

## **An Analysis of Urban Financing in Karnataka**

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### **Abstract**

Urbanisation results improvements in standard of living of people and leads to economic growth and development. India has been experiencing rapid urbanisation as 31.15 percent of people lived in urban area (2011 Census). Karnataka has also been experiencing significant urbanisation (38.67 percent), in the recent decades. Increased urbanisation necessitates provision of basic services, which in turn demand for higher number of financial resources for creating infrastructure and other services in urban areas. Both central and state governments are incurring expenditure on urban development. Urban development is an important issue considering increased developmental and environmental challenges of urban areas, which certainly necessitates higher financial resources. In this regard, present paper attempts to understand urbanisation trend, and analyse pattern of public expenditure on urban development in Karnataka. This study uses secondary data from budget documents, Central and State Finance Commission Reports and other Reports. Data have been analysed by applying growth rate and coefficient of variation to understand the expenditure pattern. The study will give insights of different sources of revenues of urban local bodies and pattern in urban financing by government in Karnataka.

***Key Words: Urbanisation, Urban Local bodies, Infrastructure Facilities, Urban Finance, Urban Development.***

### **Introduction**

Public expenditure is the expenditure incurred by public authorities i.e., Central Government, State Government and Local bodies for satisfaction of collective needs of the citizens or for promotion of economic and social welfare (Public Finance, R.K. Lekhi, 2011). In modern era, public expenditure plays a prominent role in enhancing welfare, development activities like education, public health, social securities, irrigation, drainage, roads, buildings etc., which all have increased expenditure by the government. In this context, “the state regulates its income by its expenditure and not its expenditure by its income” (Plehn C. Carl 1902) indicates the importance of public expenditure. Governments at national, state, and local level implement various welfare schemes, which increases expenditure. Local body governments in urban area are crucial in executing and delivering different welfare schemes. Over the period urban local bodies (ULBs) have assumed several responsibilities such as providing basic facilities like drinking water supply, sanitation, roads, and drainages parks etc. targeted towards enhancing welfare. Hence, ULBs require to spend more money, indicating the increased importance of public expenditure in urban areas. In this regard, the present paper attempts to analyse sources of revenue and expenditure of ULBs in Karnataka. This paper has been divided into five sections including the introduction and literature review, objectives and methodology. The second section depicts trends in urbanization, urban challenges, third section depicts revenue sources of urban local bodies, fourth

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section analyses expenditure on urban development by the Government of Karnataka, while the last section provides conclusion.

**Literature Review**

Geol M.M. and Gage Ishu (2021) analyses the public expenditure trends in municipalities and panchayats in the state of Haryana. The study shows that the public expenditure on municipalities and panchayats encourage economic growth. But, the own financial resources of municipalities are inadequate to meet the expenditure requirements. The study stresses that the government should transfer adequate grants to municipalities and need efficient, responsive manpower and elected representatives in municipalities for easy and smooth functioning of municipalities.

Maurya Richa and Singh Bhanu Pratap (2017) examine the relationship between economic growth and public expenditure in India. The study analyses the relationship between economic growth, public expenditure and inflation in the long run and short run. The study finds that in the long run an increase in public expenditure cause to increase economic growth. While in the short run the rise in public expenditure cause economic growth but leads to inflationary pressure in the economy. Both in the short run and in the long run inflation negatively impacts economic growth. Due to inflationary effects, in the short run, public expenditure fails to generate growth effects in the economy.

Gayatri K (2018) analyses the trends in revenue and expenditure of local bodies in Karnataka. The study focused on the first three State Finance Commission recommendations and actual transfer to the local bodies in connection with the fiscal support from the State and Union government. The study revealed that the local governments in India, particularly in Karnataka depends in a large scale on state and central government financial assistance to perform their functions.

Govinda Rao M. (2019) analyses the finance of Municipal Corporation Greater Mumbai, and the objective of the study was to recognize the reforms areas which enable us to create required agglomeration economies. The study addresses the major issues in infrastructure and public service delivery and problems of raising and collecting the own revenues of Municipal Corporation Greater Mumbai. The study identified areas of reforms such as legal, regulatory governance systems and emphasis on raising resources which are needed to improve the quality of public service.

