

Rating Criteria for Municipal and Urban Local Bodies

For the first time in the history of mankind, more people now live in urban cities rather than rural villages. More than 350 millions live in Indian cities and the population is expected to double by 2025. Cities will then contribute to over 70% of the India's GDP and an equal percentage in terms of new employment generated.

Indian cities were run quite professionally in the fifties and sixties, led by prominent businessmen and mayors. The cities undertook all civic functions - water supply, roads, sewage, streetlights, electricity, transport, education, healthcare etc. Since then however, both the centre and the states have been usurping many traditional functions themselves and have not devolved enough financial powers to the cities. Mayors are appointed just for a year and often they are career politicians rather than respectable professionals or businessmen. Municipal commissioners appointed by the state governments are used to shift the decision making to states rather than cities.

Administrative control over schools, hospitals and dispensaries had been taken over by the state governments from respective municipal authorities. The State Electricity Boards supply and distribute electricity and often incur losses due to non-payment of bills. Similarly, Urban Water Supply and Sewerage Boards administer water supply and sewerage while other departments handle functions like transport, police and fire services. The functions devolved to Municipal Corporations have been reduced to operation and maintenance of streets and collection of solid waste.

Further, untimely elections of local bodies, delays in appointment of the State Finance Commission (SFC) and non-implementation of SFC recommendations has resulted in deterioration of performance of municipal governments with regard to their obligatory functions.

The 74 Constitutional Amendment Act was passed to improve city administration and the standard of living. The article that was passed in 1992 envisaged full transfer of powers to city governments. The Act classified the Urban Local Bodies (ULB) into *Nagar Panchayats* for areas in transition from a rural area to urban area, *Municipal Councils* for smaller urban areas, and *Municipal Corporations* for larger urban areas and also made it mandatory for states to hold elections for each ULB within six months of expiration or termination of normal term of five years. Each state also must appoint SFC to recommend the taxes to be devolved from the states to local bodies and sharing of such state and local taxes. The act also envisaged constitution of ward committees, metropolitan planning committees and district planning committees for each district.

The 12 Schedule of the Constitution provides for 18 functions that need to be taken up by the municipal governments. The functions are classified as under:

Planning

1. Urban planning including town planning
2. Planning for economic and social development

Regulatory

3. Regulation of land-use and construction of buildings
4. Vital statistics including registration of births and deaths

Citizen services

5. Water supply for domestic, industrial and commercial purposes
6. Public health, sanitation conservancy and solid waste management
7. Fire services
8. Provision of urban amenities and facilities such as parks, gardens, playgrounds
9. Promotion of cultural, educational and aesthetic aspects
10. Burials and burial grounds; cremations, cremation grounds and electric crematoriums
11. Cattle pounds, prevention of cruelty to animals
12. Public amenities including street lighting, parking lots, bus stops and public conveniences
13. Regulation of slaughter houses and tanneries

Infrastructure

14. Roads and bridges
15. Urban forestry and promotion of ecological aspects

Poverty alleviation

16. Safeguarding the interests of weaker sections of society, including the handicapped and mentally retarded
17. Slum improvement and upgrading
18. Urban poverty alleviation

BRICKWORK has a unique framework to analyze each ULB that looks at the municipal area's economy and demography, intergovernmental fiscal transfers, operational efficiencies, management quality and municipal finances. BRICKWORK's issuer rating comments on the ULB in an overall sense and indicates how well the ULB is run as well as the probability of default on their debt obligations. BRICKWORK's issue rating looks at the particular structure, amount of issue, maturity, issuer-investor options, sinking fund, state government comfort letter, guarantee, escrow and other credit enhancement mechanisms.



BRICKWORK rates specific issues that are generally securitized by future revenue flows from the project as collateral in addition to the normal revenue flows like octroi, user charges, property tax, tolls collected from vehicles and state government grants and transfer.

1. Economy and Demography of Municipal Area

BRICKWORK analyses the sustainability of jobs and living environment based on the critical analysis of the economic base of the municipal area, industries and services, demographic patterns and growth.

1.1 Economic Structure of the Municipal Area

BRICKWORK looks at the presence of the industry segments, SME clusters, lending pattern of the regional banks to the corporate /industries in the region, access to power, water and other basic infrastructure required for the economic activity to flourish. Diversified business activities and better employment opportunities for citizens affect positively on the credit quality of the ULB.

1.2 Demographic Profile

Demographic profile determines the market size for the ULB, since their primary responsibility is to provide public services at local level. Therefore, it is important to understand the population base, per capita income, age profile and literacy level. This enables an understanding of the revenues from the working population vis-à-vis services required for aged dependents and children.

