

Improving the Holding Tax Assessment System in Bangladesh:
A Case Study of Dinajpur Pourashava.

by

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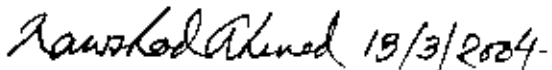
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LIST OF ABBREVIATIONS

AD	: After Death
ADP	: Annual Development Program
ARB	: Assessment Review Board
CBO	: Community Base Organization
DCR	: Demand Collection Ratio
DM	: Deputy Magistrate.
DTA	: District Town Act.
EPMCR	: East Pakistan Municipal Committee Rule
GOB	: Government of Bangladesh
HH	: Household
I.GED	: Local Government Engineering Department
LGD	: Local Government Division
I.GRD	: Local Government & Rural Development
MLGRDC	: Ministry of Local Government, Rural Development & Co-operatives
NGO	: Non-Government Organization
Sq. Km.	: Square Kilometer
STIDP	: Secondary Town Infrastructure Development Project.
UK	: United Kingdom
USA	: United State of America
WC	: Ward Commissioner

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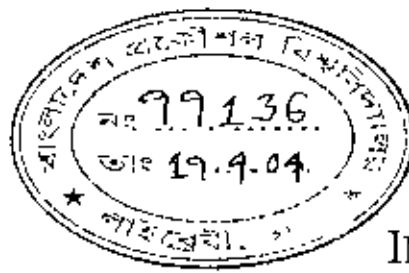
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ABSTRACT

Pourashavas, the urban sector of Bangladesh is facing problems from the acute shortage of fund. They fail to provide the mandatory services to their taxpayers and also the people are there. There is no proper drainage system, no efficient roads network, insufficient road lighting, hazard and irregular garbage collection, those make the pourashavas unhygienic and environmentally inhabitable. The level of urban services is extremely low. The people of the urban sector as well as the government are directly and indirectly paying the cost. The situation is declining day by day. The government allocation is reducing and at the same time the pourashavas fail to raise their own revenue. But there is enough scope, especially the holding taxes, which is the chief source among the pourashava taxes.

The study made an attempt to investigate the share of holding taxes in the finance of a sample of pourashavas in Bangladesh. A survey was done on a sample of holdings in one of the pourashavas, Dinajpur, in order to find out the actual rental values of the holdings. A comparison with the annual value recorded by the tax assessor, in some cases after revision from the Review Board gave an indication of the magnitude of loss of revenue suffered by the pourashavas. A questionnaire survey was also carried out on samples of tax payers, tax assessors and officials involved with approving the assessments in the same pourashavas.

The study revealed that current assessment of the holding taxes of pourashavas is seriously undervalued. There are a number of causes of under assessment. Mainly, the people are not habituated to pay such taxes though they are directly and indirectly paying the cost much more. The urban local governments, the pourashava itself, is a weak organization, mainly in the management side, which has failed to aware the people to create the demand, the value of urban services. The transparency of the activities of the poura-authority is also not clear to its taxpayers. The administrative process of holding tax assessment should be changed immediately and made free from local self-administration. There is also a need to make changes in the assessment procedure; especially the rates should be commensurate with the level of service provided. The collection efficiency should be improved through its modernization. There is a great scope to raise holding taxes and thereby to improve the level of urban services that will make the urban sector more habitable and more acceptable to its inhabitants.



1.1 Statement of the Problem

Local government finance is a crucial problem in every country of the world, no matter whether it is developed or developing. The urban sector is specially facing shortage of resources. The process of financing the urban local government is always being reformed but still a large share of its income is generated by means of taxation. The structure of local tax systems varies greatly from country to country, but it generally relies on property taxes, or more precisely on taxes assessed on the value of land and buildings, though there are other bases like taxes on income and profit or on consumption. The pourashavas of Bangladesh have been delegated the power of revenue collection and the responsibility of providing urban public services through the Pourashava Ordinance of 1977. Holding tax, which has become the chief source of pourashava revenue, can be imposed under this Act on the "annual value" of holdings (Nawshad, 1986). The holding tax, the street lighting rate, the water rate and the conservancy rate are typically combined and referred to in their entirety as the "holdings tax". The tax base is the "annual value" (or rent) of buildings and land, so that the tax can be seen as an attempt to tax the yearly income from the property. A percentage of this annual value is collected from the holding as holding taxes.

There are a number of complaints about under assessment/under-reassessment of the tax base. The performance of pourashavas in tax administration is extremely limited, and the base of the holding tax enormously undervalued (The World Bank, 1997). Pourashavas are facing problems of a shortage of funds. According to the Bangladesh Bureau of Statistics, the percentage of

pourashava revenue provided by the Government of Bangladesh (GOB) rose from 15.5 percent in 1978-80 to 48.8 percent in 1995/97 (The World Bank, 1997). That is, the dependency of pourashavas on the government is increasing and they are failing to provide even the compulsory facilities to their taxpayers. The international financial institutions (e.g., World Bank, Asian Development Bank, etc.) and donor agencies are showing less interest about pourashavas due to underassessment of holding taxes and low rate of revenue collection (LGED, 1999).

On the other hand, though pourashavas receive Government grants especially the Block grant (ADP), its amount is actually decreasing on a per capita basis as well as in absolute amount. Government Block grants to 1st class pourashavas in Bangladesh decreased from Tk. 95 lac in 1995-96 to Tk. 60 lac in 1997-98 (LGD, 1996; LGD, 1998). Central government grants to municipalities are decreasing not only in our country but also in the other countries. During the period of 1975-93, the real value of total federal and state aid to the cities in the US decreased from \$166 per capita to \$136 per capita, about \$30 less per person (Man, 1999). The city and town authorities of India have also failed to preserve their environment and infrastructure facilities due to the decreasing rate of State Government grants (Bhagwan, 1983). For more autonomy, democracy, and sustainability of pourashavas, they must be made financially sound, which will expedite the ability of pourashavas to provide better facilities and amenities to their inhabitants (Faizulla, 1996). And this can be made possible mainly by increasing their own revenue, which in turn is mostly dependent on the proper assessment of holding tax and its collection.

The present research is intended to be an in-depth inquiry into the causes of underassessment of holding taxes and their probable remedies. It is hoped that the proper assessment of the holding taxes will increase significantly the revenue of the pourashavas.

1.2 Need for Proper Assessment of Holding Taxes.

The population of urban areas is increasing day by day but the financial capability of the pourashava authorities for providing urban public services is decreasing. Pourashavas fail to increase their own revenue; on the other hand, the Government is unable to increase the annual grant that is heavily dependent on foreign assistance. Not only is the population of urban areas increasing rapidly, but the existing and new urban areas are also increasing fast. According to the census of 2001, 23.39 % of the population of Bangladesh live in urban areas. The corresponding figures were 19.63 % in 1991, 15.7 % in 1981 and 5.1 % in 1961. 167 new pourashavas were added to 118 older pourashavas in the seven-and-a-half years as per official record of LGD, MLGRD, and Feb.2004. Recently, the government's emphasis has been on local level planning and people's participatory approach, which would provide autonomy for greater resource mobilisation. The level of services of the pourashava may develop to a decent level by utilising properly the local level revenue-raising powers.

There are a number of revenue sources of the pourashava such as, 1) government grants, 2) loan, 3) local government taxation, 4) local government property income, 5) shared taxes with government, 6) user charges etc. These are broadly divided into two categories 1) own sources and other sources like government or other grants, loans, aid etc. Holding tax is the most important own-revenue source in most of the pourashavas in Bangladesh. But the potential of this source is seriously under utilized due to weaknesses in both assessment and administrative

process. The pourashava cannot administer revenue collection from these main sources or adjust with respect to changing circumstances. The tax base of the holding taxes does not increase as fast as national income and revision of tax assessment is costly and cumbersome. There is a great scope for pourashavas to enhance their own revenue collection by making proper assessment of holding taxes.

There are some studies about the local resource mobilization of pourashavas, but there is no in-depth study about the role of holding taxes and the procedure of its assessment. Studies indicate that holding taxes is systematically under-assessed in the pourashavas. To make the pourashavas financially viable and operationally autonomous, it is imperative to improve the assessment and collection of holding taxes (The World Bank, 1997). This study would focus on the causes of underassessment, the possibilities of increased revenue generation from holding taxes and policy guidelines for realizing such possibilities.

The study includes the following objectives.

- I. To analyze the financial structure of pourashavas to examine the role and importance of holding taxes in its total revenue generation.
- II. To compare the assessed tax base with the actual tax base and to assess the magnitude of loss of revenue of pourashavas due to underassessment of holding taxes. Also to identify the drawbacks and loopholes in the tax assessment process that make underassessment a widespread phenomenon.
- III. To formulate policy guidelines for improved holding tax assessment for pourashavas in Bangladesh.

THE METHODOLOGY

To fulfill the objectives of the study following methodology was followed. A schematic diagram of the methodology is shown in Fig. 2.1.

2.1 Literature Survey

An elaborate literature survey on this subject was carried out for a better understanding and representation of the basis of tax assessment and its procedure

2.2 Collection of Data

2.2.1 Data from Secondary Sources

- i. Revenue information, holding taxes assessment and other such relevant information were collected from 6 (six) selected pourashavas to study the overall financial structure and the share of holding taxes in their total own revenue. The selected pourashavas are Hobigonj, Parbotipur, Rangpur, Meherpur, Mymensingh, Dinajpur are shown in Fig. 2.2. Pourashavas were selected considering both the region and also the size or categories to find out the general feature of the financial status of pourashavas in Bangladesh and at the same time to show the share of holding tax in the pourashava finance. But due to non-availability of data and time constraint the representation of southeast region was not possible and pourashavas were selected ultimately depending on the availability of the needed data. Among them, Mymensingh and Rangpur pourashavas are the biggest pourashavas. Dinajpur and Hobigonj are medium size pourashavas. Meherpur and Parbatipur are smaller in size.

- ii. Current holding tax assessment figures for a random sample of rented holdings in a selected pourashava named Dinajpur is shown in Fig 2.3 was collected for comparison with tax due from actual rental values of the same holdings. A pourashava has a big area. So a part of the pourashava area was selected from each of the core area and fringe area of the town as the study area as shown in Fig. 2.3

2.2.2 Data Collection from Primary Sources

- i. A household survey was conducted in a selected areas in Dinajpur pourashava is Shown in Fig-2.3 to find out the rental value of randomly selected rented houses in the selected pourashava to compare the actual rental value with adjusted rental value as well as actual assessment and the current assessment value as assessed by the pourashava to obtain the degree of loss of revenue due to underassessment.
- ii. The assessment process of the holding taxes in the pourashava involved three groups of people: (1) those who assess the taxes, (2) those who pay the taxes and (3) those who finalize the assessment. Questionnaire surveys and discussions were conducted to understand clearly the attitudes of those groups about holding tax assessment as well as the causes of underassessment and the probable remedies.

2.3 Data Analysis and Processing

- i. The overall picture of underassessment was revealed by simple statistical methods such as cross table analysis, graphical representation etc. from secondary sources.
- ii. The magnitude of loss of revenue due to underassessment of holding taxes was found out from secondary sources and household survey data.

- iii. The causes of underassessment were identified from the data collected from primary sources and the conducted discussion.
- iv. Fact-finding and synthesis were done on the basis of the above analysis and literature review.
- v. Policy guidelines were formed for improved holding tax assessment according to the above findings and literature review.

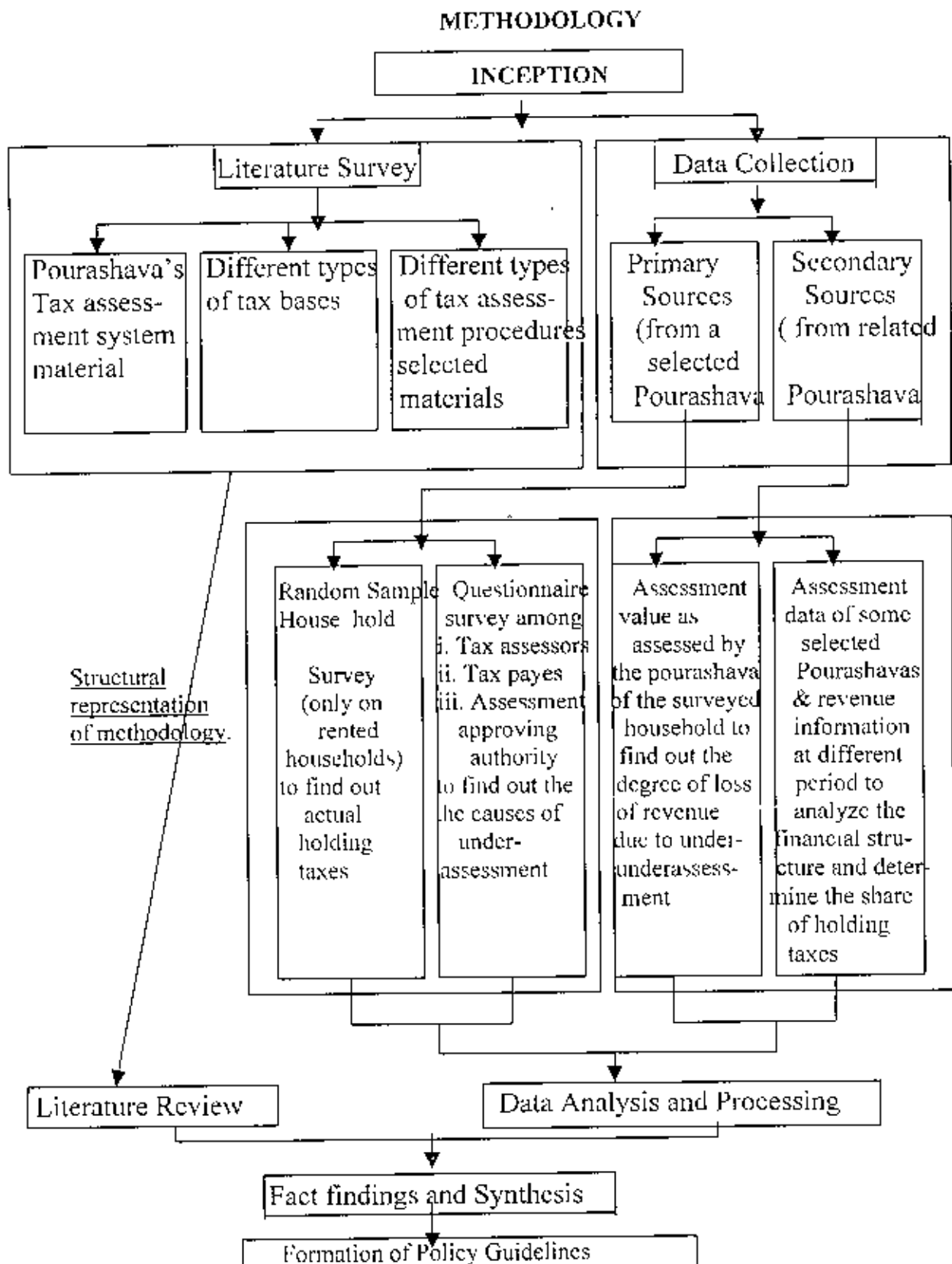


Fig. 2.1 Schematic Diagram of the Methodology of the Study

Bangladesh

- 1. Dinaipur Pourashava
- 2. Parbatpur Pourashava
- 3. Rangpur Pourashava
- 4. Mymensingh Pourashava
- 5. Haliganj Pourashava
- 6. Mcherpur Pourashava

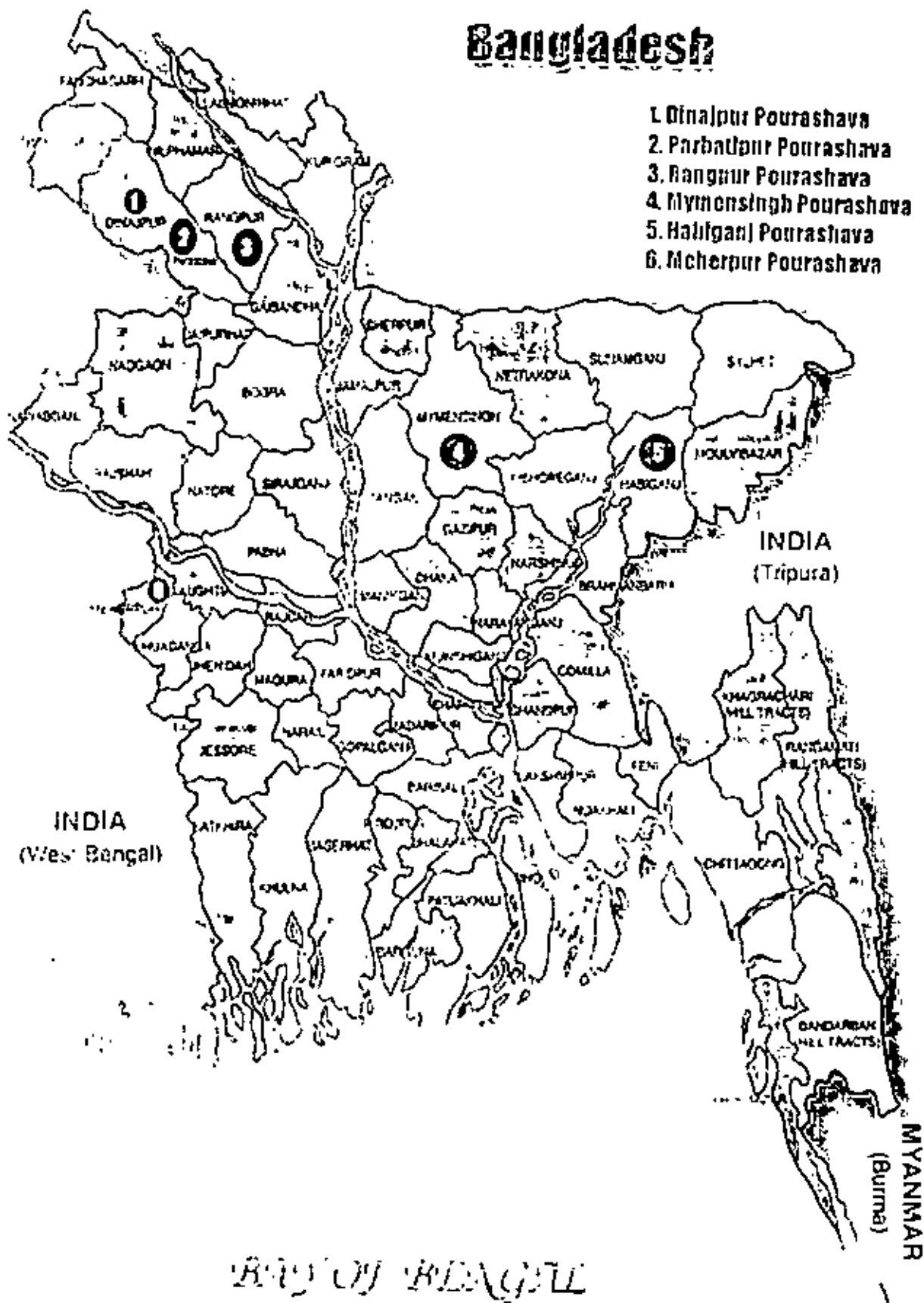


Fig- 2.2 The selected Pouroshavas to collect the Financial Records and date

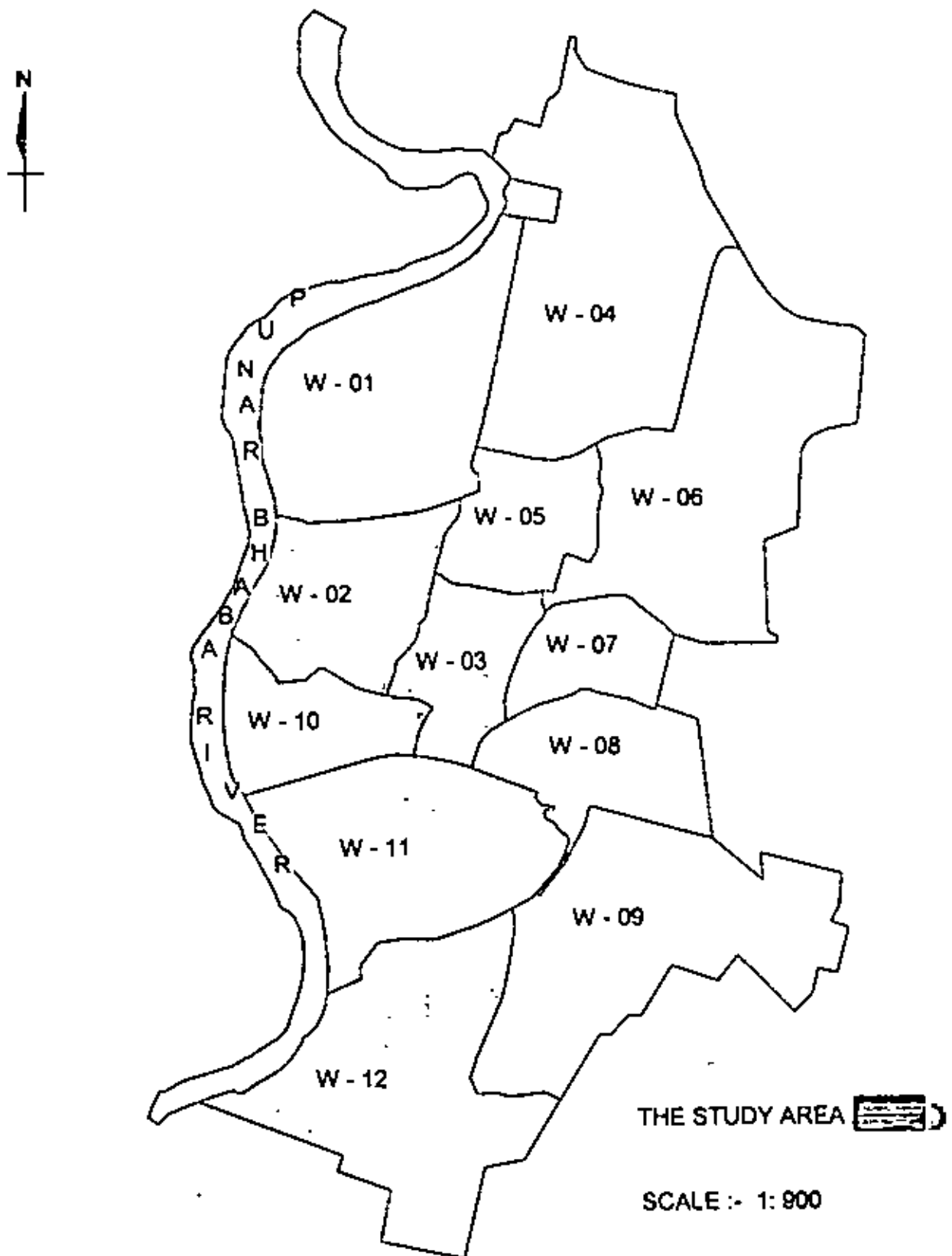


fig :- 2.3 . DINAJPUR POURASHAVA AND THE STUDY AREA .

