Urban Infrastructure

URBAN DEVELOPMENT

11.1 The Tenth Plan had, in the context of urban development, laid stress on improving the functional and financial autonomy of urban local bodies (ULBs), strengthening of their finances through smooth implementation of State Finance Commissions (SFC) awards, rationalisation of the property taxation system and levy of user charges. The Plan advocated broad-based urban sector reform measures and emphasised that public-private partnerships (PPP) should be brought on the urban agenda in order to improve the efficiency and delivery of services.

11.2 Although some states have made earnest efforts in this regard, the progress in these thrust areas is below expectations. Not much headway has been made in the area of urban reforms, which need to be brought on the agenda of urban governance. State governments have not given full effect to the recommendations of SFCs. State governments and ULBs have been generally reluctant to levy reasonable user charges. The property tax system is not only outdated but its coverage is far from adequate. As far as functional autonomy is concerned, most state governments have shied away from implementing several provisions of the Constitution (Seventy Fourth) Amendment Act, 1992, which envisaged a decentralised governance structure at the local level. Though PPP projects have been taken up in some cities, their impact has been limited because of a lack of properly designed PPP models and the absence of a regulatory framework to govern such arrangements.

STATUS OF URBAN INFRASTRUCTURE

11.3 The process of urbanisation has gathered considerable momentum over the last 50 years. The growth of population has put urban infrastructure and services under severe strain. Smaller cities have found it particularly difficult to cope with the increasing demands on services because of inadequate financial resources. Urban areas in India, present a grim picture with regard to availability of basic infrastructure.

- About 21 per cent of the urban population is living in squatter settlements, where access to basic services is extremely poor.
- Although 89 per cent of the urban population is reported to have access to safe drinking water but there are severe deficiencies with regard to equitable distribution of water.
- Nearly 46 per cent of urban households have water toilets, but only 36 per cent of the urban households are connected to the public sewerage system.
- Average per capita generation of waste is estimated at 0.4 kg per capita per day in cities ranging from 1 lakh to 50 lakh population and the garbage collection efficiency ranges between 50 to 90 per cent of the solid waste generated.
- City roads are inadequate for traffic requirements, leading to congestion and fast deterioration in quality of roads due to excess loads.

11.4 The Rakesh Mohan Committee on the investment requirements of infrastructure had estimated the annual requirement of funds (1996-2001) for providing infrastructure (water supply, sanitation and roads) to the urban population at Rs.28,298 crore. The annual requirement for the period 2001-2006 was estimated to be Rs.27,773 crore. During the Ninth Plan period, Rs.5,200.01 crore under the Central Plan and Rs.20,838.00 crore under states Plan were spent on housing and urban
development. In the Tenth Plan, an outlay of Rs.11,510 crore as gross budgetary support (GBS) for the ministries of Urban Development and of Urban Employment and Poverty Alleviation) under Central Plan and Rs. 43138.67 crore under states Plan has been provided. This represents an increase of 121 per cent in Central Plan and 107 per cent in the state Plan over the Ninth Plan realisation but the present level of funding is not even tackling the fringes of the problem.

DEMOCRATIC DECENTRALISATION OF URBAN LOCAL BODIES

11.5 The Constitution (Seventy-Fourth) Amendment Act, 1992, aimed at decentralisation and creation of a democratic governance structure at the local level. Its objective was to redefine the relationship between the states and the municipal bodies, in order to firmly establish elected ULBs as the institutions of self-government (Article 243W).

11.6 The states have carried out the required amendments to the municipal laws and elections have been held in several states more than once under the supervision of State Election Commissions. The objective of political decentralisation has been accomplished to a substantial degree but the existing institutional framework for urban planning has not been realigned in accordance with the provisions of the Seventy-Fourth Amendment. Most state governments have shied away from implementing several provisions of the Act. The Twelfth Schedule (Article 243W) lists 18 functions to be transferred to the ULBs. However, only six states (Bihar, Chhattisgarh, Himachal Pradesh, Madhya Pradesh, Punjab and Tripura) have devolved all these functions. Only 21 states have set up District Planning Committees and only West Bengal and Maharashtra have established Metropolitan Planning Committees. Functional and financial autonomy of ULBs remains a distant dream.

EXPERIENCE OF STATE FINANCE COMMISSIONS

11.7 The effectiveness of the SFCs depends on the implementation of their recommendations by the respective states. The ultimate objective of the exercise should be the transfer of adequate level of state resources on a multi-year basis to ULBs in a manner that is free from procedural hassles and uncertainties. Importantly, there is a need for the transfers, based on the recommendations of SFC, to be linked to the degree of efficiency in raising resources, proper accounting and conformity to urban reforms.

11.8 However, experience shows that state governments have not fully complied with the recommendations of SFCs. Most SFCs have recommended a proportionate share of state tax and non-tax revenue to be devolved to the ULBs but the actual transfers are much less and uncertain. This has led to a precarious situation for the ULBs, which have also suffered because of the abolition by most state governments of octroi which was their main source of revenue.

URBAN GOVERNANCE

11.9 The devolution of functions to ULBs is incomplete and the financial resources with ULBs are inadequate. State governments are unwilling to provide autonomy to ULBs, the methods of property taxation are outdated and, in general, the attitude towards levy of user charges is indifferent.