1.3 Growth Potential

The growth potential depends on area for expansion, water resources, availability of educational and research infrastructure, connectivity to other markets etc. While demographic pattern might dictate potential growth, yet the ULB's strategic planning and execution ability determines the actual growth. BRICKWORK looks at past projects and ability of the city to take up future development projects.

Key Macroeconomic Statistics

- Industry profile - blue/white collar firms
- Economic infrastructure
- Availability of skilled manpower
- Educational and research institutions
- Availability of ground and drinking water
- Population size, density and growth
- Per capita income, growth rates
- Primary and adult Literacy
- Health – primary, secondary and tertiary
- Poverty, slums and need for affordable housing
- Art, culture, potential for tourism

2. State Government-ULB Fiscal Relationship

The Indian Federation comprises a three-tier structure with the Central Government at the top, States and Union Territories in the second tier, and Urban Local Bodies (ULBs) in the third tier. The 74th Amendment to the Constitution defines the functional and fiscal relationship between the three tiers. Though ULBs are independent in nature, their financial and operational autonomy are largely controlled by the legal, structural and administrative guidelines of the States.

2.1 State Government Policy for ULBs

BRICKWORK looks at both policy as well as reality that define fiscal relationship between the ULB, the State and the Central Government. Adherence to the prescriptions of the Article 74 of the Indian Constitution, setting up of the State Finance Commission regularly and holding municipal elections by independent State Election Commissions are some of the aspects considered important by BRICKWORK. BRICKWORK evaluates the powers vested with ULBs by the State Government in levying and collection of taxes. While some states allow ULBs to levy octroi, many have abolished the buoyant tax revenue source and have replaced it with entry tax – collected by the state government. The ability and willingness to collect taxes and user charges determines the fiscal strength of the ULBs.

2.2 Fiscal Transfers

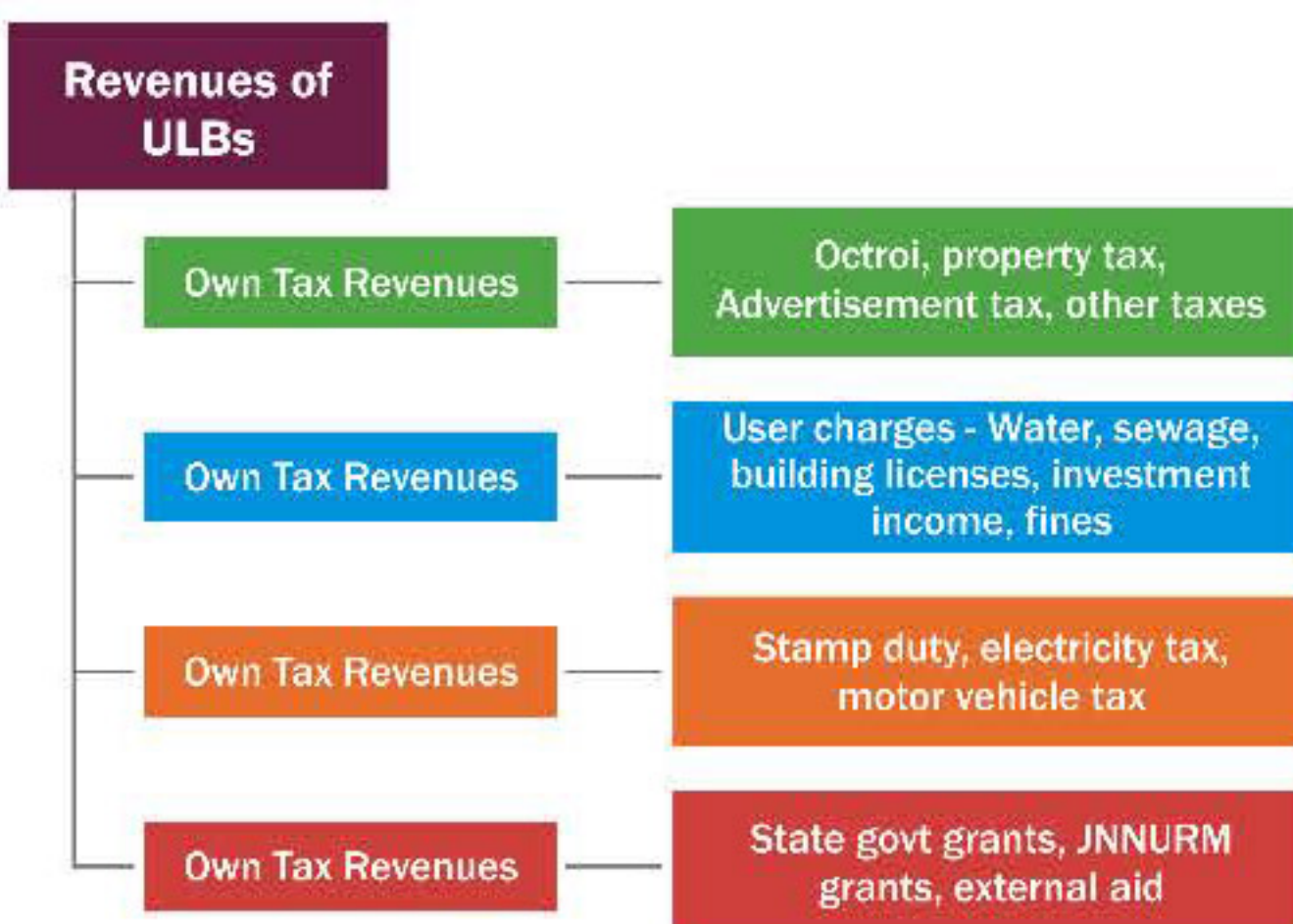
Based on the recommendations of the State Finance Commission, the State governments are expected to share their net proceeds from taxes, tolls, duties and fees with the ULBs. BRICKWORK prefers well defined methodology and process for transfer of such funds. Some ULBs might receive discretionary transfer from both the state government and the Jawaharlal Nehru National Urban Renewal Mission (JNNURM). Such transfers of the Union, based on project necessity and or political situation, affect credit risk profile of ULBs.