Singh Charan and Singh Chiranjiv (2015) examined the needs of financial resources for infrastructure development of the urban local bodies. They considered the five-year plans allocations, finance commission recommendations of grants and municipal bonds as the main source of financing to urban local bodies. According to the study 10th, 11th, 12th, and 13th finance commissions recommended that Rs. 1000 crore, Rs.2000 crore, Rs.5000 crore, Rs.23,111 crore respectively. The 14th finance commission increased the grants to 53.5 percent and suggested the own resource of revenues like tax measures and non- tax measures areas.

Mathur Om Prakash (2018) focused on infrastructure development and financing of infrastructure in urban local bodies like water, sanitation, waste management, electricity, roads etc. It recognized the lack of adequate services. The overall revenues of municipal sectors decline over the period from 2007-08 to 2012-13. The study suggested the municipal bonds and public private partnerships play an important role in infrastructure development of urban local bodies.

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Chowdary Priya and Samanta Gopa (2021) assessed the circumstances of municipal finance, expenditure patterns of finances in urban local bodies in West Bengal and analyzed the per capita revenue and expenditure of urban local bodies on basis of size categories. The study stated that the finances of urban local bodies of West Bengal are in a totally unsatisfactory state. Revenue expenditures absorbed almost all the revenue generated by the urban local bodies and the smaller proportion left over to create basic services. This tendency makes urban local bodies depend more on higher tiers. And there is inter-category discrepancy in terms of size of the urban local bodies. Larger urban local bodies produce more revenue, because of strong economic base and inter resource mobilization capacity compared to smaller ones. But irrespective of size, the revenue expenditure is greater than expenditure on civic basic services.

M Govinda Rao and Richard M. Bird Richard (2010) focused on analysis of urban finance in India, discussed about ways which enhance the resources of the municipal bodies in the country. The main functions of urban local bodies are allocation of goods and services in an efficient manner. Such as water supply, sewerage, transportation, recreation services, education etc. The study examined the revenue sources of urban local bodies such as local taxation, intergovernmental transfers, and financing of infrastructure.

**Objectives**

Considering the importance of urbanization, the present study aims at understanding the sources of revenue for urban local bodies in Karnataka and to analyze public expenditure on urban development in Karnataka.

**Methodology**

This study is based on secondary data on expenditure by the Government of Karnataka on urban development. Data was collected from the budget documents of the State Government for the period 2016-17 to 2024-25. Economic Survey of Karnataka, Directorate of Municipal Administration, Central Finance Commission Reports India, and State Finance Commission Reports. The study used growth rate and coefficient of variation for analyzing the expenditure patterns by the Government of Karnataka on urban development.

**Trends in Urbanisation in India and Karnataka**

Urbanization is a complex socio-economic process that transforms the built environment, converting formerly rural into urban settlements, while also shifting the spatial distribution of population from rural to urban areas. It includes changes in dominant occupations, lifestyle, culture, and behaviour, and thus alters the demographic and social structure of both urban and rural areas (Montgomery and others, 2004). Urbanization in India has expanded rapidly as increasing numbers of people migrate to towns and cities in search of economic opportunity (World Bank Report).

Table -1 shows the level of urbanization and decadal growth rate of population from 1951-2011 in India and Karnataka. There is increasing trend in level of urbanization in India as urbanization in 1951 was 17.29 per cent, which increased to 31.15 percent in 2011. In the decades 1971, 1981, 1991, 2001, and 2011, a significant level of urbanization took place. In India, Karnataka is the 7<sup>th</sup> highest urbanized state. As per 2011 census, 38.67 per cent (i.e. 2.35 crore) of total population in the state reside in

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urban areas (Economic Survey of Karnataka 2020-21). In 1951 the level of urbanization was 22.95 per cent and in 1961 it was 22.33 per cent, indicating marginal decrease during the period. However subsequent years 1971, 1981, 1991, 2001, and 2011 level of urbanization was 24.31, 28.29, 30.91, 33.98 and 38.67 per cent respectively which clearly illustrates rapid increases in urbanization in Karnataka.