11.10 A number of cities have involved the private sector in the provision of urban services. PPP projects, particularly in Tamil Nadu, Karnataka, Maharashtra, Andhra Pradesh and Gujarat have covered conservancy, sanitation, garbage collection/disposal, compost plant, street lighting, water supply, collection of local taxes, development and maintenance of gardens and parks, bus terminus, land development and market development etc. A majority of PPP initiatives are in water supply, sanitation and solid waste management. Lack of properly designed PPP models and the absence of a regulatory framework to govern such arrangements have inhibited the full utilisation of the PPP arrangements for urban development.
11.11 The Tenth Plan laid emphasis on transparency and right to information for both of which information technology (IT) can prove useful. Information technology can also bring about improvement in the service delivery mechanism and the revenue base of ULBs. Various municipalities have adopted e-Governance initiatives for property tax, grievances redressal, e-procurement, tap connection status, double accounting system, water charges, service tendering, birth/death certificates, building plan status, etc. The National Informatics Centre (NIC) has been instrumental in carrying out various e-Governance initiatives in most of the cases. Ministry of Urban Development is in process of preparing a National Mission Mode Project on e-Governance in Municipalities. The main objectives of the Mission are to improve efficiency and effectiveness in interaction between local government and its citizens and other stakeholders, improve quality of internal local government operations to support and stimulate good governance and bring about transparency and accountability in the governance of ULBs.

11.12 A scheme to generate city-level data and city maps – two of the most important tools of urban managers which are generally not available – derived from satellite imagery was to be implemented during the Tenth Plan. Digitised maps have not been generated from satellite data and little work has been done on ground-truth surveys. Similarly, basic urban data relating to settlements, slums, population, housing, transport, disposal of solid and liquid waste, water supply, sewage and sanitation, roads, drainage, street lights, parks and playgrounds, parking areas, etc. are lacking. A new scheme — National Urban Information System (NUIS) — proposed by the Ministry of Urban Development remains to be finalised.

11.13 The Tenth Plan acknowledged that there is a pressing need for capacity building of municipalities through training of elected and appointed officials and by restructuring of ULBs for efficient management of civic services. The public service element needs to be made more professional and accountable to the people. Community involvement not only results in effective implementation of the projects but also leads to better designing and substantial reduction in operational costs. ‘Ward Committees and Area Sabhas’ are ideal for participatory management. By making ward plans mandatory, the ward councillors become accountable, thus improving urban governance.

URBAN REFORMS

11.14 Given the emphasis on urban reforms in the Tenth Plan, an Urban Reforms Incentive Fund (URIF) was launched for providing incentive to state governments to carry out reforms in the following areas:

- Repeal of the Urban Land Ceiling and Regulation Act.
- Rationalisation of stamp duty in phases to bring it down to no more than 5 per cent by the end of the Tenth Plan period.
- Reform of rent control laws to stimulate private investment in rental Housing Schemes.
- Introduction of computerised process of registration.
- Reform of property tax so that it becomes a major source of revenue for ULBs, and arrangements for its effective implementation with collection efficiency of 85 per cent by the end of the Tenth Plan period.
- Levy of reasonable user charges, with full cost of operations and maintenance (O&M) being collected by the end of the Tenth Plan period.
- Introduction of double entry system of accounting.

11.15 Under URIF, 28 states/Union Territories have signed the Memoranda of Agreement (MoA) with the Ministry of Urban Employment and Poverty Alleviation. Of these, 20 have agreed to repeal the Urban Land Ceiling Act and rationalise the stamp duty, 22 States/UTs have agreed to reform the Rent Control Act, 27 States/UTs have agreed to computerise the registration process and levy of reasonable user charges. All 28 States/UTs have agreed to adopt the double entry system
of accounting and reform the property tax. According to the URIF guidelines, the first instalment of assistance is released on the MoA being signed and subsequent releases are based on the achievement of the prescribed milestones. While Rs.188.15 crore was released as first instalment on signing MOA, an amount of Rs.68.18 crore only was released as second instalment which indicates that all the milestones have not been carried out in line with in the MoA.

**REVIEW OF PLAN SCHEMES**

**URBAN WATER SUPPLY & SANITATION**

11.16 Safe drinking water supply and sanitation are basic human needs and are crucial for achieving the goal of “Health for All”. The Tenth Plan envisaged the augmentation of water supply in urban areas in order to reach the prescribed norms, higher degree of reliability, assurance of water quality, a high standard of operation and management, accountability to customers and, in particular, special arrangements to meet the needs of the urban poor as well as levying and recovery of user charges to finance the maintenance functions and to facilitate further investment in the sector. These achievements are to a large extent, dependent on the willingness of the state governments and ULBs to restructure water supply organisations, levy reasonable water rates, take up reforms in billing, accounting and collection and become credit-worthy in order to have access to market funding.

**FINANCIAL PERFORMANCE**

11.17 The performance of the various water supply and sanitation schemes implemented by the Ministry of Urban Development, during first three years of the Tenth Plan has been given in Table 11.1.

11.18 Urban water supply and sanitation is being handled mostly under the state Plan, except for the Accelerated Urban Water Supply Programme (AUWSP), which is a centrally sponsored scheme (CSS) for small towns with population less than 20,000. There is no Central scheme or CSS in operation relating to sewerage/sewage treatment except under National River Conservation Plan (NRCP) which is meant for towns/cities located at the banks of important rivers. The Tenth Plan outlay for urban water supply and sanitation was Rs.18,749.20 crore (excluding the states of Arunachal Pradesh, Tamil Nadu, Uttarakhand and the Union Territory of Lakshadweep) under state/Union Territory Plans.

