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FINANCIAL PERFORMANCE OF MUNICIPAL FINANCE IN KARNATAKA: A CASE STUDY OF HUBLI-DHARWAD MUNICIPAL CORPORATION

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ABSTRACT:

7^{4th Amendment to the Constitution of India, 1992 identified enormous responsibilities for the urban local governments. Decentralization increases efficiency of the lower levels of Government in the provision of various local services due to their limited jurisdiction and better matching of services. An increase in decentralization is expected to delegate more powers to local government authorities and augment their capacity to mobilize resources. The government should reorient its attitude in regard to municipal corporations, providing constructive guidance and adequate assistance to them, as an active partner to the common cause of city administration. The Central Finance Commission (CFC) to suggest measures needed to augment the consolidated fund of the states to supplement the resources of municipalities devolved on the basis of the respective SFC recommendations. However, the progress in the implementation of SFC}

recommendations in several states has not been very encouraging. The CFC has also grappled in making recommendations of resource transfer to local governments in states.

KEYWORDS : *Urban Local Bodies, Decentralization, Own Source Revenue, Municipal Finance, Property Tax, Non-Property Tax, Grants in aids, Per Capita Revenue, Central Finance Commission.*

1. INTRODUCTION

In the case of Urban Local Bodies in India, the 74th Amendment to the Constitution of India, 1992 identified enormous responsibilities for the urban local governments. Besides the 18 items listed as municipal responsibilities in the Twelfth Schedule of the Constitution, the Legislature of a State, by law, can assign any tasks relating to: (i) the preparation of plans for economic development and social justice; and (ii) the implementation of schemes as may be entrusted to them. For strengthening the finances of urban local governments, two positive features were provided in the 74th Amendments to the Constitution: (a) provision for the constitution of State Finance Commissions (SFCs) every five years and (b) amendment of Article 280 of the Indian Constitution by inserting section 3(C) which requires the Central Finance Commission (CFC) to suggest measures needed to augment the consolidated fund of the states to supplement the resources of municipalities devolved on the basis of the respective SFC recommendations. However, the progress in the implementation of SFC recommendations in several states has not been very encouraging. The CFC has also grappled in making recommendations of resource transfer to local governments in states.

2. REVIEW OF LITERATURE

A study conducted by the National Institute of Public Finance & Policy (2001) reveals that most of the urban Local Bodies are constrained in discharging their obligatory functions due to a limited resource base. The low per capita receipts of municipal governments do not enable them to meet the minimum standards of services. The study also shows that the finances of

municipal bodies are in a mess; a majority of them are not able to raise adequate resources from their own sources to meet increasing expenditure on services. On the whole, the status of municipal finance in India suggests that the present revenues are insufficient to meet the growing expenditure needs of urban areas and the local municipal bodies are in a state of constant financial stress.

Bhardwaj in his "The Municipal Administration in India (A Sociological Analysis of Rural and Urban India)," discusses the causes of backwardness of municipal bodies in India. He expresses his dissatisfaction in the following words. The way in which the people have dealt with the local bodies in India does not bring credit to the smooth functioning of municipal administration.

Maheshwari in his "Local Government in India", along with rural local government delineates lucidly urban local government covering the important aspects such as personnel administration, urban finance and control and supervision. Bhattacharya, in his "State Directorates of Municipal Administration" and "State Municipal Relations (A functional Analysis)", discusses at a length the role played by the state government in the municipal administration. In a booklet "A Study of Local Self-Government in Urban India",

Matoo makes some interesting observations on local government. For example, he argues that there is no need for having rural panchayats unless "it is for the purpose of small scale litigation." He is not in favour of rural-urban relationship. He criticizes the present day tendency to study the problems of rural and urban local self government institutions together.

Srivastava "Municipal Government and Administration in India" is based on her research thesis of 1976 entitled "State Control over Municipal-Corporations". She explains the various kinds of state control and suggests remedial measures that need to be taken. She has felt that government should reorient its attitude in regard to municipal corporations, providing constructive guidance and adequate assistance to them, as an active partner to the common cause of city administration.