**Table 1: Trends in Urbanization in Karnataka and India (1951-2011)**

Year	% of urban population in Karnataka	% of urban population in India
1951	22.95	17.29
1961	22.33	17.96
1971	24.31	19.91
1981	28.29	23.33
1991	30.91	25.71
2001	33.98	27.78
2011	38.67	31.15

Sources: Indiastat.com and Census of India 2011.

According to World Bank, India's urban areas make a major contribution to country's economy and cities in India contribute about 2/3 of economic output (Urbanization in India, 2011, The World Bank). Cities are the locations of economic growth and innovation, where productive firms, better-paying jobs, and key institutions are located. Cities in India occupy just 3 per cent of the nation's land, but their contribution to gross domestic product (GDP) is a massive 60 per cent (Cities as Engines of Growth, NITI Aayog 2022).

### Urban Challenges

The process of urbanization causes not only development but also poses many unprecedented problems. Increase in the growth of urban population and upcoming new urban local bodies need more resources to meet requirements of people, and to reduce urban infrastructure deficit - improving, monitoring and delivery of public services. (Economic Survey of Karnataka, 2020-21).

### Government Intervention

Government intervention for meeting the needs of increasing urban populations is very essential to tackle urban problems and challenges. The government interventions have taken the form of (a) higher financial allocations for urban areas; (b) 74th Constitutional Amendment Act 1993 which aims at decentralization of urban governance in the country; (c) an effort to develop smaller towns as alternatives to big cities; and (d) urban employment assistance, especially for poor (Urban Development Policy for Karnataka 2009).

The schemes such as Jawaharlal Nehru Urban Renewal Mission (JnNURM), Smart City Mission Scheme, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), Swachh Bharat Mission, Urban

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Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT), Mukhya Mantri Nagarothana Scheme, and other schemes have been implemented by Government of India and Government of Karnataka.

Many urban problems that cannot be handled at the Center or State level could be best handled at the local level (Forum Dave, 2020). Therefore, local governments need to assess adequate revenue sources to finance the public services which they are mandated to provide (Govinda Rao M. and Bird Richard M., 2010). Urban local finance is most crucial in creating adequate infrastructure services in urban areas. The local governments are nearer to the people than state and central governments and they have better assessment of local information that allows them to respond quickly and better to the needs of people.

In India urban local governments have been recognized as third tier of government by The Constitution Amendment Act, 1992. Urban local governments can manage 18 set of functions recommended in the act such as urban planning including town planning, regulation of land use and construction of buildings, roads and bridges, provision of water, sanitation and solid waste management, public health, slum upgradation and urban poverty alleviation, etc. With the roles and responsibilities of the urban local bodies, public expenditure has a vital importance in urban areas.

**Number of Urban Local Bodies in Karnataka**

The Urban Development Department, Government of Karnataka is the supervising authority for facilitating the basic services to the citizens in urban areas in the State. The roles and responsibilities of the Urban Development Department are as follows:

Provision of urban infrastructure and good governance

Drinking water and sewerage system for cities/towns

Preparation of comprehensive progressive development plan for better management of growth of cities and towns

Provide accommodation and support services to specifically vulnerable groups

Reforming basic infrastructure in urban areas and their upgradation

Implementing State plans, Central and other schemes

(Source: Urban Development Department, Government of Karnataka)

Urban local bodies in Karnataka includes City Corporation (CC), City Municipal Council (CMC), Town Municipal Councils (TMC), Town Panchayats (TP) and Notified Area Committees (NAC). **Table 2** shows the number of urban local bodies increased from 214 during 2014-15 to 314 in 2021-22. Karnataka has witnessed continuous growth in number of ULBs showing significant urbanization and thus adding demand for urban services and finances.

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**Table 2: Categorization of Urban Local Bodies in Karnataka**

Year	No. of Urban Local Bodies	Growth Rate
2014-15	214	0.00
2015-16	271	26.64
2016-17	271	0.00
2017-18	279	2.95
2018-19	280	0.36
2019-20	280	0.00
2020-21	294	5.00
2021-22	314	6.80

Source: Urban Development Department, Karnataka.