REVIEW OF HOLDING TAX ASSESSMENT SYSTEM

3.1 Introduction

Tax assessment is the act of valuation for the purpose of taxation. Any tax levy or imposition has to be preceded by a proper system of assessment for tax gathering purposes. Assessment is defined as "the formal valuation or appraisal of each parcel of land including buildings upon the land by municipal officials known as assessors" (Rao, 1986). In the context of local finance, property tax is generally used to mean tax on one basic form of property, namely, real estate, i.e., land and buildings. This is also known as real property or immovable property. In our country, the basis or base of holding tax is the land and buildings of the owners or holders. The property tax administration has to determine the following:

i) *Location of property*

The zone (residential, industrial, educational etc.) in which the property is located has to be specified.

ii) *Assessing authority*

Assessment Authority or Agency can be either a government constituted one or one constituted by the municipal council itself. As the latter may not have the professional skill and also may not remain unbiased in rate fixation, a separate agency for all the municipal bodies in the state has a distinct advantage.

iii) *Limiting the tax according to the kind of property*

The property tax has to be fixed according to various types of property; and

iv) *Assessment method or procedure*

The method of assessment of valuation should be sound administratively, legally and economically.

So, the assessment of the holding taxes depends on a number of factors. Proper assessments need to analyse a number of aspects and coordinate them in a systematic way.

3.2 The Holding Tax

Holding tax can be imposed under Pourashava Ordinance, 1977, on the “annual value” of holdings. The holding tax, the street lighting rate, the water rate and the conservancy rate are typically combined and referred to in their entirety as the “holdings tax”.

3.3 Holding Tax Assessment

The basis of levy of property taxation or the holding taxes in the municipal bodies in Bangladesh is almost uniformly the ‘rateable value’ or the ‘annual letting value’, also called the ‘annual value’. Following the British practice, the levy is confined to immovable property, i.e., land and buildings thereon. Again, it is the British rating system, i.e., levying on the basis of annual value of land and buildings, introduced in the 19th century, that is being practiced today, with very little modification.

In various countries attempts have been made to find out an alternative to the ‘annual rental value’ method of valuation. Thus, several countries including Canada, U.S.A. and some Latin American countries have adopted a “capital value” base. In the U. K , from where our system was borrowed, the Layfield Committee in 1976 recommended a changeover from the “annual rental value” method to the “capital value” method . But the British Government did not adopt

this recommendation. There have been experiments to replace the "capital value" or "site value" method with a more developed system having a composite base for valuation on the "point system" under which the valuation of land and building is determined by the summation of a number of selected variables like location, type of building, use of property, age of structure etc. each with a pre-determined weightage. But the major difficulty in all these is to select the appropriate variables and a more serious difficulty is that of assigning weights, which has to be somewhat arbitrary and sometimes controversial.

In India, most of the metropolises or municipalities have adopted the "annual rental value", or "reasonable letting value", with very little modification. A system of dividing the city into zones, determining market rates of rent and providing discount or premiums based on other specific counts have been tried in Tamilnadu and also in Kerala. Results are yet to be studied.

The concept of "economic rent" which may legitimately form the basis of municipal taxation as well as other allied matters may, for the purpose of valuation, take into account the capital value of the premises as well as the advantages enjoyed by the land and building on account of urban growth with respect to location as well as its occupational use. As a matter of fact, the three factors of capital value, location and occupational use can give out a reasonable formula for objective valuation of urban land and building to which the conventional market rent may be reckoned as the verifier. (Banerjee and Gupta, 1986)

According to conventional wisdom, there are four basic forms of property or holding tax assessment.

- i. The annual or rental value of the property
- ii. The capital value of the land and improvements,
- iii. The site value of the land and
- iv. The points system

3.3.1 The Annual Value System

In an annual value system the base is defined as the expected or notional rental value of a property. The major problems are arbitrariness in determining net rent and infrequent reassessment. Under this system, both the landlord and the tenant are required to produce a rent payment receipt. If the assessor feels that the stated rent is not fair, the estimated average market rent for the neighbourhood is used. The neighbourhood average estimated based on a sample of properties on which market rent data are available, and the judgment of the assessor play a major role as these data are combined to reach a neighbourhood average. In case of assessment of commercial establishments, offices, industries, educational institutes, hospitals etc., the capital value is estimated and converted to net annual rent with some arbitrarily chosen discount rate. The arbitrary discount rate is inevitably too low; hence, net rents tend to be underestimated.

There is usually a wide divergence between assessed annual value and net market rent. Though assessment-sale ratio studies are rarely done, some available evidence suggests the extent of underassessment. A survey by the World Bank in Kolkata has estimated the assessment rate at about 50 percent for central commercial properties and 7.5 percent for outlying industrial estates

source Nath and Schroeder (1984) report assessment ratios in the 25 to 35 percent range in Delhi and Madras. The ratio for residential property was estimated at 40 percent in Tunis (Prudhomme, 1975) and 50 percent in Dakar. The underassessment, relative to comparable rented properties, has been roughly estimated for selected Indian cities: at 60 to 80 percent in Ahmadabad (Bahl, 1995), 15 to 20 percent in Bombay (Bougeon-Maassen, 1976), 10 to 15 percent in Madras, and 25 percent in Delhi (Mohan, 1974, 1977). Quite apart from the political and administrative problems that lead to infrequent reassessment, there are three reasons for such divergences in India: (Bahl and Linn, 1992)

- (a) legally allowable reductions in annual value;
- (b) rent controls; and
- (c) assessment difficulties, particularly for nonresidential properties.

3.3.2 The Capital Value System

The use of capital value, which is the price that a property would realise if sold in the open market, as a basis for assessing a dwelling has the advantage that an assured and increasing volume of market evidence is provided from the buying and selling of owner-occupied houses. All the professional bodies concerned with valuation support this view. However, the proposal raises questions of principle, practice, effects and implementation. Rating is a means of distributing the burden of taxation among ratepayers in proportion to the benefit they enjoy each year from the property they occupy. Rental values have an obvious relevance, since they are a direct measure of the annual value of occupation. Given the absence of adequate rental evidence, however, we must consider whether capital values could be made to serve the same purpose and whether they would be capable of being applied uniformly and fairly over the whole range of housing.

The assessment of capital values for both owner-occupied and tenanted property and for both public and private housing poses some problems. Housing is affected by a variety of selective subsidies, relief and allowances which make it impossible to compare the benefit derived by householders in different sectors from the occupation of their property with what they actually pay for it. If capital values are adopted, the basis of valuation, including the common assumptions to be made as to tenure and state of repair, would need to be specified by statute. Capital values are more volatile than rental values and this volatility has several implications for the practical working of a system which uses them. It is impossible to be precise about the effects, which a change to capital valuation would have on the incidence of rates.

3.3.3 The Site Values System

Site value rating, that is taxing the market rental of each site on the assumption that it was available for the most profitable permissible development, has been the subject of debate for many years. It is usually considered as a supplement to rates rather than a replacement. It presents major difficulties in overcoming the restrictions on owners created by long leases and other encumbrances. It would require land registration to be completed for the whole country; it would also require the precise identification of the permitted development of every plot of land; such identification has become more difficult in recent years with the replacement of detailed development plans by structure plans indicating only the broad policy for development, and local plans which fall short of providing comprehensive coverage.

3.3.4 The Points System

Superficially attractive are suggestions for assessing houses on a points system which would involve setting up a tariff of values relating to standard features of housing such as size, age, equipment, amenity, location and environmental features. There may be difficulties in deciding the weight to be attached to the less tangible factors. There is no evidence that promises any satisfactory solution. More crude are suggestions for basing rates on measurement, that is on the quantity rather than the value of housing. But the benefit which people derive from their housing—and what they are prepared to pay for it— is not proportional to its size. So a system based on measurement would be even less well related to incomes than the present one. Any attempt at refinement to take account of factors other than size would lead rapidly to all the difficulties of a points system.

3.4 Comparative Discussion of Assessment System

This classification of the property tax base is a useful point of departure, but it is an oversimplification and does not necessarily identify all systems. Tax systems are also differentiated by varying coverage, different rate structures, and, perhaps most important of all, different assessment practices. In a sense, each country and each city implants its own style—its cultural values and a unique set of political considerations— on its property tax system. As a result, cities practising the same basic structural form of property tax do not necessarily implement systems that are even similar. Another reason why this trichotomy oversimplifies is that many systems use both capital and annual value bases. These mixed systems are common in cities of the former French colonies (for example, Abidjan and Tunis) (Bahl and Linn, 1992). Bangladesh also follows this system where land is assessed on a capital value basis and

improvements on an annual value basis: Mexico levies both an annual and a capital value tax. In Thailand, a capital value basis has been used for vacant land and an annual value basis for the land and buildings tax (Hubbell, 1974). In Turkey, the basic property tax is levied on the capital value of land and improvements, but municipal charges for street cleaning and lighting are based on the rental value of properties (Keles, 1972).

Throughout this description and comparison of various applications of urban property taxation, the notion of a 'system' is emphasized. This is because the achievement of the desired effects on equity, revenue, and the allocation of resources depend on all aspects of the property tax system—the definition of the tax base, the rate structure, the valuation principles, and the administrative practices. Many of the difficulties encountered with urban property taxation in developing countries have resulted from a failure to consider the total system when making discretionary adjustments. More often than not, the approach to property tax reform is piecemeal, with too little attention paid to whether the components of reform might have offsetting rather than reinforcing effects.

3.5 The Holding Taxes Assessment Process in Bangladesh

The definition of the tax base of the Holding Taxes, the valuation principles, the rate structure, and the administrative practices in Bangladesh are set according to "The East Pakistan Municipal Committee (Taxation) Rules, 1960" and "The Pourashava Ordinance, 1977".

The following taxes and rates are levied in terms of the percentage of the annual value of buildings and lands according to the East Pakistan Municipal Committee Taxation Rules, 1960:

- (i) Tax on buildings and land
- (ii) Lighting rate
- (iii) Fire rate
- (iv) Conservancy rate: and
- (v) Rate for the provision of water works or supply of water.

3.5.1 The Process of Determining the Annual Value of Building and Lands.

The annual value is the gross annual rental value or 7.5% of the value of the buildings on the date of assessment less two months' rent or one-sixth of the annual value as maintenance allowance. If the property is partly or wholly occupied by the owner himself then one-fourth of the annual value of the same (owner's occupied portion) is deducted from the above annual value. Again, if the property is mortgaged to a government recognized financial institution the annual interest payable on the account is deducted from the above annual value. The final value is called the annual value of the said property on which the holding tax can be imposed at a rate approved by the pourashava authority with the prior approval of the prescribed authority, Local Government Division, Ministry of Local Government, Rural Development and Co-operatives, Government of Bangladesh.

3.5.2 Preparation of Valuation List

According to the "The East Pakistan Municipal Committee (Taxation) Rules, 1960", a valuation list is prepared by an assessor appointed by the Municipal Committee with the prior approval of

the controlling authority. The assessors are selected from officials, retired officials or non officials who have the experience of at least a period of 5 years but are neither regular employers nor members of the Municipal Committee. The assessors are helped by such number of surveyors and overseers as deemed necessary, sanctioned and approved by the Chairman of the same pourashava.

Assessors then assess the value according to the current Assessment Registers and all other information as to the new buildings and new establishment etc. and all papers relating to the same. But the government amended the above rules in 1990 and now the Municipal Committee/pourashava authority has the authority to appoint Assessors and Assistant Assessors as regular employees of the pourashava. They prepare the assessment valuation list both for regular assessment and general assessment/reassessment that is done periodical at an interval of five years.

3.5.3 The time of Assessment or Period of Assessment.

General assessment or reassessment or periodical assessment is prepared at an interval of 5 years, but the regular assessment or casual assessment is prepared day-to-day as required due to new construction, demolition of existing buildings or extension of an existing building.

3.5.4 Determination of Annual Value

The assessor can ask the owner or occupier to submit the returns of the rent, the correct description of the building through issuing a notice in Form A (Annex-1). The owner or the occupier of the building can submit the return through Form B (Annex-2). The assessor can enter to inspect any building at any time between sunrise and sunset giving a notice to the owner or

occupier at least twenty-four hours earlier. From the return of the owner or occupier and the inspection of the assessor, the assessor determines the annual value.

3.5.5 Preparation of Assessment List.

After the individual assessment of the building, the assessor prepares the assessment list in Form-C (Annex-3) in which the following information or other information as the pourashava authority thinks fit are recorded

- a) Name of the owner.
- b) The name of the street in which the building is situated
- c) Number of the building.
- d) Description of the building.
- e) Annual value of the building.
- f) The holding tax to be paid annually
- g) Installation to be paid quarterly
- h) If the building is exempted from assessment, a note to that effect, etc.

3.5.6 Publication of Notice of Assessment.

The assessment list is made public after authentication by the Chairman or an official authorized by him to invite and inform the owners or occupiers of the building about their tax through a public announcement. The pourashava authority may inform the owner of a property about their tax through a notice if it has been assessed for the first time or if the assessment is increased.

3.5.7 Petition against Valuation/Assessment

Owner/occupiers can object to the valuation or assessment by a petition presented to the pourashava authority within 14 days from the date of publication of notice stating the grounds of objection to the assessment. Pourashava after due consideration of the petition can cancel or modify the assessment or pass such order as it deems fit. Any person aggrieved by an order of the pourashava may appeal to the prescribed authority or controlling authority (Local Government Division, Ministry of LGRD) the decision of which shall be final.

3.5.8 The Review of the Assessment

Any person can apply for review of the assessment of his building if he considers it improper, through an application. Form-D (Annex-4)

The Assessment Review Board is constituted by a lawyer, an engineer from outside, a Ward Commissioner from a different ward, one official, and the Chairman of the pourashava is the Chairman of the Assessment Review Board.

The Assessment Review Board gives a notice mentioning the date, time, place of hearing to the applicant. The board passes its decision in presence of the applicant or his agent; they can modify (increase/reduce) the assessment value or can keep it unaltered as it thinks fit proper.

3.5.9 Final List of Assessment and its Duration

After the review made by the Assessment Review Board, the Secretary (a higher official of the pourashava) files alteration made in the assessment list. The assessment list prepared remains valid until a fresh list is prepared.

3.5.10 Amendment and Alteration of List

The pourashava Committee may direct to amend or to alter the list of assessment if a new building becomes eligible for comes liable to taxation, during the change of ownership, demolition of a building or a part of a building, extension of a building, if any assessment is deemed to be incorrect if there are any clerical or arithmetical error in the list, etc.

POURASHAVA FINANCE IN BANGLADESH

Urban local bodies in Bangladesh are empowered to levy taxes, rates, fees, tolls on the items as stated in the first schedule of the Pourashava Ordinance-1977 (Annexure 5) and can raise their income from their own properties. Besides these, pourashavas, municipal or urban bodies of Bangladesh receive government grants, national or international grants or loans etc. From different studies and literature, it is revealed that pourashavas are facing acute shortage of funds. They are failing to provide the urban public services, even the mandatory services. There is no reasonable match between the functions they are supposed to perform and the resources assigned to them. The resource-base of urban bodies is not only small but also restricted. The population in each urban area is increasing at a high rate and urban authorities are forced to perform new functions like slum improvement, immunization public awareness campaigns and they also need to help occasionally or regularly different government, semi-government departments and NGOs, CBOs etc. But the revenue sources are limited and most of them are underutilised. So there is an urgent need to analyse their sources of revenues, their contribution to urban finance, the scope for raising resources and reforming the process of raising resources.

4.1 The Major Sources of Revenues of the Pourashava

The main components of the revenue may be classified under the following heads:

1) Pourashava's own revenue:

- a) Tax sources, as mentioned in the first schedule (Annexure 5)
- b) Non-tax sources,

These sources consist of:

- i) Rents from pourashava properties;
- ii) Income from pourashava undertakings: and
- iii) Income from pourashava investments.

2) Shared taxes, immovable property transfers fees:

3) Grants as are paid by the government towards Annual Development Program (ADP), compensation of pourashava staff salaries, octroi and special project development etc ,

4) Borrowing from the government or from such other agencies as are permitted.

4.2 Role of Holding Taxes in Pourashava Finance

The relative significance of the own and other sources of revenue is changing fast. This and other trends need to be analysed fully. The Government has not laid down any precise policy defining the exclusive financial powers of their local bodies, in spite of their concern about them. The government has the power to control practically every pourashava matter. An overall picture of different sources of income in the budgetary position over years is difficult to construct because of political changes and also limitations of data at source. The following figures and the tables in Annexure 6, show the changing pattern of revenues from the different sources with respect to time for the six selected pourashavas.

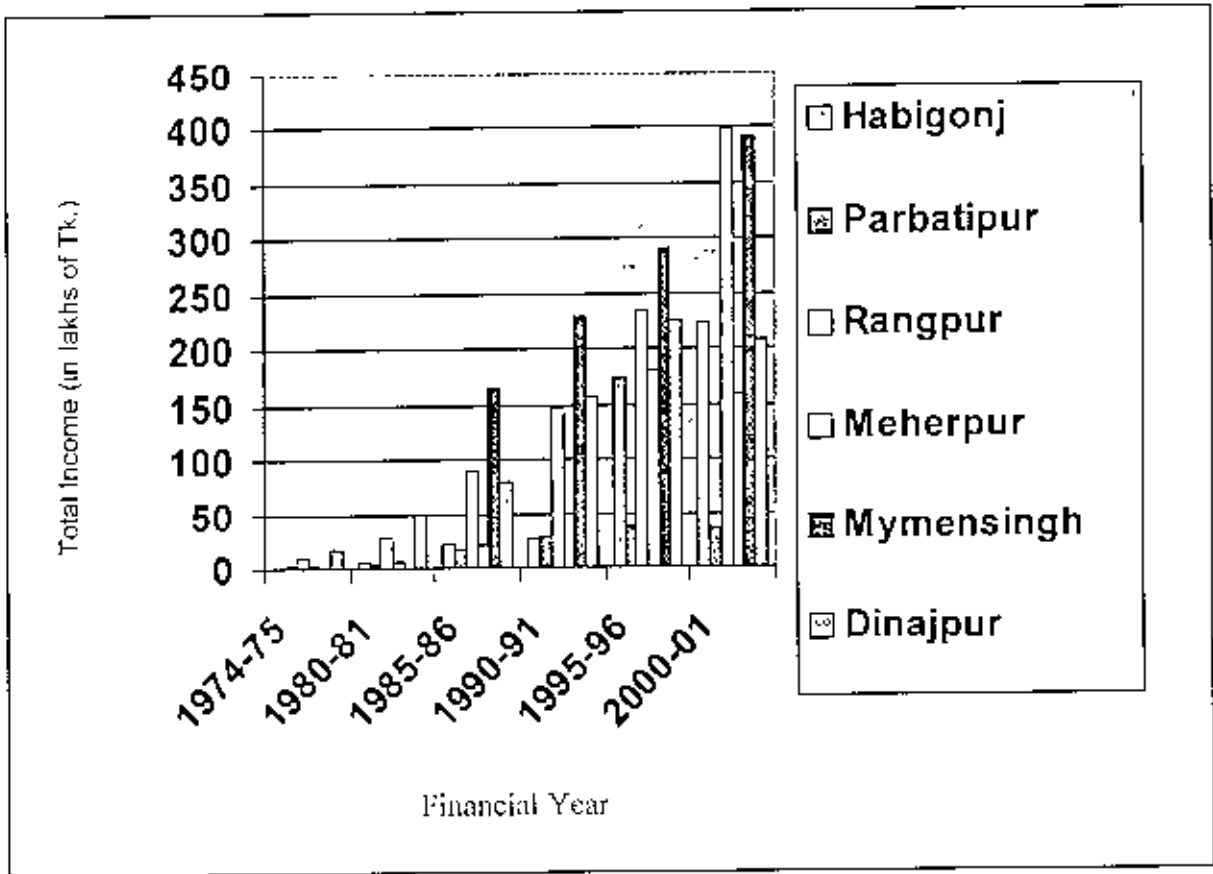


Fig.4.1 Changing Pattern of Total Income in Pourashavas

From Fig.4.1, it is revealed that all the six pourashavas total income has increased though the rate of increase is slow. The other indication is that the rate of increment is higher in the bigger pourashavas.