3. NEED FOR THE STUDY

Local Self-Government Institutions i.e. Urban Local Bodies directly influence the welfare of the people by providing civic, social and economic infrastructure services and facilities in urban areas. Within the given their strategic position in delivering services in the hierarchy of Government set up, following the Constitution 74th Amendment Act, more functions, powers and resources have been provided to them. However, over a period of time, the functions and responsibilities of Local Bodies have been increased considerably without commensurate enhancement of their resource base. Therefore there is a need for another study to analyse the situation.

4. RESEARCH OBJECTIVES

1. To analyze the trends and pattern of municipal revenue and expenditure of Hubli-Dharwad Municipal Corporation
2. To examine the Financial Performance Indicators of Hubli-Dharwad Municipal Corporation

5. RESEARCH HYPOTHESES

a. H_0 : Receipts of Hubli-Dharwad Municipal Corporation do not enable them to meet the minimum standards of services.

H_A : Receipts of Municipal Corporation enable them to meet the minimum standards of services.

b. H_0 : Hubli-Dharwad Municipal Corporation is not able to raise adequate revenue resources from their own sources to meet increasing expenditure on services.

H_A : Hubli-Dharwad Municipal Corporation is able to raise adequate resources from their own sources to meet increasing expenditure on services.

6. RESEARCH METHODOLOGY

The present study was based on the secondary sources of information. It was adopted the descriptive and analytical methods of research. Hubli-Dharwad Municipal Corporation was selected for the detailed

research. The audited reports from 2008-09 to 2014-15 of the corporation was used for the analysis. The present paper intends to diagnose the financial health of selected city Municipal Corporation in Karnataka. Following parameters have been identified for the proposed study. They are as follow Own Source Revenue (OSR) tax revenue, non-tax revenue, Grants in aids (state and central grants), per capita revenue and per capita expenditure. The basic statistics tools like average, per capita and ratio analysis have been applied.

7. RESULTS AND DISCUSSION

Municipalities require a substantial amount of money to execute their functions. They derive this money from various internal and external sources. Internal sources comprise income generated from various taxes and non-taxes levied by the municipality. The external sources comprises from grants in aid, public borrowings and investment from the external sources.

7.1. Analysis of Municipal Revenue

For purposes of easy understanding, the revenue base of ULBs can be categorized into two main types: External Sources and Internal Sources.

External Sources: Grants- in-aid, Plan Grants and Shared Taxes

General purpose; specific purpose; grants in lieu of taxes Animal and Vehicle Tax Compensation, Toll Compensation (Octroi Compensation), Property Tax Compensation, Per Capita Grant. Road Grants, School Building Grants, Master Plan Grants, Integrated Development of Small and Medium Towns (IDSMT), Swarna Jayanthi Shahri Rozgar Yojana (SJSRY), National Slum Development Scheme (NSDP), Integrated Low Cost Sanitation (ILCS), Environmental Improvement of Urban Slums (EIUS), Urban Basic Services for the Poor (UBSP), etc. Entertainment tax; motor vehicle tax; land revenue; stamp duties; profession tax; etc. Surcharge on Stamp Duty, Profession Tax, Motor Vehicles Tax, Entry Tax.

Internal (own) Sources: Tax Revenue, Non-Tax Revenue, User Charges & Fees, Sale & Hire Charges

Property taxes: Tax on vehicles, animals, boats, etc.; tax on trade and callings and professions; theater tax/show tax; tax on advertisements, Octroi.

Rents from municipal assets: Income from municipal undertakings; income from municipal investments; etc

Non - Property taxes: Water Charges & Water Supply Donations, Trade Licensing Fee, Building Permit Fee, Development Charges/Betterment Charges, Mutation Fee, Magisterial Fines, Market Fee, Slaughter House Fee, Encroachment Fee, Parking Fee, etc.

Sale and Hire Charges: of Rubbish, of Forms, Staff Quarters Rents, Shop Room Rents.