Census of India, classified the towns, based on population, into six categories as Class-I (population of 1,00,000 and above), Class-II (population between 50,000 and 99,999), Class-III (population between 20,000 and 49,999), Class-IV (population between 10,000 and 19,999), Class -V (population between 5,000 and 9,999), and Class -VI (population of less than 5000). Table 3 depicts the class wise number of towns from 1971 to 2011 in Karnataka. Number of towns of all classes together increased from 229, in 1971 to 347 in 2011. According to these data rapid urbanization is experienced in every decade in Karnataka.

**Table 3: Number of Towns of All Classes in Karnataka**

Towns/ Years	Class I	Class II	Class III	Class IV	Class V	Class VI	Total
1971	12	10	42	95	44	26	229
1981	17	12	71	98	40	15	253
1991	21	17	82	70	40	24	254
2001	30	28	106	61	37	8	270
2011	26	39	105	82	81	14	347

Source: India Stat.com and Census of India.

### Revenue Sources of Urban Local Bodies

Sustainable financing is most important to discharge functions of urban local bodies. They need financial resources for provision of municipal services, operation, and maintenance of assets (O&M), infrastructure development and debt servicing. Urban local bodies carry out their functions effectively when they are supported with adequate financial resources (Economic Survey of Karnataka 2019-20). Revenues of urban local bodies in Karnataka primarily include property tax, other taxes including advertisement tax, toll tax, fees, and user charges; other non-tax revenues like income from renting of municipal properties, other revenue receipts which primarily include income from investments, interest income etc., transfers, grants and assigned revenues which are funds received from the State and Centre in the form of tied and untied grants (Chandrashekhar Mathangi, CMAK Report)

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### Own Revenue Sources

Own revenue sources consist of tax revenue and non-tax revenue. Municipalities are authorized to impose taxes on buildings, lands, advertisements, etc. Property tax is the major source of tax revenue for urban local bodies as an average of 53 per cent of own revenue was received from this source. (Economic Survey of Karnataka 2019-20). Non-tax revenues include user charges on water supply, sewers, garbage disposal, recreation etc. municipal fees for various activities such as building plan approval, licenses, permits, sale and hire charges, lease amount etc.

It is observed by the Economic Survey, Government of Karnataka that urban local bodies are characterized by low municipal receipts leading to low municipal expenditure and low level of municipal services (Economic Survey of Karnataka, 2019-20). Own revenues of urban local bodies are not sufficient to meet the demand of urban population. Therefore, urban local bodies are more reliant on State and Central Government funds for their financial needs. The Constitution of India states that tax revenue need to be divided between the Centre and State Governments. Sometimes urban local bodies lack knowledge about the opportunities and means of generating revenues from tax and non-tax sources. Even if they are knowledgeable, they do not have the efficiency to enhance tax collection.

### Grants from Governments

Besides their own revenues the urban local governments receive incomes from Central and State Governments in the form of grants-in-aid through Central Finance Commission (CFCs) and State finance commissions (SFCs) which is discussed below.

### Central Finance Commission Grants

By the 73<sup>rd</sup> and 74<sup>th</sup> amendments to the Constitution, two new sub-clauses (bb) and (c) have been introduced in clause 3 of article 280. These sub-clauses make it obligatory upon the Commission to recommend "the measures needed to augment the Consolidated Fund of a State to supplement the resources of the panchayats/municipalities in the State on the basis of the recommendations made by the finance commission of the State." (10<sup>th</sup> Central Finance Commission Report, 1995-2000).

Table 4 reveals recommended, released, percentage of released amount by 10<sup>th</sup> to 15<sup>th</sup> Finance Commission to urban local bodies in Karnataka. Following the 74<sup>th</sup> constitutional amendments, until now six finance commissions (FC-X to FC-XV), have given their recommendations for local bodies. Amount recommended by FC's has increased over the years, but percent of released amount stays between 83 and 89. It indicates that entire recommended amount has not been released by the Central Government.