**KEY ISSUES AND RECOMMENDED STRATEGY**

11.19 Paying adequate attention to operation and maintenance (O&M) of the created assets could result in a 40-50 per cent improvement

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Tenth Plan outlay</th>
<th>Likely expenditure in first three years</th>
<th>% Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Solid waste management and drainage in selected Airfield towns</td>
<td>99.35</td>
<td>40.99</td>
<td>34</td>
</tr>
<tr>
<td>2. Accelerated Urban Water Supply Programme</td>
<td>900.00</td>
<td>403.51</td>
<td>46</td>
</tr>
<tr>
<td>3. Low Cost Sanitation Programme</td>
<td>200.00</td>
<td>40.00</td>
<td>20</td>
</tr>
<tr>
<td>4. National scheme for liberation of scavengers</td>
<td>460.00</td>
<td>95.22</td>
<td>18</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1659.35</strong></td>
<td><strong>579.72</strong></td>
<td><strong>35</strong></td>
</tr>
</tbody>
</table>
in their useful life. There are a variety of reasons for the neglect of O&M: inappropriate system design, multiplicity of agencies and overlapping of responsibilities, inadequate training of personnel, lack of performance evaluation and monitoring, lack of operation manuals etc. The Ministry of Urban Development has brought out a manual on "Operations and Maintenance of Urban Water Supply System".

11.20 Several pilot studies have shown that water losses in distribution account for between 20 and 50 per cent of the total flow in the system, with the maximum leakage being caused in the house service connections. In India, the water supply is by and large intermittent (supply hours ranging from three hours to ten hours), and external pollution may get sucked into the system at the points of leak during non-supply hours (when the system is not under pressure), causing health hazards. A systematic approach to the reduction of wastage of water from leaks and preventive maintenance would obviate the need for augmentation and also help in increasing revenue.

11.21 The principal reason for the persistence of these problems is that the urban water supply and sanitation service providers are not financially viable. They cannot maintain the quality of services without large subsidies. Their inability to impose a reasonable user-charge, itself a reflection of political constraints, is the major obstacle to their becoming financially viable. In view of the pressure on budgetary resources, there is no alternative to making suppliers of these services charge more reasonable tariffs thus creating an environment in which they can access institutional finance with government budgetary support limited to meeting viability gap requirements.

11.22 Two other problems with urban water supply and sanitation service providers are lack of autonomy and accountability. In many cases, their personnel also lack the necessary managerial skills. A shift to professionally managed financially viable bodies will help address these problems. Environmental degradation is also a problem. The exploitation of water resources is not sustainable at present.

SOLID WASTE MANAGEMENT

11.23 The management of urban solid waste is one of the most neglected areas of urban development in India. India produces about 42 million tons of urban solid waste annually. The current municipal solid waste generation is estimated to be approximately 0.4 kg per capita per day. There has been a decline in the standard of services in collection and disposal of household, industrial and hospital waste. In most cities, nearly half the solid waste remains unattended. Lack of financial resources, inadequate manpower, fragmentation of administrative responsibility, non-involvement of community and lack of awareness are major constraints in solid waste management. Considering the complexity of the problem, it is necessary to evolve a suitable national strategy even though its implementation can best be handled at the level of ULBs.

11.24 Bird hits are among the major causes of air crashes in the country. An Inter-Ministerial Joint Sub-Committee constituted by the Ministry of Defence recommended proper sanitation facilities, including solid waste management and drainage, to overcome the bird menace in the towns where Indian Air Force (IAF) airfields are located. A Central scheme has been formulated to cover ten selected IAF airfield towns at a cost of Rs.99.34 crore. The O&M of the scheme would be borne by the respective ULBs/state governments. An expenditure of Rs.99 lakh during 2003-04 and Rs.40 crore during 2004-05 was incurred.

11.25 In October 2000, the Ministry of Environment and Forests notified the Municipal Solid Wastes (Management and Handling) Rules, 2000, which lay down the procedures/guidelines for collection, segregation, storage, transportation, processing, and disposal of municipal solid waste. The rules require that all cities should set up suitable waste treatment and disposal facilities by 31 December 2001. The rules also specify standards for compost quality, leachate control, and management and closure of landfill sites. The Ministry of Urban Development has also brought out a comprehensive manual on municipal solid waste management for the guidance of ULBs.
11.26 In view of the urgency and importance of solid waste management in urban areas, the Tenth Plan had suggested a new mission-mode state sector programme named ‘Urban Sanitation Mission’, with focus on setting up sanitary land-fills and composting plants for urban solid waste, and improvement of drainage in urban areas with special Central assistance, subject to availability of additional resources. However, no funds could be tied up so far. Therefore, under the proposed National Urban Renewal Mission and Urban Infrastructure Development Scheme, solid waste management has been accorded priority with focus on projectised approach.

Note: Further details relating to water supply and sanitation schemes are discussed in the chapter on Water Resources.

URBAN TRANSPORT

11.27 A good network of roads and an efficient mass urban transport system make a substantial contribution to the working efficiency of a large city for its economic and social development. However, there are no coherent urban transport plans in most cities and the urban transport infrastructure is grossly inadequate. According to the 2001 Census, there are 35 metropolitan cities with million plus population. Except for Mumbai, Kolkata and Delhi, none of the Indian cities has a Mass Rapid Transit System (MRTS).