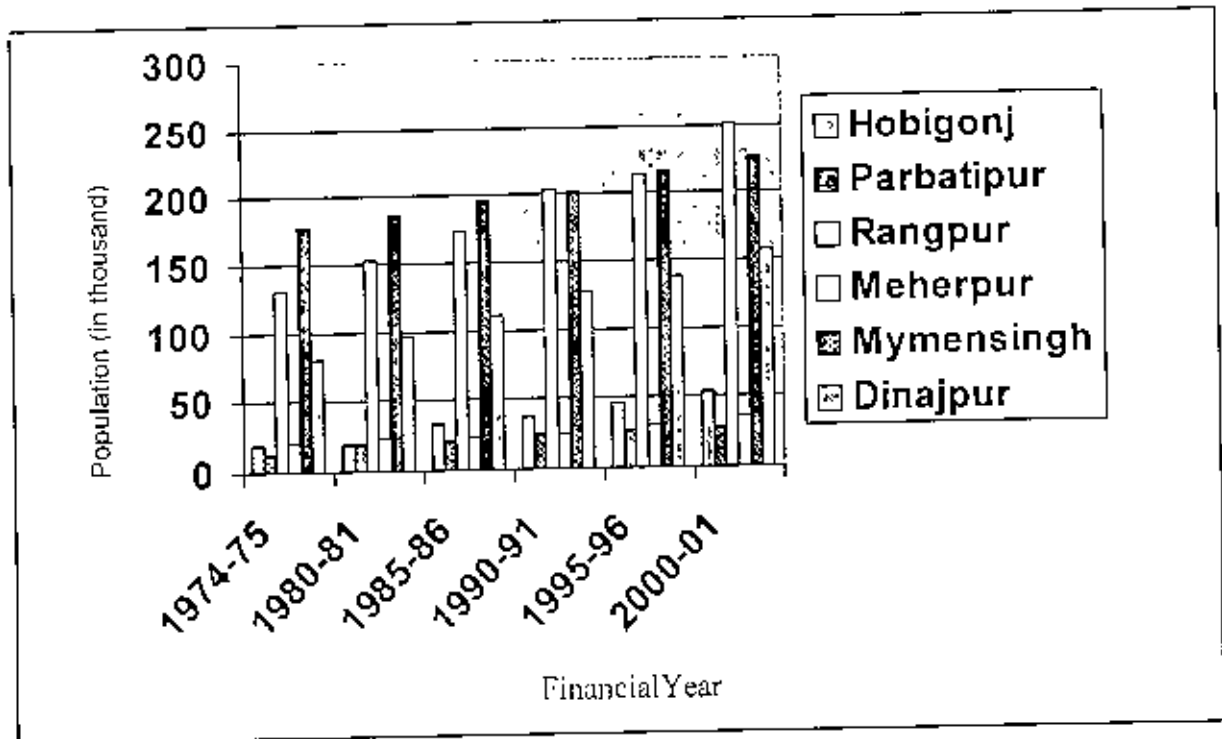


Fig. 4.2 Changing Pattern of Population

Fig. 4.2 shows that the population has increased in the bigger pourashavas but the rate of increase in Mymensingh pourashava is less than in Rangpur or Dinajpur, though the former is bigger than the latter. This may be because Mymensingh is near to Dhaka, which is a big city, and Rangpur or Dinajpur have their own bigger hinterlands.

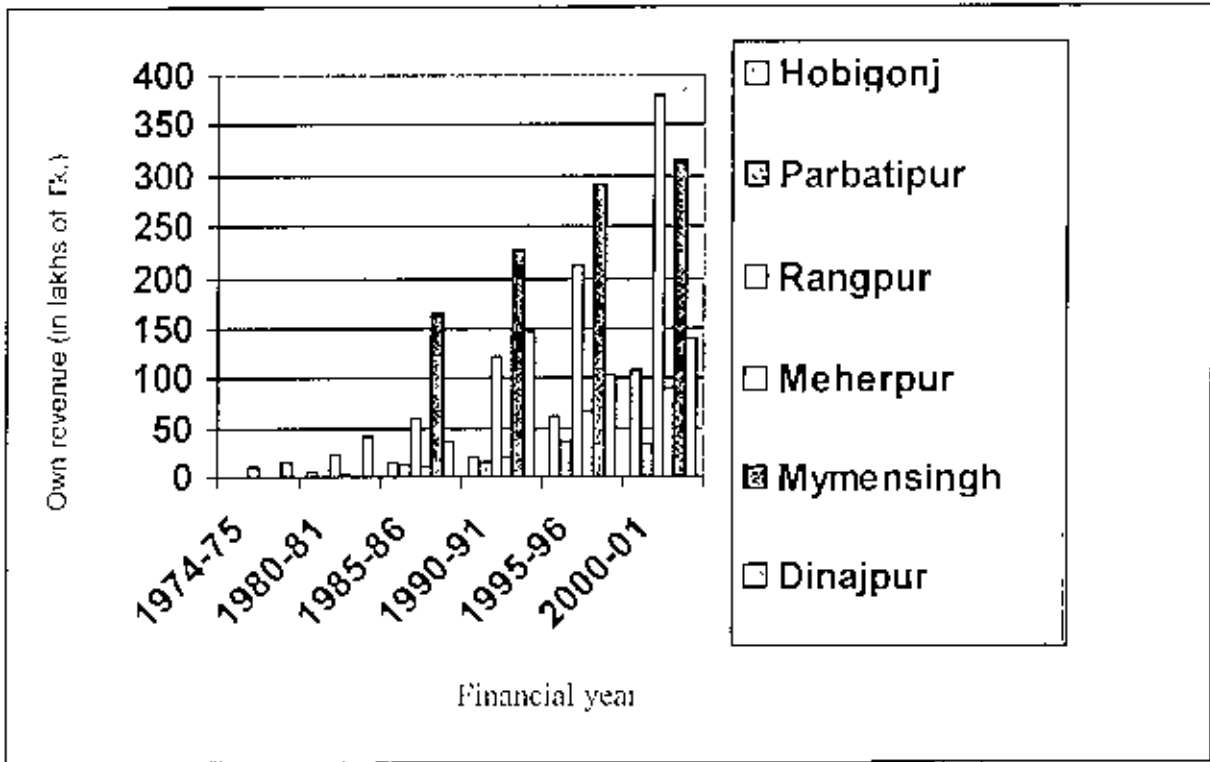


Fig.4.3 Changing Pattern of Own Revenue in Pourashavas

On an average the total own revenue has increased in all pourashavas. The rate of increase is higher in bigger pourashavas, like Mymensingh and Rangpur, than in smaller ones, like Parbatipur and Meherpur, as shown in Fig. 4.3.

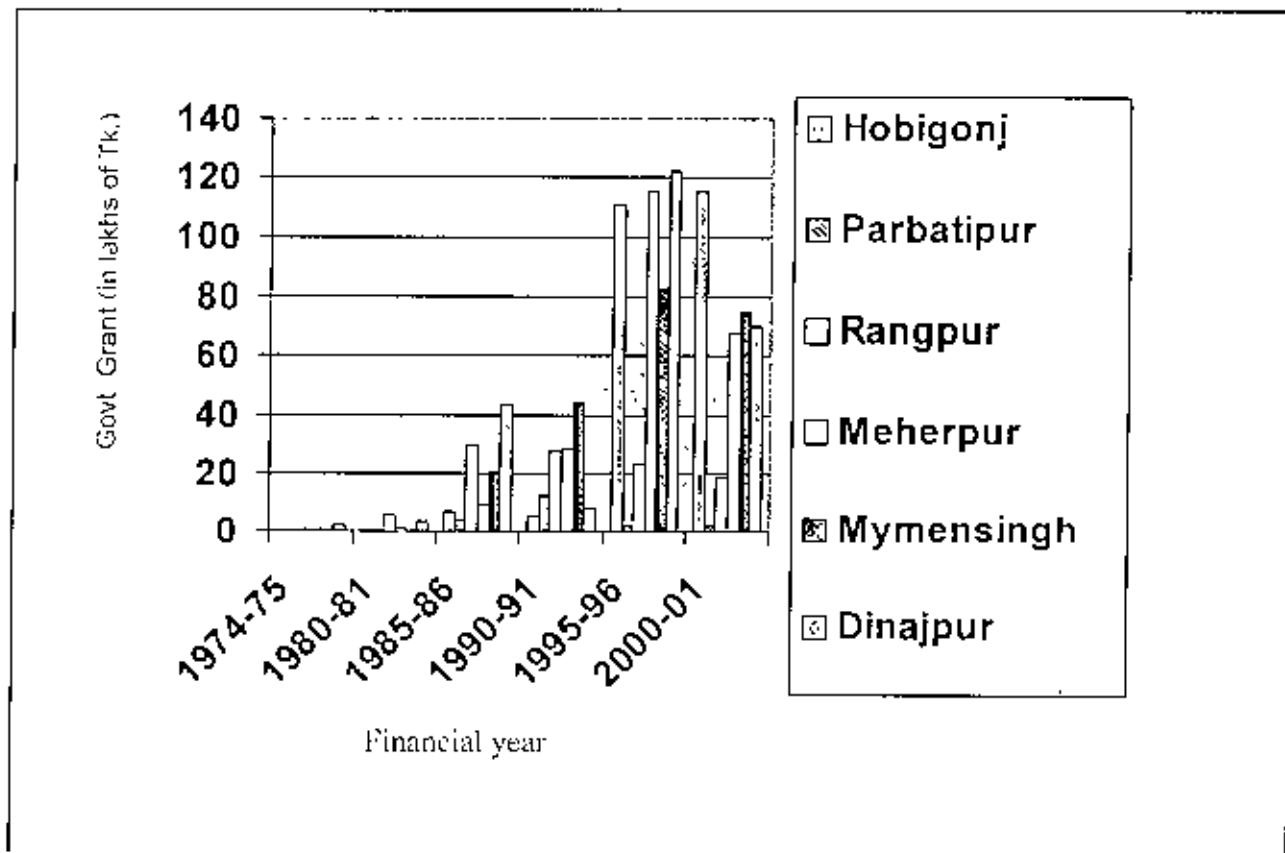


Fig. 4.4 Changing Pattern of Government's Grant in Pourashavas.

Fig 4.4 shows that government grant (ADP) to pourashavas had increased in almost all pourashavas up to FY 1995-96 though the fluctuation is high and there has been a decreasing trend since FY 1995-96. During the study period (1974-75 to 2000-01) there were special projects in Rangpur (STIDP 1993-1998), Dinajpur and Hobigonj (STIGPP 1994-2000) and for simplicity of the study and to focus on the normal trend, the project fund has not been included in the study. Though the government grant allocation (ADP) was affected by the special projects, it was not applicable to all the pourashavas. So the general comments and study results will not vary too much due to the special projects.

The holding tax has increased in all the pourashavas and the rate of increase is higher in bigger pourashavas (Fig. 4.5). The fluctuation is very high due to new assessment. Generally the new assessments/periodical assessments were under taken to meet the terms and conditions of some special project or as a pre-condition of any special project. So, the normal assessment is not regular and the holding tax remains more or less fixed in the period between two successive periodical assessments.

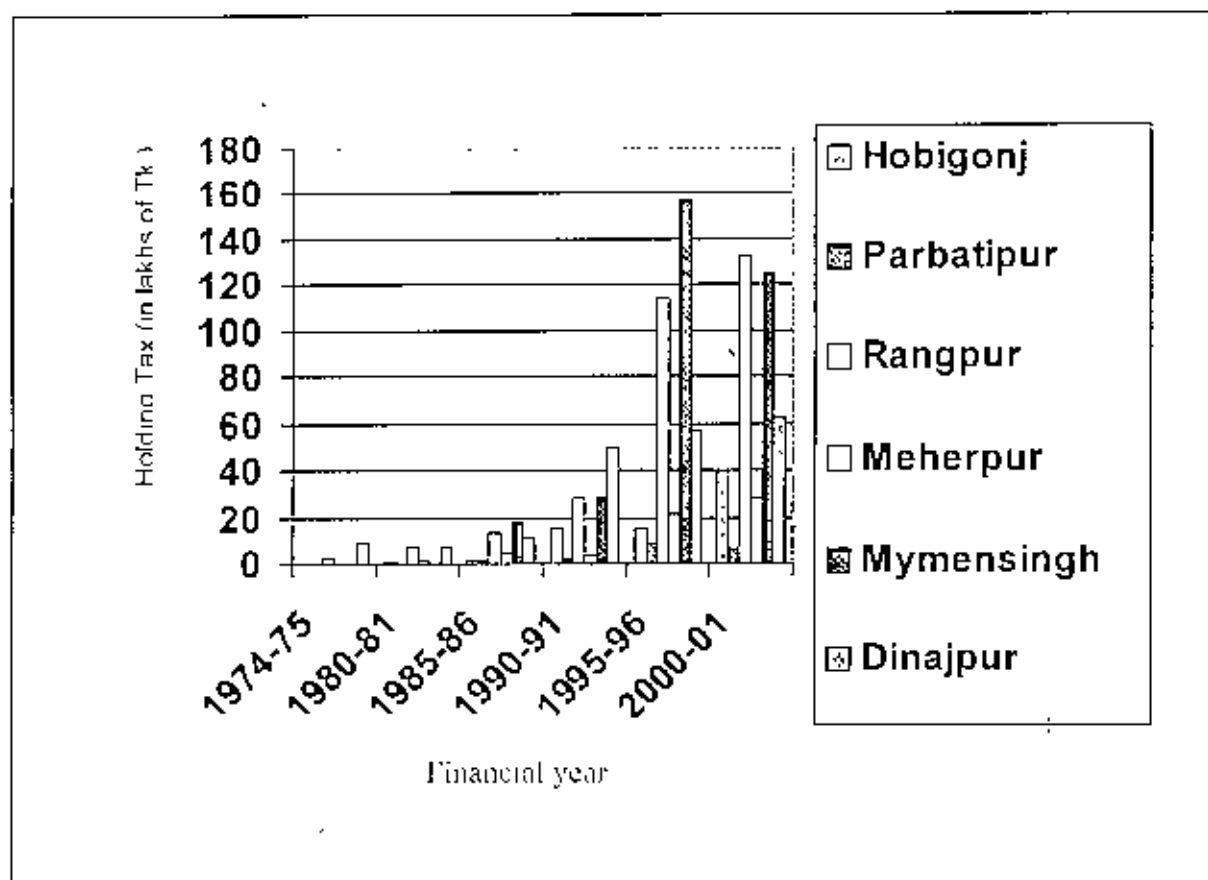


Fig. 4.5 Changing Pattern of Holding Tax in Pourashavas

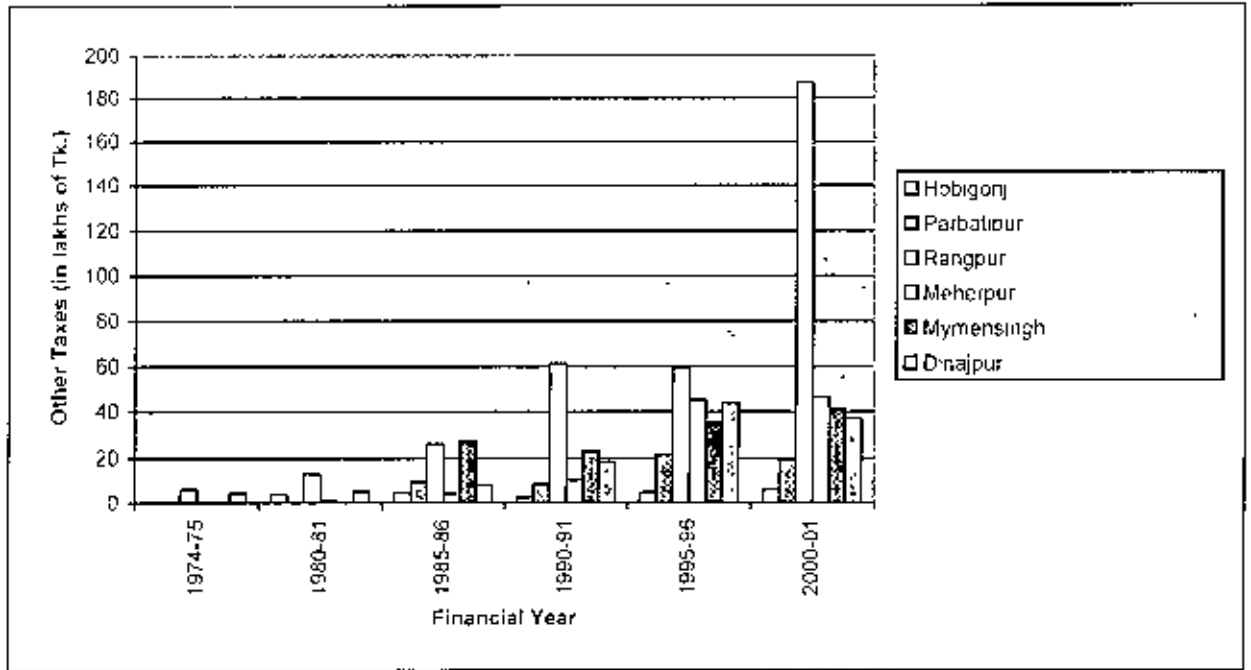


Fig 4.6 Changing Pattern of Taxes other Than Holding Taxes in Pourashavas

The increase of other taxes compared to holding taxes is very slow except for Rangpur pourashava.

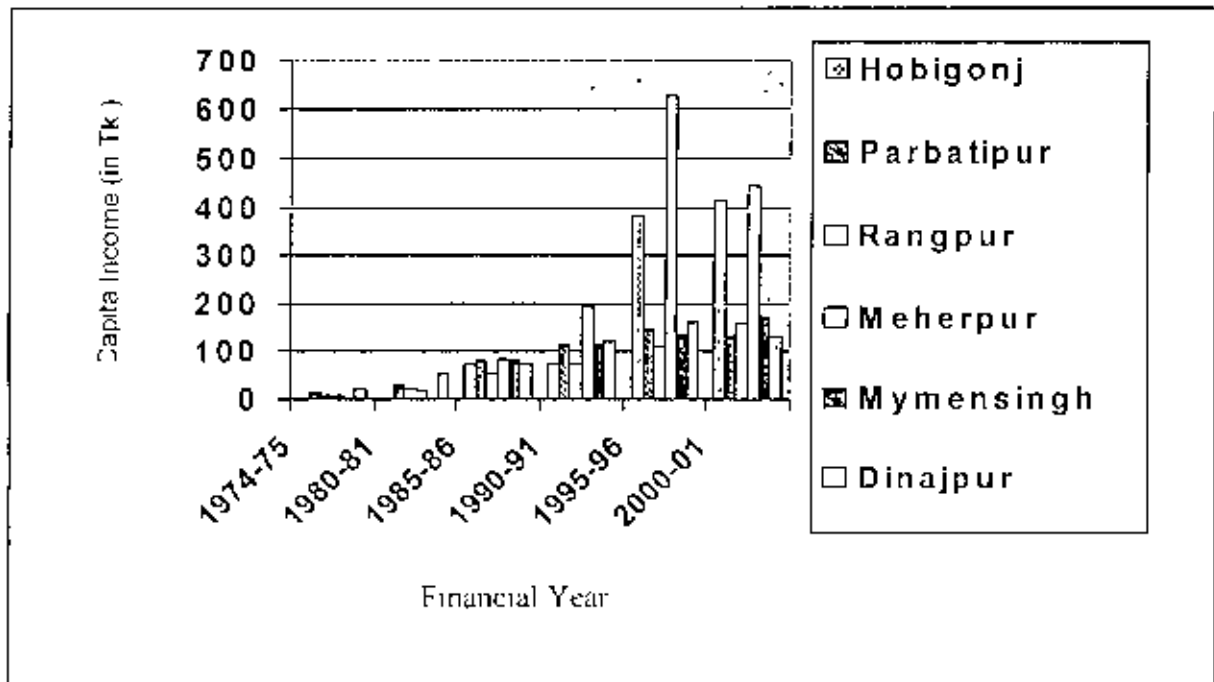


Fig 4.7 Changing Pattern of Pourashava Income in per capita.

Though the increase of total income is more in the bigger pourashavas, per capita income has increased in the middle sized pourashavas like Meherpur and Hobigonj as the rate of increase of income is higher than the rate of increase of population (Fig 4.7). The expenditure of urban services obviously depend on the size of population of urban areas. So the pourashava income per capita may be considered as a criteria to determine the financial status of a pourashava. The general trend of the rate of increase of pourashava income per capita is not high enough to cope with the increasing expenditure of the pourashava. A number of new expenditure components has added to the recent budget compared to the past budget and also the expenditure in some previous components have been increased abnormally which has no relation with urban services. Slum improvement is a new activities. The donation to the poor people, club; observation of international, national, social and religious days, contribution towards health hygiene activities with the Donor agencies. The expenditure towards excessive master role employees is not directly related with urban services. On the other hand the growth rate of population is increasing in the urban sector. As a result, pourashavas are failing to provide better services.

The share of Government grants in total income has fluctuated in all pourashavas but the total income has increased in almost all pourashavas (Fig 4.8). So, it is clear that when the pourashava gets fewer grants, then its own income has increased. The Government grant to Rangpur pourashava has decreased from 1981-82 to 2000-01 but the total income has increased continuously and sharply.