2.3 Municipal Service Line

BRICKWORK evaluates the essential services and discretionary services that a ULB is expected to render with reference to the 18 functions stated in the 74th constitutional amendment. The ability of ULB to deliver these services using own resources rather than depending on the state support demonstrates the ULB's inherent strength. BRICKWORK evaluates the services with reference to standard norms. For instance, water availability per capita would be compared to BRICKWORK norm of 135 liters per capita per day. BRICKWORK looks at coverage of sewerage, percentage of solid waste collected, quality of street lighting with reference to internal norms. BRICKWORK also evaluates the efficiency in the obligatory services like handling birth and death certificates, registering properties khata, transparency in urban land records etc.

3. Municipal Finances

BRICKWORK analyses the revenue base, past growth, future potential, property tax rates, user charges, transfers from the state and centre as well as expenditure management. The ULB's past commitments in terms of unpaid electricity dues, pension contributions, and debt profile are also considered. BRICKWORK also looks at ULB's asset management, monetizing the land resources and privatization avenues.



3.1 Resource Base of Urban Local Bodies

The resource base of ULBs consists of their tax and non-tax revenues, fiscal transfers from the state and centre, and grants/loans from the state government and other entities.

The 74th amendment of The Constitution and respective state acts, finance commission recommendations determine the extent and buoyancy of municipal revenues.

BRICKWORK evaluates functional autonomy for the ULBs coupled with the elected body's competence and past track record to run their own affairs.

BRICKWORK examines the composition of ULBs total revenues in terms of own sources of revenues, which include both tax and non-tax revenues. Property taxes constitute one of the main sources of own tax revenues for the ULBs. BRICKWORK believes that many ULBs do have a scope for increasing the revenues with unbiased scientific approach. BRICKWORK looks at the potential for increasing property taxes and willingness of the elected body to take up the responsibility with a transparent approach.

Most ULBs do not recover the cost of their services. The user charges need to be fixed to recover both the operational and capital costs. The ULB's plan to take hard decisions and its past commitment in such direction becomes the basis to assess the future non tax revenues.

The state government's adherence to Finance Commission's recommendations and processes to transfer the money in timely fashion are factors driving fiscal transfers from the state. BRICKWORK closely monitors other possible sources and impact of state government policies on fiscal transfers to the ULBs. For instance, the proposed GST might make substantial difference to the ULB revenue sources in future.

The ULBs receive substantial funds from both states and the centre. Several initiatives have been undertaken by the Government of India to improve standards of urban civic services. Schemes such as Jawaharlal Nehru National Urban Renewal Mission (JNNURM), Pooled Finance Development Fund (PFDF) and National Urban Infrastructure Fund (NUIF) have been initiated for improvement of urban infrastructure with an objective to part finance ULBs' capital requirement as grant with the balance to be met by the ULBs' own accruals or through borrowing. Such transfers have taken place with no linkage to credit ratings in the past. BRICKWORK offers a unique methodology wherein the grants could be released based on BRICKWORK issuer ratings.

A higher dependence on grants and loans however limits financial flexibility of the ULB, as grants from the state may not be devolved uniformly across ULBs and can be distributed on an ad-hoc basis.