11.28 The Delhi Metro Project is progressing according to schedule and is expected to be fully operational by March 2006. Other metropolitan cities are also in the process of preparing detailed project reports (DPRs) for a metro-rail system. In Kolkata, the State Govt. is considering an Elevated Mass Rapid Transit System (EMRTS), in Hyderabad, the State Govt. has got a DPR prepared for Metro system, and in Mumbai, a Master Plan for Metro system has been prepared and a 15 km long Varsova-Andheri-Ghatkopar corridor through BOOT is under consideration. However, it needs to be borne in mind that the metro-rail projects are highly capital intensive and require long gestation periods. There is one point of view that metro-rail projects can be commercially viable only in cities with skyscrapers.

11.29 The concept of Bus Rapid Transit (BRT) system has now been adopted worldwide. The BRT achieves reduced travel times through the use of transit-only lanes, signal priority, pre-paid fares and buses designed for easy boarding.

CENTRAL SECTOR SCHEME IN URBAN TRANSPORT

11.30 The only Central scheme under way since 1996 is the Delhi MRTS project executed by the Delhi Metro Rail Corporation (DMRC) Ltd. The revised cost of the Delhi Metro is Rs.10,571 crore. The requirement of funds during the Tenth Plan, estimated by the Ministry, was to the tune of Rs 8,927.65 crore. During the first two years of the Tenth Plan, an amount of Rs 1,050 crore was provided and Rs 3,339.30 crore was utilised, the additional funds being provided by means of supplementary budget by the Ministry of Finance. Further, in the Annual Plan of 2004-05, Rs 480 crore has been provided against the requirement of Rs.2,030 crore. There is a provision of Rs.200 crore for other schemes of Urban Transport in the Tenth Plan but there has been progress only in case of the Bangalore MRTS. While, the Bangalore MRTS has got the Planning Commission’s ‘in-principle’ approval, the funding aspects and the role of the Government of India as an equity partner are yet to be finalised by the Ministry of Urban Development.

KEY ISSUES AND RECOMMENDED STRATEGY

11.31 In view of the poor urban transport facilities in Indian cities, there is an urgent need for a National Urban Transport Policy and road-rail network planning for improving urban connectivity. In developed countries, cities start planning and building an MRTS when they reach a population level of one million and start operating MRTS by the time they are two million strong. By that reckoning, all million plus cities should be either operating an MRTS or at least have one on their drawing
### Box 11.1
**Delhi Metro Rail System**

- The Ministry of Urban Development is equal equity holder, along with GNCTD in Delhi MRTS project being executed by the Delhi Metro Rail Corporation (DMRC) Ltd.
- The Delhi Mass Rapid Transit System (MRTS) contemplates Metro Rail System in Delhi. Phase-I of this project consists of the following corridors:
  1. Shahdara-Rithala
  2. Vishwavidyalaya-Central Secretariat
  3. Indraprastha-Dwarka-Dwarka Sub-city (i.e. Dwarka-Dwarka VI)
- The Phase-I of the project is scheduled to be completed by March 2006. The Shahdara-Rithala corridor has been commissioned on 31st March, 2004 and is fully operational. The Vishwavidyalaya-Kashmere Gate Section of the underground corridor from Vishwavidyalaya to Central Secretariat has been commissioned on 19th December, 2004. The targeted completion date for other sections is:
  1. Kashmere Gate-Central Sectt. (6.90 km.) - 30.09.2005
  2. Barakhamba Road-Kirti Nagar (8.41 km) - 30.09.2005
  4. Indraprastha-Barakhamba Road (2.27 km) - 31.03.2006
  5. Dwarka-Dwarka Sub-city (6.50 km) - 31.03.2006
- The revised cost of Delhi Metro is estimated to be Rs.10571 crore, excluding cost of extension in Dwarka Sub-city of Rs.320 crore, funded by DDA.
- The Detailed Project report (DPR) for Phase II of Delhi MRTS has been prepared and the proposal is at present under consideration.

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board. It is estimated that on an average, the elevated metro-rail costs Rs.100 crore/km while the underground/underwater metro-rail costs Rs.275 crore/km. Therefore, viability and suitability factors should be kept in mind while selecting the modes of transportation for a city. The Ministry of Urban Development provides grant assistance of 40 per cent of the cost of studies for addressing traffic and transportation problems of a city. The Ministry of Urban Development is also in the process of formulating a National Urban Transport Policy to address various issues involved in urban transport.

11.32 States need to draw up urban transport plans for all million plus cities and state capitals, by studying various modes of public transport. City-specific projects including the BRT system and a rail-based urban transport system need to be critically evaluated along with other sustainable modes of transportation whereby the urban transport problems need to be considered by the planning agencies as an integral component for land use planning.

### REVIEW OF OTHER URBAN DEVELOPMENT SCHEMES

11.33 The consolidated information regarding performance of housing and urban development sector in the states Plan and Central Plan is given in Annexure 11.1. The scheme-wise performance of the Ministry of Urban Development during first three years of the Tenth Plan is given in Annexure 11.2.