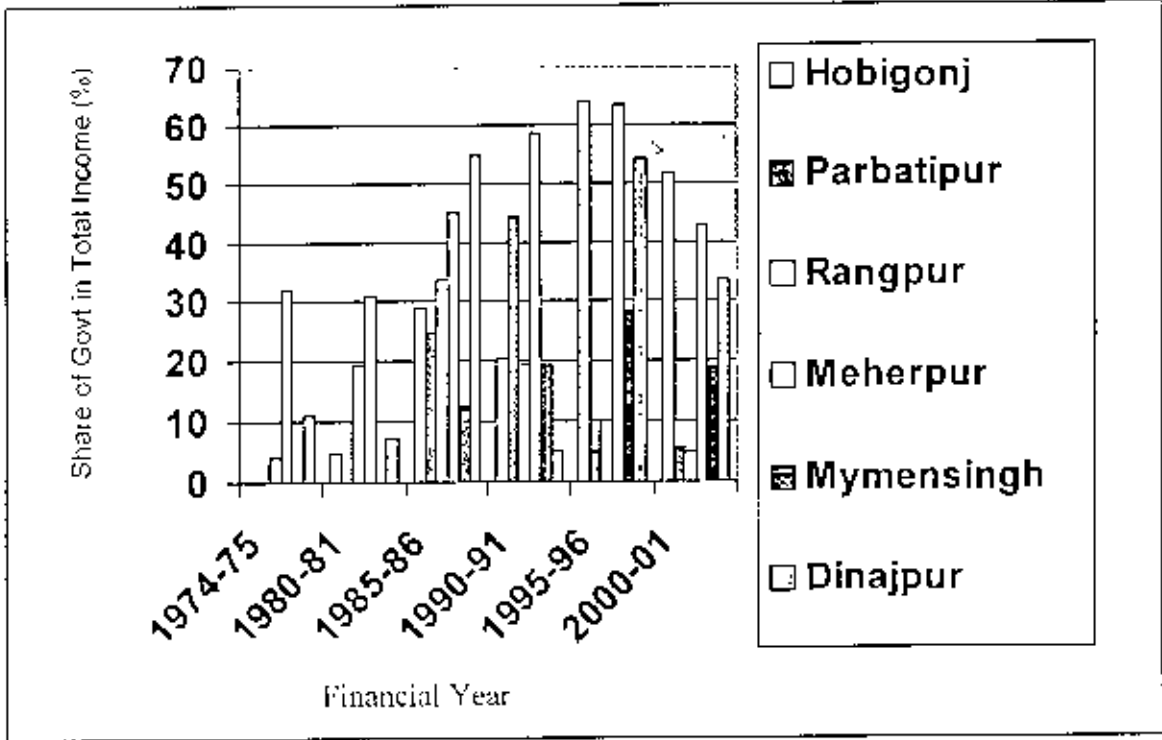


Fig 4.8 Changing Pattern of the Share of Government Grant in Pourashavas

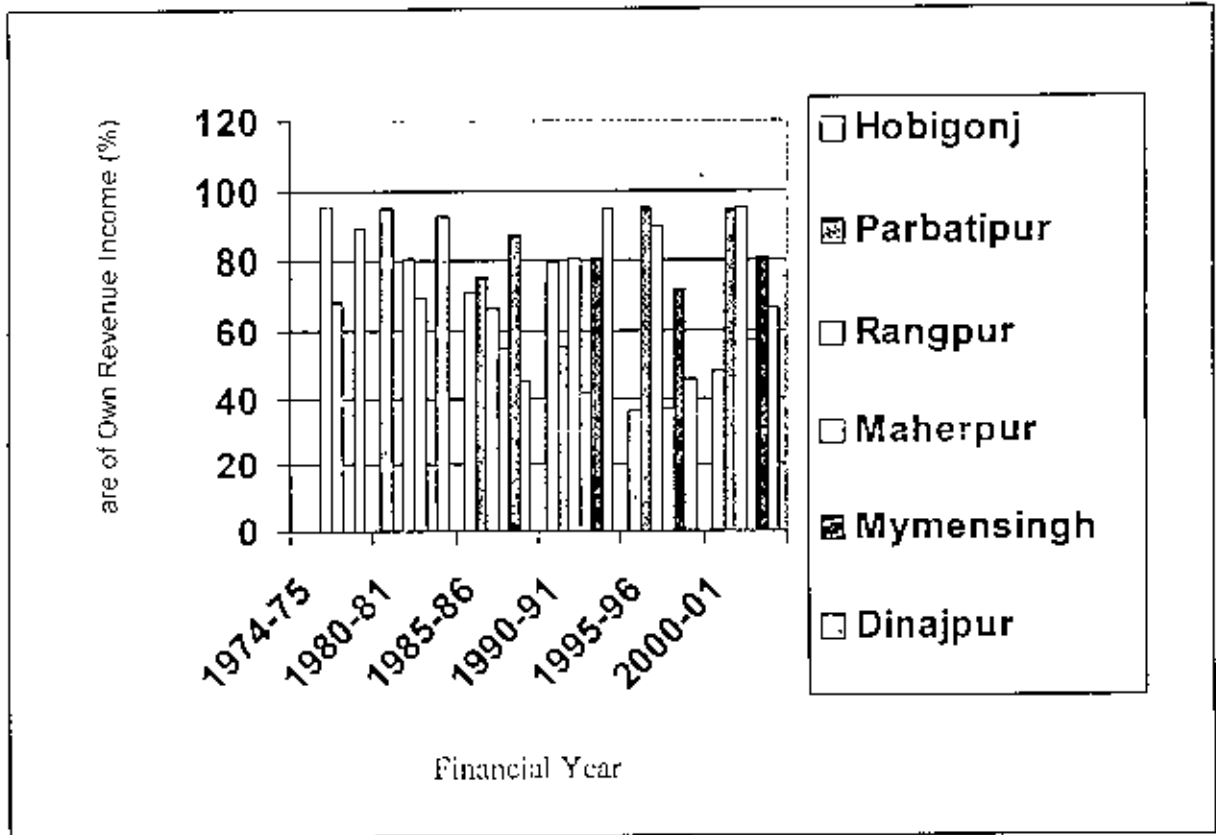


Fig. 4.9 Changing Pattern of the Share of Own Revenue in Total Income in Pourashavas.

The share of own revenue in total income has increased only in Rangpur and Parbatipur pourashavas and in the rest of the pourashavas the share has decreased, as seen in Fig 4.9

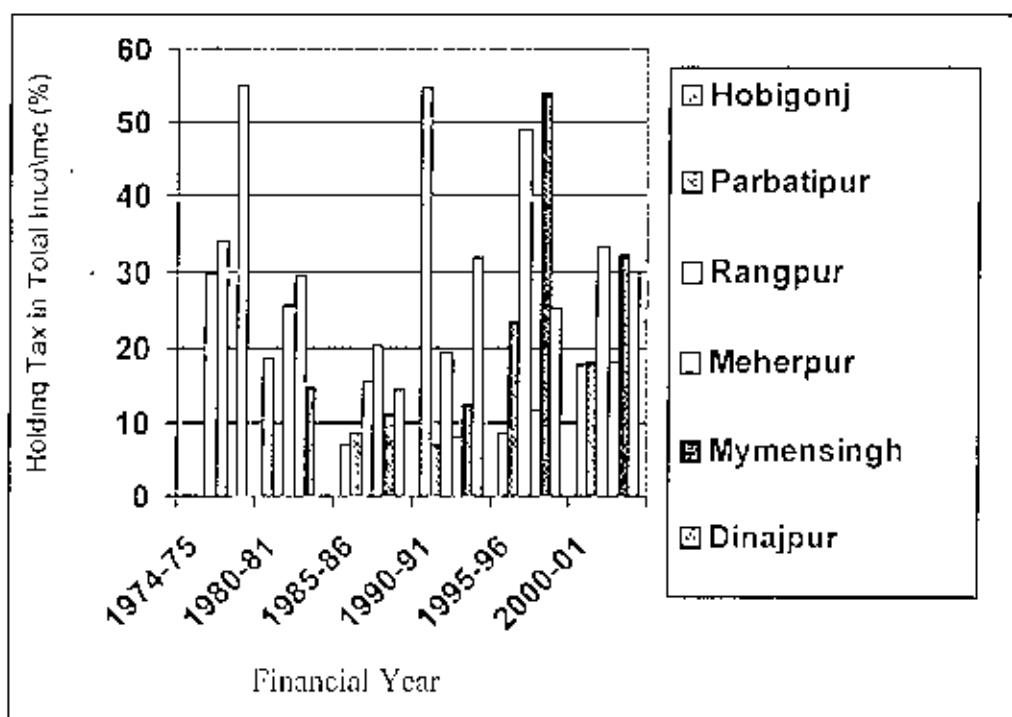


Fig. 4.10 Changing Pattern of the Share of Holding Tax in Total Income in Pourashavas.

The share of holding tax in total income has increased but fluctuated over the study period (Fig. 4.10). During the time of new assessment it has increased and due to weak management system it has decreased.

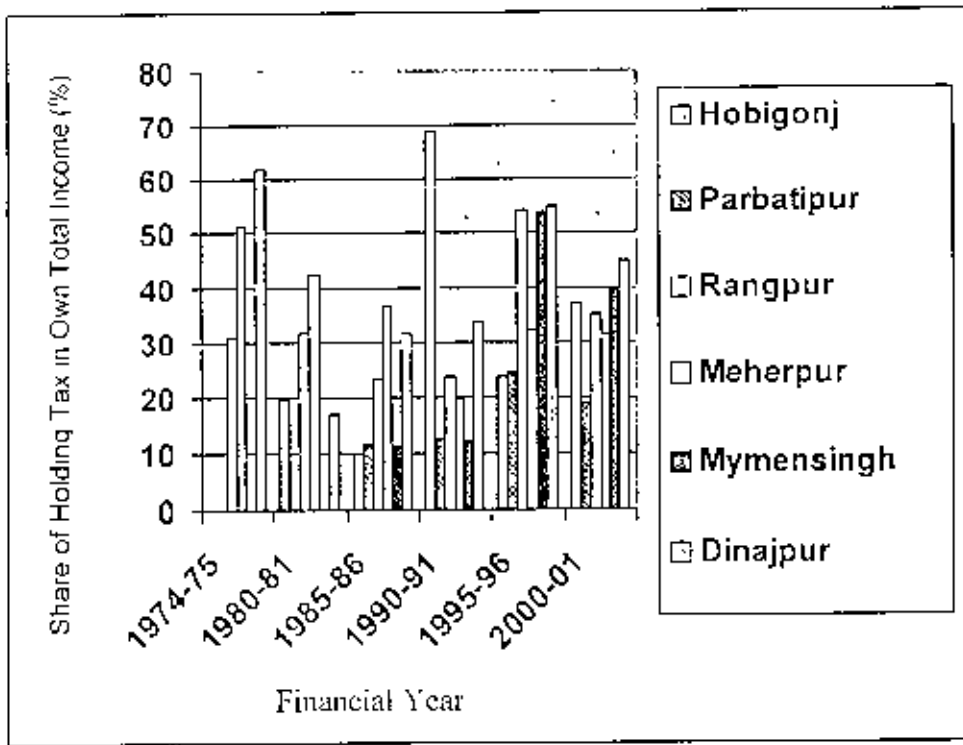


Fig 4.11. Changing Pattern of the Share of Holding Tax in Total Own Revenue in Pourashavas.

The share of holding tax in total own revenue has increased in all pourashavas except Meherpur (Fig 4.11). So, the contribution of holding taxes in own revenue has increased continuously. The fluctuation of the share implies inefficient use of holding taxes.

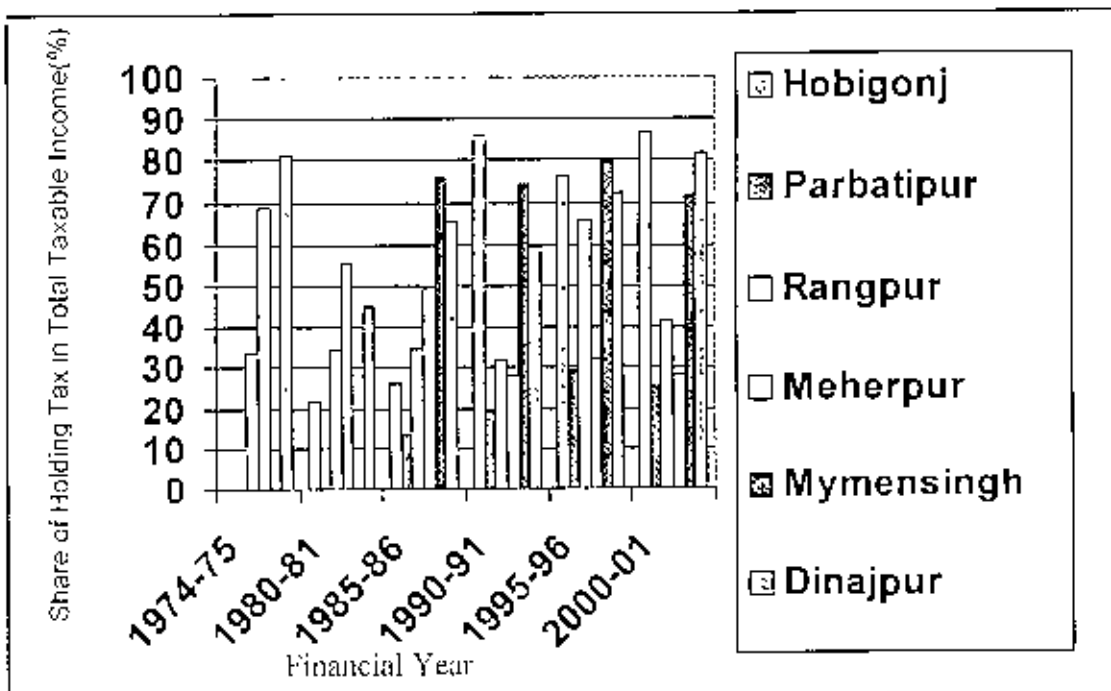


Fig 4.12 Changing Pattern of the share of Holding Tax in Total Taxable Income in Pourashavas.

The share of holding taxes in total taxable income has on an average increased continuously in all pourashavas except Meherpur, as is evident from Fig 4.12.

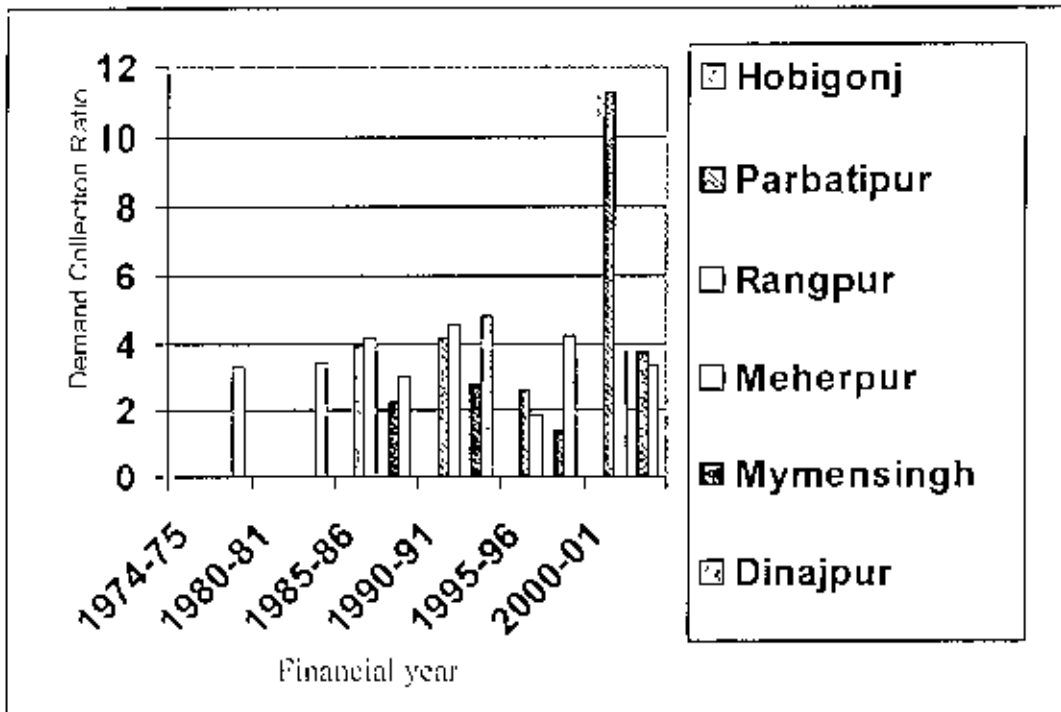


Fig 4.13 Changing Pattern of Demand Collection Ratio of the Holding Taxes in Pourashavas.

The Demand and Collection Ratio (DCR) as shown in Fig. 4.13 indicates that the collection of the holding taxes is poor in the pourashavas. The collection range varies from 20% to 50% of the demand. Collection is hardly exceeded 50% of the demand. Parbatipur pourashava especially failed to collect a huge amount of arrear taxes from the Railway authority from FY 1995-1996 to FY 2000-01.

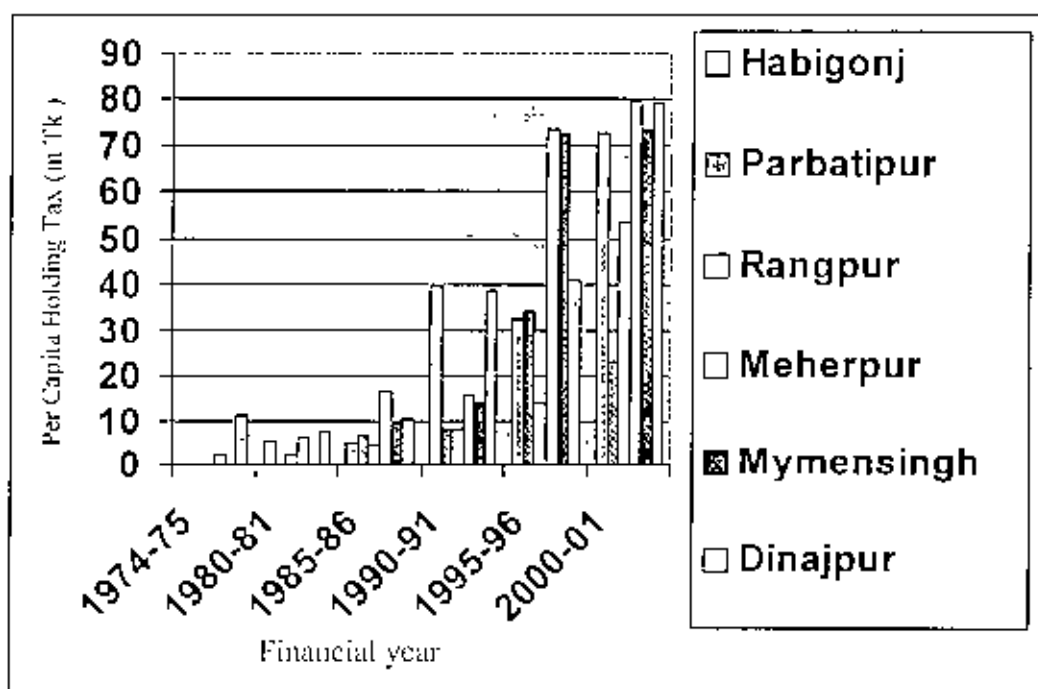


Fig 4.14 Changing Pattern of Per Capita Income from Holding Tax in Pourashavas.

Fig. 4.14 reveals that per capita income from holding taxes has increased in almost all the pourashavas from the Financial Year 1985-86. The rate of change is not gradual. In the discussion and from observation, it was revealed the mismanagement, irregular assessment and irrecoverable arrear taxes slow the rate. On the other hand, the rate has been increased due to the stage of special Project's authority to collect the Holding taxes as the prior requirements of the Project's fund

4.3. Conclusion

The overall income of the six-selected pourashave is going up. The rate of increase of income is not uniform with respect to time. Considering the increment of expenditure budget and real value of money, the rising income is not enough, which causes degradation of urban services.

The population growth rate is not the same in the six pourashavas. The populations in Rangpur and Dinajpur pourashavas are growing faster than in Mymensingh and other pourashavas, though normally the bigger pourashavas are growing faster than the smaller ones.

The changing pattern of own revenue and the ADP grant allocation show the actual financial status of the selected pourashavas. The total income of the pourashavas is gradually going up. But the rise is not uniform with respect to time. The pourashava try their best to raise their own revenues when they fail to get more ADP grants. Again when they get enough ADP allocation, they become lax in collecting revenue from own sources. So there is a scope to make the pourashavas financially sound by raising revenue from both the sources in tandem.

The change of holding tax earnings shows an odd pattern. After a long time of little growth, the holding taxes rise sharply within short period of time. These periods are in fact when the irregular assessments are carried out. There is a close relation between the rise of holding taxes and the rise of own revenue. So, regular assessment and its proper collection can make the pourashava financially sound.

The per capita income is neither same nor steadily rising in the different pourashavas. This makes the pourashavas difficult to compare in terms of provision of urban services. The changing pattern reflects the slow rise of per capita income. Per capita own revenue income can be used for comparing the economic status of a pourashava.

The trends of the share of government grant, own revenue and holding taxes in the total income fluctuate considerably. The share of the holding taxes in the total own revenue in a pourashava also displays the same property. So, proper guidelines for the allocation of government grant tagging such grants with own revenue collection can make the pourashavas financially sound. The changing pattern of the holding taxes in the total taxable income is going up which means the holding tax can raise the tax revenue of a pourashava as well as its total own revenue.

CHAPTER 5

**CRITICAL ANALYSIS OF THE HOLDING TAX ASSESSMENT IN
DINAJPUR POURASHAVA**

5.1 History of Dinajpur Pourashava.

During the Mughal period Ghoraghat, now an Upazila of Dinajpur district, was the capital of Bengal. but in 1793 AD. Dinajpur district was formed and the headquarter was transferred from Ghoraghat to Dinajpur. Dinajpur Township was then started. According to the gazette of Dinajpur district, collectorate, club etc were first established, then educational and health facilities and civil work and postal system were introduced. Railway transport was started here in 1892. Dinajpur was the name of a mouza where there was the homestead of the Raja in this region. The area covered Dinajpur *mouza*, Goorgala, Borobandar and Rajgoni, which is about 4 sq. miles. It was on both banks of a river named Ghaghat that is now a canal used for drainage of water. But this river was then a part of the river named Punarbhaba, which now flows down the western side of the town. Dinajpur Pourashava was established in 1869. There were a few *kutcha* roads, most of the houses were also *kutcha* except for the houses of Debisingh, Roy Shaheb, Kha Shaheb, Kashiari Bibi and some of old houses of Zaminders. In 1856, it was decided to rule the Municipality according to Foetus Town Committee by the Deputy Magistrate and to perform activities like town tax collection, town watchman provision, cleaning of road, watering of road during summer to reduce dust, street lighting etc. In 1868 and 1869, the District Town Act and Municipal Improvement Act were imposed. According to these Acts, Dinajpur district magistrate Mr. Paterson was the first chairman in 1869. In 1879 the first service latrine system was introduced in Dinajpur municipality. The Municipal Act in 1882 declared the municipality a local self-government and by the Acts of 1884, 1891 and 1898, it was decided to elect the

chairman by the vote of the tax-payers. Moharaja Girijanath Roy was selected the first chairman of Dinajpur municipality by the tax-payers. In 1892, the registration of birth and death was started. The present Pourabhaban was constructed in 1903. In this year the municipality organization was divided into some departments according to functions: (a) Administrative Department, (b) Public Health and Conservancy Department (c) Educational Department and (d) Tax Realisation and Assessment Department. Again, in 1974 another two departments were added: (e) Development Department and (f) Works Department. The municipality is now called pourashava and is guided by the local government ordinance of 1977 and its organogram or structure was framed in 1992. Tax assessment and collection is a function of the General Department.