Government Grants: The amount and nature of grants given to Urban Local Bodies by the Government differs across states, since it depends on the policy of the respective State Government. Grants can be classified into two main categories:

Tied-up Grants: The grants given by the Government for a particular purpose are called 'Tied-up Grants'. For example, Grants given by the Government for the implementation of Swarna Jayanti Sahari Rozgar Yojana is a Tied-up Grant. Such Grants cannot be used for any other purpose.

Untied Grants: These are general Grants given by the Government; Urban Local Bodies have freedom to spend those grants towards expenditures of their choice. The sources of revenues to the municipalities in karnataka

(i)Property Tax:

1. Tax on vacant lands,
2. Tax on buildings (Other than the Government buildings),
3. Tax on residential houses (Both government and private),
4. Tax on shopping complex
5. Tax on Choultries, schools and hospitals (Other than those exempted)
6. Advertisement tax

Cess

- + Health Cess 15% on the property tax
- + Library Cess 6% on the property tax
- + Beggary Cess 3%
- + Total of 24%

(ii) Non Tax Revenue:

1. Water Charges (Tax on water supplies on private water tap connections)
2. Rent on Municipal Land and Buildings
3. Rent on Municipal Quarters
4. Market Fee
5. Slaughter house fee
6. Ground Rent (from street hawkers and advertisement boards)
7. Income from machineries and bus stand and jataka stand fee
8. Sale of manure
9. Interest gained from investments and other income
10. Income obtained from executing powers by the municipal authorities as in:
11. Trade license fee (S 256)
12. Betterment Fee (S 160) Municipal Councils have no powers if betterment fee is collected by the urban development authority
13. Development Charges (S 170)
14. Katha transfer (mutation) fee
15. Building license fee
16. Notice fee and penalty etc

Govt. Grants:

1. State Finance Commission's Devolution
2. Central Finance Commission's Devolution
3. Plan Schemes – UIDSSMT (Physical Infrastructure Financing)
4. Water Supply, UGD, Roads, Drainages, Protection of tanks, Parking
5. Lots (PPP) – SJSRY (Social Infrastructure Financing)

Debt (bonds), Loans:

1. Debt capital - Bonds
2. World Bank
3. Asian Development Bank
4. HUDCO

Table 01: Distribution of municipal revenue by categories in Hubli-Dharwad Municipal Corporation: 2008-09 to 2014-15

Head of Accounts/Years	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Property Taxes	172611584 (15.10)	196761414 (16.28)	296592717 (20.67)	350173762 (20.79)	382357670 (19.96)	416082592 (21.79)	381926305 (18.59)
Non-Property Taxes	116056007 (10.15)	115177980 (9.53)	142660335 (9.94)	171126510 (10.16)	253519134 (13.23)	234286936 (12.27)	385565872 (18.77)
Grants and Contributions	837635215 (73.26)	884345743 (73.16)	975064163 (67.94)	1128586747 (67.02)	1181790839 (61.68)	1154304870 (60.45)	1172497000 (57.08)
Other Taxes	17036478 (1.49)	12541885 (1.04)	20798272 (1.45)	34166899 (2.03)	98245470 (5.13)	104729178 (5.48)	114129743 (5.56)
Total - Revenue	1143339284 (100.00)	1208827022 (100.00)	1435115487 (100.00)	1684053918 (100.00)	1915913113 (100.00)	1909403576 (100.00)	2054118920 (100.00)

Source: KMF 78, Income & Expenditure, Accounts Section, Hubli-Dharwad Municipal Corporation, HUBLI.

Decentralization increases efficiency of the lower levels of Government in the provision of various local services due to their limited jurisdiction and better matching of services. An increase in decentralization is expected to delegate more powers to local government authorities and augment their capacity to mobilize resources.

Table 01 and figure 01 presents the data on revenue of Hubli-Dharwad Municipal Corporation by source in 2008-09 to 2014-15. In 2008-09 Own Source Revenue (OSR) accounted for a little over one fourth (25.25 per cent) Rs. 28.87 crores in 2008-09 to a little over one third (37.36 per cent) Rs. 76.75 crores during 2014-15.