### INTEGRATED DEVELOPMENT OF SMALL AND MEDIUM TOWNS

11.34 The CSS of Integrated Development of Small and Medium Towns (IDSMT) was
significance. The projects cover a wide range of components like water supply and sewerage, roads and bridges, city transport, solid waste management etc. The Central Government and respective state government share 25 per cent each of the project cost with the balance 50 per cent being met through institutional finance.

11.37 An outlay of Rs.1,050 crore was approved for the Tenth Plan. During the first three years of the Plan period, 44 per cent (assuming full utilisation of 2004-05 allocations) of the Tenth Plan allocation is expected to be utilised. It is evident that the amount provided is grossly inadequate to take care of the problems of these cities. It has also been observed that the institutional finance is invariably short of the required 50 per cent each of the project cost with the balance 50 per cent being met through institutional finance.

MEGA CITY SCHEME

11.36 The Mega City Scheme, applicable to Mumbai, Kolkata, Chennai, Bangalore and Hyderabad, was initiated in 1993-94 with the objective of undertaking infrastructure development projects of city-wide/ regional

National Capital Region Planning Board

11.38 The National Capital Region Planning Board (NCRPB) was established in 1985 with a view to containing the pressure of population on Delhi and to attain balanced and harmonious development of the National Capital Territory (NCT) of Delhi and adjoining areas. An outlay initiated in 1979-80 with the objective of improving the economic and physical infrastructure in small and medium towns so that they become capable of generating economic growth and employment and slow down migration to larger cities. The scheme is applicable to cities with population up to 500,000. The ratio of Central assistance to state assistance is 60:40 and there is a loan component of 20 to 40 per cent (depending on the size of the city) from financial institutions.

11.35 An outlay of Rs.1,304.65 crore was approved for the Tenth Plan to assist 925 new and on-going towns under IDSMT scheme. During the first three years of the Plan period, only 30 per cent (assuming full utilisation of 2004-05 allocations) of Tenth Plan allocation is expected to be utilised. In terms of physical achievements, 67 per cent towns (621 towns) are expected to be assisted during the same period. This thinning of resources has led to a lack of appreciable results on the ground.
of Rs.350 crore has been earmarked for this scheme in the Tenth Plan. During the first three years of the Plan, 46 per cent (assuming full utilisation of 2004-05 allocations) of Tenth Plan allocation is expected to be utilised. However, the objectives of arresting the migration to NCT Delhi and achieving the dispersal of economic activities are yet to be met.

RECOMMENDED STRATEGY FOR URBAN DEVELOPMENT

11.39 It is evident from the mid-term appraisal that the Tenth Plan strategy for urban development is reflected unevenly in the schemes under way and their level of funding does not meet the requirements of this sector and the enormous challenges it pose. The urban development sector has the following general deficiencies:

- The systems at the city level are not financially viable.
- Existing schemes are patchy and the allocated resources are grossly inadequate to the magnitude of the problems.
- Issues are not addressed in a holistic manner.
- There are many schemes with similar / overlapping objectives.

11.40 The following two-track strategy is recommended with the focus on urban reforms and e-governance:

- Convergence of urban development schemes
- National Urban Renewal Mission

CONVERGENCE OF URBAN DEVELOPMENT SCHEMES

11.41 A single comprehensive scheme - Urban Infrastructure Development Scheme (UIDS) - needs to be evolved for providing assistance for improving urban infrastructure. The proposed scheme should have the following features:

- Central sponsorship
- Financial assistance under the proposed scheme should be in the ratio 80:10:10 (Centre:state:financial institutions/own resources).
- Grants from the Government of India and state governments need to flow to a special revolving fund at the state level, with a stipulation that at least 25 per cent of such grants (Centre and state) released to ULBs should be ploughed back to this revolving fund for sustainable development.
- The allocations available under IDSMT, Mega City, City Challenge Fund, Pooled Finance Development Facility and AUWSP should be subsumed under the new scheme.
- Areas like, water supply, sanitation, drainage, sewerage and solid waste management, roads, street lighting, urban transport and other civic amenities will be covered under the new scheme.
- The state governments would execute Memoranda of Agreement (MoAs) with the Government of India and ensure that the reforms prescribed in the scheme are undertaken by the ULBs.

11.42 The urban reforms that should be made conditional for eligibility for assistance under UIDs are:

- Implementation of decentralisation measures as envisaged in the Constitution (Seventy-Fourth Amendment) Act to establish elected ULBs as institutions of self-government.
- Adoption of modern, accrual-based double entry system of accounting in ULBs.
- Passage of a public disclosure law to ensure preparation of medium-term fiscal plans of ULBs and release of quarterly performance information to all stakeholders Passage of community participation law to institutionalise citizen participation and introducing the concept of the Area Sabha in urban areas
- Transferring all special agencies that deliver civic services in urban areas to
ULBs over a period of five years and creating accountability platforms for all urban civic service providers in transition

- Introduction of e-governance using IT applications like, Geographical Information System and Management Information System for various services provided by ULBs

- Reform of property tax with GIS, so that it becomes a major source of revenue for ULBs and arrangements for its effective implementation to ensure that collection efficiency reaches at least 85 per cent within the next five years. Complete revamping of the property tax system through detailed data gathering process, tracking and monitoring system

- Levy of reasonable user charges by ULBs with the objective of recovering the full cost of O&M within the next five years

NATIONAL URBAN RENEWAL MISSION

11.43 The impact of the growth of population on urban infrastructure and civic services has been adverse. For the cities to realise their full potential and become true engines of growth, it is necessary that focused attention is given to the improvement of urban infrastructure and, more importantly, to improving the institutional service delivery mechanism at the city level.