Key Indicators

- Own revenue as % of total income
- Property tax rates as % of potential
- User charges as % of standard charges
- Trends in tax collections, growth rates
- Grants from State government as % of total income
- Trends in revenue sources
- Municipal asset management
- Land monetization potential and reality

3.2 Expenditure Management

BRICKWORK analyzes the expenditure pattern of the ULBs with regard to the core services like education, sanitation, fire services, water, roads and street lighting etc, which fall within the domain of ULBs' services, and non-core services, which include salaries, pension and general administration. BRICKWORK analyzes the composition and trend of expenditures under general, economic and social services. Expenditure on social services like education and health and economic services like roads, bridges, water supply etc has its own benefits and hence should account for higher share of total expenditures.

BRICKWORK looks at work force management, privatization of services to control the general services expenditure. BRICKWORK therefore views that any effort to reduce expenditures on this front is an indicator of improvement in performance.

Key Indicators

- Total per capita expenditure
- Per capita spending on social and economic sectors
- Expenditure on salaries and pensions
- Per capita number of employees
- Electricity charges for street lighting
- Division wise expenditure – health, sanitation, education etc

3.3 Deficit Management

BRICKWORK assesses fiscal health by examining the trends in revenue balance position of the local government. A revenue surplus that is trending upward indicates that the local financial condition tends to be strong.

On the other hand, persistent deficits in revenues are carefully scrutinized to understand the causes of mismatch between income and expenses. BRICKWORK analyzes the causes of deficit position, which may be due to sharp increase in administrative expenditure, poor maintenance of public assets, declining proportion of capital expenditures etc.

Key Indicators

- Capex plans that reduce future operational expenditures
- Interest expenses
- Transparency in auction of public assets
- Land monetization plans

3.4 Liquidity and Debt Management

BRICKWORK analyzes municipal debt management with regard to its infrastructure requirement and revenue base. BRICKWORK determines whether the ULB is adopting proper strategies for prudent borrowing and the end use of loans i.e. whether the loans are used for capital expenditures or general administrative and maintenance expenses. BRICKWORK looks at various indicators that help examine the ability of ULB to service debt through its revenue sources. BRICKWORK also factors other measures undertaken by the municipal body to improve the fiscal health such as Public Private Partnerships.

Key Indicators

- Debt Service to total revenues
- Interest payment as % of total revenues
- Average cost of borrowing
- Maturity profile of municipal securities

4. Operational Efficiency of the Local Body

BRICKWORK's assessment of operational efficiency of ULB entails an in-depth analysis of key services rendered by the local body which include water supply, sewerage, sanitation, urban transport, housing etc, while ensuring use of appropriate technology for service delivery.

BRICKWORK also assesses progress achieved by the ULB under JNNURM reforms which include adoption of accrual-based accounting, e-governance systems, property tax reforms with GIS, levy of user charges to cover full O&M, poverty alleviation and emphasis on affordable housing. BRICKWORK looks at several outcome indicators to see how the ULB has put in its development policies.

Key Indicators

- Per capita water supplied (liters per capita per day)
- Street lighting effectiveness
- Roads length as % total area
- Sewerage area covered (in % population)
- Sewage treated as % of total generated
- Solid waste collected % of total waste generated
- Storm-water drains % road length
- Share of public transport (in % share of mass public transit)
- Vehicular congestion (peak number of vehicles per lane kilometer)
- Parks & open space (sq m/capita)
- Slum population as % of total population
- Affordable housing investment per year
- Healthcare beds per 1000 population
- Number of students in municipal schools as % of total

5. Management Quality

BRICKWORK looks at both the elected body and the bureaucracy to understand the management quality. ULBs with Mayor in Council system differ from the commissioner dominated regimes. Many cities have elected Mayors for a year who may be unable to fulfill long-term objectives. Similarly, some commissioners show exemplary commitment, however, lack of long-term tenure may affect their deliverables. BRICKWORK issuer rating is subject to higher transitions movements, in view of frequent change of management. BRICKWORK evaluation would focus on the execution track record of the management, effectiveness of existing processes, systems, controls and transparency in operations through better disclosures and involvement with the citizens from high quality management. The ability of management to develop long term vision, collaborate with private sector to achieve the planned goals, ensure smooth timely implementation and manage political forces & interferences is viewed positively by BRICKWORK in its evaluation.