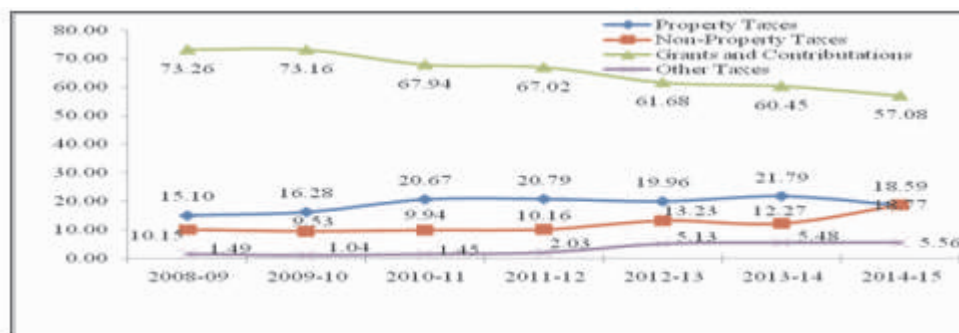
The share of property tax revenue has been increased from a little bellow one fourth (15.10 per cent) Rs. 17.26 crores in 2008-09 to a little bellow of one fourth (18.59 per cent) Rs. 38.19 crores in 2014-15. The main reasons for the increase in property tax revenue are due to first reason, tax base (Revised Tax rates) rate have revised during 2010-11. The second reason was the impact and boom period for real estate business in the study area. The third reason was the implementation of Jawaharlal Nehru National Urban Rejuvenation Mission program.

The non-property tax revenue has accounted for a little bellow of one fourth (10.15 per cent) Rs. 11.60 crores in 2008-09 which was increased to a little bellow of one fourth (18.77 per cent) Rs. 38.55 crores during 2014-15. The reason for the increase in non-property tax revenue was experienced due to increase in rate of all the heads of non property tax such as developmental charges, water supply charges, mutation, rent rates municipalities buildings etc.,

The share of grants and contribution has increased consistently a large majority of the revenue (73.26 per cent) Rs. 83.76 crores in 2008-09 to majority of revenue share (57.08 per cent) Rs. 117.24 crores in 2014-15. It has exhibited that the total share of revenue of the grants and contribution share of the corporation has decreased but the total amount has increased significantly.

An interesting point to note that, the share of other taxes has been increased from 1.49 per cent with Rs. 1.70 crores in 2008-09 to 5.56 per cent with Rs. 11.41 crores in 2014-15. The total revenue of the corporation has increased from 114.33 crores in 2008-09 to 205.41 crores in 2014-15. It is evident from the table that, majority of the municipal revenue is from the grants and contribution. One can witness that the overall growth of the municipal corporation revenue has increase significantly. The growth rate of the revenue of the corporation was 79.66 during the study period.

Figure 01: The percentage of share of revenue to total revenue



Source: KMF 78, Income & Expenditure, Accounts Section, Municipal Corporation, Hubli-Dharwad

Dependency of local government on the upper tiers of Government arises from the support extended to them in the form of grants, which arise largely out of vertical mismatches between functions and finance, as well as out of the compulsions necessitated by horizontal disparities between different jurisdictions. However, greater dependency on the upper tiers renders the local governments vulnerable regarding spending on the provision of basic infrastructure and services. This adversely affects the performance of the local governments.

