, GFI & GF II; Preparation of Annual Accounts; 	Vice President & Company Secretary	<ul style="list-style-type: none"> Over all in charge of the Finance, Accounts, HRD and legal issues 	FCA/ AICWAI with ACS	Minimum 10 years of experience in finalisation of accounts of finance company, resource mobilisation, filing of returns to Registrar of Companies, etc.

Department	Functions	Employee Designation	Job Description	Desired Qualification	Experience
	<ul style="list-style-type: none"> Resource Mobilisation; Secretarial activities of KLGDF and KLGIFSL; and Legal issues. 	Manager	<ul style="list-style-type: none"> In charge of raising resources for KLGDF; Facilitating Bond issue for LSGs and Bond servicing; Responsible for floating of Bonds under pooled finance; Development of Revenue Bonds and supervision of Investments of all entities; Providing administrative and accounting framework for KLGDF; and Coordination with the ADB and other bilateral/multilateral agencies and the GoK related to projects. 	ACA/ AICWAI	Minimum 10 years of experience in finalisation of accounts of finance company, resource mobilisation, filing of returns to Registrar of Companies, etc.
		Deputy Manager	<ul style="list-style-type: none"> Day-to-day operations of the KLGDF, Grant Fund, viz. verification of memos from project department for disbursement, preparation of cheques, cash book updation etc.; Day-to-day voucher entry in Oracle based FAS; Monthly reconciliation of bank accounts; Issue of TDS Certificates; and Coordination with Statutory Auditors and Internal Auditors and finalization of Accounts of 	C.A. (Inter)/ ICWA - (Inter)	Minimum of 5 years experience and specific experience in accounting software, on hand experience in preparation of accounting statements, coordination with auditors.

Department	Functions	Employee Designation	Job Description	Desired Qualification	Experience
		Deputy Manager	<p>the KLGDF.</p> <ul style="list-style-type: none"> ▪ Maintenance of all statutory registers, files relating to Companies Act; ▪ Compilation of Board Notes; ▪ Coordination with Projects, Accounts & Administration in timely submission of Board Notes and sending the same to the Board members; ▪ Correspondences with the GoK and other Financial Institutions; and ▪ Assisting in Investments of the KLGDF. 	M. Com. / ACS - (Inter)	Minimum of 3 years experience and specific experience in assisting secretarial functions, treasury operations, etc.
Human Resource Development (HRD)	HRD policy, promotions, recruitment and fixation of compensation	Deputy Manager (HRD)	<ul style="list-style-type: none"> ▪ Day-to-day operations of the KLGIFSL; ▪ Coordination with Statutory Authorities like PF, Service Tax & Income Tax; ▪ Overall administration work; ▪ Finalisation of issues related to HRD; ▪ Issue of TDS Certificates; and ▪ Coordination with Statutory Auditors and Internal Auditors and finalisation of year end accounts of KLGIFSL 	CA (Inter)/ ICWA (Inter)	Minimum of 3 years experience and specific experience in dealing with employee compensation, PF, etc.
Administration	Office Maintenance	Officer (Admin.)	<ul style="list-style-type: none"> ▪ Coordination with various agencies regarding KLGIFSL, 	Any graduate with PGDBM	Minimum of 3 years experience and specific

Department	Functions	Employee Designation	Job Description	Desired Qualification	Experience
			House Keeping, Insurance, Printers, Telephones, Electricity & Travel Agents; <ul style="list-style-type: none"> ▪ Purchase of stationeries; ▪ Arranging of Air, train tickets; ▪ Maintenance of attendance, leave, medical, PF, TDS registers; and ▪ Assisting secretarial and accounting work. 		experience in dealing with purchase of office equipment, maintenance arrangements for them and travel arrangements
Procurement	Procurement of goods and services - civil works, equipment and consultancy	Advisor (Procurement)	<ul style="list-style-type: none"> ▪ In charge of procurement of consultants; ▪ In charge of procurement of civil works, goods etc.; ▪ Review of the reports submitted by consultants (design); and ▪ Over all responsibility to attend review meetings and advise. 	BE	A minimum of 10 years experience in procurement of goods and services and specific experience in procurement rules of the ADB and other bilateral and multilateral agencies
		Deputy Procurement Engineer	<ul style="list-style-type: none"> ▪ Looking after all procurement formalities; ▪ Preparation of Terms of Reference and Bid documents for selection and employment of consultants for preparation of DPR for various LSG Projects; ▪ Evaluation of Technical and Financial Proposals received from the consultants; 	BE	A minimum of 5 years experience in conducting financial and technical evaluation of bids, finalisation of contract agreement for civil works, equipment, etc.

Department	Functions	Employee Designation	Job Description	Desired Qualification	Experience
			<ul style="list-style-type: none"> ▪ Review of reports furnished by the consultants at various stages; ▪ Review of bid documents and bid evaluation reports for various projects; ▪ Projects monitoring through review of progress for ongoing projects; and ▪ Preparation of post review formats for procurement of works and consultancy assignments for review by the ADB and other donor agencies as applicable. 		
Information Technology	Maintenance of Accounting Software, procurement of software, Maintenance of Hardware and procurement	Systems Analyst	<ul style="list-style-type: none"> ▪ In charge of maintenance of software and hardware; ▪ Procurement of software and hardware; and ▪ AMC for Hardware and software, Simple program involving day-to-day software management and maintenance of system and computerization, development of separate modules as required by the line department. 	BE/MCA	A minimum of 3 years experience in purchase of computer hardware and software, arranging for maintenance of the systems, networking etc.
ESR, Training and Capacity Building	Responsible for drawing up training plan, visits, etc.,	Training and Institutional Expert	<ul style="list-style-type: none"> ▪ Conduct of baseline survey on the training requirement of the LSG departments and the 	ISTD, with background experience in	A minimum of 5 years experience in working in professionally managed

Department	Functions	Employee Designation	Job Description	Desired Qualification	Experience
	based on the training assessment of the LSG departments and also the elected representatives.		<p>elected representatives;</p> <ul style="list-style-type: none"> Conducting training programmes, exposure visits to best practice in urban management; and Initiate urban reforms and related activities. 	urban environment management	management institutions and flair for organising seminars, workshops, etc.

Legend for Qualifications:

PGDBM	Post Graduate Diploma in Business Management
ACA	Associate of the Institute of Chartered Accountants of India
AICWAI	Associate of the Institute of Cost and Works Accountants of India
BE	Bachelor of Engineering
B. Tech.	Bachelor of Technology
ACS	Associate of Institute of Company Secretaries of India
ISTD	A degree awarded by Society for Training and Development

Annexure - 40

**CONCEPTS, CONTENTS AND PRINCIPLES - THE KERALA LOCAL
AUTHORITIES LOANS (AMENDMENT) ACT, 2005**

An Act to give effect to the proposal for the constitution of Kerala Local Government Development Fund

PREAMBLE:- WHERE As it is expedient to give effect to the proposal of the Government of Kerala for constituting Development fund for providing assistance to Local Self Government Institutions in the state for infrastructure and financial services and for matters connected there with or incidental there to:

BE it enacted in the fifty sixth year of the Republic of India as follows:-

1. Short title and commencement:-
 - (1) This Act may be called The Kerala Local Authorities Loans (Amendment) Act, 2005
 - (2) It shall come into force at once
2. Amendment to Act - 30 of 1963 :- In the Kerala Local Authorities Loans Act, 1963 (Act 30 of 1963)
 - (1) In section 2, clause (i) shall be renumbered as clause (xiv) and before and after clause (xiv) as so renumbered the following clauses shall be inserted, namely:-
 - (i) *"Accrual Period"*
means a financial year beginning April 1 and ending March 31 of the following year or part period thereof ending on March 31.
 - (ii) *"Auditors"*
means the Accountant General of the State or any independent auditor(s) viz. Chartered Accountant(s) appointed by the Fund from time to time
 - (iii) *"Board"*
means the Board of Management constituted as per provisions of the Act to manage the Fund
 - (iv) *"Contribution"*
means any cash or property paid or transferred or agreed to be paid or transferred to the Fund by the Government from time to time
 - (v) *"Contribution Fund"*
means (i) contributions and (ii) any net income or surplus derived by the Fund pursuant to the provisions hereof
 - (vi) *"Fund"*
means the Kerala Local Government Development Fund (KLGDF) and includes the aggregate of
 - (a) the contribution
 - (b) investments
 - (c) Loans and
 - (d) All other properties of the Fund
 - (vii) *"Fund Manager"*

means the legal entity appointed by the Fund under Section 3A.3 of this Amendment Act under a Management Agreement for managing the Fund

(viii) *"Fund Period"*

means the period from the date hereof until such date Fund is abolished or transferred to the Consolidated Fund of the State.

(ix) *"Government"*

means the Government of Kerala

(x) *"Infrastructure Projects"*

includes:-

- (a) Water Supply
- (b) Solid Waste Management
- (c) Sanitation
- (d) Storm Water Drains
- (e) Roads
- (f) Transportation Systems
- (g) Sites and Services
- (h) Area Development
- (i) Other remunerative and non-remunerative infrastructure projects for public use.

(xi) *"Investments"*

means monies lent/to be lent by the Fund only for infrastructure Projects and includes monies placed by the Fund in instruments such as Government Promissory Notes or other Government Securities, stock or shares in any banking company or other public company, or stocks, funds, shares, debenture, debenture stock, commercial papers, financial papers, short term or long term corporate deposits, securitised debt, mortgage, bonds, obligations and securities of any description whatsoever.

(xii) *"Lender"*

means any person/s who has given monies to the Fund by way of loan

(xiii) *"Loan"*

means the monies lent to the Fund and includes debentures/bonds

(xiv) *"Local Government"*

means a Panchayat, Municipal Council, Municipal Corporation constituted under the respective enactments.

- (2) In section 2, clause (ii) shall be renumbered as class (xvi) and for the heading "Funds" occurring in this clause the words "Local Government Funds" shall be substituted.

- (3) In section 2, after clause (xvi) the following clauses shall be inserted:

(xv) *"Management Agreement/s"*

means the Management Agreement/s between the Fund Manager and the Board of Management of the Fund

(xvi) *"Net Income"*

means in relation to any Accrual Period, the Net Income earned by the Fund as shown in its audited statements of account for that Accrual Period, net of all costs, taxes and expenses, Fund Manager's remuneration and interest paid/payable on the borrowals by the Fund.

- (4) In section 2, clause (iii) shall be renumbered as clause (xix)
- (5) In section 2, after clause (xix) the following clause shall be inserted, namely:-

(xvii) "*Property*"
shall mean money and includes both initial as well as additional property hereto comprising of real, personal movable or immovable property of any description and wheresoever situate and in relation to rights and interests includes those rights and interests vested, contingent or future.
- (6) In section 2, clause (iv) shall be renumbered as clause (xxi)
- (7) After section 3, the following section shall be inserted namely:-
"Section 3A". Government to constitute Fund(s) or any such financial arrangements to lend monies or to provide financial services or a combination of both:

1. CONSTITUTION OF THE FUND

The Government may by notification and with effect from such date as may be notified constitute the Kerala Local Government Development Fund (KLGDF) called the "Fund" for the objectives set forth hereunder:

- i. To establish viable and sustainable financing arrangements which enable creation, upgradation and maintenance of cost effective and quality civic infrastructure in the State
- ii. To mobilise resources for the infrastructure projects using various financing instruments and financial structures such as bonds/debentures, equity, pooled finance arrangements etc.
- iii. To borrow, or raise monies or loans or receive grants or accept contributions in such manner and on such terms, conditions and securities as the Board of Management of the Fund in its discretion deem fit from time to time.
- iv. To provide financial assistance in the form of loans, grants or a contribution thereof to Local self Governments for taking up and implementation of infrastructure projects which create enduring community assets and improve living standards of the population in their areas. The Fund may also provide sub loans or equity in the infrastructure projects sponsored by the Local Self Governments in association with Non-Government agencies when the infrastructure Projects are considered strategically important provided that the Fund will only invest in Infrastructure Projects that at the time of the investment comply with all relevant State and Central Government legislation regarding environmental and social protection.
- v. To establish Grant Funds and provide grants from its own resources and to manage Grant Funds as the Government may constitute from time to time as per terms set forth for such grants so as to ensure continuous upgradation of standards of organisational, financial and technical capacities of LSGs, viable and sustainable infrastructure projects are put in place and by the LSGs and the poor and disadvantaged sections of the society also access the benefits of such projects.
- vi. To enable the LSGs to access capital markets, financial institutions and private investors for setting up infrastructure Projects in the State either individually or through such arrangements as pooled financing, guarantees, securitisation etc.