Key Indicators

- Profile of elected members
- Mayor in the Council or Commissionerate
- Average tenure of Mayor and Commissioner
- State's political support
- Engineers in the PWD of ULB
- Qualified doctors and nurses
- General Law and order

6. Municipal Pooled Finance

The Government of India (GoI) set up the Pooled Finance Development Fund (PFDF) scheme to enable urban local bodies to access alternative sources of funding for their projects/schemes. The government issued guidelines for credit enhancement grants to access market borrowings through pooled financing bonds on behalf of identified ULBs. Under the pooled financing framework, small local bodies pool their requirements and jointly access capital markets. The pooled financing framework envisages achieving the following objectives:

Facilitate ULBs to access the capital and financial markets for investment in essential municipal infrastructure.

Facilitate development of bankable urban infrastructure projects.

Reduce the cost of borrowing to local bodies with appropriate credit enhancement measures and through restructuring of existing costlier debt.

Facilitate development of India's municipal bond market.

In rating municipal loan pools, BRICKWORK considers security mechanism and credit enhancement measures for ensuring timely payment of interest and principal, financial viability and status of the proposed projects, financial strength of the ULBs and sensitivity of the ULB's cash flows to changes in economic conditions

Conclusion

Thin concluding its assessment of the credit quality of a local government, BRICKWORK makes a careful study of the overall risk arising from the linkages between Economic and Financial parameters and inter-state comparisons. A credit rating is then assigned using BRICKWORK's standard long-term rating scale.

Key Indicators

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	Population (crore)	Urbanization	Number of Towns	Number of villages	Per Capita Education Expenditure (₹)	Per Capita Health Expenditure (₹)	JNNURM Funds (₹ crore)	State budget Urban Development (₹ crore)	State budget Rural Development (₹ crore)	State budget Allocation for ULBs & PRIs (₹ crore)
Andhra Pradesh	8.41	32%	210	26,123	1,000	387	4,100	2,601	2,416	6,000
Bihar	10.38	11%	199	45,103	775	145	345	1,056	3,533	107
Dharmapuri	2.55	23%	98	20,308	333	200	574	607	972	2,098
Goa	0.16	82%	41	359	4,195	1,816	0	72	78	125
Gujarat	6.04	43%	150	19,000	1,376	345	2,389	4,991	1,382	1,658
Haryana	2.54	35%	100	8,950	2,000	412	321	762	600	673
Himachal Pradesh	0.69	10%	59	20,590	3,093	910	65	128	278	334
Jharkhand	3.30	24%	212	32,820	1,030	195	265	344	1,436	0.2
Karnataka	8.11	39%	270	27,782	1,406	329	1,332	1,739	1,206	13,378
Kerala	3.34	48%	60	1,453	1,748	483	350	434	426	1,821
Madhya Pradesh	7.06	28%	272	35,303	580	225	1,004	744	2,700	3,581
Maharashtra	11.24	45%	378	41,095	2,013	335	6,100	4,691	3,094	1,079
NCT of Delhi	1.68	97%	59	300	2,080	1,041	859	1,469	161	517
Orissa	4.19	17%	158	61,061	1,378	295	361	283	1,190	3,707
Punjab	2.77	37%	157	12,278	1,340	361	369	273	196	136
Rajasthan	6.86	25%	222	41,353	1,302	351	910	1,520	2,552	4,016
Tamil Nadu	7.21	48%	199	15,979	1,608	452	2,207	2,475	2,394	3,998
Uttar Pradesh	19.88	22%	631	87,942	828	244	2,741	3,304	5,685	4,821
Uttarakhand	1.01	31%	12	10,826	3,042	495	205	565	440	325
West Bengal	9.13	32%	239	40,782	1,360	343	2,101	2,732	2,501	2,275

Notes: (1) Data for Jharkhand, JNNURM - Gujarat, Bihar, Orissa, Uttar Pradesh, Madhya Pradesh, Himachal Pradesh and Punjab. (2) Per capita education expenditure includes expenditure on health, education, urban development, rural development and local administration for ULBs & PRIs for the year 2012. JNNURM Funds released by states are as of December 2012. (3) Data for Orissa is of the year 2011. (4) Data for Bihar, Orissa, Gujarat, Jharkhand, Madhya Pradesh, Rajasthan, Uttar Pradesh and West Bengal are for the year 2011. (5) Data for Karnataka is for the year 2010. (6) Data for Andhra Pradesh is for the year 2010. (7) Data for Himachal Pradesh is for the year 2010. (8) Data for Punjab is for the year 2010. (9) Data for Uttar Pradesh is for the year 2010. (10) Data for West Bengal is for the year 2010. (11) Data for Bihar is for the year 2010. (12) Data for Jharkhand is for the year 2010. (13) Data for Madhya Pradesh is for the year 2010. (14) Data for Rajasthan is for the year 2010. 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