5.2 The Socio-economic status of the inhabitants of Dinajpur Pourashava

In the early stages and the British period, though Muslims were also involved in social and economic activities, the Hindus were the majority and were close associates of the British. Most of the people were engaged to cultivating the land and rice was the main product in Dinajpur district. Permanent settlers were idle and disliked to work out of this area. During the British period, a number of Marwari businessmen arrived from Rajasthan, now a state of India, who were involved in mainly cloth trading and rice related industry. Formal education was started mainly during the early stage of British period. After the partition of and India, the majority of Hindus and Marwaris left Dinajpur, as a result Muslims started their business.

Under the Secondary Towns Integrated Flood Protection Project, a socio-economic survey was conducted in 2000 which shows the present status in the following table:

Table 5.1 Distribution of occupation of Household Head

Occupation	Survey Area				Total	
	Slum		Non Slum		Count	Column %
	Count	Col %	Count	Col %		
Farmer	1	0.9	12	3.1	13	2.6
Service	16	14.3	182	47.0	198	39.6
Business	44	39.3	148	38.1	192	38.4
Day labour	36	32.1	25	6.4	61	12.2
Rickshaw Puller	8	7.1	6	1.5	14	2.8
Hawker	7	6.3	15	3.9	22	4.4
Total	112	100	388	100	500	100

Source : LGED (1999).

Table 5.2 Distribution of Average Monthly Income of Household Head

Avg. Monthly Income	Survey Area				Total	
	Slum		Non Slum		Count	Col %
	Count	Column %	Count	Column %		
0—2000Tk.	60	53.6			12	
2001-3000Tk.	52	46.4	130	33.5	182	36.4
3001-5000Tk.			222	57.5	222	44.4
5001-10000Tk.			36	9.3	36	7.2
Total	112	100	338	100	500	100

Average Monthly HH Income: 1. Overall: Tk. 3404
 2. Slum HH: Tk. 1962
 3. Non slum HH: Tk. 3456

Source: LGED (1999)

5.3 Population Growth

The population and number of households in Dinajpur pourashava, as well as its area have risen gradually since its inception. Historical data on these that are available are shown in Table 5.3 below.

Table 5.3 Growth of Population, Number of Households and Area

Year	Population	Area (Sq. Km.)	Number of Households
1869	11,000	10.36	
1872	13,782		
1911	15,945		
1951	34,271		
1975	80,580		12,043
1981	96,710		11,187
1982	1,05,060		
1985	1,12,000	20.88	13,321
1991	1,27,820		15,137
1995	1,38,000	22.18	16,617
2001	1,57,340	23.86	18,210

Source: Meherab(1997) and pourashava's record.

5.4 Holding Tax Assessment in Dinajpur Pourashava.

5.4.1 The History of Holding Tax Assessment in Dinajpur Pourashava

Though the pourashava was established in 1869, but the tax collection system was introduced after the declaration of it as a self- government in 1872. Dinajpur pourashava budget was Tk. 3011.25 in 1873. The amount was raised from its own sources. So, it can be assumed that tax collection started informally from this time. The income in the year 1893, 1894 and 1895 were Tk. 4299, Tk. 2570.50 and Tk. 2355 respectively and expenditure for the corresponding years were Tk. 1730.19, Tk. 4420.00 and Tk 4211.00 respective. According to the East Pakistan Municipal Committee (Taxation) Rules, 1960, pourashavas were assessing holding tax with government-enlisted assessors. But the pourashavas had been demanding for their own staff for this purpose. The Government approved the demand in the 1980s and since then the pourashavas have been assessing holding tax with their own staff. The Table 5.4 below gives an overview of Dinajpur pourashava's assessment figures.

Table 5.4 The Changing Pattern of Population, Area, Households and Assessment of Holding Taxes.

Year	Population (Number)	Area (Sq. Km.)	Households (Number)	Assessment of the holding taxes
1975	80,580		12,043	5,41,692
1981	96,710		11,187	14,29,558
1985	1,12,000	20.88	13,321	21,58,807
1991	1,27,820		15,137	31,74,069
1995	1,38,000	22.18	16,617	53,17,000
2001	1,57,340	23.86	18,210	1,24,45,000

Source: (Meherab,1997) and pourashava 's record.

5.4.2 The Present Tax Assessment Department

According to the present organogram of Dinajpur pourashava, there are three departments under the chief administrative head of the pourashava, the Chairman, and the next man, the Chief Executive Officer who is a deputed officer from the Administrative Cadre of Government posted by the Ministry of Local Government, Rural Development and Co-operative (MLGRDC). The first class and the second class officers are mainly recruited by the MLGRDC and are posted to the pourashava. The three departments are (1) The Engineering Department, (2) The Administrative Department and (3) The Health, Family Planning and Conservancy Department. There are a number of branches in each department according to function. The Assessment Branch is a branch under the Administrative Department. There are posts for one assessor, three assistant assessors and one peon in this Assessment Branch (in a first class pourashava). But now, in normal or casual assessment period, one assessor and a peon are work here as the work load is low and during the time of re-assessment the-authority temporarily engage more

personnel from other departments and branches who have no skill in tax assessment. The assessor has a bachelors degree in Arts. He has been working for about 14 years but he has taken only two trainings, both of the training periods were only 7 days.

5.4.3 The Strength and Weakness of the Department

Discussions with the assessor revealed that he has no transport to discharge his duty properly. There is a shortage of furniture for keeping the records properly and safety. The training he has received for such a professional work is inadequate. More trained personnel are required during the time of re-assessment and he also needs one assistant to perform his duty properly. According to his opinion no additional personnel is required during normal or casual assessment. The office space is adequate but the environment is not conducive for work.

5.5 The Underassessment of Holding Tax and the Loss of Revenue of the Pourashava.

A house hold survey was conducted to find out the actual rental value of randomly selected rented houses and some Government offices/houses in Dinajpur pourashava to compare the actual rental value with rental value as documented for assessment as well as to compare the actual assessment based on the actual rental value with the current assessment tax level as assessed by the pourashava. in order to assess the degree of loss of revenue due to under assessment.

The rented houses/government and semi government offices or houses were selected from revenue collection circles A and D of Dinajpur pourashava so that both the core area and fringe area are represented.

42 holdings out of about 2,160 holdings in revenue circle A in core area and 52 holdings out of about 2869 holdings in revenue circle D in the fringe area were randomly selected and surveyed, i.e. a total of 97 holdings were surveyed (Annexure 7).

The survey result is shown in the Annexure 7, which reveals the severity of under assessment of holding tax in Dinajpur pourashava. From the survey data analysis, it is found that average under assessment of the holding tax is 666.60% i.e. pourashava assessment is 6.67 times less than the actual amount. If private and government/semi-government holdings are considered separately, the figures are 726.17% and 163.86% respectively. Again categorising the holdings according to whether their holding taxes were reviewed by the Review Board or not, the figures for underassessment are 956.31% and 461.17% respectively. The under valuation that has been done by the Review Board is about double the figure for cases not reviewed. So the assessor has assessed normally 461.17% under valuation all over the private holdings. Most of the government/semi government holdings have not been reviewed which shows that under assessment is only by 163.86%. In one case it was found that assessment was 34.07% over valued.

From the above results, we can conclude that under assessment of holding tax is prevailing almost every holding but not uniformly. It is seen that the highest underassessment (by about 9 to 10 times) is in the holdings reviewed by the Review Board, followed by private holdings (4 to 6 times) and government/semi government holding (1.5 to 2 times).

So, the on going practice of the tax assessment Review Board is detrimental for the pourashava's own revenue collection. The assessors are assessing at a lower rate and the private holdings are getting more preference than the government/semi government holdings.

PUBLIC AND OFFICIAL PERSPECTIVE ON HOLDING TAX AND MUNICIPAL SERVICES

A questionnaire survey was conducted among the tax payers, tax approval authority and tax assessors in Dinajpur pourashava and the number of respondents were 250, 19 and 7 in the respective categories. The tax-paying households were selected randomly from the assessment register. A separate set of questionnaire was designed for each group of respondents. The questionnaires are given in Annexure 9 and the data collected from the respondents are analysed below:

6.1 Tax Payers' Opinion about Services Rendered by the Pourashava

Residents' willingness to pay taxes depends to an extent on the benefits they get in return. If they feel the benefits are not commensurate with the tax burden they have to bear, they would be reluctant to pay taxes and would be looking for ways to lower their taxes. As explained in detail earlier, the holding tax includes components levied specifically against certain services, such as water supply and conservancy, offered by the pourashava. The survey conducted on tax payers for this study revealed that most of the tax payers (88 %) were not satisfied with level and quality of services provided (Fig. 6.1).

6.2 Opinion about the Causes behind Poor Services

Both tax payers and tax assessment/approval authority personnel were asked to select, in order of importance, from a preset set of possible causes that are responsible for the poor level and quality of services provided by the pourashava.

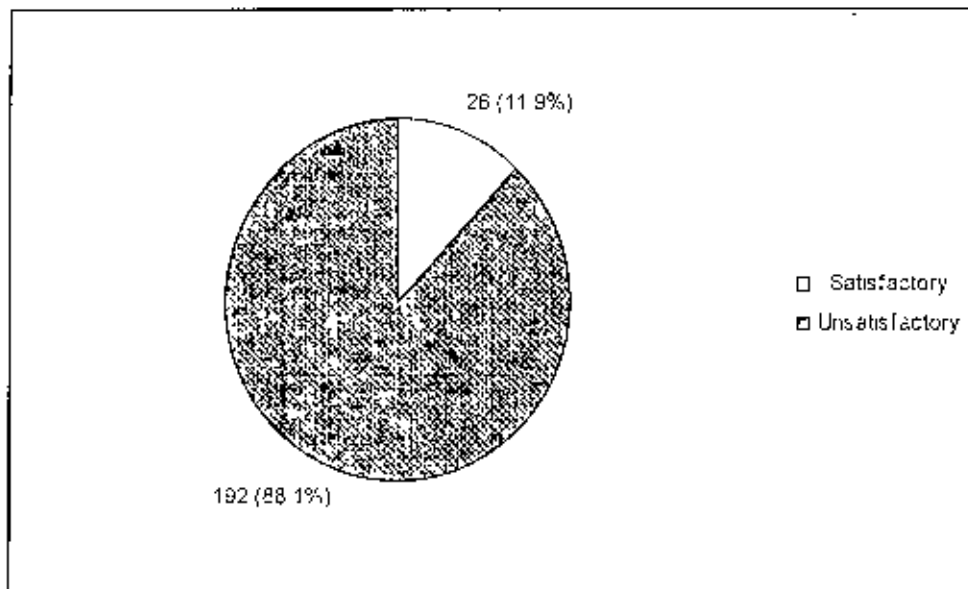


Fig. 6.1 Distribution of Tax Payers by Perception Regarding Level of Pourashava Services

Table 6.1 Public and Official Perception about Causes behind Poor Municipal Services

Respondents	Importance	Mis-management is System	Lack of Skilled Manpower	Negligence of Paura-Authority	Shortage of fund	Lack of peoples participation	Lack of government supervision	Other
Tax-Payers	1	113	8	12	26	8	8	0
	2	20	19	16	102	13	5	0
	3	104	24	113	11	6	21	0
	4	10	102	19	14	14	9	0
	5	8	11	12	4	37	104	0
	6	5	11	3	11	93	31	1
	7	0	0	0	0	2	0	0
Tax Assessment and Approval Personnel	1	5	1	0	13	1	0	0
	2	5	5	0	4	6	1	0
	3	4	7	2	0	4	2	0
	4	5	3	1	2	4	3	0
	5	1	1	3	0	4	9	0
	6	0	1	12	0	0	3	2
	7	0	0	0	0	0	0	0

The above table shows that 113 persons have cited mismanagement of pourashava as the most important cause for low level of services. 26 tax-paying respondents have cited shortage of funds and 12 respondents have stressed the negligence of poura-authority respectively for the same.

The most frequent response for the second-most important cause was shortage of funds (102) while that for the third most important cause was the negligence of poura-authority (113). But in the eyes of most (13) tax approval authority personnel, shortage of fund was the most important cause while 5 respondents cited mismanagement. Ironically, lack of peoples' participation in municipal affairs was given more importance by the people in the authority than the taxpayers themselves. The shortage of funds does not feature prominently in the mind of the tax payers as a reason for low level of municipal services, and about 58 % feel that a moderate level of services can be provided with the current level of holding taxes (Fig. 6.2). But a sizable section (29 %) does feel that only a negligible level of service is possible at current tax levels. Just above one-third (37 %) of the respondents think greater funds would ensure better services by the poura authorities (Fig. 6.3). This means tax payers are not convinced about the transparency and accountability of pourashava.

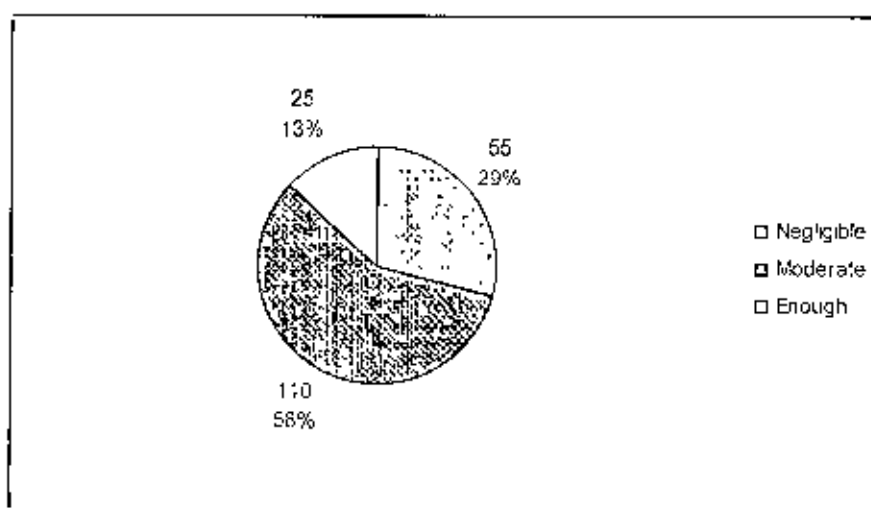


Fig. 6.2 Level of Service Tax Payers Think Pourashava Can Provide at Current Levels of Holding Tax

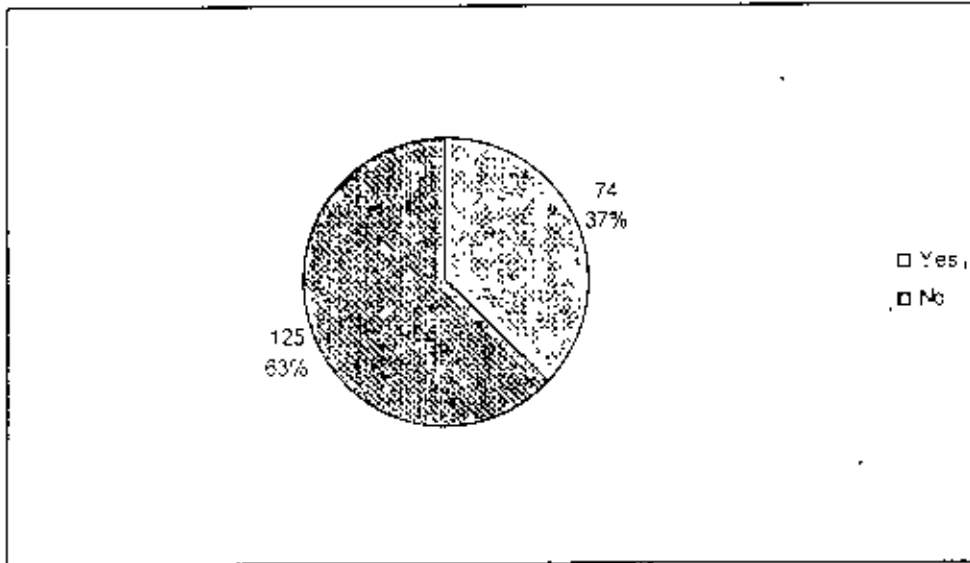


Fig. 6.3 Tax Payers' Opinion on Whether More Funds Would Ensure Better Municipal Service

6.3 Willingness to Pay More Taxes

In spite of the rather pessimistic view of the tax payers regarding the likelihood of receiving better services given more resources in the hands of the pourashava, a vast majority of the tax payers (83 %) expressed their willingness to pay more taxes if better urban services are ensured (Fig. 6.4).

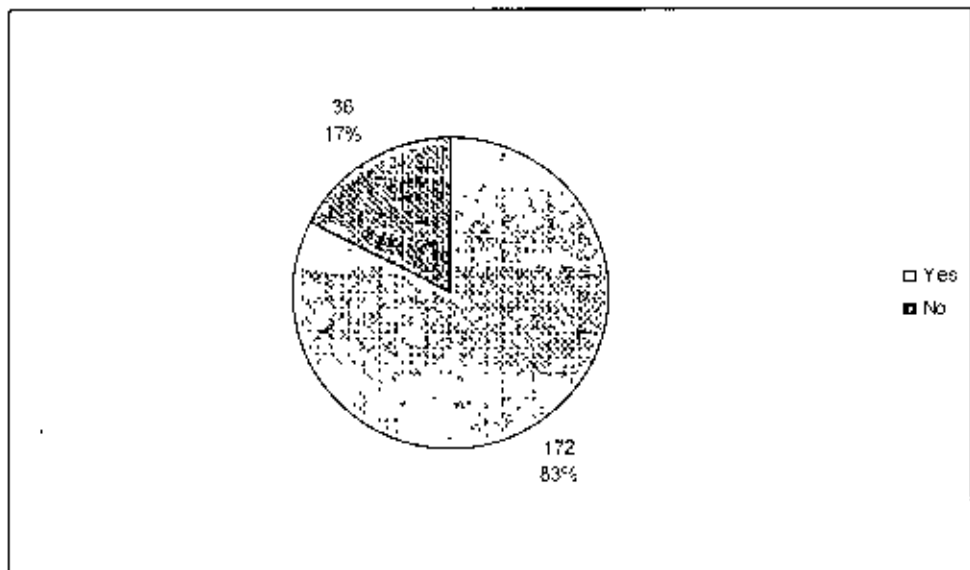


Fig. 6.4 Willingness of Tax Payers to Pay More for Better Urban Services

Of those willing to pay more for better services, 83 % would pay up to 10% more while the rest would pay between 10 to 20 percent more. None are willing to pay more than 20 % over their present level of taxes (Fig. 6.5).

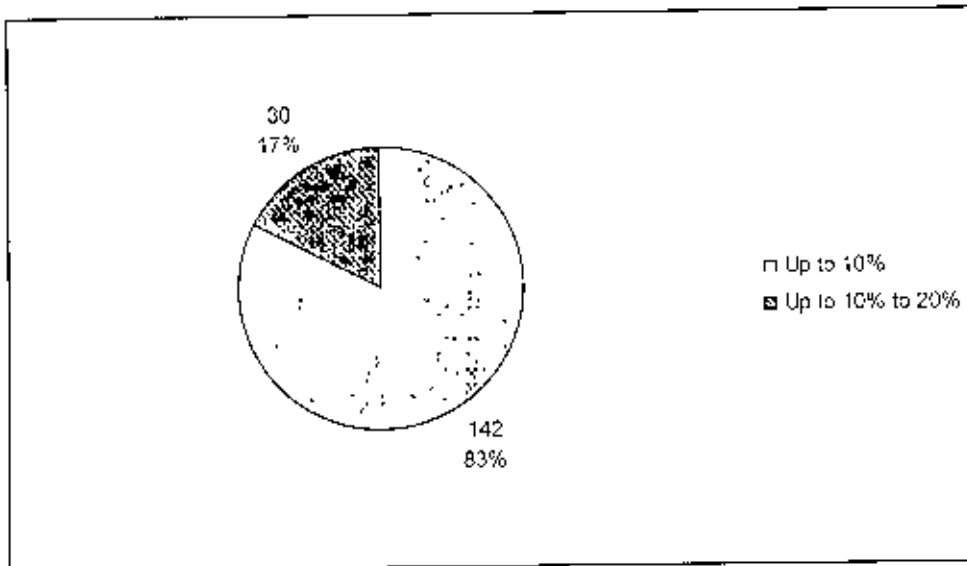


Fig. 6.5 Amount of Extra Tax Respondents Are Willing to Pay

This indicates that there is a favourable setting to raise the level of holding taxes provided a simultaneous improvement of urban services is ensured.

Tax approving officials were asked what the potential sources of additional revenue could be. 17 out of 19 cited holding tax as the most important possible source (Table 6.2). The second and third most important sources were other own sources and government grants.

Table 6.2 Officials' Opinion about Potential Sources of Extra Revenue

Importance	Holding Tax	Other Own Sources	Govt. Grant
1	17	1	0
2	2	15	2
3	0	2	14

6.4 Perception about Correctness of Holding Tax Assessment

The opinion of the tax payers, tax assessors and those responsible for approving the assessments as to whether the tax assessment is done in a correctly and appropriately was recorded in the survey and the views expressed are rather intriguing. While around 40 % of tax payers feel this is done in a fair manner, none among those responsible for assessing the level of taxes or approving them thought so (Table 6.3). It appears that while a small but sizable section of the public has some faith in the correctness of the responsible public officials, the officials themselves, knowing how they work, have expressed their honest opinion about their own performance.

Table 6.3 Opinion Regarding Correctness of Assessment

Respondents	Correct	Not Correct
Tax Payers	82 (40.6 %)	120 (59.5 %)
Tax Approval Officials	0 (0.0 %)	19 (100.0 %)
Tax Assessors	0 (0.0 %)	6 (100.0 %)

From Table 6.4 it can be seen that the most important reason for the perceived incorrect tax assessment, in the minds of the taxpayers, is the pressure exerted on the Tax Assessor to manipulate the assessment. 80 out of 120 (33 %) respondents who believe that the assessment is not fair cited this. The opinion of the tax approving personnel is mainly distributed among the

following three reasons: (i) corruption of assessors, (ii) pressure on assessors and (iii) lack of skills of the assessors/authority. There was no clear consensus or pattern of opinion in the small sample of tax assessors.