- vii. To guarantee the performance of any contract or obligations and the payment for any bond issue or mobilisation of resources by the LSGs.
- viii. To assist the local bodies in getting the participation of non-government sector in creation and maintenance of civic infrastructure through joint ventures and other innovative partnerships.
- ix. To subscribe for, underwrite, acquire, hold and dispose of shares, stocks, debentures, debenture stocks, bonds, mortgages, obligations, securities of any kind issued or guaranteed by any company (body corporate or undertaking) of whatever nature and industry, Government, Trust, Municipal, Local Authority or body of whatever nature.
- x. To invest any money of the Fund, in any investments as may be prudent and as may be necessary provided the income from such investments shall be utilised to fulfil the objectives of the Fund.
- xi. To act as nodal or nominated agencies on behalf of the Central and or the State governments for infrastructure projects in the state.
- xii. To do all other things necessary and conducive to the attainment of all these objects.

2. APPOINTMENT OF BOARD OF MANAGEMENT (BOARD) OF THE FUND:

- (a) The Governor may by notification under this Act appoint the Board of Management also called "Board" for the Fund established under this Act and such Board shall have the following members until modified by a notification under this act.
 - i. Chief Minister
 - ii. Minister in charge of the Local Self Government Institutions (LSGIs)
 - iii. Secretary to Government, Finance Department
 - iv. Secretary to Government, LSG Department
 - v. Secretary to Government, Planning Department
 - vi. Secretary to Government, Modernising Government Programme
 - vii. Director of Urban Affairs
 - viii. One Mayor of a Municipal Corporation, one Chairman of a Municipality and one Chairman of a large urbanizing Panchayat as the Government may nominate from time to time.

Provided the Chief Minister shall act as Chairman of the Board and the convener of the Board will be the Secretary of the LSG (Urban) department. All the members of the Board of Management shall hold office as such members only so long as they hold their respective office in Government or in the LSGs as the case may be.
- (b) The Board shall stand possessed of the Fund upon which and subject to the powers and provisions herein declared and contained concerning the same and the Board shall have the power at any time or times during the existence of the Fund to accept any property whether of an onerous nature or not from any person or persons by the provisions of any other Fund or otherwise to the intent that the same shall be held by or on behalf of the Board as an accretion to the Fund.

3. FUND MANAGED BY FUND MANAGER

The Government may by an order constitute an Asset Management Company hereinafter called the Fund Manager for the management of the Fund in the name and style of Kerala Urban Infrastructure Finance and Services Limited (KLGIFSL) or in any other name and style as the Government may determine under the Indian Companies Act 1956 read with all amendments to the Act from time to time. The Fund Manager shall be registered in Kerala and shall carry on its affairs under duly constituted Board of Directors as hereunder:

- a. The Board of Directors shall comprise of nominees of the Government and reputed non-Government Institutions such as All India Banks and Financial Institutions, management institutions etc. provided the shares of Government in the equity of the

Fund Manager is not more than 26% and the respective shares of other participants together constituting the majority shareholding in the Fund Manager.

- b. The number of nominees of the Government and other participants in the equity holding of the Fund Manager shall be proportionate to their shareholding.
- c. The nominees of the Government shall be ex-officio Secretary to Government (LSG-Urban), Secretary to Government (Finance), Secretary to Government (Planning) provided Secretary (LSG-Urban) shall be the Chairman of the Board of Directors of the Fund Manager.

4. DUTIES OF THE BOARD OF MANAGEMENT OF THE FUND:

- a. The Board of Management (Board) of the Fund shall provide financial assistance in relation to infrastructure Projects and also lay down policies relating to credit approval and investments, provided if no infrastructure Project has been identified for making investments and if the Board deems it fit in the interest of the LSGs the Board may invest the Fund, in such manner as the Board deems fit.
- b. The Board shall enter into a Management Agreement whereby the Board shall delegate such of its powers as it deems appropriate to the Fund Manager to enable the Fund Manager to manage the Fund and to realise the objectives set forth in the Act for the Fund.
- c. The Board shall supervise operations of the Fund Manager in relation to the Fund.
- d. The Board shall at all times exercise due diligence in carrying out its duties for protecting the interests of the Fund
- e. The Board shall hold the Fund on behalf of the Government and shall enable for opening and operating of bank accounts on behalf of the Fund by the Fund Manager.

5. DISTRIBUTION OF INCOME OF THE FUND:

The Board shall stand possessed of the Fund and the net income thereof shall accrue for the sole benefit of the Fund. The entire income of the Fund shall accrue to the Government for investment in the Fund.

6. POWER OF ADDITION:

The Board may accept additional contribution if any made by the Government and the LSGs for the Fund.

7. POWERS OF THE BOARD:

The Board shall have the power, discretion, rights and immunities set out by the Government in the Rules notified under this Act.

8. RESTRICTION AND RELEASE OF POWER:

The Board shall have the power at any time or times by a resolution irrevocable or revocable during the existence of the Fund to release or to any extent restrict the future exercise of any powers hereby or by Law conferred on it notwithstanding the fiduciary nature of any such powers.

9. APPOINTMENT OF NEW BOARD:

- a. The Board may be removed and replaced by new Board of Management by the Government (other than on official transfers of the posts held by the members of the Board)
- b. Every new Board shall have the powers, authorities and discretions and shall in all respects act and be liable as if originally appointed as a Board under the Act.

10. SECRECY:

The Board shall keep and shall ensure that its officers, employees and agents keep confidential all transactions respecting the Fund and the state of affairs of the Fund except as otherwise compelled to disclose by Law.

11. POWER TO APPORTION BETWEEN INCOME AND CAPITAL:

The Board shall have the power to make such reserves out of the income or capital as the Board deems proper for expenses, taxes and other liabilities of the Fund to pay from income or from capital or to apportion between income and capital any expenses of making or changing investments and of selling, exchanging including brokers commissions and charges and generally to determine what part of the expenses of the Fund shall be charged to capital and what part to income and to determine as between separate funds and separate parts or shares the allocation of income, gains, profits, losses and distributions and so that any decisions of the Board whether made in writing or implied from its acts shall so far as the law may permit be conclusive and binding on the Government.

12. ACCOUNTS AND AUDIT:

Accounts:

- a. The Board shall maintain and /or cause to be maintained by the Fund Manager proper books of accounts, documents and records with respect to the Fund, to give a true and fair picture of the affairs of the Fund.
- b. The Board shall provide the Government with:
 - (i) Unaudited financial statements of the Fund within three months of the conclusion of the respective Accrual Period of the Fund and
 - (ii) Annual reports including audited financial statements of the Fund within six months of the conclusion of the respective Accrual Period of the Fund and
 - (iii) Quarterly reports within one month of the end of each quarter providing unaudited summary financial information regarding the operations of the Fund.
- c. The accounts of the Fund shall be audited once a year by the Accountant General of the State or a qualified auditor for correctness and authenticity. If the auditors of the Fund are entities other than the Accountant General of the State,
 - (i) Such auditors of the Fund shall be appointed by the Board on such terms and conditions as may be decided by the Board
 - (ii) The auditors may be removed and replaced by the Board
 - (iii) The remuneration of the auditors shall be fixed by the Board of Management.
- d. The audited accounts of the Fund shall be placed before the Assembly once in a year.

13. TERM OF OFFICE AND DISCHARGE OF THE MEMBERS:

A member of the Board shall hold office till he holds an official position in Government or LSGs as the case may be or until the termination of the Fund or the discharge of the member, whichever is earlier. The members shall stand discharged from office also by an order of the Government.

14. DECISIONS OF THE BOARD ON CERTAIN MATTERS:

Unless agreed to by the Government, the Board shall not:

- a. remove the Fund Manager
- b. make any material amendments to the Management Agreement except for minor amendments thereto;
- c. have the right to approve the withdrawal or resignation of the fund Manager as provided for in the Management Agreement

15. POWER TO DELEGATE:

The Board may, from the time to time, delegate to any committee or any other person any of its powers and duties provided the Board shall remain liable for any such delegate's acts of omission or commission to the extent the Board itself would have been liable for such acts. The Board may from time to time, authorise any of the members to act on its behalf and sign documents.

16. RIGHT TO ADVICE:

The Board may in the discharge of its duties, act upon any advice obtained from any bankers, accountants, brokers, lawyers or consultants, professionals or experts acting as advisers to the Board of Management. The Board shall not be bound to supervise the action of such advisers or verify the advice or information received from them and the Board shall not be liable for anything bonafide done or omitted to be done or suffered in reliance upon such advice or information nor be responsible for any loss occasioned by so acting nor for the consequences of any bonafide mistake, oversight or error of judgement on the part of such advisers.

17. CHARGING OF EXPENSES:

The Board may charge the Fund with the following expenses:

- i. All expenses properly incurred in the operation of the Fund and for the realisation, preservation or benefit of the investments and assets comprising the Fund and for the protection of the interests of the Fund.
- ii. All expenses (including expenses incidental to execution and /or registration of any agreement or other deeds) incurred by the Board for obtaining the Contributions and or Loans or raising any form of resources.
- iii. All expenses in connection with any legal proceedings by or against the Fund or concerning the affairs of the Fund including professional fees and costs of any legal advice.
- iv. All legal and statutory expenses incurred in the operation of the Fund including all levies, duties and other charges paid/payable in connection with the issue of shares, units, debentures, bonds or any other form of financial instruments.
- v. All expenses in connection with the holding of its meetings and the fees of the Fund Manager as per Management Agreement.

18. LIABILITY OF THE BOARD:

- a. The Board shall not be liable on account of anything done in good faith, bonafide and with the diligence.
- b. The Board shall only be chargeable for such monies, stocks, funds and securities as the Board shall have actually received and shall not be liable or responsible for any banker, broker, custodian, or other person in whose hands the same may be deposited or placed nor otherwise for any involuntary loss.
- c. The Board and every attorney or agent appointed by the Board shall be entitled to be indemnified by the Fund in respect of all liabilities, losses and expenses incurred or any of the powers, authorities and discretion vested in or delegated to them other than those arising out of gross negligence and /or wilful misconduct, provided however that, such indemnity shall not in any event exceed the total size of the Fund.

19. REMUNERATION:

The members of the Board shall not be entitled to any remuneration for their services.

20. AMENDMENT:

The Government may be an amendment to this Act:

- a. alter the objects of Fund
- b. include any contributors and
- c. amend this Article
- d. any other amendment in the opinion of the Board required for better day to day operation of the Fund and to achieve the objectives of the Fund.

Board may amend from time to time the following

- a. to add to the representations, duties or obligations of the Fund Manager or surrender any rights or power granted to the Fund Manager herein;
- b. To cure any ambiguity or correct or supplement any provisions in the Management Agreement with the Fund Manager which may be inconsistent with any other provision hereof or correct any printing, stenographic or clerical errors or omissions; or
- c. To reflect any change in the amount of Contribution to the Fund in accordance with the terms of the orders of Government.

21. ARTICLE INEFFECTIVE OR VOID:

If any Article/s or any part thereof is or are declared to be ineffective, inoperative or void, the same shall not affect the validity of this amendment or the other part of such Article/s as the case may be.

22. THE SEAL:

The Board may if it thinks fit provide a Seal for the purpose of the Fund and shall have power from time to time to destroy the same and substitute a new seal in lieu thereof, and the Board shall provide for the safe custody of the Seal for the time being and the Seal shall not be used except by the authority of the Board. The Seal shall be affixed to such documents and instruments as the Board may direct from time to time.

23. PRELIMINARY EXPENSES:

The Board shall have power to pay out of the Fund all expenses of whatever nature incurred or to be incurred incidental to the creation of this Fund.

24. REVOCABILITY:

This Fund is revocable only by an amendment to this Act. At the time of extinguishment of the Fund, all the assets and liabilities of the Fund shall be transferred to the Government

25. OVERRIDING EXCEPTIONS:

Notwithstanding anything herein contained no power or provision hereby or by law conferred upon the Board shall be exercised in such a way as to infringe any rule against perpetuities, which may become applicable hereto.

THE SCHEDULE herein below may be issued as initial Rules under this Act

1. GENERAL POWER

SUBJECT always to any restrictions expressly contained in this Act, the Board shall in relation to the Fund have all the same powers as a natural person acting as the beneficial owner of a property and such powers shall not be restricted by any principle of construction or rule or requirement of the Proper Law relating to this Act save to the extent that such is obligatory but shall operate according to the widest generality of which the foregoing words are capable notwithstanding that certain powers are hereinafter more particularly set forth.

2. POWERS OF INVESTMENT

The Fund shall be managed by the Fund Manager in accordance with the investment objectives, policies and restrictions set forth in the Management Agreement.

And in the exercise of the powers herein contained the Board shall not be under any duty to see that the value of the Fund or any part or parts thereof is enhanced in any way nor shall the Board be liable for any failure in that respect whatsoever.