**Table 4: Grants Recommended and Actual Releases to Urban Local Bodies in Karnataka**  
(Rs. In Crores)

<b>Finance Commissions</b>	<b>Recommended</b>	<b>Released</b>	<b>Released in Per cent</b>
FC-X (1995-2000)	1000	834	83.4
FC-XI (2000-05)	2000	1752	87.6
FC-XII (2005-10)	5000	4470	89.4
FC-XIII (2010-15)	23111	18980	82.1
FC-XIV (2015-20)	87144	74259	85.2
FC-XV (2021-26)	121055	-	-

Source: 15<sup>th</sup> Central Finance Commission Report, India.

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### State Finance Commissions Grants

The Article 243 (I) and (Y) of the Constitution of India read with the section 267 of the Karnataka Grama Swaraj and Panchayat Raj Act 1993 as amended in 2015 and section 503C of the Karnataka Municipal Corporation Act, 1976 and section 302B of Karnataka Municipalities Act, 1964 provided for the formation of SFCs to address the financial issues confronted by the PRIs and ULBs. The SFCs must look after the fiscal problems of both PRIs and ULBs. The Governor of a State constitute State Finance Commission to review the financial position of panchayats and municipalities and makes recommendations (4<sup>th</sup> State Finance Commission Report, Government of Karnataka).

Table 5 shows the 3<sup>rd</sup> State Finance Commission grants allocation, releases, and expenditure for urban local bodies in Karnataka. The State Finance Commission allocated Rs. 3456.64 crores from 2015-16 to 2019-20. Out of total released amount 87.21 per cent has been spent by urban local bodies. During 2019-20 significant decline in released and spent amount is observed due to the covid epidemic.

**Table 5: 3<sup>rd</sup> State Finance Commission, Grants to Urban local Bodies of Karnataka**

(Rs. In Crores)

Year	Allocation	Releases	% of releases to allocation	Expenditure	% of expenditure to releases
2015-16	812.54	599.19	73.74	592.73	98.92
2016-17	701.84	524.33	74.71	514.27	98.08
2017-18	701.83	540.09	76.95	526.39	97.46
2018-19	666.05	503.25	75.56	379.73	75.46
2019-20	574.38	281.46	49.00	122.16	43.40
Total	3456.64	2448.32	70.83	2135.28	87.21

Source: Economic Survey of Karnataka 2019-20.

### State Government Expenditure on Urban Development

To analyse the expenditure pattern on urban development in Karnataka, the study considered budget documents of State government from 2018-19 to 2022-23. The expenditure comprises revenue expenditure and capital expenditure on water supply, sanitation, and urban development. Revenue expenditure involves wages, allowances, benefits, office maintenance charges, stationery charges, program expenses etc. Capital expenditure involves expenditure on office equipment, construction of buildings, roads, bus shelters, bridges, flyovers, parks, purchase of vehicles, installation of streetlights, purified drinking water units, drilling of borewells, investments in public sector undertakings and expenditure urban development schemes etc.

**Table 6** shows the expenditure on urban development in Karnataka from 2018-19 to 2022-23. Revenue Expenditure on water supply and sanitation gradually decreased at an average of -42.78 per cent, while expenditure on urban development increased at an average of 10.45 per cent, and compensation and assignments to local bodies has increased at an average of 2.27 per cent.

Capital expenditure on water supply and sanitation has significantly increased at an average of 285.79 per cent, and urban development expenditure grew at an average of 33.80 per cent, loans for capital

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expenditure on water supply and sanitation raised at an average of 38.61 per cent. It is observed that capital expenditure on water supply and sanitation is higher than expenditure on urban development in Karnataka. Revenue expenditure has grown at an average of 2.99 per cent and capital expenditure grew at an average of 28.06 per cent and total expenditure on urban development in Karnataka grew at an average of 9.23 per cent from 2018-19 to 2022-23.