Table 6.4 Reasons for Improper or Unfair Tax Assessment

Respondents	Importance	Irregular Assessment/ Reassessment	Commitment of Elected Representative not to Increase Taxes	Inhibition to Raise Taxes by Officials Seeking Re-election	Corruption by Assessors	Undue Pressure on Assessors	Lack of Skills of Assessors	Lack of Government Supervision	Malpractices by Review Board	Illicit Collusion between Tax Payer and Assessor
Tax-payer	1	14	3	5	10	80	3	1	1	3
	2	7	0	78	11	9	6	0	1	3
	3	6	4	9	81	5	5	10	5	0
	4	7	4	3	5	2	10	72	4	0
	5	5	69	5	3	2	10	11	20	2
	6	2	7	4	7	5	12	9	45	2
	7	8	10	4	3	4	54	10	7	14
	8	15	10	1	1	4	3	1	13	9
	9	49	8	6	4	7	1	0	14	20
Tax approving Personnel	1	0	3	3	7	5	5	0	1	0
	2	2	2	2	2	2	1	2	0	0
	3	0	0	1	1	5	3	6	1	1
	4	1	0	4	0	0	1	3	6	2
	5	2	3	1	0	1	2	1	2	1
	6	2	2	1	2	0	2	0	3	1
	7	1	5	0	0	2	2	1	1	2
	8	4	0	2	0	1	0	0	0	3
Tax Assessor	1	1	0	1	1	2	0	0	1	0
	2	0	0	1	0	0	0	1	2	0
	3	1	0	1	0	3	0	1	3	0
	4	0	1	0	1	0	1	1	0	1
	5	0	1	1	0	1	1	2	0	1
	6	0	2	4	0	0	0	1	0	2
	7	0	2	1	0	0	3	0	0	0
	8	2	0	0	1	0	0	0	0	2
	9	1	0	2	2	2	0	0	0	0

6.5 Regularity of Payment of Taxes

A majority of the tax paying respondents (72 %) reported that they were paying taxes regularly and on schedule (Fig. 6.6). One cannot rule out the possibility that this figure may be biased and exaggerated, as many defaulters may not be willing to provide an honest response. Still this indicates that a majority of the taxpayers have little problem with paying the current level of taxes.

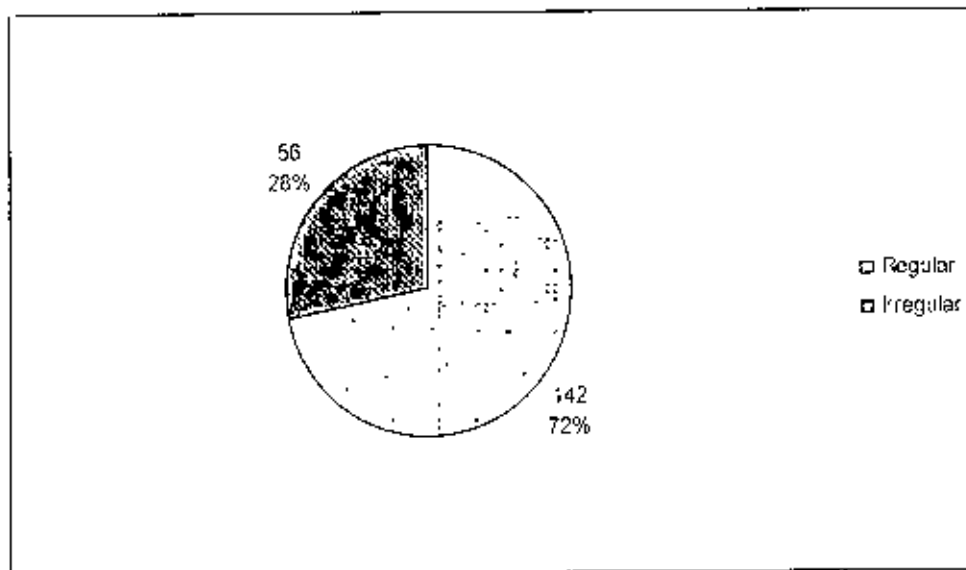


Fig. 6.6 Distribution of Tax Payers by Reported Regularity of Tax Payment

Table 6.5 Reasons for Non-Regular Payment of Holding Tax

Importance	Low Income	Dissatisfaction with Level of Urban Services	Unfair Tax Assessment	Inefficient Tax Collection System	Non-cooperation of Paura Authority	Corruption at Pourashava	Other
1	3	2	7	38	0	2	0
2	2	42	1	5	2	0	0
3	7	1	34	2	0	1	0
4	0	5	2	2	41	1	0
5	0	0	1	2	8	42	0
6	40	1	3	2	3	6	0
7	0	0	0	0	0	0	0

In the survey, 38 (68 %) respondents who do not pay taxes regularly blamed the inefficient tax collecting mechanism for delays. The most frequent response (42, 75 %) for the second most important reasons was that the level of services they were receiving was not commensurate with the level of taxes they were charged.

6.6 Opinion on Improvement of Tax Assessment

Around 71 % of tax paying respondents reported they had no clear understanding of how their taxes are assessed (Fig. 6.7). In the discussion, most of the respondents opined that urban services provided are not commensurate with the imposed rates. The rates are very high. This suggests a certain lack of transparency of the process. There should be efforts to inform and educate the public about this issue.

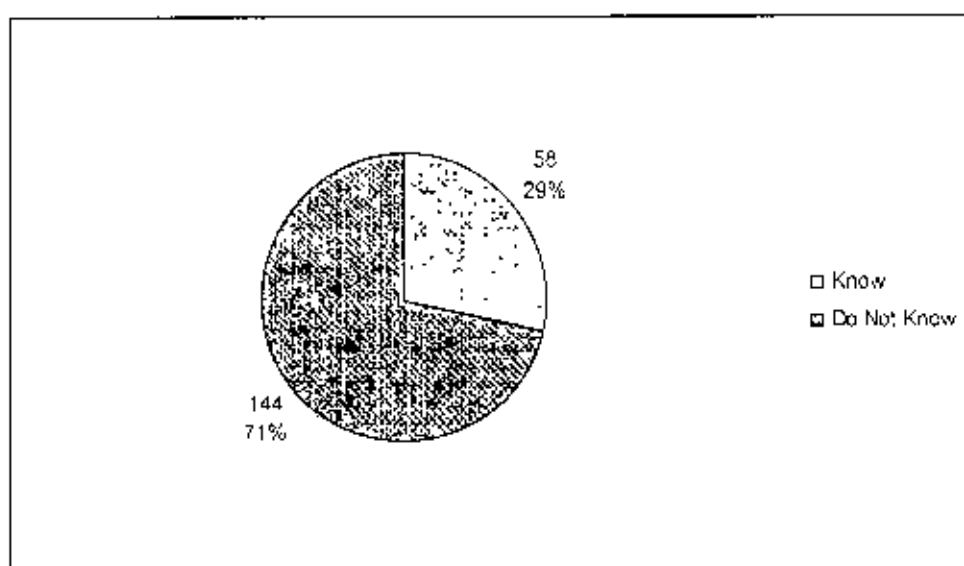


Fig. 6.7 Distribution of Tax Payers by Whether They Know the Assessment System

Tax payers, tax assessors and people responsible approving assessments were asked to select from a list, in order of importance, measures to improve the tax assessment system. The predetermined list included the following measures: (i) assessment by government or a central body, (ii) assessment by an NGO, (iii) assessment under government supervision, and

intervention if necessary, (iv) current system of assessment with training to officials, and (v) fixing of upper and lower limits of per capita holding tax depending on the socio-economic condition of the holding owner. Among tax payers, the majority (145, 71 %) opted for (iv) as the most important measure and 134 (66 %) preferred (iii) as the second most important measure (Table 6.6). Among the persons involved with approving tax assessments, 6 (32 %) favoured (iii) as the most important measure while 5 and 4 persons opted for (iv) and (v) respectively. 9 (47 %) persons selected (v) as the second most important measure. Finally, among tax assessors, 3 out of 7 selected (iii) as the most important measure.

Table 6.6 Opinion on Measures to Improve Tax Assessment System

Respondents	Importance	Central or Govt. Assessment	Assessment by NGO	Assessment under Govt. Supervision	Current System with Training for Officials	Upper and Lower Limits Based on Income
Tax Payers	1	12	13	21	145	12
	2	9	9	134	18	26
	3	17	14	25	10	125
	4	123	38	11	9	11
	5	30	121	5	14	22
Tax Approving Personnel	1	2	2	6	5	4
	2	1	2	3	4	9
	3	1	2	8	7	2
	4	2	8	1	2	2
	5	11	2	0	1	1
Tax Assessors	1	2	0	3	0	2
	2	2	0	2	0	3
	3	1	0	1	1	1
	4	0	0	0	4	0
	5	0	0	0	0	0

An overwhelming 88 % of the taxpayers feel that holding tax should be assessed progressively depending on level of income from holdings, instead of following a fixed rate (Fig. 6.8).

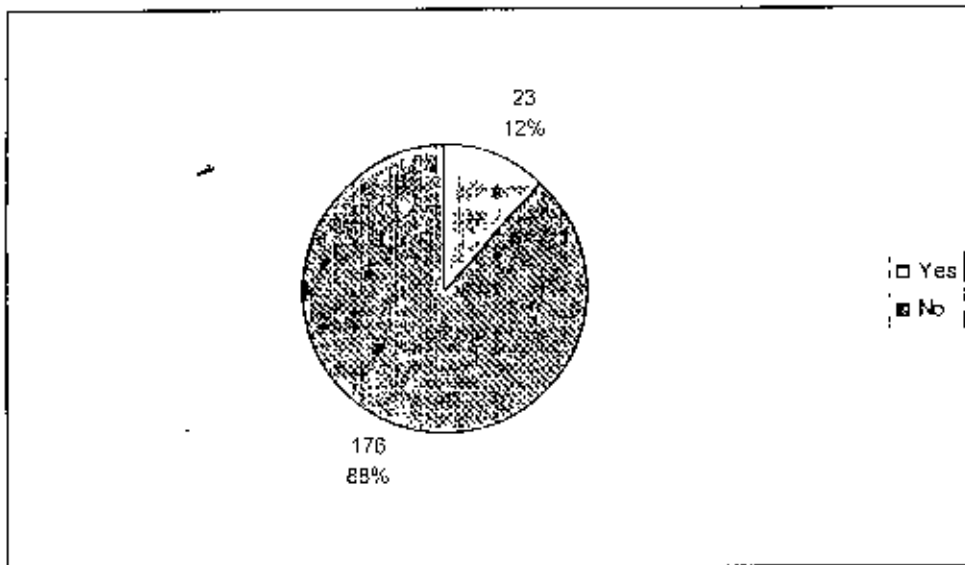


Fig. 6.8 Opinion of Tax Payers on Whether Assessment Should be Done with a Uniform Rate

6.7. Conclusion

The causes of under assessment have a number of dimensions. The existing administration of tax assessment has a scope for under assessment. The administration is run by the elected personnel of the same pourashava. The supervision or controlling authority over the pourashava administration is very weak which causes irregular assessment, corruption, and bias in the assessment of holding taxes. So, there is an urgent need to change the administration of assessment.

There is little understanding or relationship between the pourashava and its people. Most of the people think, they are paying taxes but they are deprived of urban services. Mismanagement and corruption are the roots of deprivation of urban services. A remarkable section of people think, the current demand/collection is not enough to provide required urban services. They are willing to pay more if the quality of urban services improves. The majority of the people of pourashava do not know how the holding taxes are assessed. There is a number of components of the holding

taxes and which makes it difficult to understand. The rates are not commensurate with the urban services and the upper limit is very high in the most cases. So, it may be better to replace all the rates of the holding tax to an integrated tax, which may be called "Pouratax" for better and easy understanding. It will be wise to reduce the upper limit of the tax from the current combined rate of 25%, which will be comparable to the rate in other developing countries. Transparency and accountability are required for both parties. The base of the rate of the taxes should be changed to demonstrate that the taxes are related to urban services. People's participation in both planning and implementation of the activities of the pourashava is needed to remove the under assessment of taxes.

There is a shortage of skilled manpower at the pourashava level for proper assessment. Trained assessors are required which can be availed by giving intensive training at national level before any massive assessment in the pourashava. Presently, tax rates are flatly imposed on the annual value, whatever it may be. But it is justified that more lucrative holdings should pay more. Considering the views of the taxpayers, slab system may be implemented as in India. As the rates are mainly levied for urban services, the imposition and collection of taxes should be tagged with the provision of such services. This would encourage the taxpayers to pay their due taxes. In addition, the system through which taxes are paid must be streamlined for the convenience of the taxpayers. There is an indirect influence of inefficient collection on the tax assessment. As people are not paying the present taxes, so there is no incentive to impose higher taxes. To improve the management system intensive training at national level and close supervision, monitoring of Government is urgently required. The inefficient and traditional collection system should be changed.

CHAPTER 7

CONCLUSION AND RECOMMENDATIONS

The present study made an attempt to investigate the share of holding tax in the finance of a sample of pourashavas in Bangladesh. A survey was done on a sample of holdings in one of the pourashavas, Dinajpur, in order to find out the actual rental values of the holdings. A comparison with the annual value recorded by the tax assessors, in some cases after revisions from the Review Board, gave an indication of the magnitude of loss of revenue suffered by the pourashava. Questionnaire surveys were also carried out on samples of taxpayers, tax assessors and officials involved with approving the assessments in the same pourashava.

7.1 Summary Findings

It was found that revenue generated by holding tax is increasing in all the pourashavas, though the rate of increase is not steady. In general, larger pourashavas have managed to increase holding tax collection at a higher rate. The rate increases not gradually, but abruptly after each period of irregular reassessments. It was also revealed that the share of holding tax in the total earnings of a pourashava fluctuates within a wide range, but displays a general increasing trend. The share hardly exceeds more than 50 % of total revenue.

However, the share of holding tax can be improved dramatically if underassessment due to corruption and political expediency could be removed. It was found from the sample survey that, on average, there was 666.66 % under assessment of taxes. This would mean that the holding tax collection in the 2000-01 financial year should have been Tk.829.66 lakh, instead of the actual figure of Tk. 124.45, suggesting a revenue loss to the tune of Tk. 705.21 lakh. This is more than

11 times the government grant the pourashava received in the same financial year. The collection efficiency of the holding taxes is very poor and it is generally varies from 30% to 50%. So, making the collection system more efficient also can increase the share of the holding taxes.

The questionnaire survey revealed that the level of services provided by the pourashava was not up to the mark, and a significant proportion of the tax payers (29 %) felt that it was not possible to offer more than negligible services with current level of pourashava finances. A majority of taxpayers (83 %) are willing to pay higher taxes if better services are assured. The cross section of people surveyed felt or knew that the assessment system was not fair or proper and the predominant opinion was that there should be training for the tax officials and some government/central supervision over the process with intervention if necessary.

From the questionnaire surveys on and discussions with different groups, it was also revealed that the holding taxes should be turned to only one integrated component for better and easy understanding and the combined current upper limit of holding taxes should be reduced for better collection efficiency and lesser underassessment.

7.2 Recommendations

The following recommendations based on the study are put forward..

- a. The holding taxes assessment system should be improved by changing its different steps or stages like, assessment process, its administration, rate implementation and collection. And it is impossible to change it by a piece-meal process.

- b. Considering the present educational status, socio-economic structure the current method of assessment should be followed by making slight change in the method. Slab system could be introduced for different income groups from the holdings like India and other western countries.
- c. The administrative process should be changed to avoid serious under valuation of holding tax and to control the malpractice and corruption associate in this matter at the pourashava level. Central level or government level supervision should be improved. Any assessment, especially re-assessment should be monitored, evaluated and approved by the central level or government. Assessment or reassessment should be completed within the given period regularly. It will be better to establish a Central Valuation Board as in India.
- d. Extensive periodical training is a crucial demand for the employees involved in the assessment procedure. A central training organization (Central Valuation Board) should be established. Computerized system should be introduced for the process.
- e. There is an urgent need to develop extensive relation between the pourashava personnel and its inhabitants, especially the taxpayers. Pourashava area is divided into some wards. the ward commissioner is an elected person. But in a ward, there are a number of *mohallahs* or group of settlement areas. To develop or ensure people's participation, it is urgent to make a *mohallah*-wise organization as like, there in Thailand and other developing countries, where the ward commissioner may be the chairperson and responsible to ensure co-ordination of development work, social campaign activities etc and at the same time proper collection of the holding taxes and other taxes, rates or fees.

- f. Urban services are not directly related with taxes. Tax rates should be re-organized according to services provided. The rate of the holding tax is divided currently into 4 categories: (1) the holding tax at 7% of assessed value or annual value, (2) the conservancy rate at 7% of the same, (3) the lighting rate at 3% of the same and (4) the water rate of 8%. These taxes or rates are the highest allowable limit, which a pourashava can impose. The rates are not national with the services or the expenses of the respective services (Annex-8). These rates should be flexible and adjusted considering the annual expenditure for these services. On the other hand, the tax and the rates of the holding taxes should be turned to a single as "Pouratax" for better and easy understanding, and also to make its billing system more easy. The upper current combined rate should be reduced from 25% for better collection efficiency and also to minimize under assessment.
- g. The taxpayer should have a clear idea about the assessment system of holding tax. So, that taxpayer can by him assess the same and self-assessment procedure can extensively be used.
- h. The holding taxes assessment should be accurate or according to a system, and the rate at an early stage should be low, the rate should be enhanced incrementally with respect to gradual increment of urban services provided by the pourashava following proper campaign and co-ordination to avoid under-valuation. Rate or tax should be imposed only where related services are provided properly.

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- i. Assessment or re-assessment should be completed by the given period regularly and continuous monitoring is required by central or government level to avoid the malpractice and tendencies to reduce the assessment value after finalization of assessed for their own popularity or benefit.
 - j. The chairman of Tax Review Board should not be constituted by the chairman of the pourashava (current system) or any elected personnel. chief executive officer of pourashava or any other government official, preferably retired Judiciary personnel may be the chairperson of the board as in India and other countries
 - k. The collection system should be improved. Billing and collection system should be computerized and mode of payment should be made easy in terms of both the place and the time. Modernize online service. payment through banks may be introduced like payment of electricity, water and telephone bills.
 - l. The performance of assessment and collection efficiency of holding taxes should be considered as a criterion for allocation of Government special grant towards pourashavas.

FORM A

.....Municipality

Notice under rule 25 of the East Pakistan Municipal Committee (Taxation) Rules, 1960.

To

.....

For the purpose of preparing the (revised) valuation list of buildings and lands, take notice that under rule 25 of the East Pakistan Municipal Committee (Taxation) Rules, 1960, you are hereby required to furnish the undersigned within seven days from the receipt of this notice a true and correct return of the rent or annual value of your buildings and lands and true and correct description of the same in Form B attached hereto.

In case of default you shall be liable to a fine which may extend to twenty rupees, and a further daily fine of not exceeding five rupees for each day during which you shall fail to furnish the return.

.....Municipal Office.

Assessor.

The196

FORM B

(Rule 25)

-----Municipality

Return of rent or annual value of buildings and lands and true and correct description of buildings and lands for the purpose of assessment or revision of assessment or Municipal taxes.

(To be filled up by the owner or occupier)

- 1 Name of the Union -----
- 2 Name of Mahalla / Road / Street -----
- 3 Present number of building and land (holding) in the assessment list -----
- 4 (a) Name(s) of owner(s) with Father's or husband's name(s). -----
- (b) Name(s) of occupier(s) with Father's or husband's name(s) -----
5. Area covered by buildings and land--
- | | | |
|---------------------|-----------------------|-------|
| (a) by buildings | (i) Masonry buildings | |
| | (ii) Semi-pucca | |
| | (iii) Kutcha | |
| | (iv) Total | |
| (b) by vacant lands | (i) Tanks / Ditches | |
| | (ii) Khal | |
| | (iii) Garden | |
| | (iv) kutcha privy | |
| | (v) Other uses | |
- 6 Description of buildings (To be furnished as per details on the reverse).

(Signature of person making the return)

(To be filled up by the Assessor)

7 New number, if any, allotted to
the building and land (holding) -----

8. Annual value determined by the Assessor--

	Residential Buildings.	Godown / Work-shop	Vacant land (if separately Assessed)	Total
(a) Owner's possession	-----	-----	-----	-----
(b) Occupier's possession	-----	-----	-----	-----
Total	-----	-----	-----	-----

9. Assessor's remarks showing the basis of
determination of annual value together with
brief reasons why the assessment differs, if
it does, from the assessment of similar property
in the same area or street.

ANNEXURE 3

FORM C
(Vide Rule 26)

-----Municipality

Assessment list for the year-----

Serial No.	Name of the street in which the building is situated.	Number of the buildg.	Description of the building	Annual value of the building
1	2	3	4	5

Name of the Owner.	Kind of the tax or rate payable for the year	Amount of tax or rate installment	Amount of quarterly	Any other particulars	Remarks
6	7	8	9	10	11

FORM D

(Rule 28(2))

Application for review of assessment.

1. Date of petition
2. Petitioner's name
3. Number of the building and name of the street
4. Annual valuation---
 - (a) Existing
 - (b) Revised
5. Grounds of remission to be stated in brief by the applicant
6. Office certificate as to the correctness of columns 1 to 5
7. Opinion of the member representing the Union or the officer inquiring
8. Appeal sub-committee's order with regard to each building--
 - (a) purport of the order
 - (b) Annual valuation finally fixed
9. Initial of the members of the Appeal Sub-Committee
10. Remarks as to any arrears due from the petitioner and the quarter from which the order is to take effect.

Signature of the petitioner.

THE FIRST SCHEDULE

TAXES, RATES, TOLLS AND FEES WHICH MAY BE LEVIED BY A POURASHAVA
under Pourashava Ordinances --1977.

1. Taxes on the annual value of buildings and lands.
2. Tax on the transfer of immovable property
3. Tax on applications for the erection and re-erection of buildings.
4. Tax on the import of goods for consumption, use or sale in a municipality.
5. Tax on the export of goods from a municipality
6. Taxes of the nature of tolls
7. Tax on professions, trades and callings.
8. Tax on births, marriages, adoptions and feasts.
9. Tax on advertisements
10. Tax on animals.
11. Tax on cinemas, dramatic and theatrical shows and other entertainments and amusements.
12. Tax on vehicles, other than motor vehicles and boats.
13. Lighting rate and fire rate.
14. Conservancy rate.
15. Rate for the execution of any works of public utility.
16. Rate for the provision of water works or the supply of water.
17. Cess on any of the taxes levied by Government.
18. School fees.