3. BOARD NOT BOUND TO INTERFERE IN BUSINESS OF URBAN LOCAL BODIES, STATUTORY BOARDS OR PUBLIC SECTOR UNDERTAKINGS OR PRIVATE INVESTORS IN WHICH FUND IS INTERESTED:-

- a) The Board shall leave the administration, management and conduct of the business and affairs of such LSGs to the Council, officers and other persons authorized to take part in the administration, management or conduct thereof and the Board shall not be under any duty to supervise such officers or other persons so long as the Board does not have actual knowledge of any dishonesty relating to such business and affairs on the part of any of them. Notwithstanding such restrictions, the Board may advise the LSGs to restructure their financial / operating parameters to enable the LSGs to become creditworthy in the long run and enable them to raise resources at market rates. In case of default by the borrowers the Board shall have the powers to take appropriate action.
- b) The Board shall not be liable in any way whatsoever for any loss to such LSGs or the Fund or the income thereof arising from any act or omission of its own officers or other persons taking part (whether or not authorized) in the administration, management and conduct of the business or affairs of such LSGs (whether or not any such act or omission by any such foregoing persons shall be dishonest fraudulent negligent or otherwise).
- c) Without prejudice to the generality of the foregoing, the Board shall not be responsible in any way whatsoever for any default or other act or omission by the directors, officers or other persons referred to herein by any express notice or intimation of such default or other act or omission and the Board shall not be obliged or required to make and enforce any claim in respect of such a default or other act or omission and no person who is or may become entitled hereunder shall be entitled to compel the making of such a claim.

4. POWER TO EMPLOY AGENTS

The Board shall have power to employ instead of acting personally and pay at the expense of the Fund any agent in any jurisdiction whether attorneys, solicitors, brokers, banks, trust companies or other agents whether associated or connected in any way with the Board or not, without being responsible for the default of any agent if employed in

good faith to transact any business or do any act required to be transacted or done in the execution of the deeds hereof including the receipt and payment of moneys and the execution of documents.

5. POWER TO EMPLOY INVESTMENT ADVISOR OR MANAGER

Without prejudice to the generality of the foregoing the Board may, from time to time and at any time employ, on such terms and on such payment, any person, firm or company in any jurisdiction, whether associated or connected in any way with the Board or not, as Fund Manager for the purpose of managing the investment of the Fund.

6. NOMINEES AND CUSTODIANS

The Board may permit any property comprised in the Fund to be and remain deposited with any person or persons in any jurisdiction and permit any such property to be held or invested in the name of any person or persons in any jurisdiction instead of in the name of the Board.

7. POWER TO PAY DUTIES AND LEVIES

In the event of any taxes or other duties or fees (and any interest or penalty chargeable thereon) whatsoever becoming payable in any jurisdiction in respect of the Fund or any part thereof in any circumstances whatsoever the Board shall have power to pay the same.

8. POWER TO TAKE COUNSEL'S OPINION

The Board shall have power to take opinion of legal counsel in any jurisdiction concerning any difference arising or in any way relating to this Act and duties and representatives of the Board in connection with the Fund and to the extent that the Board acts in accordance with the opinion of such counsel, the members shall not be liable for any loss to the Fund which may arise due to by or from such opinion.

9. POWER TO BORROW, etc.

The Board may, for and on behalf of the Fund, in exercise of any of the powers hereby or by law given to it sell, lend or buy any property or borrow or raise monies, in any form, on such terms and conditions as the Board may consider expedient and secure and discharge any debt or obligation binding on the Fund in such manner as may be thought fit, and in particular by mortgages of the undertaking(s) and all or any of the immovable and moveable property (present and future) of the Fund or by the creation and issue, on such terms as may be thought expedient, of bonds, debentures or debenture stock, perpetual or otherwise, or other securities of any description or without security.

10. POWER TO EFFECT COMPROMISE

The Board shall have power to:

- a) accept any property before the time at which it is transferable or payable.
- b) pay or allow any debt or claim on any evidence that it thinks fit.
- c) accept any composition or any security movable or immoveable for any debt or other property.
- d) allow time of payment of any debt.

- e) compromise, compound, abandon, submit to arbitration or otherwise settle any debt, account, claim or thing whatsoever relating to the Fund or this Act without being liable for any loss to the Fund thereby occurring.

11. POWER TO INSURE PROPERTY

The Board shall have power to insure against any loss or damage from any peril, any money or property forming part of the Fund for any amount and to pay the premiums out of the Fund.

Annexure - 41

MINUTES OF THE STAKEHOLDERS' MEETING AND LIST OF AVAILABLE PROJECT REPORTS/PROPOSALS

The Consulting Team was advised to make a presentation (on April 06, 2005) on the Draft Final Report on the Study on Establishing KLGDF and the project cycle/ pipeline projects and sub project development. This presentation also included the operational procedures as part of creating awareness among potential borrowers/ beneficiaries of the proposed facility. This presentation workshop was organized by the Government of Kerala attended by representatives from 10 LSGs and KUDFC. The salient features of the KLGDF were presented before the invited stakeholders in terms of 1) need for the Fund, 2) institutional arrangements for the Fund, 3) Policies, Operational Procedures and Guidelines for the Fund. The audience were also invited to attend a brain storming session chaired by the Project Director, aided by the Team wherein the project cycle/ pipeline projects and sub-project development were discussed in detail. Based on one-to-one discussion with representatives of these LSGs, a list of pipeline projects has been prepared based on the information provided by the respective LSGs on the available Project Reports/Proposals, along with special remarks (if any) on such projects, which may be considered as potential pipeline projects for the proposed Fund.

Sl.	Town	Proposal/ Pipeline Projects	Remarks
1.	Aluva	1. Assessment for market waste disposal requirements and development of Market Waste Treatment Plant (approximately costing about INR 2.5 million)	
		2. Development of Shopping cum Marketing Facilities to the town in a phased manner (approximately costing about INR 40 million)	Proposed as a BOT initiative. Proposed to construct commercial space to include 220 stalls out of which 170 will be given to shop owner while the rest of them will be given to private parties.
		3. Municipal Solid Waste Management initiatives (approximately costing about INR 5 million)	Land for this purpose is available.
2.	Attingal	1. Modernization of existing Slaughter house and provision of environmental/ hygienic facilities to the SH (approximately costing about INR 2.5 million)	
		2. Provision of Market (Vegetable and Fish) and shopping facility to Attingal town (approximate costing not available)	
		3. Traffic improvement and revenue generating initiative of construction of a Bus Stand and Shopping Complex (approximately costing about INR 15 million)	ICICI - KINFRA under BOT process had initiated the project development.
3.	Chalakyudy	1. Construction of a causeway bridge across Chalakyudy River	Proposed as a joint venture projects between two neighboring LSGs

Sl.	Town	Proposal/ Pipeline Projects	Remarks
		2. Development of River Bank Tourism Project	Physical surveys along the Chalkudy river banks are completed
		3. Planning and development of Chalakkudy Ring Road towards traffic management (approximate costing not available)	Survey based studies and assessments are yet to be carried out
		4. Provision of storm water drainage and treatment plant (approximate costing not available)	Envisages covering all of the open drains on either side of the roads and construction of a treatment plant
		5. Provision of sporting facilities by constructing a Stadium and a shopping complex	Land for the proposal is available
4.	Kasaragode	1. Provision of drinking water facility to the uncovered areas of the town (approximately costing about INR 120 million)	
		2. Planning and development of Drainage and Sewerage facilities for the town (approximately costing about INR 150 million)	
5.	Kottayam	1. Construction of a New Fish Market (approximately costing about INR 10 million)	
		2. Construction of a slaughter house (approximately costing about INR 300 million)	The GoI has approved the project with a grant of INR 5.1 millions. A DPR is available.
		3. Provision of commercial facilities to the town by way of constructing a new Market complex to house about 130 stalls for the Vegetable Market (approximately costing about INR 350 million)	Project developed and is in tendering stage for the award of civil works.
6.	Kunnamkulam	1. Construction of a Vegetable Market (approximately costing about INR 5 million)	
		2. Construction of a Fish and Meat Market (approximately costing about INR 10 million)	Design already approved and land acquired
7.	Mallappuram	1. Improvements to existing slaughter house (approximately costing about INR 4.3 million)	
		2. Provision of under ground drainage system to the town (approximately costing about INR 80 million)	There is a pending court case against the project

Sl.	Town	Proposal/ Pipeline Projects	Remarks
		3. Solid Waste Management (approximately costing about INR 3.5 million)	Concept development and the project may be finalized by the month of May 2005
8.	Thalassery	1. Construction of mini shopping center (approximate costing not available)	
		2. Mini Stadium Project - Land ready (approximately costing about INR 20 million)	Initial project proposal had been submitted to Sport Authority of India in the month of January 2005. No DPR had been prepared
		3. Modernization of the slaughter house (approximately costing about INR 6 million)	A land parcel of 47 cents is available for this proposal
		4. Solid Waste Management (approximately costing about INR 6 million)	Land available
9.	Perumbavur	1. Construction of Town Hall and Kalyanamandapam (approximately costing about INR 20 million)	
		2. Development of the Heritage precincts (approximate costing not available)	
		3. Municipal Solid Waste Management (approximately costing about INR 5 million)	Land available
10.	Tirur	1. Solid Waste Management (approximately costing about INR 6.5 million)	Land available
		2. Tirur Tourism Island development, named as <i>Swapna Nagari Project</i> located at the Kakadava Island (approximately costing about INR 20 million)	12 acres of land is proposed for development vested with 12 landlords and most of them have come forward to hand over the land and negotiations are underway with the remaining 3 private owners.
		3. Waste Water Treatment Plant for town (approximate costing not available)	Two schemes are proposed for the town's benefit, one at the coastal land and another in highland. At present no DPR has been prepared.

The participation by the LSG representatives was voluntary and they have sought several clarifications regarding the development process, project development, structuring of projects, advisory etc. They were very much satisfied with the process and other facilities contemplated in the Fund/ DFR and felt that the Fund is a necessity for meeting their urban management and investment requirements.

Services and Finance Assessment of 10 Pilot LSGs

General Information

		Aluva	Attingal	Chalakudy	Kasaragod	Kottayam	Kunnamkulam	Mallapuram	Perumbavoor	Thalassery	Tirur	Total/Average
1	Name of the City/Town	Aluva	Attingal	Chalakudy	Kasaragod	Kottayam	Kunnamkulam	Mallapuram	Perumbavoor	Thalassery	Tirur	
2	District	Ernakulam	Thiruvananth	Thrissur	Kasaragod	Kottayam	Thrissur	Mallapuram	Ernakulam	Kannur	Mallapuram	
3	Type of LSG	Municipality	Municipality	Municipality	Municipality	Municipality	Municipality	Municipality	Municipality	Municipality	Municipality	
4	Class/Grade of the LSG	Grade I	Grade II	Grade II	Grade I	Grade I	Grade II	Grade II	Grade I	Grade I	Grade I	
5	Current Area of the LSG (sq. km)	7.16	14.78	25.23	16.68	16.45	34.15	33.7	13.61	23.98	16.55	202.29
6	Current Estd. Population (2003/2004)	24208	36588	49390	54640	60801	57359	62453	28320	99977	54948	528684
7	Population 2001 Census	24108	35648	48371	52683	60725	51585	58490	26547	99386	53650	511193
8	Gross Density (2001 Census) - Person	3367	2413	1917	3158	3692	1511	1736	1951	4145	3242	2527