Table 02: Indicators of performance of municipal finance in Hubli-Dharwad Corporation

Particulars	2008 -09	2009 -10	2010 -11	2011 -12	2012 -13	2013 -14	2014 -15	Mean	SD	CV
Per Capita Revenue (Amount in `)	1454	1538	1825	1784	2030	2023	2176	1833	266.48	14.54
Per Capita Expenditure (Rs. In `)	1087	1121	1332	1254	1505	1441	1617	1337	197.29	14.76
% age of Expenditure by Income	74.72	72.90	72.96	70.31	74.15	71.23	74.27	72.94	1.65	2.26
% age of Human Resources Expenses Expenditure by total Revenue Income	40.34	37.36	35.06	35.42	36.14	38.31	38.11	37.25	1.86	5.00
% age of General Expenses by total Revenue Income	3.47	3.56	2.54	2.67	2.36	1.89	2.40	2.70	0.61	22.49
% age of Operations and Maintenance by Total Revenue	29.13	29.23	31.41	29.91	32.88	30.42	28.68	30.24	1.48	4.91
% age of Interest and Finance Charges by Total Revenue Income	1.18	0.53	0.39	0.22	0.12	0.12	0.07	0.38	0.39	104.05
% age of Programme Expenses, Grants etc by Total Income	0.60	2.22	3.55	1.57	2.65	0.48	5.02	2.30	1.62	70.55
% age of Property Tax by Income from Tax	59.80	63.08	67.52	67.17	60.13	63.98	49.76	61.63	6.05	9.81
% age of Grants in Aid to total revenue	73.26	73.16	67.94	67.02	61.68	60.45	57.08	65.80	6.29	9.56

Source: KMF 78, Income & Expenditure, Accounts Section, Municipal Corporation, Hubli-Dharwad

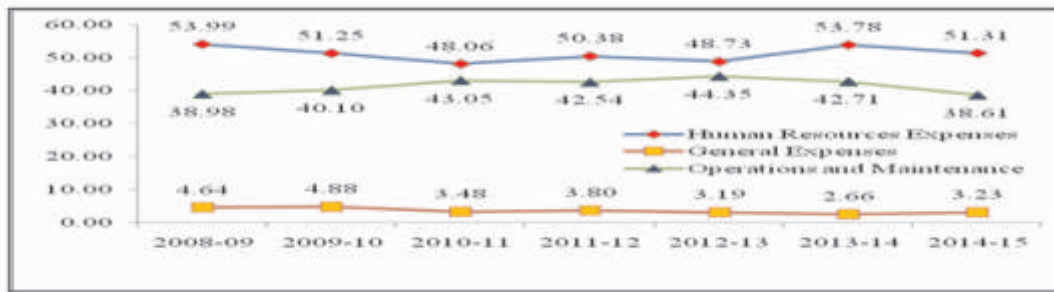
Quality of expenditure, measured as establishment and administrative expenditure as a proportion of total expenditure also turns out to be a major factor in determining the ability of MCs to provide basic services. Some of the MCs have an unsustainably high proportion (more than 50 per cent) of total expenditure on establishment and administration, which affects the sustainability of their finances and their service delivery capacity. Lower spending on administrative and establishment purposes would leave more resources with the Municipal Corporation to provide civic amenities.

Our analysis of the revenues and expenditure of ULBs in general and municipal corporation in particular reveals that most Municipal Corporation is generating revenue surplus and overall resource gaps are not very large. At the same time, it could be observed that spending by all the municipal bodies is lower than that required for providing a minimum level of civic amenities. This apparent contradiction of sound fiscal health and high level of under-spending is due to statutory obligations, whereby ULBs are generally bound to restrict their expenditure to the resources available and are also not granted liberal permission by State Governments to incur debt.

7.2. Analysis of Municipal Expenditure

The expenditure assignment, the list of 18 municipal functions in the 12th schedule has gained wide acceptance with policymakers and administrators. While analyzing the finances of Hubli-Dharwad Municipal Corporation, it has been observed that the financial situation of Municipal Corporation is not satisfactory. The per capita expenditure on core services is much lower than the Zakaria Committee norms. Lower per capita expenditure on civic services is an indicator of poor quality of civic services rendered by the Municipal Corporation.