19. Fees for the use of benefits derived from any works of public utility maintained by a Pourashava.
20. Fees at fairs, agricultural shows, industrial exhibitions, tournaments and other public gatherings.
21. Fees for markets.
22. Fees for licences, sanctions, and permits granted by a Pourashava.
23. Fees for specific services rendered by Pourashava.
24. Fees for the slaughtering of animals.
25. Any other fee permitted under any of the provisions of this Ordinance.
26. Any other taxes which the Government is empowered to levy by law.

ANNEXURE 6

Table A6.1

Pourashava	Total income in different FY (in lakhs of Tk.)					
	1974-75	1980-81	1985-86	1990-91	1995-96	2000-01
Hobigonj		5.59	23.16	27.04	173.58	222.92
Parbatipur	1.78	3.73	16.51	28.47	38.46	36.68
Rangpur	10.22	27.45	89.33	147.83	234.21	398.33
Meherpur	1.29	5.14	20.06	48.64	181.43	159.23
Mymensingh			164.12	228.01	290.43	390.84
Dinajpur	16.57	49.63	79.85	156.15	225.35	208.54

Sources :- Secondary resources as collected from the respective Pourashavas.

Table A6.2

Pourashava	Total population in different FY					
	1974-75	1980-81	1985-86	1990-91	1995-96	2000-01
Hobigonj	19.26	19.26	32.34	37.36	45.64	54.18
Parbatipur	13.53	18.98	21	24.66	26	28.18
Rangpur	131.25	153.17	173.47	203.93	213.93	251.7
Meherpur	21.25	23.57	24.26	25.15	29	35.77
Mymensingh	178.55	185.52	195.46	202	215.54	225.81
Dinajpur	80.58	96.71	112	127.82	138	157.34

Table A6.3

Name of the Pourashavas	Total own revenue in different FY (in lakhs of Tk.)					
	1974-75	1980-81	1985-86	1990-91	1995-96	2000-01
Hobigonj		5.31	16.44	21.5	62.56	107.92
Parbatipur			12.31	15.82	36.46	34.58
Rangpur	9.79	22.13	59.37	120.16	210.56	379.33
Meherpur	0.86	3.56	11	20.14	66.67	91.23
Mymensingh			164.12	228	290.43	315.91
Dinajpur	14.74	42.38	36.21	147.96	103.4	138.71

Table A6.4

Pourashava	Total grant in different FY (in lakhs of Tk.)					
	1974-75	1980-81	1985-86	1990-91	1995-96	2000-01
Hobigonj		0.28	6.71	5.54	111.02	115
Parbatipur			4.1	12.66	1.97	2.09
Rangpur	0.43	5.323	29.96	27.68	23.64	19
Meherpur	0.41	1.58	9.06	28.5	114.75	68
Mymensingh			20.75	44.4	82.45	74.93
Dinajpur	1.84	3.69	43.64	8.19	121.95	69.83

Table A6.5

Pourashava	Holding tax income in different FY (in lakhs of Tk.)					
	1974-75	1980-81	1985-86	1990-91	1995-96	2000-01
Hobigonj		1.04	1.63	14.8	14.81	39.46
Parbatipur			1.4	2	8.89	6.56
Rangpur	3.02	7.02	13.74	28.49	114.39	132.5
Meherpur	0.44	1.51	4.03	3.91	21.32	28.48
Mymensingh			18	28.15	156.84	124.96
Dinajpur	9.11	7.25	11.43	49.74	56.87	62.53

Table A6.6

Pourashava	Taxes other than the holding taxes in different FY (in lakhs of Tk.)					
	1974-75	1980-81	1985-86	1990-91	1995-96	2000-01
Hobigonj		3.74	4.55	2.37	4.67	6.02
Parbatipur			9.40	8.47	21.73	19.70
Rangpur	5.95	13.12	26.14	61.32	59.16	187.21
Meherpur	0.20	1.21	4.04	10.06	45.16	46.44
Mymensingh			27.75	23.45	35.26	41.02
Dinajpur	4.36	5.06	8.25	18.36	43.71	37.29

Table A6.7

Pourashava	Per capita income in different FY (in Tk.)					
	1974-75	1980-81	1985-86	1990-91	1995-96	2000-01
Hobigonj			71.61	72.38	380.32	411.44
Parbatipur	13.16	29.02	78.62	115.45	147.92	130.16
Rangpur	7.79	19.65	51.96	72.49	109.48	158.26
Meherpur	6.07	17.92	82.69	193.40	625.62	445.15
Mymensingh			83.97	112.88	134.75	173.08
Dinajpur	20.56	51.32	71.29	122.16	163.30	132.54

Table A6.8

Pourashava	The share of government grants contribution in total revenue (in lakhs of Tk.)											
	1974-75		1980-81		1985-86		1990-91		1995-96		2000-01	
	Tk.	%	Tk.	%	Tk.	%	Tk.	%	Tk.	%	Tk.	%
Hobigonj			0.28	5	6.71	28.97	5.54	20.49	111.02	63.96	115	51.59
Parbatipur					4.1	24.83	12.66	44.47	1.97	5.12	2.09	5.60
Rangpur	0.43	4.21	5.323	19.39	29.96	33.54	27.68	19.40	23.64	10.09	19	4.77
Meherpur	0.41	31.78	1.58	30.74	9.06	45.16	28.5	58.59	114.75	63.25	68	42.71
Mymensingh					20.75	12.64	44.4	19.47	82.45	28.39	74.93	19.17
Dinajpur	1.84	11.10	3.64	7.44	43.64	54.65	8.19	5.24	121.95	54.12	69.83	33.49

Table A6.9

Pourashava	The share of own revenue in total revenue (lakhs of Tk.)											
	1974-75		1980-81		1985-86		1990-91		1995-96		2000-01	
	Tk.	%	Tk.	%	Tk.	%	Tk.	%	Tk.	%	Tk.	%
Hobigonj			5.31	95	16.44	71.03	21.5	79.51	62.56	36.04	107.92	48.41
Parbatipur					12.31	75.17	15.82	55.53	36.46	94.86	34.58	94.40
Rangpur	9.79	95.74	22.13	80.61	59.37	66.46	120.16	80.60	210.56	89.91	379.33	95.23
Meherpur	0.86	68.22	3.56	69.26	11	54.84	20.14	41.41	66.67	36.75	91.23	57.25
Mymensingh					164.12	87.36	228	80.53	290.43	71.61	315.91	80.83
Dinajpur	14.74	88.90	42.38	92.56	36.21	45.35	147.96	94.76	103.10	45.86	138.71	66.51

Table A6.10

Pourashava	The share of holding tax in total revenue (in lakhs of Tk.)											
	1974-75		1980-81		1985-86		1990-91		1995-96		2000-01	
	Tk.	%	Tk.	%	Tk.	%	Tk.	%	Tk.	%	Tk.	%
Hobigonj			1.04	18.60	1.63	7.04	11.8	51.73	14.81	8.53	39.46	17.70
Parbatipur					1.40	8.48	2.00	7.02	8.89	23.11	6.56	17.88
Rangpur	3.02	29.55	7.02	25.57	13.75	15.39	28.49	19.27	114.39	48.84	132.5	33.26
Meherpur	0.44	34.11	1.51	29.38	4.03	20.09	3.91	8.04	21.32	11.75	28.48	17.89
Mymensingh				14.61	18	10.97	28.15	12.35	156.84	54	124.96	31.97
Dinajpur	9.11	54.98	7.25		11.43	14.31	49.74	31.85	56.87	25.24	62.53	29.98

Table A6.11

Pourashava	The share of holding taxes in total own revenue in different FY (in lakhs of Tk.)											
	1974-75		1980-81		1985-86		1990-91		1995-96		2000-01	
	Tk.	%	Tk.	%	Tk.	%	Tk.	%	Tk.	%	Tk.	%
Hobigonj			1.04	19.59	1.63	9.91	14.8	68.84	14.81	23.67	39.66	36.75
Parbatipur					1.40	11.37	2.00	12.64	8.89	24.38	6.56	18.97
Rangpur	3.02	30.85	7.02	31.72	13.75	23.16	28.49	23.71	114.39	54.33	132.5	34.93
Meherpur	0.44	51.16	1.51	12.42	4.03	36.64	3.91	19.41	21.32	31.98	28.48	31.22
Mymensingh					18	10.97	28.15	12.35	156.84	54	124.96	39.56
Dinajpur	9.11	61.80	7.25	17.11	11.43	31.57	49.74	33.62	56.87	55	62.53	45.08

Table A6.12

Pourashava	The percentage of the holding tax contribution in the total taxable income (including other tax, rate fees etc.) in different FY (Tk. in lakhs)											
	1974-75		1980-81		1985-86		1990-91		1995-96		2000-01	
	Tk.	%	Tk.	%	Tk.	%	Tk.	%	Tk.	%	Tk.	%
Hobigonj			3.74	21.85	4.55	26.46	2.37	86.20	4.67	76.10	6.02	86.80
Parbatipur					9.40	13.20	8.48	19.08	21.73	29.03	19.63	25.09
Rangpur	5.95	33.67	13.12	34.86	26.13	34.46	61.32	31.72	59.15	66	187.21	41.44
Meherpur	0.20	68.75	1.21	35.51	4.04	49.45	10.06	27.99	45.16	32.08	45.44	28.01
Mymensingh					5.75	75.79	9.86	74.06	39.5	79.88	65.45	71.78
Dinajpur	2.14	80.98	8.90	44.89	6.16	65.13	34.03	59.38	21.71	72.37	28.09	81.59

Table A6.13

Pourashava	Collection Efficiency/Demand and Collection Ratio					
	1974-75	1980-81	1985-86	1990-91	1995-96	2000-01
Hobigonj						
Parbatipur			3.92	4.14	2.62	11.31
Rangpur			4.18	4.58	1.83	3.96
Mcherpur						
Mymensingh			2.23	2.80	1.39	3.74
Dinajpur	3.34	3.45	3.05	4.79	4.20	3.34

Table A6.14

Pourashava	Per Capita Income from Holding Taxes (in Tk.)					
	1974-75	1980-81	1985-86	1990-91	1995-96	2000-01
Hobigonj		5.4	5.04	39.61	32.44	72.83
Parbatipur			6.66	8.11	34.19	23.27
Rangpur		2.30	4.58	7.92	13.97	53.47
Mcherpur	2.07	6.40	16.64	15.54	73.51	79.61
Mymensingh			9.19	13.93	72.76	73.73
Dinajpur	11.30	7.49	10.20	38.91	41.21	79.09

Table A7.1 The severity of under assessment in Dinajpur Pourashava.

Sl. No. & Code No. A	THI Nos	Owner's name	7.5% of Building's Value or annual rent	1/6 of (0.3 Assessed value by the assessor & other cost)	5 Assessed value after review board	6 Assessed Value after review board	7 Reduced by Review Board in %	8 Actual 7.5% of building value/annual rent	9 1/6 of full-8 & other cost	10 Actual Assessed value	11 Valuation under in %
1	1	Shah Alum Sider	27.200/-	4533+5667 =10.200/-	17000/-	17000/-	73.53	72.000/-	(12000/-+5667/-) =17.667/-	54.333/-	1107.4
2	2	Nurul Islam S/o Md Amir Ah	7.280/-	1.470/-	5.800/-	5.800/-	--	60.000/-	6000/-+6000/- =12.000/-	48.000/-	727.58
3	3	Md Minaher Hossain Md Misratul Hossain	9600/-	1600/-	8000/-	8000/-	--	30000/-	5000/-	24000/-	212.5
4	4	Saida Khatun w/o Mirza Golam Rabbani	5520/-	920/-	4600/-	4400/-	4.35	24000/-	6000/-	18000/-	509.09
5	5	Raj Mohd Sarker w/o Late D. Ah Sarker	14.100/-	2400/-	12000/-	9000/-	25	72000/-	12000/-	60000/-	366.67
6	6	Mirza A. Mujed S/o Mirza K. Hossain	15680/-	(2612+267) =2880/-	12800/-	2500/-	80.47	78000/-	(13000+6500) =18500/-	99500/-	1260
7	7	Memorizan Das S/o Late D. S Das	42000/-	7000/-	35000/-	21500/-	38.57	141000/-	21000/-	120000/-	458.14
8	8	Sayra Hanu w/o Robul Islam	60000/-	11000/-	50000/-	35000/-	30	141000/-	24000/-	120000/-	242.86
9	9	Memub Alum	8960/-	(1493-1867) =360	5600/-	5400/-	3.57	48000/-	(8000+1867) =9867/-	38137/-	606.17
10	10	Kamruzzaman S/o Abul Kasem	112000/-	18667-2333 =12000/-	70000/-	42000/-	40	420000/-	70000(2333 9333/-)	32667/-	677.78
11	11	Hafizun Nesa	12000/-	2000/-	10000/-	10000/-	--	42000/-	7000/-	35000/-	750
12	12	Mohd Shamma S/o Late Md Yusuf	51200/-	8533+10667 =19200/-	32000/-	22000/-	--	300000/-	50000-10667 =39333/-	239137/-	647.91
13	13	Mirza Golam Hafiz	16000/-	3667+333 =4000/-	10000/-	10000/-	--	60000/-	1000+3333 =13333/-	46667/-	266.67
14	14	Rusnat Islam	40000/-	6667+8333 =15000/-	25000/-	16500/-	30	60000/-	10000+8333 =18333/-	41667/-	152.53

ANNEXURE-7

Circle No-A & Sl. No.	III Nos	Owner's name	7.5% of Building's Value or annual rent	1/6 of cost-3 & other cost	Assessed value by the assessor	Assessed Value after review board	Reduced by Review Board in %	Actual 7.5% of building value/annual rent	1/6 of cost-8 & other cost	Actual Assessed value	Index Valuation in %
1	2	3	4	5	6	7	8	9	10	11	12
15	590/530	Sunah Bank Cor Branch	688000/-	258000/-	430000/-	---	--	486000/-	202400/-	283500/-	33.07
16	639/578	Husna Rahman s/o late A. R. Moutu	96000/-	16000/-	80000/-	---	--	240000/-	10000/-	200000/-	250
17	805/72 4-726	Hetal Uddin Sarkar	220000/-	533+6667 =120000/-	200000/-	70000/-	65	1080000/-	21667/-	833333/-	1990.17
18	807/72 8+729	Rahmat Ali s/o Haji Hossain	116000/-	1933+667 =26000/-	90000/-	80000/-	13.11	540000/-	9667/-	443333/-	454.16
19	861/778	Society of Sister's Charity	192000/-	32000/-	160000/-	120000/-	25	720000/-	120000/-	600000/-	100
20	952/879	Md. Shahabuddin Afzal Gona	120000/-	20000/-	100000/-	87600/-	13	720000/-	120000/-	600000/-	689.66
21	974/892	Govt. Girls' School	832000/-	13867+17333 =312000/-	520000/-	---	--	2200000/-	01667/-	1283333/-	146.79
22	1012/ 928	Amrullah & Gong s/o Abhaji Zamiruddin	1080000/-	180000/-	900000/-	300000/-	66.67	3000000/-	500000/-	2500000/-	833.33
23	1018/ 935	M. Aliafun nesa s/o Nurul Islam	132000/-	2533+667 =32000/-	120000/-	50000/-	58.33	720000/-	12667/-	593333/-	1086.67
24	1067/ 980	Rammatan Roy	208000/-	3467+4333 =78000/-	130000/-	---	--	900000/-	19733/-	706677/-	443.59
25	1070/ 983	Rafiquddin Ahmed s/o late Sakhatat	144000/-	25000/-	120000/-	70000/-	41.67	600000/-	100000/-	500000/-	614.29
26	1081/ 997	Irsaad Ab Talukder	120000/-	20000/-	100000/-	45000/-	55	360000/-	00000/-	300000/-	566.67
27	1090/ 1003	Station officer Fire Service	384000/-	6400+80000 =144000/-	240000/-	---	--	120000/-	175000/-	245000/-	2.08
28	1093/ 1006	Dinajpur Zail	---	---	600000/-	570000/-	5	2400000/-	1000000/-	1200000/-	110.53

ANNEXURE-7

Circle No-A & Sl. No.	HII Nos	Owner's name	7.5% of Building's Value or annual rent	1/6 of Col-3 & other cost	Assessed value by the assessor	Assessed Value after review board	Reduced by Review Board in %	Actual 7.5% of building value/annual rent	1/6 of Col-3 & other cost	Actual Assessed value	Under Valuation in %
29	1102/ 1014	Dunapur High School	9600/-	1600/-	8000/-	---	--	120000/-	10000+12000 =22000/-	98000/-	1125
30	1145/ 1056	M. Mumtaz Khatun w/o Dr. Mahabuddin	24000/-	4000/-	20000/-	13500/-	32.5	60000/-	10000/-	50000/-	270
31	1155/ 1068	Director, Saeed Dept.	15600/-	2600/-	13000/-	12000/-	7.69	60000/-	10000/-	50000/-	384.62
32	1201/ 1112	Nasima Begum w/o Kamillar Rahman	25600/-	4267+4333 =8600/-	16000/-	6000/-	62.5	51000/-	14333/-	39667/-	561.12
33	1709/ 1556	F. Rubana Begum w/o S. Shahidul Rahm	24000/-	4000/-	20000/-	---	--	240000/-	40000/-	200000/-	900
34	1781/ 1629	Abulkerol Shah	13200/-	2200+1000 =3200/-	10000/-	3500/-	65	108000/-	18000+18000 =26000/-	82000/-	242.86
35	1836/ 1680	Nurul Islam	23200/-	3867+3333 =7200/-	16000/-	---	--	120000/-	20000/-	100000/-	525
36	2001/ 1824	Gias uddin	22400/-	3733+4667 =8400/-	14000/-	12000/-	14.29	180000/-	30000/-	141000/-	1175
37	2066/ 1880	Ahmed Sabhan	24000/-	5000/-	20000/-	15400/-	23	144000/-	24000/-	120000/-	679.22
38	2070/ 1893	T & T Office	256000/-	42667+53334 =96001	160000/-	400000/-	37.5	240000/-	100000/-	140000/-	40
39	2099/ 1922	Dr. Asim Giong	16000/-	2667+3333 =6000/-	10000/-	---	--	160000/-	6000/-	300000/-	200
40	2110/ 1927	Mahbubul Alam	20800/-	3467+4333 =7800/-	13000/-	---	--	68000/-	10000/-	50000/-	281.62
41	2148/ 1070	Mohsin Ali	21600/-	3600/-	18000/-	---	--	26000/-	6000/-	30000/-	66.57

Table A7.2 The severity of under assessment in Dinajpur Pourashava.

Circle No-D & Sl.No.	III Nos	Owner's name	7.5% of Building's Value or annual rent	1/6 of Col-3 & other cost	Assessed value by the assessor	Assessed Value after review heard	Reduced by Review Board in %	Actual 7.5% of building value/annual rent	1/6 of col-8 & other cost	Actual Assessed value	under Valuation in %
1	2	3	4	5	6	7	8	9	10	11	12
1	34/31	MD Rafiqul	26400/-	4400/-	22000/-	10000/-	54.54	144000/-	24000/-	120000/-	1100
2	51/51	Hajji Dharahuddin	12200/-	2700/-	10500/-	6000/-	43.86	60000/-	16000/-	44000/-	633
3	54/53	Mid. Abul Fossum Patwari	4800/-	800/-	4000/-	2200/-	45	24000/-	4000/-	20000/-	809.09
4	73/72	Saryada Hishina Khatun	12000/-	2800+500 =2500/-	9500/-	1500/-	84.21	96000/-	16000+7500 =23500/-	73500/-	4600
5	79/78	Nurim Nahn	16000/-	766+331 =1100/-	35000/-	16000/-	54.29	36000/-	6000+3000 =9000/-	27000/-	1587.5
6	82/81	Maznur Rahman	11400/-	2066+331 =2400/-	10000/-	3000/-	70	66000/-	10000+6000 =16000/-	14000/-	1366.67
7	107/ 405	Shohiqun Nohar	45600/-	7600/-	38000/-	30000/-	47.37	108000/-	18000/-	90000/-	350
8	303/ 294	XLN, BW12B	3160/-	1360+1700 =3060/-	5100/-	---	---	24000/-	4000+6000 =10000/-	14000/-	174.51
9	515/ 306	"	7200/-	1200+1500 =2700/-	4500/-	---	---	14400/-	6000/-	8400/-	86.67
10	337/ 326	XLN R&LI	20800/-	3466+1434 =4900/-	12000/-	---	---	60000/-	10000+15000 =25000/-	35000/-	169.23
11	343/ 333	"	8800/-	1566+1834 =3400/-	5500/-	---	---	24000/-	4000+6000 =10000/-	14000/-	154.54
12	352/ 342	Sector Commander BDR	1800/-	800+1000 =1800/-	3000/-	---	---	18000/-	7500/-	10500/-	118.75
13	356/ 346	Civil Surgeon Dinajpur	9600/-	1600+2000 =3600/-	6000/-	---	---	30000/-	12500/-	17500/-	391.67
14	371/ 361	Manager, CSD	78400/-	13054+16336 =29400/-	49000/-	---	---	108000/-	18000+27000 =45000/-	63000/-	28.57
15	470/ 459	Rao'sat Ara	2600/-	233+167 =400/-	2000/-	---	---	48000/-	4000+4500 =8500/-	39500/-	1875
16	470/ 468	A Rashid	1800/-	300/-	1500/-	1100/-	26.67	7200/-	1200/-	6000/-	443.45
17	510/ 499	Shahra Khatun	2280/-	380+1100 =1480/-	1800/-	---	---	24000/-	4000+2400 =6400/-	17600/-	877.78