Financial Indicators

Sl.	Particulars	Unit	Aluva	Attingal	Chalakudy	Kasaragod	Kottayam	Kunnamkulam	Mallapuram	Perumbavoor	Thalassery	Tirur
A. Resource Mobilization Indicators - General												
1	Share of Property Tax Component	percent	19.90	13.63	14.42	22.07	21.69	7.54	13.07	14.27	21.03	14.79
2	Share of Professional Tax	percent	13.47	6.19	6.21	6.72	12.48	2.56	10.71	6.27	6.21	5.48
3	Share of Entertainment Tax	percent	19.37	9.11	19.95	6.00	16.68	6.61	1.75	5.25	19.37	27.68
4	Share of Other Taxes	percent	13.39	11.16	13.30	8.76	8.70	2.87	7.32	4.24	8.65	9.63
5	Share of Tax Revenues	percent	66.12	40.09	53.87	43.56	59.54	19.58	32.85	30.02	55.25	57.58
6	Share of Non-Tax Revenues	percent	14.45	15.79	18.11	25.80	16.24	16.97	46.92	44.81	36.08	33.69
7	Share of Grant-in-Aid	percent	2.50	42.32	23.03	17.27	11.91	36.48	7.60	4.10	0.53	3.04
8	Share of Debt	percent	19.02	2.22	5.07	12.99	13.38	26.16	10.11	24.18	7.09	5.64
9	PC Income (Revenue) Yr 2003-04	Rupees	1054.00	1000.00	706.00	1132.00	1318.00	1655.00	661.00	2048.00	648.00	874.00
10	PC Income (Capital) -Yr 2003-04	Rupees	296.00	0.00	27.00	0.00	0.00	0.00	0.00	980.00	0.00	0.00
11	Growth in Property Tax Component	percent	7.84	7.29	10.36	5.98	3.41	13.09	14.32	14.64	16.13	7.54
12	Growth in Professional Tax	percent	8.20	0.69	10.10	1.83	9.83	12.11	7.59	(5.36)	5.90	3.88
13	Growth in Entertainment Tax	percent	(14.42)	0.54	(8.85)	(3.72)	(0.66)	(6.91)	(2.18)	(18.94)	(11.48)	4.58
14	Growth in Other Taxes	percent	(6.33)	12.00	77.28	61.09	38.74	14.77	(24.28)	(42.59)	(6.50)	27.76
15	Growth in Tax Revenue	percent	5.01	13.27	13.84	12.90	4.49	10.46	6.96	(0.02)	9.02	7.71
16	Growth in Non-Tax Revenue	percent	10.03	6.70	10.05	11.94	166.92	17.91	49.97	73.94	33.39	34.17
17	Growth in Grant-in-Aid	percent	(62.65)	16.61	3.39	147.70	1754.81	56.03	776.72	296.04	(31.89)	217.42
18	Growth in Debt	percent	44.22	20.91	10.02	27.51	29.98	6.39	47.46	31.30	(32.56)	52.04
19	Growth in Revenue Receipts	percent	2.46	13.35	5.23	29.46	29.85	22.83	24.60	26.74	10.11	20.28
20	Growth in Capital Receipts	percent	82.97	0.00	30.33	(6.01)	(33.33)	0.00	(66.67)	627.78	(33.33)	(33.33)
B. Resource Mobilization Indicators - Property Tax												
1	No. of Assessments as on 2003/24	Nos.	13194	15520	16192	19400	21855	18810	18594	13262	30500	20200
2	Growth in Assessments	percent	2.87	4.94	1.89	2.21	0.93	2.50	4.75	10.52	3.39	5.48
3	Current Tax Rate	percent	15.00	12.00	12.00	16.00	14.00	13.00	12.00	17.50	21.50	12.50
4	ARV per Property - 2003/2004	Rupees	3284	2382	2811	3585	5242	2413	707	2241	1731	2337
5	Tax Per Property (Average)	Rupees	462	291	314	479	762	265	211	419	391	266
6	Collection Performance											
a.	Arrear Demand	percent	11.63	26.68	18.28	79.66	32.16	68.15	37.61	45.31	71.12	57.69
b.	Current Demand	percent	77.87	80.24	85.45	94.61	47.85	90.77	79.07	77.77	75.80	86.36
c.	Total Demand	percent	44.56	60.76	56.50	94.12	93.35	89.00	64.54	63.63	71.56	77.47
C. Resource Mobilization Indicators - Profession Tax												
1	No. of Assessments as on 2003/24	Nos.	2651	8028	1952	6553	5000	2455	1940	4192	4419	3154

Sl.	Particulars	Unit	Aluva	Attingal	Chalakydy	Kasaragod	Kottayam	Kunnamkulam	Mallapuram	Perumbavoor	Thalassery	Tirur
2	Growth in Assessments	percent	0.16	0.95	0.17	6.56	0.68	7.61	8.81	3.66	2.54	5.00
3	Current Tax Rate	percent	0.00	95.00	0.00	0.00	25.00	99.00	0.00	0.00	0.00	0.00
4	Tax Per Assessment (Average)	Rupees	1486	241	1089	459	1926	751	1682	540	783	618
5	Collection Performance											
a.	Arrear Demand	percent	20.39	6.42	10.99	85.97	38.44	82.88	65.05	18.98	51.55	34.65
b.	Current Demand	percent	94.45	93.05	97.10	88.95	49.85	89.83	97.47	89.79	95.30	93.15
c.	Total Demand	percent	82.07	76.81	77.34	88.68	98.85	89.24	94.40	74.69	87.27	86.97
D.	Expenditure Management											
1	Share of Establishment Charges	percent	43.21	64.65	36.05	43.07	36.17	28.72	52.22	54.69	37.30	44.53
2	Share of Other Expenses / Charge	percent	12.86	8.08	13.14	11.29	4.45	10.81	14.45	4.89	12.75	19.65
3	Share of Miscellaneous Expenses	percent	17.66	22.24	37.48	14.91	24.23	30.72	22.05	18.12	27.19	26.89
4	Share of Finance Expenses	percent	2.30	0.01	3.53	8.64	6.44	3.69	0.00	2.47	1.50	0.75
5	Share of Debt Heads	percent	23.97	5.02	9.81	22.10	28.71	26.05	11.28	19.83	21.26	8.17
6	PC Exp. (Revenue) - 2003-2004	Rupees	1435	399	411	530	269	693	308	1226	586	438
7	PC Exp. (Capital) - 2003-2004	Rupees	709	450	222	367	391	681	244	444	40	293
8	Growth in Establishment Charges	percent	5.19	3.58	3.70	2.76	(12.74)	7.84	5.62	32.70	23.35	(7.19)
9	Growth in Other Expenses / Charge	percent	(5.57)	31.19	(3.69)	36.86	16.20	(17.03)	99.98	(35.43)	27.80	138.78
10	Growth in Miscellaneous Expense	percent	1.91	22.13	(2.69)	73.65	(25.10)	73.08	37.09	112.72	7.29	1.61
11	Growth in Finance Expenses	percent	402.81	0.00	2.65	(5.27)	4.87	(10.92)	0.00	95.06	1.65	12.97
12	Growth in Debt Heads	percent	74.04	(25.61)	10.15	24.66	49.15	71.82	(20.74)	18.58	(6.86)	(3.80)
13	Operating Ratio	Ratio	1.06	0.46	0.61	0.54	0.24	0.58	0.57	0.64	0.97	0.64
14	Debt Servicing - Percentage of Re	percent	2.83	0.00	2.19	4.69	1.46	2.20	0.00	1.54	0.85	0.43
15	Share of Capital Expenditure - Head wise											
a.	Management	percent	3.23	0.12	7.68	3.95	15.99	0.34	2.93	34.62	12.54	3.02
b.	Loan Repayment	percent	21.30	2.26	6.96	27.01	27.83	9.08	0.00	17.93	0.00	0.00
c.	Plan Schemes	percent	64.90	77.76	74.09	47.88	49.01	82.99	69.22	32.64	83.78	82.17
d.	Education	percent	0.04	0.00	0.46	2.49	0.00	0.00	2.26	0.41	0.00	2.20
e.	Water Supply & Drainage	percent	5.46	0.00	3.59	9.30	0.00	6.62	18.46	0.43	1.23	3.38
f.	Public Health	percent	4.29	19.85	2.88	0.43	0.00	0.00	2.68	6.77	2.44	0.25
g.	Street Lighting	percent	0.78	0.00	4.34	6.30	7.00	0.33	3.81	7.18	0.00	1.05
h.	Endowment and Investments	percent	0.00	0.00	0.00	2.65	0.17	0.64	0.63	0.02	0.00	7.93
16	Growth of Capital Expenditure - Head wise											
a.	Management	percent	1155.80	(33.33)	24.64	15.78	56.47	(36.11)	75.99	99.05	4.77	247.35
b.	Loan Repayment	percent	13.76	45.99	55.97	5.31	(22.03)	9.94	0.00	(9.34)	0.00	0.00
c.	Plan Schemes	percent	70.29	255.02	(8.54)	68.85	9.63	48.10	3.75	95.64	(11.81)	19.24
d.	Education	percent	171.43	0.00	(16.67)	253.84	0.00	0.00	28.45	0.00	0.00	302.74

Sl.	Particulars	Unit	Aluva	Attingal	Chalakudy	Kasaragod	Kottayam	Kunnamkulam	Mallapuram	Perumbavoor	Thalassery	Tirur
	e. Water Supply & Drainage	percent	380.95	0.00	(10.32)	46.41	0.00	2336.81	175.54	2216.58	(33.33)	(17.70)
	f. Public Health	percent	1193.34	(33.33)	5.45	3669.89	0.00	0.00	439.68	230.57	(20.82)	(33.33)
	g. Street Lighting	percent	248.16	0.00	141.67	13.70	178.07	244.17	10.51	(33.33)	0.00	(58.68)
	h. Endowment and Investments	percent	0.00	0.00	0.00	(33.33)	36.11	0.00	(64.33)	0.00	0.00	0.00
17	Growth in Revenue Expenditure	percent	9.25	3.60	0.38	20.75	(4.89)	17.71	9.35	21.82	10.68	5.42
18	Growth in Capital Expenditure	percent	61.95	37.12	(5.66)	23.90	67.62	35.35	22.23	9.55	(13.06)	33.37
F. Debt and Liability Management												
1	Agencywise Outstanding Loan Amount											
	a. Government of Kerala	Rs. Lakhs	70.38	5.25	26.82	58.34	14.00	0.00	21.67	1.08	2.51	9.34
	b. KUDFC	Rs. Lakhs	1.97	1.74	47.09	65.76	78.23	45.56	29.27	52.80	22.77	29.27
	c. Other Financial Institutions	Rs. Lakhs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120.00	0.00	0.00
	Total	Rs. Lakhs	72.35	7.00	73.91	124.11	92.23	45.56	50.93	173.87	25.28	38.61
2	Outstanding Loan Per Capita	Rupees	298.87	19.12	149.65	227.14	151.69	79.44	81.56	613.96	25.28	70.27
3	Ratio of Outstanding Loan to Prop	Ratio	1.11	0.16	1.35	1.12	0.58	0.77	3.23	3.34	0.22	0.65
4	DS/TR (Debt Service/Total Revenue)	percent	3.84	0.00	2.19	4.14	1.63	1.94	0.00	1.31	0.87	0.62
5	Non Debt Liability as on 31/3/2004											
	a. Library Cess	Rs. Lakhs	--	2.26	2.81	--	7.38	--	--	9.11	--	--
	b. Provident Fund	Rs. Lakhs	--	--	--	--	--	--	--	--	--	--
	c. Terminal Benefits	Rs. Lakhs	--	--	--	--	--	--	--	--	2.47	--
	d. Group Insurance Schemes	Rs. Lakhs	--	--	--	--	--	--	--	--	79.81	--
	e. Dues - KWA	Rs. Lakhs	--	--	--	--	--	--	--	63.00	--	110.24
	f. Dues - Electricity Board	Rs. Lakhs	--	--	--	--	--	--	--	--	--	--
	g. Pay Commission Arrears	Rs. Lakhs	--	--	--	--	--	--	--	--	--	--
	h. Survey Charges	Rs. Lakhs	--	--	--	--	--	--	--	--	--	--
	i. Others (Specify)	Rs. Lakhs	--	--	--	--	--	--	--	12.00	50.00	--
	Total	Rs. Lakhs	0.00	2.26	2.81	0.00	7.38	0.00	0.00	84.11	132.29	110.24
G. Key Financial Indicators												
1	Revenue Account Status (2003-04)	Rs. Lakhs	(92.29)	219.97	145.60	329.13	638.25	552.02	220.37	232.83	62.83	239.52
2	Capital Account Status (2003-04)	Rs. Lakhs	(99.94)	(164.59)	(96.32)	(200.35)	(237.51)	(390.89)	(152.22)	151.82	(40.16)	(161.14)
3	Operating Ratio (Rev. Expen./Revenue)	Ratio	1.06	0.46	0.61	0.54	0.24	0.58	0.57	0.64	0.97	0.64
4	Debt Servicing - Percentage of Revenue	percent	2.83	0.00	2.19	4.69	1.46	2.20	0.00	1.54	0.85	0.43
5	Municipal Account Status (Excl. O)	Rs. Lakhs	(192.23)	55.39	49.28	128.78	400.74	161.13	68.15	384.65	22.66	78.39
6	Municipal Account Status (Incl. O)	Rs. Lakhs	(320.12)	222.02	329.35	316.98	2310.85	284.72	117.17	530.81	1.13	167.45
7	Capital Utilization Ratio	Ratio	2.27	0.00	14.07	57.50	1.21	0.00	35.42	27.75	10.27	1.00

Total/Average
16.24
7.63
13.18
8.80
45.85
26.89
14.88
12.59
1110
130
10.06
5.48
(6.20)
15.19
8.36
41.50
317.42
23.73
18.49
56.84
187527
3.95
14.55
2673
386
44.83
79.58
71.55
40344

Total/Average
3.61
21.90
958
41.53
88.89
85.63
44.06
11.24
24.15
2.93
17.62
630
384
6.48
28.91
30.17
50.38
19.14
0.63
1.62
8.44
11.24
66.44
0.79
4.85
3.96
3.08
1.20
161.04
9.96
55.02
73.98

Total/Average
509.49
545.15
74.43
(6.16)
9.41
27.24
209.39
374.46
120.00
703.85
171.70
1.25
1.65
21.56
0.00
2.47
79.81
173.24
0.00
0.00
0.00
62.00
339.09
2548.23
(1391.30)
0.63
1.62
1156.94
3960.36
14.95

Capital Investment Estimate

SUMMARY OF INVESTMENT - ALUVA			
Sl. No.	Core Sector/Services	Short-Term	Long-Term
		2008-09	2023-24
		Amount in Rs. Lakhs	
1	Water Supply	501.99	520.13
2	Sewerage and Sanitation (excluding Storm Water Drains)	4.15	262.10
3	Storm Water Drains	1210.07	1226.25
4	Solid Waste Management	1.53	1.55
5	Roads and Other Road Infrastructure	55.34	78.87
6	Streetlights	0.00	0.00
7	Other Assets	177.31	208.89
Total Capital Investment Identified		1950.39	2297.79