11.44 Sub-optimal structures continue to exist in cities partly because the landlords do not have any incentive of maintaining them, because of low rental income and partly on account of difficulty in evicting tenants. This hampers the rejuvenation of inner city areas. Transitional arrangements can be made to avoid hardship cases but zoning regulations should take into account the changing nature of inner city areas and permit their redevelopment, paving the way for urban renewal. In the developed countries, when an area is declared under law as an Urban Renewal or Urban Redevelopment Area, all land transactions and building activities within that area are stopped, land is requisitioned by the government and a general plan for reconstruction is prepared by the designated authority. The authority is empowered to move occupants from a renewal region on the condition that other suitable premises should be provided outside of other prospective renewal or redevelopment regions. However, in the Indian context, much more is needed than mere redevelopment of inner city.

11.45 The National Urban Renewal Mission (NURM) would be a reforms-driven, fast track, planned development of identified cities with focus on efficiency in urban infrastructure/services delivery mechanism, community participation and accountability of ULBs towards citizens. The following broad framework is proposed for the Mission:

- Central sponsorship

- The sector-wise DPRs would be prepared by the identified cities enumerating projects for various components along with their priorities.

- The funding pattern would be 35:15:50 (between Centre, States/ULBs and financial institutions) for mega cities (>40 lakh population), 50:20:30 for cities with million plus but less than four million population and 80:10:10 for other cities.

- The grant assistance (both Central and state) would act as seed money to leverage additional resources from financial institutions/capital market. In addition, various PPP models with viability gap funding would also be explored to further supplement the resources. The scheme would be implemented through a designated state-level nodal agency.

- Every identified city would prepare planned urban perspective frameworks for a period of 20-25 years (with five-yearly updates) indicating policies, programmes and strategies of meeting fund requirements. This perspective plan would be followed by the preparation of Development Plans integrating land use with services, urban
transport and environment management.

• The menu of urban reforms would include both mandatory and optional items of reforms. The cities seeking assistance under NURM would have to undertake all the mandatory reforms within the prescribed time frame, even as they have the freedom to opt for any five items of reforms from the optional category. The state governments and the identified city would execute MOA with the Government of India and ensure that such reforms are actually undertaken. This tripartite MOA would be submitted along with the DPRs.

• Apart from the reforms listed under the UIDS, the mandatory reforms would include the following:
  ➢ Drawing up PPP models for development, management and financing of urban infrastructure for different sizes of ULBs.
  ➢ Introduction of independent regulators for urban services.
  ➢ Rationalisation of stamp duty to bring it down to no more than 5 per cent within next five years.
  ➢ Repeal of the Urban Land Ceiling and Regulation Act.
  ➢ Reform of rent control laws to stimulate private investment in rental housing schemes.
  ➢ Implementation of a system to improve the efficiency of drinking water supply on the basis of water audit.

• The five optional reforms would be chosen from among the following:
  ➢ Revision of by-laws to streamline the approval process for construction of buildings, development of sites etc.
  ➢ Simplification of the legal and procedural frameworks for conversion of agricultural land for non-agricultural purposes.
  ➢ Introduction of Property Title Certification System in ULBs.
  ➢ Earmarking at least 25 per cent of developed land in all housing projects (both public and private agencies) for the economically weaker sections (EWS)/low-income group (LIG) category with a system of cross subsidisation.
  ➢ Introduction of a computerised process of registration of land and property.
  ➢ Revision of by-laws to make rainwater harvesting mandatory in all buildings to come up in future.
  ➢ Reuse of reclaimed water.
  ➢ Adoption of water conservation measures.
  ➢ Administrative reforms i.e. reduction in the establishment cost by voluntary retirement schemes, not filling up of posts falling vacant due to retirement etc. and achieving specified milestones in this regard.

URBAN HOUSING

11.46 Housing is a basic necessity as well as an important economic activity. The Housing and Habitat Policy of 1998 has specifically advocated that the government create a facilitating environment for growth of housing activity, rather than taking up the task of housing itself. In both rural and urban sectors, housing is largely a private sector activity. This is not to rule out the need for a high degree of involvement of the government and its agencies in meeting the housing needs of the urban poor. It has to be recognised that there is a need for massive expansion of social housing in towns and cities, paying particular attention to the needs of the slum dwellers.

11.47 The Working Group on Housing constituted for formulation of the Tenth Five Year Plan had observed that around 90 per cent of housing shortage pertained to the weaker sections. Therefore, there was a need to increase the supply of affordable housing to
the economically weaker sections and the low-income category. The substantial thrust on housing manifested in facilitating measures including Reserve Bank of India regulations relating to priority sector lending, fiscal concessions and budgetary incentives, has started bearing fruit. The Housing and Urban Development Corporation (HUDCO) earmarks 55 per cent of its housing portfolio to weaker sections and low-income groups, with differential interest rates, higher loan component and longer repayment period. The Government of India provides equity support to HUDCO with a view to leveraging more funds from the market. Under the Two Million Housing programme of the Government of India, which was started in 1998-99, HUDCO has been entrusted with the responsibility of providing annual loan assistance for the construction of 6 lakh houses in rural areas and 4 lakh houses in urban areas. Till now, Government of India has been extending equity support to HUDCO which has been stopped since August, 2004 on declaration of HUDCO as Mini Ratna.