Figure 02: Details of percentage share expenditure to total expenditure Hubli-Dharwad Municipal Corporation



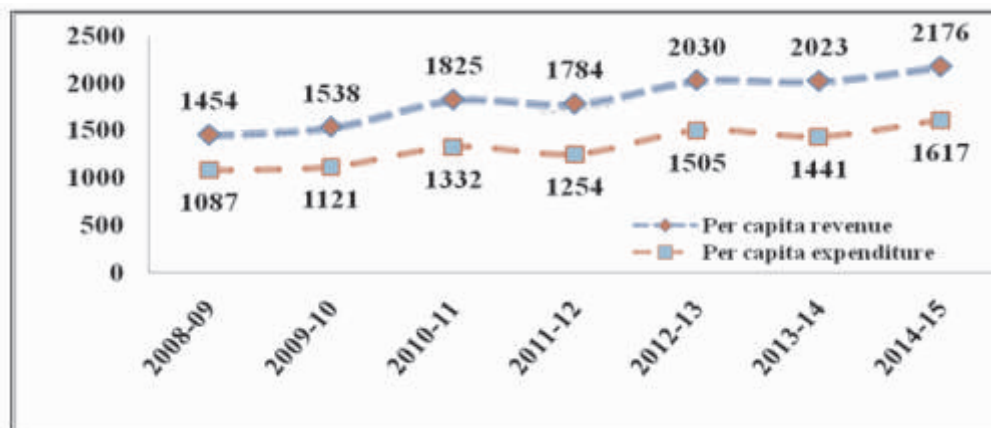
Source: KMF 78, Income & Expenditure, Accounts Section, Municipal Corporation, Hubli-Dharwad

In view of the above factors, the study has undertaken the assessment of municipal finance in “normative terms”, besides the “standard approach” of revenue or fiscal balance. A comparison of per capita spending on core services by the Municipal Corporation in terms of the Zakaria Committee norms indicates the level of under-spending on core services.

7.3. Analysis of Per Capita Revenue and Expenditure

A fundamental principal of revenue assignment is that there should be broad clarity on how each assigned function is adequately, consistently and predictably financed. Efficient public service delivery calls for identifying revenue sources that match expenditure responsibilities (Bahl and Linn 1992).

Figure 03: Details of per capita revenue and per capita expenditure of Hubli-Dharwad Municipal Corporation



Source: KMF 78, Income & Expenditure, Accounts Section,

Municipal Corporation, Hubli-Dharwad

Figure 03 presents the trends of per capita revenue and expenditure of Hubli-Dharwad Municipal Corporation. Per capita revenue is obtained dividing the total revenue of the corporation by the total number of people (citizens) in the city area. Similarly, per capita expenditure was received through dividing the total expenditure by its total residents. The study had covered two finance commission periods. The twelve finance commission (2005-10) and thirteen finance commission (2010-15). The per capita revenue increased from Rs. 1454 in 2008-09 to Rs. 1538 in 2009-10.

The growth rate of per capita revenue increased to 5.78 during 2008-09 to 2009-10 and further increased to 7.56 from 2013-14 to 2014-15. The compound annual growth rate of per capita expenditure of the

Hubli-Dharwad Municipal Corporation was 5.84 per cent and over the period of seven years the per capita revenue was grown from 1454 to 2176. Its compound annual growth rate (CAGR) is 5.93 per cent.

8. CONCLUSION

Decentralization increases efficiency of the lower levels of Government in the provision of various local services due to their limited jurisdiction and better matching of services. An increase in decentralization is expected to delegate more powers to local government authorities and augment their capacity to mobilize resources. The government should reorient its attitude in regard to municipal corporations, providing constructive guidance and adequate assistance to them, as an active partner to the common cause of city administration.

The mix of municipal revenues in India - taxes, user charges and fees, transfers and loans - is narrow compared to international benchmarks with regard to the financing of local public services. The revenue instruments assigned to urban local bodies by State Government at present are grossly inadequate and not commensurate with the functions expected to be performed by them in accordance with the 74th Amendment Act.

The present study out that the poor design of cost recovery instruments and inability of urban local bodies to demonstrate a close connection between user charges, fees and civic services are key factors as to why they are yet to become major sources of municipal finance in India.

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