SUMMARY OF INVESTMENT - ATTINGAL			
Sl. No.	Core Sector/Services	Short-Term	Long-Term
		2008-09	2023-24
		Amount in Rs. Lakhs	
1	Water Supply	1356.05	1679.73
2	Sewerage and Sanitation (excluding Storm Water Drains)	0.00	447.75
3	Storm Water Drains	2013.41	2241.39
4	Solid Waste Management	2.67	2.96
5	Roads and Other Road Infrastructure	292.32	484.03
6	Streetlights	216.09	247.18
7	Other Assets	388.05	510.30
Total Capital Investment Identified		4268.59	5613.34

SUMMARY OF INVESTMENT - CHALAKUDY			
Sl. No.	Core Sector/Services	Short-Term	Long-Term
		2008-09	2023-24
		Amount in Rs. Lakhs	
1	Water Supply	1682.24	2100.08
2	Sewerage and Sanitation (excluding Storm Water Drains)	0.00	585.55
3	Storm Water Drains	3865.77	4248.79
4	Solid Waste Management	6.91	9.86
5	Roads and Other Road Infrastructure	233.17	563.48
6	Streetlights	356.68	408.91
7	Other Assets	614.48	791.67
Total Capital Investment Identified		6759.25	8708.34

Capital Investment Estimate

SUMMARY OF INVESTMENT - KASARAGOD			
Sl. No.	Core Sector/Services	Short-Term	Long-Term
		2008-09	2023-24
		Amount in Rs. Lakhs	
1	Water Supply	2039.90	2220.24
2	Sewerage and Sanitation (excluding Storm Water Drains)	103.71	748.86
3	Storm Water Drains	1112.42	1232.08
4	Solid Waste Management	0.00	2.38
5	Roads and Other Road Infrastructure	118.41	223.40
6	Streetlights	0.00	107.93
7	Other Assets	337.44	453.49
	Total Capital Investment Identified	3711.88	4988.38

SUMMARY OF INVESTMENT - KOTTAYAM			
Sl. No.	Core Sector/Services	Short-Term	Long-Term
		2008-09	2023-24
		Amount in Rs. Lakhs	
1	Water Supply	835.80	859.61
2	Sewerage and Sanitation (excluding Storm Water Drains)	0.00	636.21
3	Storm Water Drains	3301.21	3323.03
4	Solid Waste Management	0.00	0.00
5	Roads and Other Road Infrastructure	445.57	468.41
6	Streetlights	280.31	283.28
7	Other Assets	486.29	557.05
	Total Capital Investment Identified	5349.18	6127.59

SUMMARY OF INVESTMENT - KUNNAMKULAM			
Sl. No.	Core Sector/Services	Short-Term	Long-Term
		2008-09	2023-24
		Amount in Rs. Lakhs	
1	Water Supply	1533.72	2686.35
2	Sewerage and Sanitation (excluding Storm Water Drains)	0.00	857.74
3	Storm Water Drains	3068.68	4099.80
4	Solid Waste Management	30.22	42.50
5	Roads and Other Road Infrastructure	601.99	1469.07
6	Streetlights	369.79	510.40
7	Other Assets	560.44	966.59
	Total Capital Investment Identified	6164.84	10632.45

Annexure - 43

SCREENING REPORT OF AVAILABLE PROJECT REPORTS / PROPOSALS FOR SELECTION OF SAMPLE SUB-PROJECTS

Sl. No.	Name of the LSG/ Project Title	Brief Description	Council Resolution - Availability / Status	Environmental Issues	Social/ Resettlement Issues	Status of Proposal/DPR	Remarks	Recommendations	Ranking
1.	New Underground Sewerage Scheme (Malappuram Municipality)	<ul style="list-style-type: none"> A full-fledged UGSS covering core area of the town (10 wards) 2 sewage treatment plants (STP) are proposed at low points adjacent to the existing sewage outfall points STP based on the Activated Sludge Process Treated effluent shall be disposed to open drain and part re-used 	Available	<ul style="list-style-type: none"> Minor impacts expected during the construction and operations phase Identified impacts may be mitigated/ eliminated through implementation of an Environment Management Plan 	<ul style="list-style-type: none"> Land for STPs available with Municipality Resettlement issues are not anticipated 	Outline Proposal was prepared by Municipality with salient details and a preliminary cost estimate	<ul style="list-style-type: none"> UGSS is a pertinent requirement for Malappuram to improve sanitation condition in town and prevent deterioration of surface and groundwater sources Cost recovery through house sewer connection deposit (one-time) and monthly sewerage charges towards O&M 	<ul style="list-style-type: none"> Recommended for consideration for implementation during the short-term As discussed with municipal officials, Project can be implemented in a phased manner First phase can comprise rehabilitation of existing open drains, laying of interceptor sewers and installation of sewage treatment and disposal facility(s) Second phase can comprise laying of trunk sewers and sewer lines in core areas of the town Third phase can cover the entire town with an UGSS 	1
2.	Vegetable Market and Fish & Meat Market	<ul style="list-style-type: none"> Presently, the vegetable and meat markets (retail) 	Available	<ul style="list-style-type: none"> Minor impacts are expected 	<ul style="list-style-type: none"> Resettlement issues are not anticipated 	DPR is available	<ul style="list-style-type: none"> Cost recovery through rent charges for 	<ul style="list-style-type: none"> Recommended for consideration for implementation 	2

Sl. No.	Name of the LSG/ Project Title	Brief Description	Council Resolution - Availability / Status	Environmental Issues	Social/ Resettlement Issues	Status of Proposal/DPR	Remarks	Recommendations	Ranking
	(Kunnamkulam Municipality)	<p>operate in the same area and conditions have deteriorated adversely</p> <ul style="list-style-type: none"> ▪ Municipality has planned to construct a dedicated vegetable market at Parayil with all requisite facilities ▪ Proposed vegetable market will be equipped with a well designed material handling area, sale bays/stalls, waste disposal facility, drainage and requisite related infrastructure ▪ As mentioned above, Municipality has also planned to relocate the existing meat market handling retails sales at Parayil adjacent to the existing meat wholesale area at Thurakkulam ▪ The proposed fish and meat market will be equipped with a well designed material handling area, sale bays/stalls, waste disposal facility, effluent 		<p>during the construction phase</p> <ul style="list-style-type: none"> ▪ Identified impacts may be mitigated through implementation of an Environment Management Plan ▪ Land for both the Vegetable Market and Fish & Meat Market is available with Municipality 	<ul style="list-style-type: none"> ▪ Construction shall be performed in a phased manner to ensure that continuing vegetable sales business is not affected adversely ▪ Further, the existing location of the Fish & Meat Market and the proposed location are located within a distance of 2.00 km, which does not affect the livelihood of the shop/ stall owners 		shops and stalls	during the short-term	

Sl. No.	Name of the LSG/ Project Title	Brief Description	Council Resolution - Availability / Status	Environmental Issues	Social/ Resettlement Issues	Status of Proposal/DPR	Remarks	Recommendations	Ranking
		<p>treatment plant, drainage and requisite related infrastructure</p> <ul style="list-style-type: none"> This proposal also aims at integrating the slaughter, processing and sale functions into a single area which can be operated and maintained effectively 							
3.	Solid Waste Management (Tirur Municipality)	<ul style="list-style-type: none"> Municipality plans to implement a full-fledged Solid Waste Management facility comprising various components like waste segregation and collection, transportation, processing of non-biodegradable materials at site, etc. Biodegradable material to be converted to fertilizer grade manure through windrow or suitable means of composting Estimated solid waste generation is about 15 MT/day 	<ul style="list-style-type: none"> Available 	<ul style="list-style-type: none"> Minor impacts are expected during the construction phase Identified impacts may be mitigated through implementation of an Environment Management Plan Land for the processing facility including storage, haulage, composting, packing and disposal facilities is available with 	<ul style="list-style-type: none"> Resettlement issues are not anticipated Land available for the facility is presently being utilized by the Municipality as a dumping ground. Adjacent residents have expressed willingness/ interest in the Municipal Plan to install a SWM facility at this location 	<ul style="list-style-type: none"> Outline proposal for an Integrated Solid Waste Management facility has been prepared 	<ul style="list-style-type: none"> SWM is a pertinent requirement for Tirur to improve hygiene in the town Cost recovery through nominal monthly waste collection charges Revenue can also be generated through sale proceeds of composted organic grade manure 	<ul style="list-style-type: none"> Recommended for consideration for implementation during the short-term Municipal Council has expressed a significant level of interest/priority in early implementation of the scheme 	3

Sl. No.	Name of the LSG/ Project Title	Brief Description	Council Resolution - Availability / Status	Environmental Issues	Social/ Resettlement Issues	Status of Proposal/DPR	Remarks	Recommendations	Ranking
				Municipality					
4.	Construction of Town Recreation Facility/Center (Malappuram Municipality)	<ul style="list-style-type: none"> Municipal Council envisages to provide for a Town Recreation Center catering to residents/ families Land for the proposal is available to an extent of five (5) acres Facilities envisaged are Children's Park, Open Fitness Area, Pool with Boating Facility, Walk/Jog Path, Area Lighting, Landscaping / Gardens, Amusement Center, etc. 	<ul style="list-style-type: none"> To be obtained within a week Municipal Council is reportedl y in favor of the project and has agreed in principle during earlier Council meetings 	<ul style="list-style-type: none"> Minor impacts are expected during the construction phase Identified impacts shall be mitigated through implementation of an Environment Management Plan 	<ul style="list-style-type: none"> Land is available with the Municipality Resettlement issues are not anticipated 	Proposal under preparation	<ul style="list-style-type: none"> Malappuram does not have any recreation facility as on date Initiative by the Municipality to provide a community oriented project since Malappuram does not have such facility presently Cost recovery through nominal usage fee 	<ul style="list-style-type: none"> Recommended for consideration for implementation during the short-term As discussed with municipal officials, Project can be implemented in a phased manner 	4
5.	Riverfront Development and Beautification Scheme (Malappuram Municipality)	<ul style="list-style-type: none"> Malappuram is bound on the east, west and southern boundaries by Kadalundi River As per the discussions with Municipal officials, the Council is keen to develop the river bank for community use and tourism promotion purposes Facilities envisaged includes river walk path with paved walkways and street furniture, Area 	<ul style="list-style-type: none"> To be obtained within a week Municipal Council is reportedl y in favor of the project and has agreed in principle during earlier Council meetings 	<ul style="list-style-type: none"> Moderate impacts are expected during the development phase, which can be mitigated through implementation of proper construction practices Land identified for riverfront development 	<ul style="list-style-type: none"> Resettlement issues are not anticipated No reported encroachment 	Proposal under preparation	<ul style="list-style-type: none"> Initiative by the Municipality to promote tourism and improve the town economy Cost recovery through usage fee for facilities provided 	<ul style="list-style-type: none"> Recommended for consideration for implementation during the short-term As discussed with Municipal officials, development of the riverfront can be initially performed for a distance of approximately 2.00 km near the town area Future phased development is also envisaged to cover 	5

Sl. No.	Name of the LSG/ Project Title	Brief Description	Council Resolution - Availability / Status	Environmental Issues	Social/ Resettlement Issues	Status of Proposal/DPR	Remarks	Recommendations	Ranking
		Lighting, Boating Facilities, Landscaping, Riverside Restaurants/ Cafes, etc.		needs to re-classified by Municipality (Reported to be presently vested with the Revenue Department)				<ul style="list-style-type: none"> the riverfront within town limits Issue on land ownership is yet to be resolved 	
6.	Swapna Nagari Island Development Scheme (Tirur Municipality)	<ul style="list-style-type: none"> Kakkadava Island adjacent to the town center is a 20 acre patch of land that is bound by the Tirur River The area presently is open land and private owned As per Municipal officials, about 80% of the land has been willingly transferred to the Municipality by the owners under an agreement for facilitating the plan Pursuant to development, about 25% of the total property is reportedly stipulated for transfer back to the owners for development within guidelines stipulated by the Municipal/Town Planning Authority. The balance 20% is under negotiation and 	<ul style="list-style-type: none"> Available Municipal Council is keen in implementing the Project 	<ul style="list-style-type: none"> Moderate impacts are expected during the development phase which can be mitigated through implementation of proper construction practices Land identified for development needs to be reclassified by the Municipal Authority 	<ul style="list-style-type: none"> Resettlement issues are not anticipated 	<ul style="list-style-type: none"> Proposal under preparation 	<ul style="list-style-type: none"> A unique initiative/cooperation between the Municipality and the residents to facilitate efficient town planning and facilitate decongestion of the town center This project may turn out to be a solid example of Public-People Participation in town development and planning 	<ul style="list-style-type: none"> Recommended for consideration for implementation during the short-term Municipal Council has expressed a significant level of interest/priority in early implementation of the scheme Issue of land negotiation (part) is yet to be resolved 	6