**FINANCIAL PERFORMANCE**

11.48 For the Tenth Plan, an outlay of Rs 1,000 crore was approved for providing equity support to HUDCO. During the first three years of the Plan, Rs.620.60 crore i.e. 62 per cent (assuming full utilisation of 2004-05 allocations) of Tenth Plan allocation is expected to be utilised. In terms of HUDCO’s mandate of providing loan assistance to the extent of 55 per cent of its housing portfolio to EWS/LIG categories, the financial achievement during the first two years of the Tenth Plan has been only 24.29 per cent (in 2002-03) and 33.25 per cent (in 2003-04), which is far below the target. However, in physical terms/numbers, over 90 per cent of the loans under housing are going to EWS/LIG categories. Under the Two Million Housing Programme, 8.87 lakh dwelling units in the urban areas and 9.53 lakh dwelling units in the rural areas were sanctioned by HUDCO in the first two years of the Tenth Plan.

11.49 The CSS, Night Shelter Scheme, which is funded on the basis of 50:50 between Centre and the states, aims to provide construction of composite night shelters with community toilets and baths for urban shelter-less with 50 per cent subsidy from the Government of India and 50 per cent as contribution from implementing agencies or through HUDCO as loan. During the first three years of the Tenth Plan, Rs.8 crore i.e. 26 per cent (assuming full utilisation of 2004-05 allocations) of Tenth Plan allocation of Rs.30.97 crore is expected to be utilised under the scheme. This shows that the problem of urban shelterless and pavement dwellers has not been given the consideration it deserves. Since the land is a State subject, on the recommendation of the Ministry of UEPA, the scheme of Night Shelter has been transferred to State sector w.e.f. 2005-06.

**ISSUES AND RECOMMENDED STRATEGY**

11.50 In order to increase the proportion of household savings to be invested in the housing sector, as well as to provide houses to those who cannot afford to have their own, the promotion of rental housing by the private sector, public sector, as well as cooperatives and individuals needs encouragement. This requires changes in the existing laws relating to land ceiling, stamp duty, registration of land and properties as well as rent control laws. This would unleash investment in the housing sector on a large scale, resulting in a positive effect on employment generation as well.

11.51 For providing affordable housing to the ‘urban poor’, states need to earnestly address certain key issues. They need to adopt a three-pronged strategy involving easy availability of land and transfer of tenurial rights, cheap and easy access to credit and promoting low-cost building material and technology for construction of houses.

11.52 The various urban development authorities, which acquire and develop large tracts of land for the growth of the cities, should provide a major part of such land to meet the requirements of the EWS/LIG categories. At present, there is little evidence that these authorities – which are often the sole organisation for development of serviced
land - are doing so. States need to formalise a system of earmarking at least 25 per cent of developed land in all housing projects (both public and private agencies) for EWS/LIG category with a system of cross subsidisation.

11.53 The mandate of providing credit for housing to EWS/LIG categories has, more or less, been confined to HUDCO whose performance has not been satisfactory. Much more needs to be done and other housing finance institutions must also supplement efforts that are being made in this sector. Similarly, not much serious efforts have been made to popularise low cost building material and technology for the construction of houses. State governments need to adopt a definite strategy regarding this in consultation with technical institutions.

11.54 Sometime back, 100 per cent foreign direct investment (FDI) was permitted for development of integrated townships but not much headway has been made in this regard. This has been mainly on account of the problems relating to land procurement. There is a need to ease the availability of land to check land prices, which have been high on account of restrictions on availability. More flexible zoning regulations to permit change of land use, easier subdivision regulations, and extension of trunk services to new areas/new townships, would reduce congestion and develop the cities in an orderly fashion. Innovative measures for land assembly/land pooling, use of land as a resource to build up infrastructure and adoption of methods such as vacant land tax and transferable development rights (TDR) need to be studied and replicated wherever feasible. Further liberalisation in FDI for integrated township, housing and construction sector/real estate need to be examined in consultation with various stakeholders. The State Governments need to play proactive role in providing necessary clearances in a time bound manner to attract FDI.

SLUM DEVELOPMENT

11.55 The existence of slums in urban areas essentially reflects urban poverty and, despite the efforts to discourage slum dwellers, their number has been increasing. This puts tremendous pressure on urban basic services and infrastructure. Nearly 28 million persons lived in slums in 1981 accounting for 17.5 per cent of the urban population. In 1991 the number of persons living in slums increased to 45.7 million accounting for 21.5 per cent of the urban population. According to the Town and Country Planning Organisation (TCPO) Estimates 2001, the slum population number 61.82 million.

11.56 The National Slum Policy has not yet been finalised. There has, over the years, been a paradigm shift in the government’s slum policy prescriptions. Originally, a ‘slum free cities’ policy was prescribed. However, looking at the social dimensions of the whole problem and the various economic activities carried out by the slum dwellers, this concept has given way to rehabilitation of slum dwellers. The rehabilitation involves either relocation or in-situ development of the slum areas. Most state governments and municipalities prefer in-situ development of slum areas. In the initial years of the slum development, the focus was on provision of infrastructure in slums through the National Slum Development Programme (NSDP) and now there is renewed stress on provision of shelter to urban slum dwellers through the Valmiki Ambedkar Awas Yojana (VAMBAY).