**Table 6: Expenditure on urban development by Karnataka Government**

(Rs. In Lakhs)

Major Head	2018-19 Accounts	2019-20 Accounts	2020-21 Accounts	2021-22 Accounts	2022-23 Accounts	Mean	SD	CV	Growth Rate
Water Supply and Sanitation	52150.00	52074.44	1837.00	677.00	600.00	21467.69	27978.81	130.3299	-42.7843
Urban Development	239285.80	211738.27	203780.10	305811.65	327263.98	257575.96	55930.14	21.71404	10.45336
Compensation and Assignments to Local Bodies and Panchayat Raj institutions	541416.35	639974.48	562591.49	657254.24	566186.07	593484.53	51571.73	8.68965	2.270633
Capital Outlay on Water Supply and Sanitation	3360.00	11067.90	118360.00	99515.00	59999.93	58460.57	51375.86	87.88122	285.7928
Capital Outlay on Urban Development	214478.46	175567.19	332326.09	453219.13	578839.00	350885.97	167423.7	47.71457	33.80998
Loans for Water supply and Sanitation	46278.36	62594.15	45054.37	117842.97	100957.40	74545.45	33105.33	44.40959	38.61568
Loans for Urban Development	97324.00	43021.00	91720.36	158827.44	73322.00	92842.96	42539.94	45.81925	19.18309
Revenue	832852.15	903787.19	763386.13	963742.89	894050.05	871563.68	76226.58	8.745956	2.999173
Capital	361440.82	292250.24	587460.82	829404.54	739796.33	562070.55	232784.2	41.41547	28.06267
Total	1194292.97	1196037.43	1350846.95	1793147.43	1633846.38	1433634.23	269223.4	18.77908	9.237045

Source: Budget documents of Government of Karnataka.

**Table 7** shows percentage of revenue, capital, and total expenditure on urban development from 2018-2019 to 2022-23. From the table it is revealed that, total expenditure on urban development is Rs. 7168231.95 lakhs. Out of that, revenue expenditure is Rs. 4357818.41 lakhs, accounted for 60.79 per cent, capital expenditure is Rs. 2810352.75 lakhs, it accounts for 39.21 per cent of total expenditure.

**Table 7: Share of Revenue and Capital Expenditure on Urban Development in Karnataka**

(Rs. In Lakhs)

Year	Revenue Expenditure	Percentage of Revenue expenditure	Capital Expenditure	Percentage of Capital Expenditure	Total Expenditure
2018-19	8,32,852.15	69.73	3,61,440.82	30.26	11,94,362.70
2019-20	9,03,787.19	75.56	2,92,250.24	24.43	11,96,112.99
2020-21	7,63,386.13	56.51	5,87,460.82	43.49	13,50,903.46
2021-22	9,63,742.89	53.74	8,29,404.54	46.25	17,93,201.17
2022-23	8,94,050.05	54.72	7,39,796.33	45.28	16,33,901.10
TOTAL	43,57,818.41	60.79	28,10,352.75	39.21	71,68,231.95

Source: Budget documents of Government of Karnataka.

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The study analyzed the expenditure by the Government of Karnataka on urban development. The financial sources of urban local bodies are their own revenue, government grants, user charges and external assistance(loans). Urban local bodies need financial resources for providing municipal services, operation and maintenance of assets, infrastructure development and debt servicing. Generally, revenue expenditure is covered with own revenues of urban local bodies and assistance, loans from the state government and central government. Capital expenditure is funded through budget provision and institutional finance. Institutions like HUDCO (Housing and Urban Development Corporation Ltd.), multilateral agencies like ADB (Asian Development Bank) and World Bank have been expanding their assistance to urban local bodies to improve infrastructure facilities.

Out of total expenditure on urban development revenue expenditure constituted 60.79 per cent. Major part of total expenditure involved revenue expenditure and a smaller part involved capital expenditure. Therefore, the capital expenditure on provision of adequate and clean water supply, sanitation and sewerage system, urban development programs such as metro rail services, bus rapid transit systems, Bangalore sub urban rail system, augmentation of city bus services, construction of sufficient roads etc. need to be augmented for better urban services. This might ensure economic development in urban areas and improvement of the standard of living of urban people.

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