Sl. No.	Name of the LSG/ Project Title	Brief Description	Council Resolution - Availability / Status	Environmental Issues	Social/ Resettlement Issues	Status of Proposal/DPR	Remarks	Recommendations	Ranking
		<p>is expected to be completed shortly.</p> <ul style="list-style-type: none"> The Council is keen to develop this scheme with a view to decongest the town center by shifting the bus stand, vegetable and fish markets for community use and tourism promotion purposes Facilities envisaged include Bus Stand, Vegetable & Meat Markets (Retail), Park with landscaping and area lighting, etc. A buffer zone around the island to promote ecology Bridge Link (Grade Separator) between island and the main town (adjacent) 							
7.	Solid Waste Management (Malappuram Municipality)	<ul style="list-style-type: none"> Municipality plans to implement a full-fledged Solid Waste Management facility comprising various components like waste segregation and collection, transportation, processing of non-biodegradable 	Available	<ul style="list-style-type: none"> Minor impacts expected during the construction phase Identified impacts may be mitigated through implementati 	<ul style="list-style-type: none"> Resettlement issues are not anticipated 	<ul style="list-style-type: none"> DPR has been prepared. But, requires evaluation for design parameters and revision of cost estimate to reflect current Schedule of 	<ul style="list-style-type: none"> SWM is a pertinent requirement for Malappuram to improve hygiene in the town Cost recovery through nominal monthly waste collection charges 	<ul style="list-style-type: none"> Recommended for consideration for implementation during the short-term Municipality has already initiated part of the works. There is a proposal pending for integrated approach 	7

Sl. No.	Name of the LSG/ Project Title	Brief Description	Council Resolution - Availability / Status	Environmental Issues	Social/ Resettlement Issues	Status of Proposal/DPR	Remarks	Recommendations	Ranking
		<ul style="list-style-type: none"> materials at site, etc. Biodegradable materials to be converted to fertilizer grade manure through windrow or suitable means of composting Estimated solid waste generation is about 15 MT/day 		<ul style="list-style-type: none"> on of an Environment Management Plan Land for the processing facility including storage, haulage, composting, packing and disposal facilities is available with Municipality 		Rates and Market rates (for items not available in the SOR)	<ul style="list-style-type: none"> Revenue is also expected through sale proceeds of composted organic grade manure 	in later stage	
8.	Storm Water Drains along Major Roads (Kunnamkulam Municipality)	<ul style="list-style-type: none"> Municipality envisages construction of storm water drains, concrete lined and covered The existing drains have deteriorated and are adversely damaged necessitating construction of full-fledged storm water drain network for the major roads such as Guruvayoor Road, Thrissur Road and the core area identified by the LSG 	<ul style="list-style-type: none"> Pending Council Resolution 	<ul style="list-style-type: none"> Minor impacts are expected during the construction operation phase Identified impacts may be mitigated through implementation of an Environment Management Plan 	<ul style="list-style-type: none"> Resettlement issues are not anticipated 	<ul style="list-style-type: none"> DPR under preparation 		<ul style="list-style-type: none"> Recommended for consideration for implementation during the long-term Council is not very keen for immediate consideration 	8
9.	Storm Water Drains along	<ul style="list-style-type: none"> Municipality envisages 	<ul style="list-style-type: none"> Available 	<ul style="list-style-type: none"> Minor impacts are 	<ul style="list-style-type: none"> Resettlement issues are not 	<ul style="list-style-type: none"> Outline proposal has 	<ul style="list-style-type: none"> Municipality is reportedly in the 	<ul style="list-style-type: none"> Recommended for consideration for 	9

Sl. No.	Name of the LSG/ Project Title	Brief Description	Council Resolution - Availability / Status	Environmental Issues	Social/ Resettlement Issues	Status of Proposal/DPR	Remarks	Recommendations	Ranking
	Major Roads (Tirur Municipality)	<p>construction of storm water drains, concrete lined and covered</p> <ul style="list-style-type: none"> The existing drains have deteriorated and are adversely damaged necessitating construction of full-fledged storm water drain network for the major roads such as Malappuram Road and the core area identified by the LSG 		<p>expected during the construction operation phase</p> <ul style="list-style-type: none"> Identified impacts may be mitigated through implementation of an Environment Management Plan 	anticipated	been prepared by the Municipality with a preliminary cost estimates based on road length and expected construction works	<p>process of identifying land for the Sewage Treatment Plant and expects to resolve the issue at the earliest possible</p>	<p>implementation during the long-term</p> <ul style="list-style-type: none"> Issue of land acquisition/ purchase is yet to be resolved 	

Annexure - 44

EXECUTIVE SUMMARY OF SAMPLE SUB-PROJECT ON UNDERGROUND SEWERAGE SCHEME FOR MALAPPURAM MUNICIPALITY

Name of the Sub-Project	UNDERGROUND SEWERAGE SCHEME
Name of the Town	MALAPPURAM
Name and Category of LSG	<ul style="list-style-type: none"> Malappuram Municipality Grade 2
Population and Area (2001 Census)	<ul style="list-style-type: none"> Population: 58,490 Area: 33.69 sq. km
Need for the Sub-Project	<p>The overall topography of Malappuram is highly sloped with a mean variation of 9 to 300 m above MSL. Due to this variation, untreated sewage discharged from households and commercial establishments is conveyed through storm water drains and is ultimately discharged to Kadalundi River, which runs along the town boundary. Kadalundi River is the primary source of water supply to Malappuram. Four (4) water supply schemes for the town and about seven schemes for surrounding Village Panchayats operated by the Kerala Water Authority (KWA). As a result of disposal of untreated sewage to the river, surface and ground water sources in this region have been polluted and pose an imminent health hazard.</p> <p>Malappuram Municipality plans to implement an Underground Sewerage Scheme (UGSS) involving conveyance of sewage and sullage through a network of closed conduits to sewage treatment facility(s) for requisite biological treatment and disposal. The proposed scheme shall stem the ongoing pollution of water sources and significantly mitigate potential health hazards to the town residents.</p> <p>Therefore, it is highly imperative and justified to implement the proposed UGSS. Further, considering the status of Malappuram as the headquarters of Malappuram District and its prospective rapid growth, it is of critical importance to implement a cautiously designed UGSS.</p>
Eligibility of LSG to Access Funds from the KLGDF	<ul style="list-style-type: none"> Operating Ratio: 0.57 (Average) Debt-Servicing Ratio: -- Borrowing Capacity: INR 118.56 million <p>LSG IS ELIGIBLE FOR ACCESSING FUNDS</p>
Sub-project Description	<p>The proposed UGSS shall comprise the following components:</p> <ul style="list-style-type: none"> Sewage Collection System comprising house sewer connections, sewer laterals, trunk sewers, manholes, ventilation shafts and related appurtenances; Pump/Lift Stations (as applicable); and Sewage Treatment Plants <p>Design criteria pertaining to project design period, sewage flow, material of construction, design assumptions and related parameters specific to the proposed UGSS have been outlined in the report. The proposed</p>

scheme is recommended for implementation in three phases as detailed below:

- Phase 1 (Present Stage; 2005-2008) involves rehabilitation works of existing drainage system in the core area along with construction of STPs at two locations of a total capacity of 1.90 MLD. This phase would stem the imminent pollution of the Kadalundi River and safeguard water quality for use by the water intake systems.
- Phase 2 (Intermittent Stage; 2008-2023) involves covering 10 wards of the town (about 30 percent of the target population) with full-fledged sewage collection system and upgradation of STPs (total capacity of 8.80 MLD) and/or provision of lift-station (for Alternative B) to handle sewage flow at intermediate stage. This phase would be commissioned during 2006-08; and
- Phase 3 (Ultimate Stage; 2023-2038) covering entire area of the town including the low-density fringe areas of the town (27 wards of the town, which is about 70 percent of the target population) with full-fledged sewage collection system and upgradation of STPs (total capacity of 10.50 MLD) and/or provision of lift-station to handle sewage flow at ultimate stage. Low-cost integrated sanitation units are also provided for low-income areas, which would be linked to a trunk sewer for sewage/sullage disposal. This phase would be commissioned during 2008-10.

Based on an evaluation of commercially feasible sewage treatment technologies and parameters such as land availability, usage, cost of land, Activated Sludge Process (ASP) with Fluidized Aerobic Bioreactor (FAB) Module is recommended for further investigation and selection as the optimum method, since the land requirement is minimum and can be accommodated in the land available at Valiyavaramba.

In the case of Thamarakuzhi, additional land should be procured by the Malappuram Municipality adjacent to the presently proposed location for future upgrade/modification. If such land is not available, an alternative to transfer the sewage to the Valiyavaramba treatment facility through pumping has been recommended.

Treated effluent from the STP(s) shall be discharged to Kadalundi River in accordance with Central and State Pollution Control Board norms. It is also recommended to investigate, during the detailed design stage, re-use of the treated effluent for town utility purposes such as fire service, gardening/landscaping and periodical flushing of sewer lines

Environmental Feasibility

Environmental Category: **Category 'B'**

An initial environment examination (IEE) has been conducted to examine any possible adverse impacts arising from the sub-project. The IEE report has thoroughly assessed all potential environmental impacts associated with the sub-project. The environmental impacts identified under the assignment are manageable through monitored implementation of an Environmental Management Plan and therefore further Environmental Impact Assessment (EIA) is not required.

The IEE Report has presented all potential environmental impacts associated with the sub-project, and recommended suitable mitigation measures. The need for the sub-project for the Malappuram Town has been justified from the environmental, legal, and socioeconomic points of view. The sub-project after its successful implementation shall ensure safe disposal of sullage & sewage and prevent contamination of surface

water, ground water sources and significantly mitigate potential health hazards to the community.

Resettlement and Rehabilitation

Involuntary Resettlement Category: **Category 'C'**

Phase 1 and Phase 3 do not require any land acquisition as the proposed UGSS line would be planned under the existing road alignments and identified land parcels for locating the STPs at two locations (Valiyavaramba and Thamarakuzhi) are adequate for the design capacity of the STPs under Phase 1. Both the land parcels are reportedly owned by Malappuram Municipality. There was no encroachment on the site and thus no resettlement issues. Phase 2 requires land acquisition to an extent of 4726 sq. m. Alternatively, in case of non-availability of land, the sub-project envisages installing pump-station and maintaining existing facility with upgrades.

The land acquisition and resettlement should be carried out in accordance with the draft Resettlement Framework finalized for the KSUDP, which has been made applicable for all the projects and sub-projects funded by the KLGDF and the Fund Manager (KLGIFSL) is responsible for ensuring sub-project compliance to the above framework.

Estimated Project Cost

INR in Million

Particulars	Alternative 'A'	Alternative 'B'
Capital Cost	290.35	288.80
Annual O&M Cost	10.46	8.76
Present Worth (Capital Cost and Capitalized O&M)	451.03	423.50

Financing Plan

Amount INR in Million

Source	Type	Amount	Percent
Alternative 'A'			
LSG Contribution	Equity	29.03	10.00
Public Contribution	--	29.03	10.00
Capital Grant	Grant	87.11	30.00
Loan from KLGDF	Debt	145.18	50.00
Total		290.35	100.00
Alternative 'B'			
LSG Contribution	Equity	28.88	10.00
Public Contribution	--	28.88	10.00
Capital Grant	Grant	86.64	30.00

Loan from KLGDF	Debt	144.40	50.00
Total		288.80	100.00

Phasing Plan

Amount INR in Million

<i>Phase</i>	<i>Amount</i>	<i>Percent</i>
Alternative 'A'		
Phase 1 (FY 2005-06)	16.00	5.51
Phase 2 (FY 2006-08)	96.85	33.36
Phase 3 (FY 2008-10)	177.50	61.13
Total	290.35	100.00
Alternative 'B'		
Phase 1 (FY 2005-06)	16.00	5.54
Phase 2 (FY 2006-08)	97.55	33.78
Phase 3 (FY 2008-10)	175.25	60.68
Total	288.80	100.00

Revenue Assumptions

Sewer Connection Deposit Charges

- Domestic Consumers: Proposed at INR 5,000/- and revision every 4 years starting 2011-12 by 25 percent
- Commercial Consumers: Proposed at INR 10,000/- and revision every 4 years starting 2011-12 by 25 percent

Monthly Sewerage Charges

- Domestic Consumers: Proposed at INR 75/- and revision every 4 years starting 2011-12 by 25 percent
- Commercial Consumers: Proposed at INR 150/- and revision every 4 years starting 2011-12 by 25 percent

Other Major Revenue Assumptions

- House Sewer Connections Coverage in Year 2007-08 (On commissioning Phase 2) - 20 percent of property tax assessments
- House Sewer Connections Coverage in Year 2009-10 (On commissioning Phase 3) - 50 percent of property tax assessments
- House Sewer Connections Coverage in Year 2019-20 - 70 percent of property tax assessments
- Drainage Tax Share in Property Tax - 5 percent of Property Tax

Financial Feasibility

Weighted Average Cost of Capital (WACC): 4.00 Percent

Net Present Value (NPV) and Financial Internal Rate of Return (FIRR)

NPV in INR Million and FIRR in Percent

Particulars	20 Years		30 Years	
	NPV	FIRR	NPV	FIRR
Alternative 'A'	20.43	4.99	203.27	9.09
Alternative 'B'	43.51	6.08	238.13	9.90

BOTH ALTERNATIVES ARE FINANCIALLY FEASIBLE

Both the alternatives are financially viable over both 20 years and 30 years time period with FIRRs higher than the WACC as per the normal scenario. Sensitivity tests indicate that the sub-project's viability is most sensitive to decreased revenues (user charges) in terms of collection performance. Periodic revisions of user charges as described in the cost recovery proposals and prompt completion of the sub-projects are therefore very vital to the financial viability of the sub-project.