11.57 The Maharashtra Government has widely used the TDR concept to rehabilitate slum dwellers, which does not envisage any contribution either from slum dwellers or from the state government. On the other hand, in Karnataka, the beneficiary is required to make an upfront contribution. Further, some state governments provide credit either directly or through the ULBs and incentive in the form of interest subsidy to the beneficiary. Therefore, there is an urgent need to formulate a National Slum Policy with emphasis on similar action by states for state-specific situations.

FINANCIAL PERFORMANCE

11.58 VAMBAY was introduced in 2001-02 to meet the long-standing gap in programmes
for slum-dwellers, viz. provision of a shelter or upgrading the existing shelter of people living below the poverty line in urban slums. Under VAMBAY, the Government of India provides 50 per cent subsidy while the States have the option of mobilising their matching portion of 50 per cent from other sources, such as their own budget provision, resources of local bodies, loans from other agencies, contributions from beneficiaries or non-government organisations (NGOs) etc. Under this scheme, 20 per cent of the total allocation is provided for sanitation and community toilets to be built for the urban poor and slum dwellers. During the first three years of the Tenth Plan, Rs.727.58 crore i.e. 36 per cent (assuming full utilisation of 04-05 allocations) of the Plan allocation of Rs.2,040 crore is expected to be utilised.

RECOMMENDED STRATEGY

• For integrated slum development, the existing schemes of NSDP, low cost sanitation and VAMBAY need to be integrated under one platform and financial institutions and/or private sector should be involved in this effort to the extent possible.

• The projectisation approach needs to be adopted so that emphasis is given to project-related schemes that are identified by the municipalities or the state governments in consultation with the slum dwellers. This would ensure that only viable projects are taken up and community participation is forthcoming. This would also ensure that the resources are put to optimum use. Considering the constraints on resources, prioritisation of various projects to be included in the slum development programme is necessary.

• To ensure that viable projects are identified, an authentic database and a clear-cut government policy on land where the slum dwellers are squatting (whether to provide tenurial rights/ownership rights) need to be evolved.

• To provide sustainability to slum development/upgrading programmes, the contribution of beneficiaries has to be ensured and the involvement of public sector/private sector/financial institutions under the overall patronage of the state governments/Central government is necessary to enlarge the resource base. PPP models for such integrated housing and slum development programme need to be evolved.

• The issues of livelihood, infrastructure, education, health, environment and more importantly sanitation have to be addressed in a holistic manner. Such an approach is essential, as the relocation of slum dwellers to the far-off areas would prove to be counter-productive.

Note: Urban poverty has been discussed under the chapter on Poverty Elimination and Rural Employment.

THE WAY FORWARD

• Step up investments in urban infrastructure in a major way to bring our cities on par with those in the emerging economies of Asia. Intensify urban reform efforts on a substantial scale. Enhance Central assistance for urban development and link all such assistance with urban reforms to be undertaken by the states and ULBs.

• Implement reforms in urban governance. These are needed for augmenting the resources of ULBs to undertake investment and for maintaining the assets that are created. The goal must be to set in motion a aspects including water supply, sanitation, drainage, sewerage and urban transport. This is necessary to enable enhanced investment. Build a reliable database on urban infrastructure and services must be an integral part of the plan.
virtuous cycle of urban growth leading to better resources, which are then used for improved infrastructure and further growth of the cities. Include, as part of the reforms measures for decentralisation, making the elected ULBs institutions of self-governance. In addition, the reforms must encompass, among other things, accounting reforms, enactment of laws for public disclosure and community participation, transfer of all civic services to ULBs, introduction of e-governance, reform of property tax and levy of reasonable user charges.

- Design a two-track approach for Plan assistance with focus on urban reforms and e-governance.
  - On the first track, merge all schemes of the Government of India for urban infrastructure and civic amenities. In future, make normal levels of assistance available on a platform of reforms. Such allocations would be conditional on urban reforms being carried out by the state governments and the ULBs.
  - On the second track, take up the million plus cities, the capital city in every state and a small number of other cities that are of historical importance for a considerably enhanced level of Plan assistance through the National Urban Renewal Mission.

- Undertake reforms of urban land ceiling, rent control and stamp duty in order to unleash housing activity in the urban areas. For the urban poor, a three-pronged approach is needed, involving availability of land, cheap and easy credit and promotion of low cost building material and technology.
- Formulate a National Slum Policy. A single comprehensive Integrated Housing and Slum Development Programme should be evolved, merging the existing schemes of VAMBAY and NSDP.
- Formulate a National Urban Transport Policy and undertake road-rail network planning for improving connectivity.
### Annexure 11.1
(Rs. in crore)

#### Performance of Housing and Urban Development in the states Plan

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#### Performance of Housing and Urban Development in the central Plan (GBS)

| Housing excluding Indira Awas Yojana (M/o UEPA) | 1685.50 | 1394.37 | 4710.00 | 594.66 | 641.89 | 650.00 | 500.00 |
| Urban Development (M/o UD) | 3458.50 | 3805.64 | 6800.00 | 2126.41 | 2541.66 | 1900.00 | 2000.00 |
| Total | 5144.00 | 5200.01 | 11510.00 | 2721.07 | 3813.55 | 2550.00 | 2500.00 |
### Scheme-wise Outlays of Ministry of UD during first 3-years of the 10th Plan

(Rs. crore)

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*Monitored by WR Division*