Year wise cash flow analysis indicates that the net cash flow of the sub-project is found to be insufficient for meeting the annual O&M and debt servicing (interest and principle payment) requirements for about 9 years from the commissioning of the sub-project for both the alternatives. The gap can be met using primary operational surplus of the Malappuram Municipality of corresponding year except during the second and fourth year of commissioning of the sub-project. Estimated gap for the second year for both the alternatives can be met through overall surplus of the Malappuram Municipality while there is a need for budgetary support from the GoK to meet the financial gap (O&M expenses and debt servicing) of the sub-project during the fourth year, which is estimated to be about INR 14.43 million for Alternative 'A' and INR 11.83 million for Alternative 'B'. Sub-project would become self-sustaining from tenth year of commissioning based on the normal scenario.

Economic Feasibility

Economic Benefits

- Cost savings from recovered labor days;
- Cost savings across health care sector;
- Cost savings in personal expenditure on water borne diseases;
- Reduced expenditure on sanitation by the LSG; and
- Other benefits.

Economic Rate of Return (ERR)

ERR in Percent

Particulars	20 Years	30 Years
Alternative 'A'	15.19	17.85
Alternative 'B'	16.55	18.96

ECONOMICALLY FEASIBLE

Recommendations

Based on the financial and economic returns of the sub-project and also various other aspects like technical, environmental, socio-economic and legal, it is amply justified that the Malappuram Town requires this sub-

project. In view of the overall context and the overall contribution of the sub-project to improve socio-economic and environmental features of the town, it is recommended that the sub-project may be considered for funding and implementation.

Annexure - 45

EXECUTIVE SUMMARY OF SAMPLE SUB-PROJECT ON PROVISION OF LOCAL ECONOMIC DEVELOPMENT FACILITY FOR KUNNAMKULAM MUNICIPALITY

Name of the Sub-Project	PROVISION OF LOCAL ECONOMIC DEVELOPMENT FACILITY
Name of the Town	KUNNAMKULAM
Name and Category of LSG	<ul style="list-style-type: none"> ▪ Kunnamkulam Municipality ▪ Grade 2
Population and Area (2001 Census)	<ul style="list-style-type: none"> ▪ Population: 51,585; ▪ Area: 34.18 sq. km
Need for the Sub-Project	<p>Kunnamkulam Town is known for the trade and commercial activities. The town is known as a trade centre for fish catch from the entire region. Kunnamkulam Municipality has provided for a market area in the town centre at Parayil, which caters for the retail trade of both vegetables as well as meat/fish. Presently, this market presents unhygienic condition and an unsatisfactory environment due to the dilapidated condition of the structures and poor drainage and sanitation facilities. Additionally, the Municipality has a wholesale auctioning area for meat and fish located at Thurakkulam, at a distance of about 1.50 km from the existing retail market at Parayil. Based on the location advantages offered by this area and the current ongoing activity of wholesale meat and fish selling, this sub-project envisages renovation of the existing market at Parayil into an exclusive vegetable market and development of the fish and meat market at Thurakkulam, equipped with a well designed material handling area, sale bays/ stalls, waste disposal facility, drainage and requisite related infrastructure and services.</p> <p>This proposal also aims to integrate slaughter, processing and sale function into a single area so that the entire process may be operated and maintained effectively. It may be noted that Kunnamkulam Municipality has absolute ownership with clear title of the land located both in Parayil and Thurakkulam and both are free from encumbrances. Further, the LSG is confident that the proposed sub-project will not only create much needed local economic development vis-à-vis the asset for the town and ensure a hygienic and aesthetic way of edible goods trade but also make an endeavor towards decongesting the town centre apart from improving overall quality of life of the citizens.</p>
Eligibility of LSG to Access Funds from the KLGDF	<ul style="list-style-type: none"> ▪ Operating Ratio: 0.58 (Average) ▪ Debt-Servicing Ratio: 2.20 Percent (Average) ▪ Borrowing Capacity: INR 325.29 million <p>LSG IS ELIGIBLE FOR ACCESSING FUNDS</p>
Sub-Project Description	<p>The sub-project envisages renovation of existing market at Parayil into an exclusive vegetable market and shifting the existing fish and meat market from Parayil to Thurakullam. The sub-project also involves development of new fish and meat market at Thurakullam while retaining the existing operations of the wholesale auctioning of meat and fish. This</p>

sub-project is envisaged as an economic development facility for the town and has the following components:

- Relocation: Relocation of the existing retail fish and meat market from Parayil to Thurakullam to decongest the existing market at Parayil towards providing improved facilities;
- Renovation: Renovation of the existing market at Parayil into an exclusive vegetable/fruit market, equipped with a well designed material handling area, sale bays/ stalls, waste disposal facility, drainage and requisite related infrastructure and services;
- Development: Development of the fish and meat market at Thurakkulam into a combined wholesale and retail trade centre, equipped with a well designed material handling area, sale bays/ stalls, waste disposal facility, drainage and requisite related infrastructure and services; and
- Value Addition: Following value additions are explored as alternatives to enhance the overall benefits of the proposed economic development facility, viz. a) Treatment facility at the Parayil market for biodegradable wastes generated in and around the area (within the town centre); and b) Integrating slaughter, processing and sale function into a single area at Thurakullam market so that the entire process may be operated and maintained effectively.

Two alternatives are explored, viz. 'Alternative A' consisting of construction of vegetable market at Parayil and fish & meat market at Thurakkulam along with a solid waste treatment plant within the vegetable market complex; and 'Alternative B' comprising only the construction of vegetable market at Parayil and fish & meat market at Thurakkulam (i.e. without a solid waste treatment plant within the proposed vegetable market complex).

Environmental Feasibility

Environmental Category: **Category 'B'**

- An initial environment examination (IEE) has been conducted to examine any possible adverse impacts arising from the sub-project. The IEE Report presents all potential environmental impacts associated with the sub-project and recommends suitable mitigation measures. Implementation of the proposed sub-project is justified from the environmental, legal, and socioeconomic standpoints. Mitigation of environmental impacts needs to be properly implemented, and the proposed institutional arrangements through KLGIFSL and Kunnamkulam Municipality, including staff and financial resources, shall be made available towards meeting this objective.
- Environmental impacts identified under the assignment are manageable, and KLGIFSL/Kunnamkulam Municipality should implement the mitigation measures stated in the EMP and IEE reports. Therefore, further Environmental Impact Assessment (EIA) is not recommended. However, continued monitoring of the implementation of EMP needs to be diligently performed and a periodical report on implementation of the EMP shall be submitted to the ADB and relevant Government Agencies.

Resettlement and Rehabilitation

Involuntary Resettlement Category: **Category 'C'**

There is no requirement for land acquisition as Kunnamkulam

Municipality owns both the land parcels identified for renovation/ construction of vegetable market and construction of fish and meat market. Both the sites have clear title free from all encumbrances and no legal disputes are pending in any courts of India. There were no encroachments on both the sites.

However, the existing stalls/shops in Parayil are given on rent for a period of 1 year (from April 2005) and presently these stalls/shops are used for retail selling of vegetables, fish and meat. Similarly, the Thurakullam site is also given on rent for a period of 1 year (from April 2005) for wholesale auction of fish. In both the cases, the tenant(s) can be vacated within 3 months with a notice as per the Agreement signed with the Municipality. Selective consultations held with the occupants of fish/meat stalls and vegetable stalls revealed that the occupants are willing to vacate the sites voluntarily. However, in order to minimize negative impacts due to temporary loss of economic livelihood of the tenants, it is recommended to phase out demolition and construction activities so that the ongoing activities can continue at a moderate scale.

It is evident from the above that the sub-project does not require any land acquisition at this stage and thus there is no need for any measures on resettlement and rehabilitation. However, in case of any requirement for land and/or resettlement, the land acquisition and resettlement should be carried out in accordance with the finalized draft Resettlement Framework referred in the Main Document

Estimated Project Cost

INR in Million

<i>Particulars</i>	<i>Alternative 'A'</i>	<i>Alternative 'B'</i>
Capital Cost	19.28	14.96
Annual O&M Cost	2.94	0.33

Financing Plan

Amount INR in Million

<i>Source</i>	<i>Type</i>	<i>Amount</i>	<i>Percent</i>
Alternative 'A'			
LSG Contribution	Equity	3.86	20.00
Capital Grant	Grant	5.79	30.00
Loan from KLGDF	Debt	9.63	50.00
Total		19.28	100.00
Alternative 'B'			
LSG Contribution	Equity	3.00	20.00
Capital Grant	Grant	4.49	30.00
Loan from KLGDF	Debt	7.47	50.00
Total		14.96	100.00

Phasing Plan

Amount INR in Million

Sources of Finance	Phasing Plan		Total
	2005-06	2006-07	
Alternative ‘A’			
LSG Contribution	2.40	1.46	3.86
Capital Grant from KLGDF	3.60	2.19	5.79
Loan from KLGDF	5.98	3.65	9.63
Total	11.98	7.30	19.28
Percentage	62.15	37.85	100.00
Alternative ‘B’			
LSG Contribution	2.40	0.60	3.00
Capital Grant from KLGDF	3.60	0.89	4.49
Loan from KLGDF	5.98	1.49	7.47
Total	11.98	2.28	14.96

Revenue Assumptions

Vegetable Market at Parayil

- Rent for Shops: INR 575/- per sq. m. per month for Ground Floor and INR 550/- per sq. m. per month for First Floor
- Rent for Stalls: INR 525/- per sq. m. per month for Ground Floor and INR 475/- per sq. m. per month for First Floor

Fish & Meat Market at Thurakkulam

- Rent for Shops: INR 450/- per sq. m. per month for Ground Floor and INR 400/- per sq. m. per month for First Floor
- Rent for Stalls: INR 500/- per sq. m. per month for Ground Floor and INR 450/- per sq. m. per month for First Floor

Other Major Revenue Assumptions

- Security Deposit / Premium (refundable) equivalent to 3 month's rent
- Earnings on the fixed deposit at the rate of 5 percent per annum

Financial Feasibility

Weighted Average Cost of Capital (WACC): 4.00 Percent

Net Present Value (NPV) and Financial Internal Rate of Return (FIRR)

NPV in INR Million and FIRR in Percent

Particulars	20 Years		30 Years	
	NPV	FIRR	NPV	FIRR
Alternative 'A'	(46.59)	--	(64.46)	--
Alternative 'B'	2.83	5.87	13.80	9.04

FINANCIALLY FEASIBLE UNDER ALTERNATIVE 'B'

The sub-project is financially viable under Alternative 'B' over both 20 year and 30 year time period with FIRRs higher than the WACC as per the normal scenario. Sensitivity tests indicate that the sub-project's viability is sensitive to both rental charges and increased capital cost overruns. Thus, it is very essential to revise the design to reduce the capital cost and also the extent of passive (circulation) areas. The Alternative 'A' of the sub-project is financially not feasible.

Based on the year wise cash flow analysis for Alternative 'B', the net cash flow of the sub-project is found to be insufficient for meeting the annual O&M and debt servicing (interest and principle payment) requirements for the about 2 years from the commissioning of the sub-project. However, the gap can be met using primary operational surplus of the Kunnankulam Municipality of corresponding year. The sub-project under Alternative 'B' would become self-sustaining from the third year of commissioning based on the normal scenario. The sub-project under the Alternative 'A' requires support from the Kunnankulam Municipality (in terms of leveraging operational surplus towards annual O&M and debt servicing) throughout the sub-project period of operation.

Economic Feasibility

Economic Benefits

- Employment generation due to development of market;
- Additional revenue to town due to additional business vis-à-vis improved market;
- Cost savings to LSG due to reduced expenditure on solid waste management by the LSG; and
- Other benefits.

Economic Rate of Return (ERR)

ERR in Percent

Particulars	20 Years	30 Years
Alternative 'A'	20.80	22.02
Alternative 'B'	34.57	34.88

ECONOMICALLY FEASIBLE

Recommendations

Based on the financial and economic returns of the sub-project and also various other aspects discussed in detail in earlier sections of the report, it is amply justified that the Kunnankulam Town requires this sub-project. In view of the overall context and the overall contribution of the sub-project to improve socio-economic and environmental features of

the town, it is recommended that the Alternative 'B' of the sub-project may be considered for funding and implementation.

However, the proportion of circulation / passive area in the proposed Vegetable Market and the Fish & Meat Market is about 56 percent of the total super built-up area as against the permissible range of 15-20 percent in markets. Such designs (with high proportion of passive areas) would not only increase the cost (both capital and O&M) of the sub-project, but also reduces the quantum of area rentable/saleable and thus seriously affecting the financial feasibility of the sub-project. Thus, it is strongly suggested for reduction of passive areas so as to match the permissible range while detailing is taken up, as this would eventually improve the financial feasibility of the sub-project.

Annexure - 46

EXECUTIVE SUMMARY OF SAMPLE SUB-PROJECT ON INTEGRATED MUNICIPAL SOLID WASTE MANAGEMENT PLAN FOR TIRUR MUNICIPALITY

Name of the Sub-Project	INTEGRATED MUNICIPAL SOLID WASTE MANAGEMENT PLAN
Name of the Town	TIRUR
Name and Category of LSG	<ul style="list-style-type: none"> ▪ Tirur Municipality ▪ Grade 1
Population and Area (2001 Census)	<ul style="list-style-type: none"> ▪ Population: 53,650; ▪ Area: 16.55 sq. km
Need for the Sub-Project	<p>Tirur Municipality does not have a full-fledged solid waste management plan. The existing system of waste collection, storage (interim) and transportation is not fully developed and requires significant improvement from the health and economic standpoint. The requisite system of source segregation is not prevalent in Tirur. The transported waste is dumped at a trenching ground with any form of scientific treatment and safe disposal. Environmental systems such as Odor and Leachate Run-off Management are absent in entirety resulting in significant health hazard and under/nil utilization of resources.</p> <p>Thus, Tirur Municipality plans to implement an Integrated Solid Waste Management Plan comprising rehabilitation and strengthening of the existing waste collection, storage (interim) and transportation systems. The plan shall also provide for a full-fledged Solid Waste Management facility where the bio-degradable waste shall be suitably composted and utilized for beneficial purposes. Non-biodegradable wastes shall be safely disposed to a landfill equipped with requisite systems for environmental safety & health.</p> <p>Therefore, it is highly imperative and justified to implement the proposed Integrated Solid Waste Management Plan</p>
Eligibility of LSG to Access Funds from the KLGDF	<ul style="list-style-type: none"> ▪ Operating Ratio: 0.64 (Average) ▪ Debt-Servicing Ratio: 0.62 Percent (Average) ▪ Borrowing Capacity: INR 120.14 million <p>LSG IS ELIGIBLE FOR ACCESSING FUNDS</p>
Sub-project Description	<p>The proposed Integrated Solid Waste Management Plan shall comprise the following components:</p> <ul style="list-style-type: none"> ▪ Strengthening of existing solid waste collection, storage (interim) and transportation through introduction of source segregation, upgrade and augmentation of equipment and labor (skilled and semi-skilled) towards waste storage and transportation; ▪ Construction of solid waste composting facility based on the Windrow process for a treatment capacity of 10.00 MT /day (ultimate stage); and ▪ Rehabilitation of the existing trenching ground to serve as a landfill/ disposal site for non-biodegradable wastes.

Implementation of environmental management system such as Odor and Leachate Run-off Management Systems is an integral part of the scheme. Land for installation of the windrow composting facility is available with the LSG and shall be utilized. Treated effluent from the run-off management system shall be re-used as service water for the composting operation (temperature control measures).

Environmental Feasibility

Environmental Category: **Category 'B'**

- An initial environment examination (IEE) has been conducted to examine any possible adverse impacts arising from the sub-project. The IEE Report presents all potential environmental impacts associated with the sub-project and recommended suitable mitigation measures. Implementation of the proposed sub-project is justified from the environmental, legal, and socioeconomic standpoints. Mitigation of environmental impacts needs to be properly implemented, and the proposed institutional arrangements through KLGIFSL and Tirur Municipality, including staff and financial resources, shall be made available.
- The environmental impacts identified under the assignment are manageable, and KLGIFSL/Tirur Municipality should implement the mitigation measures stated in the EMP and IEE reports. Therefore, further Environmental Impact Assessment (EIA) is not recommended. However, continued monitoring of the implementation of EMP needs to be diligently performed and a periodical report on implementation of the EMP shall be submitted to the ADB and relevant Government Agencies.

Resettlement and Rehabilitation

Involuntary Resettlement Category: **Category 'C'**

There is no requirement for land acquisition for collection and transportation as the proposal is envisaged within the available town's infrastructure and services.

Presently, Tirur Municipality owns land measuring about 21,448.34 sq. m (5.30 acres) designated for disposal of municipal solid waste generated within the town. This site complies with location parameters mentioned in the Municipal Solid Waste (Management & Handling) Rules, 2000. Since this land is adequate for accommodating both the plant and the landfill along with necessary ancillary facilities, there is no need for procurement of additional land

However, in case of any requirement for land and/or resettlement, land acquisition and resettlement should be carried out in accordance with the finalized draft Resettlement Framework referred in the Main Document

Estimated Project Cost

INR in Million

<i>Particulars</i>	<i>Capital Cost</i>	<i>Annual O&M Cost</i>
Collection	1.94	2.86
Transportation	0.97	2.27
Treatment and Disposal	8.49	3.92
Total	11.40	9.05

Financing Plan

Amount INR in Million

<i>Sources of Finance</i>	<i>Type</i>	<i>Percent</i>	<i>Amount</i>
LSG Contribution	Equity	20.00	2.28
Public Contribution	Equity	--	--
Capital Grant from KLGDF	Grant	30.00	3.42
Loan from KLGDF	Debt	50.00	5.70
Total		100.00	11.40

Phasing Plan

Amount INR in Million

<i>Sources of Finance</i>	<i>Phasing Plan</i>			<i>Total</i>
	<i>2006-07</i>	<i>2007-08</i>	<i>2008-09</i>	
LSG Contribution	0.68	1.14	0.46	2.28
Public Contribution	--	--	--	--
Capital Grant from KLGDF	1.03	1.71	0.68	3.42
Loan from KLGDF	1.71	2.85	1.14	5.70
Total	3.42	5.70	2.28	11.40

Revenue Assumptions

User Charges

- Households: Proposed at INR 10/- per month per property tax assessment and revision every 4 years starting 2011-12 by 25 percent
- Non-Households: Proposed at INR 30/- per month per property tax assessment and revision every 4 years starting 2011-12 by 25 percent

Scavenging Tax Share in Property Tax - 2.55 percent of Property Tax

Financial Feasibility

Weighted Average Cost of Capital (WACC): 4.00 Percent

Net Present Value (NPV) and Financial Internal Rate of Return (FIRR)

NPV in INR Million and FIRR in Percent

<i>Particulars</i>	<i>20 Years</i>		<i>30 Years</i>	
	<i>NPV</i>	<i>FIRR</i>	<i>NPV</i>	<i>FIRR</i>
Normal Scenario	9.83	10.85	61.97	16.24

FINANCIALLY FEASIBLE

The sub-project is financially viable over 20 year and 30 year time period with FIRRs higher than the WACC as per the normal scenario. Sensitivity

revenues (user charges) in terms of collection performance. Periodic revisions of user charges as described in the cost recovery proposals and prompt completion of the sub-projects are therefore very vital to the financial viability of the sub-project.

Economic Feasibility

Economic Benefits

- Cost savings from recovered labor days;
- Cost savings across health care sector;
- Cost savings in personal expenditure on water borne diseases; and
- Other benefits.

Economic Rate of Return (ERR)

ERR in Percent

<i>Particulars</i>	<i>20 Years</i>	<i>30 Years</i>
ERR	22.22	24.56

ECONOMICALLY FEASIBLE

Recommendations Based on the financial and economic returns of the sub-project and also various other aspects like technical, environmental, socio-economic and legal, it is amply justified that the Tirur Town requires this sub-project. In view of the overall context and the overall contribution of the sub-project to improve socio-economic and environmental features of the town, it is recommended that the sub-project may be considered for funding and implementation.

Annexure - 47

SCHEDULE FOR THE PENDING TASKS

47.1 Proposed Action Plan for the Roll Out of the Fund (KLGDF*) and the Fund Manager (KLGIFSL**)

Sl.	Tasks / Activities	Benchmark
1.	Issuance of Ordinance/Act + Notification	To start after submission of the Final Report (Week 1)
2.	Finalization of participating FIs/institutions in KLGIFSL	Week 1
3.	Finalization of Structure of Share Capital of KLGIFSL	Week 4
4.	Issue G.O on the formation and constitution of the KLGIFSL to be in pursuance of notification of the Fund	Week 4
5.	Preparation of MOA and AOA and Registration of the KLGIFSL under Companies Act	Week 4
6.	Appointment of CEO, recruitment of staff	Week 4
7.	Issue G.O on transfer of Assets and Liabilities of KUDFC to KLGDF	Week 4
8.	Conduct the first Board meeting of the KLGIFSL - for approval of administrative arrangements, CEO appointment, approval of the management contract between the KLGIFSL and KLGDF, Approval of the Business Plan for KLGDF.	Week 6
9.	Conduct of the first Fund Board Meeting under the Chairmanship of Honorable Chief Minister - approve the Management Contract for appointing the KLGIFSL as Asset Manager of the KLGDF, approval of initial corpus of the fund (for lending component, project development facility and Capital Grants), approve the Business Plan of the Fund.	Week 8
10.	Appoint the professionals and secretarial staff in KLGIFSL to carry out the business plan of the fund as per the Management Contract	Week 8

* KLGDF: Kerala Local Government Development Fund

** KLGIFSL: Kerala Local Government Infrastructure Financial Services Limited

47.2 Activities for (the Bridge TA on) Operationalization of KLGDF and KLGIFSL

Sl.	Tasks / Activities	Benchmark
1.	a) Commencement of scrutiny of the Final Report of KLGDF Study by the GoK b) Preparation of Management Agreement for KLGIFSL	To start after submission of the Final Report (Week 1)
2.	Preparation of policies and accounting manual for converting existing cash based accounting system into accrual based accounting system and introducing accrual based accounting system on pilot basis in select LSGs - Exploratory Mission for 3 days	This is the subject matter of an Advisory Technical Assistance (ADTA). The ADB to decide in consultation with the GoK.
3.	Comprehensive assessment of services and finances of all the LSGs in the State in order to assess the investment capacity and the borrowing capacity of the LSGs - ToR Finalization	Week 4
4.	Formulation Mission by the KLGDF Team and finalization of ToR for supervision of the operationalization of this proposed Fund and the AMC	Week 4
5.	Drafting of the Detailed Operation Manual for the Fund Manger	Week 4 (home office work)
6.	Preparation of policies and accounting manual for converting existing cash based accounting system into accrual based accounting system and introducing accrual based accounting system on pilot basis in select LSGs - ToR finalization	This is the subject matter of an Advisory Technical Assistance (ADTA). The ADB to decide in consultation with the GoK.
7.	First field visit for the supervision and monitoring of the operationalization efforts by the GoK	Activities under the Bridge TA
	Assisting the AMC in staff recruitment (including CEO)	
8.	Subsequent field visits to be undertaken during the entire implementation phase of the establishment of the Fund and the AMC	
9.	Training of AMC staff at Chennai on the Operation manual and visit best to best practice case study (first trip to TNUDF)	
10.	Assisting the AMC in conducting the workshop with the select batch of LSGs - once in a quarter for information dissemination and preparatory activities for accessing the Fund - First Workshop	

Annexe 5.1 Public Private Partnership Projects Concluded by ICICI-KINFRA Limited

#	Project	Principal	Outlay (Rs in Crores)	Year of Completion	Period of Concession
1	New Mattanchery Bridge	Greater Cochin Development Authority (GCDA)	26	2001	13 years and 11 months
2	Bekal Resort Project	Department of Tourism	>100	2003	27 years
3	Bekal Water Supply	Department of Tourism	17	1999	27 years
4	Cherkalam Bus Station	Local Government	7.5	2004	47 years and 11 months
5	Kannur Bus Station	Local Government	35	2008	33 years and 11 months
6	Pulamanthole Bus Station	Local Government	2.5	2005	33 years
7	Vadakara Market Complex	Local Government	23	2010	35 years and 9 months
8	Perinthalmanna Fish Market	Local Government	6	2010	35 years and 11 months
9	Community Hall North Paravoor	Local Government	16	2011	37 years and 6 months
10	Composite Slum Rehabilitation and Housing Project Kozhikode	Local Government	70	2019	35 years and 7 months
11	Thalayolaparambu Bus Station	Local Government	13	2010	38 years and 7 months
12	Kalpetta Bus Station	Local Government	17	2016	33 years and 11 months
13	Kunnamkulam Fish Market	Local Government	24	Ongoing	36 years and 11 months

#	Project	Principal	Outlay (Rs in Crores)	Year of Completion	Period of Concession
14	Multilevel Parking Plaza Kozhikode	Local Government	12	2020	33 years and 11 months

Source : Shri Sarath Chandran , Former CEO ICICI-KINFRA Ltd