ANNEXURE-7

Circle No-D & Sl. No.	III Nos	Owner's name	7.5% of Building's Value or actual rent	1/6 of Col-3 & other cost	Assessed value by the assessor	Assessed Value after review board	Reduced by Review Board in %	Actual 7.5% of building value/annual rent	1/6 of col-8 & other cost	Actual Assessed value	under Valuation in %
1	2	3	4	5	6	7	8	9	10	11	12
18	570/ 555	A. Samad	4400/-	733+167 =900/-	3500/-	1600/-	54.29	24000/-	1000+3000 =7000/-	17000/-	962.5
19	571/ 556	A. Malick	3200/-	573+167 =740/-	2500/-	---	---	18000/-	3000+3000 =6000/-	12000/-	360
20	668/ 653	Mojibul Rahman	3600/-	600/-	3000/-	1500/-	50	144000/-	2400/-	12000/-	700
21	671/ 658	Md. Amjad Husque	5200/-	86+331 =1200/-	4000/-	1800/-	35	310000/-	5000+4500 =9500/-	71500/-	1038.89
22	678/ 662	Md. Wazed Ali	12000/-	2000/-	10000/-	---	---	72000/-	12000/-	60000/-	500
23	682/ 666	Subrah Ab	6400/-	1066+334 =1400/-	5000/-	---	---	36000/-	6000+3600 =9600/-	26400/-	426
24	703/ 684	Pardausi Begum	7600/-	1266+334 =1600/-	6000/-	4000/-	31.33	72000/-	12000+6000 =18000/-	54000/-	1250
25	722/ 700	Prof. A. Zaher	9600/-	1600+500 =2100/-	7500/-	1700/-	77.33	60000/-	10000+7500 =17500/-	42500/-	2400
26	781/ 756	Abu Sayed Chowdhury	16800/-	2800+1000 =3800/-	13000/-	---	---	60000/-	10000+3000 =13000/-	47000/-	261.54
27	784/ 759	Raisul Alam	36000/-	6000/-	30000/-	15000/-	50	120000/-	20000/-	100000/-	566.67
28	790/ 765	Head Master, Iqbal School	6000/-	1000/-	5000/-	1200/-	76	36000/-	6000/-	31000/-	2460
29	791/ 767	A. Manan	8000/-	1333+667 =2000/-	6000/-	5000/-	16.67	---	---	---	---
30	841/ 811	Shah Abu Bakker	16000/-	7666+3334 =11000/-	10000/-	7500/-	35	48000/-	8000/-	40000/-	433.33
31	853/ 823	Uttam Rahman	114000/-	19000/-	95000/-	61000/-	36.81	360000/-	60000/-	300000/-	400
32	881/ 845	Marudun Nesa	25200/-	1200/-	21000/-	---	---	108000/-	18000/-	90000/-	128.57
33	888/ 852	Zillur Rahim	72000/-	12000/-	60000/-	25000/-	58.33	240000/-	40000+12000 =52000/-	188000/-	652
34	926/ 898	M. Saiziddi Begum	10000/-	1666+334 =2000/-	8000/-	4500/-	43.75	120000/-	20000+12000 =32000/-	88000/-	1855.55

ANNEXURE-7

Circle No-1 & Sl. No.	H/E Nos	Owner's name	7.5% of Building's Value or annual rent	1% of Col-3 & other cost	Assessed value by the assessor	Assessed Value after review board	Reduced by Review Board in %	Actual 7.5% of building value/annual rent	1% of col-3 & other cost	Actual Assessed value	under Valuation in %
1	2	3	4	5	6	7	8	9	10	11	12
35	943/ 917	Sharif Islam	9600/-	1600/-	8000/-	4000/-	50	60000/-	10000/-	50000/-	1150
36	971/ 943	Md. Ibrahim	4800/-	800/-	4000/-	---	--	48000/-	8000/-	40000/-	500
37	994/ 963	Faria Ahsana	8000/-	15331667 =24000/-	6000/-	---	--	48000/-	8000+6000 =14000/-	34000/-	466.67
38	1014/ 981	Armal Hoque	38800/-	31331667 =38000/-	15000/-	8000/-	46.67	60000/-	10000+6000 =16000/-	14000/-	450
39	1060/ 1033	Kazi Samshul Huda	5700/-	960+1200 =2160/-	3600/-	---	--	96000/-	16000/-	80000/-	2122.22
40	1076/ 1039	Sauka Parvin	22400/-	37.2+1668 =8400/-	14000/-	12000/-	14.29	144000/-	34000/-	170000/-	900
41	1986/ 1883	Superintendent Engr. R & E	51200/-	8531+1669 =19200/-	32000/-	---	--	90000/-	13000+22500 =35500/-	52500/-	64.06
42	1089/ 1052	Saira Begum	3600/-	600/-	3000/-	---	--	72000/-	12000/-	60000/-	1500
43	2032/ 1931	Rosi Fouc, Zila Parsbad	35200/-	5865+3335 =9200/-	22000/-	---	--	120000/-	20000+30000 =50000/-	70000/-	218.18
44	2038/ 2035	Mohstama Begum	12800/-	2133+667 =2800/-	10000/-	2500/-	300	96000/-	16000+6000 =22000/-	74000/-	2860
45	2079/ 1980	XEN R&E	8800/-	1456+1834 =3290/-	5500/-	---	--	18000/-	7000+4500 =11500/-	13500/-	90.91
46	2092/ 1991	Mahmoudul Hossain Gung	12000/-	2000/-	10000/-	4000/-	60	60000/-	10000/-	50000/-	1150
47	2160/ 2056	Ashma Begum	14400/-	2400/-	12000/-	5500/-	118.18	60000/-	10000/-	50000/-	809
48	2171/ 2061	Maleka Parveen	60000/-	10000/-	50000/-	25000/-	50	288000/-	18000/-	240000/-	560
49	2323/ 2200	Sultana Begum	12800/-	21331667 =29000/-	10000/-	7000/-	50	72000/-	12000+6000 =18000/-	54000/-	671.43
50	2346/ 2221	Saiful	19200/-	3200/-	16000/-	---	--	96000/-	16000/-	80000/-	100
51	2376/ 2247	Julfar Rahman	16800/-	2800/-	14000/-	9000/-	28.37	120000/-	20000+4500 =24500/-	95500/-	961.11
52	2719/ 2566	Nazrul Islam	12000/-	2000/-	10000/-	5000/-	50	48000/-	8000/-	40000/-	700

Table A8.1

ANNEXURE-8

**ELECTRICITY AND WATER RATE DEMAND AND CORRESPONDING EXPENDITURE
DINAJPUR POURASHAVA
DINAJPUR**

Item	Financial Year					Total
	1998-99	1999-00	2000-01	2001-02	2002-03	
Electricity Rate Demand (3% of Hold. Tax. Demand)	693644.00	693644.00	981029.00	988255.00	985097.00	4341669.00
Electricity Expenditure	1656678.00	1661916.00	1925672.00	2055116.00	2040348.00	9339730.00
Water Rate Demand (6% of Hold. Tax. Demand)	1387289.00	1387289.00	1962058.00	1976510.00	1970194.00	8683340.00
Water Expenditure	194286.00	296814.00	294819.00	306145.00	382353.00	1474417.00

Source: Pourashava Record

** Electricity Expenditure is 215% of Total Electricity Rate Demand

** Water Expenditure is 17% of Total Water Rate Demand

** The above figures are in Tk.

হোডিং ট্যাক্স এসোসিয়েট অনুমোদনকারী চেয়ারম্যান/কমিশনারদের জন্য প্রশ্নমালা

পৌরসভাঃ নামঃ দিনাজপুর পৌরসভা ।

সাক্ষাৎকারকারীর নাম	ঃ	সাক্ষাৎকারের তারিখ	ঃ
নিবাসের ঠিকানা	ঃ	সাক্ষাৎকারকারীর নাম	ঃ
পেশা	ঃ	শিক্ষণের যোগ্যতা	ঃ
সচিব/ম্যায়র/কমিশনারের	ঃ	পেশা	ঃ

প্রশ্নঃ ১। পৌরসভা শ্রমত নাগরিক সেবা (Urban Service) কি পর্যাপ্ত?

- কোডঃ (১) হ্যাঁ
- (২) না

যদিহে নিম্নোক্ত কারণ সমূহকে গুরুত্বানুযায়ী ১ থেকে ৭ পর্যন্ত মতর দিন।

- ক) ব্যবস্থাপনার অভাব।
- খ) দক্ষ জনবলের অভাব।
- গ) পরিষদ সদস্যদের অশাসনিকচরিত্রের অভাব।
- ঘ) আর্থিক দৈন্য।
- ঙ) পৌরবলীদের সহযোগিতার অভাব।
- চ) সরকারী উদানকর্মে অভাব।
- ছ) অন্যান্য।

প্রশ্নঃ ১। পৌরসভায় নিম্নোক্ত আয়ের উৎসগুলির বর্তমান ভূমনামূলক পরিমাণ অনুযায়ী অবস্থান এবং ভবিষ্যতে বৃদ্ধির সম্ভাবনার ভিত্তিতে গুরুত্বানুযায়ী ১ থেকে ৩ পর্যন্ত মতর দিন।

ধাত	বর্তমান	সম্ভাবনামত
ক. হোডিং ট্যাক্স		
খ. অন্যান্য নিজস্ব আয়		
গ. সরকারী অনুদান		

প্রশ্নঃ ৩। হোল্ডিং ট্যাক্স নির্ধারণ বা পুনর্নির্ধারণ যথাযথ হয় কি:

কোডঃ (১) হ্যাঁ

(২) না

না হলে এর অন্তরায় হিসেবে নিম্নোক্ত কারণগুলোতে শুরু হানুসারে ১ থেকে ৯ পর্যন্ত নম্বর দিন।

ক) বিধি মোতাবেক ৫ বছর অন্তর অথবা হোল্ডিং ট্যাক্স নির্ধারণ না করা।

খ) নির্ধারণের পূর্ণ ট্যাক্স না বসায় এসেই কর্মসূচিনির্ধারণে হস্তান্তর।

গ) ট্যাক্স বৃদ্ধি না করে পরবর্তী নির্ধারণে ভুলপ্রতিনির্ধারণের জনস্বার্থে পুঙ্খন মন মনসিকতা।

ঘ) ট্যাক্স নির্ধারণের ক্ষেত্রে সংশ্লিষ্ট কর্মকর্তা/কর্মচারীদের পূর্ণাঙ্গ/অসংগতি।

ঙ) ট্যাক্স নির্ধারণের ক্ষেত্রে সংশ্লিষ্ট কর্মকর্তা/কর্মচারীদের উপর বাস্তবায়ন/সামাজিক চাপ/পৌর কর্তৃপক্ষের প্রভাব।

চ) ট্যাক্স নির্ধারণের ক্ষেত্রে সংশ্লিষ্টকর্মের অনশঙ্কতা।

ছ) ট্যাক্স নির্ধারণের ক্ষেত্রে সরকারী অনশঙ্কিত আশঙ্ক।

জ) ট্যাক্স বাসেবসে টি বিসিটি কোর্সের অনশঙ্কতা।

ঝ) পৌর কর্তৃপক্ষ/ ট্যাক্স নির্ধারণের সাহিত্য ট্যাক্স জনস্বার্থীদের আশঙ্ক।

ঞ) অন্যান্য

প্রশ্নঃ ৪। হোল্ডিং ট্যাক্স যথাযথভাবে নির্ধারণের জন্য নিম্নোক্ত পদ্ধতিসমূহের শুরু হানুসারে ১ থেকে ৫ পর্যন্ত নম্বর দিন।

ক) হোল্ডিং ট্যাক্স সরকারীভাবে/ব্যক্তিগত ব্যবস্থাপনার মাধ্যমে।

খ) বেসরকারী প্রতিষ্ঠান নিয়ন্ত্রণের মাধ্যমে।

গ) পৌরসভা কর্তৃক নির্ধারিত হোল্ডিং ট্যাক্স সরকারীভাবে মূল্যায়ন, অনুমোদনের ব্যবস্থা করা, মূল্যায়নে যথাযথ বিবেচিত না হলে সরকারীভাবে তা নির্ধারণ করা।

ঘ) ট্যাক্স নির্ধারণের ক্ষেত্রে সংশ্লিষ্টদের ট্রেনিং এর মাধ্যমে দক্ষতা বৃদ্ধি করে বর্তমান পদ্ধতিতে হোল্ডিং ট্যাক্স নির্ধারণ করা।

ঙ) মর্গনিপস্থ হোল্ডিং ট্যাক্স নির্ধারণের সর্বনিম্ন ও সর্বোচ্চসীমা সরকারীভাবে নির্ধারণ করে দেওয়া।

হোল্ডিং ট্যাক্স প্রদানকারীদের জন্য প্রশ্নমালা

পৌরসভার নাম : দিনাজপুর পৌরসভা।

স্বাক্ষর প্রদানকারীর নাম	:	স্বাক্ষর গ্রহণের তারিখ	:
শিক্ষাগত যোগ্যতা	:	স্বাক্ষর গ্রহণকারীর নাম	:
পেশা	:	শিক্ষাগত যোগ্যতা	:
হোল্ডিং নম্বর	:	পেশা	:
হোল্ডিং প্রধানেয় সহিত নাম্বার	:		

প্রশ্ন :-১. পৌরসভায় প্রদত্ত নাগরিক সেবা কি পর্যাপ্ত ?

কোড : (১) হ্যাঁ
(২) না

না হলে নিম্নোক্ত কারণসমূহকে উল্লেখসহ যৌ ১ থেকে ৭ পর্যন্ত নম্বর দিন।

- (ক) ব্যবস্থাপনার অভাব।
- (খ) দক্ষ জনবলের অভাব।
- (গ) পুঁজির সঙ্গমের অনসন্ধানিকতা।
- (ঘ) আর্থিক দৈন্য।
- (ঙ) পৌরস্বাস্থ্যসেবা সংশ্লিষ্ট অভাব।
- (চ) সরকারী উদারিত্বের অভাব।
- (ছ) অন্যান্য।

প্রশ্ন :- ২ প্রধানত: আর্থিক দৈন্যের কারণে পৌরসভা নাগরিক সেবা দিতে ব্যর্থ হয় কি ?

কোড : (১) হ্যাঁ
(২) না

না হলে সংস্থা নিম্নোক্ত কারণে উল্লেখসহ যৌ ১ থেকে ৩ পর্যন্ত নম্বর দিন।

- ক) দক্ষ ব্যবস্থাপনার অভাব
- খ) দুর্নীতি
- গ) সরকারী উদারিত্বের অভাব

১

প্রশ্ন: ৩। পৌরসভার বেশী মাত্র বেশী সেবাদানের নিশ্চয়তা প্রদান করে কি?

কোড: (১) হ্যাঁ

(২) না

প্রশ্ন: ৪। আপনার হোমিং বা এলাকার পৌরসভা যথাযথ এনান করিলে আপনি কি বর্ধিত ট্যাক্স দিতে ইচ্ছুক?

কোড: (১) হ্যাঁ

(২) না

হ্যাঁ হলে বর্তমান ট্যাক্সের শতকরা কত ভাগ বৃদ্ধি করতে সক্ষম আছেন?

কোড: (১) ০০% - ১০%

(২) ১০% < - ২০%

(৩) ২০% এর বেশী

প্রশ্ন: ৫। হোমিং ট্যাক্স নির্ধারণ বা পুনঃনির্ধারণ যথায় হয় কি?

কোড: (১) হ্যাঁ

(২) না

না হলে এর অন্তর্ভুক্ত হিসেবে নিম্নোক্ত কারণগুলোকে গুরুত্বানুসারে ১ থেকে ৯ পর্যন্ত নম্বর দিন।

ক) বিধি মোতাবেক ৫ বৎসর অন্তর অন্তর হোমিং ট্যাক্স নির্ধারণ না করা।

খ) নির্বাচনের পূর্বে ট্যাক্স না করা প্রসঙ্গে জনপ্রতিনিধিদের অস্বীকার

গ) ট্যাক্স বৃদ্ধি না ফলে পঞ্চমর্তী নির্বাচনে জনপ্রতিনিধিদের জনপ্রিয়তা বৃদ্ধির মন মানসিকতা।

ঘ) ট্যাক্স নির্ধারণের ক্ষেত্রে সংশ্লিষ্ট কর্মকর্তা/কর্মচারীদের দৃষ্টি/স্বজনপ্রীতি।

ঙ) ট্যাক্স নির্ধারণের ক্ষেত্রে সংশ্লিষ্ট কর্মকর্তা/কর্মচারীদের উপর স্বাতন্ত্র্যমত/সাধারণিক চাপ/পৌর কর্তৃপক্ষের প্রভাব।

চ) ট্যাক্স নির্ধারণের ক্ষেত্রে সংশ্লিষ্টদের অবক্ষতা।

ছ) ট্যাক্স নির্ধারণের ক্ষেত্রে স্বয়ংস্বীয় তদন্তকারি অব্যবস্থা।

জ) ট্যাক্স এক্সেসসেসি রিভিউ বোর্ডের অসামান্য।

ঝ) পৌর কর্তৃপক্ষ/ ট্যাক্স নির্ধারণকের সহিত ট্যাক্স এনালকাধীনের সীমিত।

ঞ) অন্যান্য

প্রশ্ন : ৬। হোল্ডিং ট্যাক্স ব্যবস্থাকে নির্ধারণের জন্য নিম্নোক্ত পদ্ধতিসমূহের শুকনানুসারে ১ থেকে ৫ পর্যন্ত নম্বর দিন।

ক) হোল্ডিং ট্যাক্স সরকারীভাবে/কেন্দ্রিক ব্যবস্থাপনায় সংক্রমে

খ) বেসরকারী প্রতিষ্ঠান/শিগায়ে সংক্রমে

গ) শৌখিনতা কর্তৃক নির্ধারিত হোল্ডিং ট্যাক্স সরকারী মূল্যায়ন, অনুমানন বা মাপ করা, ব্যবস্থাপন সংক্রমে নির্দেশিত না হলে সরকারীভাবে তা নির্ধারণের ব্যবস্থা করা।

ঘ) ট্যাক্স নির্ধারণের ক্ষেত্রে সংশ্লিষ্টকর্মের ট্রেনিং এর মাধ্যমে সমস্ত স্বল্প বয়সে বর্তমান পদ্ধতিতে হোল্ডিং ট্যাক্স নির্ধারন করা

ঙ) যথাযথ হোল্ডিং ট্যাক্স নির্ধারণের সর্বনিম্ন ও সর্বোচ্চসীমা সরকারীভাবে নির্ধারণ করে দেওয়া।

প্রশ্ন : ৭। বর্তমানে আপনারদের কর্তৃক প্রদত্ত হোল্ডিং ট্যাক্স কি ধরনের সেবাদানে সক্ষম ?

কোড : (১) নগদ

(২) মোটামুটি

(৩) পর্যাপ্ত

প্রশ্ন : ৮। আপনি কি পৌরট্যাক্স নিয়মিত পরিশোধ করেন ?

(১) হ্যাঁ

(২) না

না হলে নিম্নোক্ত কারণগুলির শুকনানুসারে ১ হইতে ৫ পর্যন্ত নম্বর দিন।

(১) আপনার আর্থিক

(২) দ্রব্য ধূত ট্যাক্স অনুমতি পৌর দেয়া পাওয়া যায় না।

(৩) পৌর ট্যাক্স নির্ধারনে সৈফত রয়েছে।

(৪) পৌর ট্যাক্স আদায়ে পৌরসভা তৎপর নহে।

(৫) পৌর সভার আন্তরিকতা/সহযোগিতার অভাব

(৬) পৌরসভার দুর্গীতি

(৭) অন্যান্য

প্রশ্ন : ৯। পৌর ট্যাক্স নির্ধারণ পদ্ধতি জানেন কি ?

কোড : ১) হ্যাঁ

২) না

প্রশ্ন : ১০। হোল্ডিং হইতে কখনোশী আয়ের মালিকদের কি একই হলে পৌর ট্যাক্স নির্ধারন করা উচিত ?

কোড : ১) হ্যাঁ

২) না

হোল্ডিং টায়ার নির্ধারকের জন্য প্রশ্নমালা

পৌরসভার নাম : দিনাজপুর পৌরসভা।

সাক্ষর প্রদানকারীর নাম :
 শিলাপত্র বোধ্যতা :
 বয়স :
 অফিসিয়াল পদবী :

সাক্ষর গ্রহণের তারিখ :
 সাক্ষর গ্রহণকারীর নাম :
 শিক্ষাগত সোচ্চতা :
 পেশা :

শ্রম : ১। হোল্ডিং টায়ার নির্ধারনের ক্ষেত্রে অজরম জাহ কি ?

কেন্দ্র : (১) হ্যাঁ

(২) না

হ্যাঁ হলে, নিম্নোক্ত কারণগুলি গুরুত্বানুসারে ক্রমক্রমণী ১ থেকে ৬ পর্যন্ত মতব দিও।

ক) টায়ার নির্ধারনে পদ্ধতির দুর্বলতা / জটিলতা

খ) পক্ষীয় জনসময়ের অভাব

গ) দক্ষ কর্মবলের অভাব

ঘ) পর্যাপ্ত আনুমানিক সুবিধাশিপি অভাব

ঙ) উর্ধ্বতন কর্তৃপক্ষ, প্রকারণশালীদের বা সামগ্রিক চাপ/ দুর্বলতা

চ) অন্যান্য

প্রশ্ন : ২। হোল্ডিং টায়ার নির্ধারণ বা পুনর্নির্ধারণ কি যথার্থ হয় ?

কেন্দ্র : (১) হ্যাঁ

(২) না

হ্যাঁ হলে এর অন্তরায় হিসেবে নিম্নোক্ত কারণগুলো গুরুত্বানুসারে ১ থেকে ৯ পর্যন্ত মতব দিও।

ক) নির্দিষ্ট মোতায়েনক ও বৎসর অন্তর অন্তর হোল্ডিং টায়ার নির্ধারক না থাকা।

খ) নির্মাচনের পূর্ন টায়ার বৃদ্ধি না থাকা। এসময়ে উচ্চ/নির্ধারকের সংস্কার।

গ) টায়ার বৃদ্ধি না কমে পথবর্তী নির্ধারনে উচ্চ/নির্ধারকের অগ্রপ্রিয়তা বৃদ্ধির মন মানসিপত্র।

ঘ) টায়ার নির্ধারক ও এসময়ে সংশ্লিষ্ট কর্মকর্তা/কর্মচারীদের পরীক্ষা/ পরামর্শ গ্রহণ।

- ঙ) ট্যাক্স নির্ধারনের ক্ষেত্রে সংশ্লিষ্ট কর্তৃপক্ষ/কর্মচারীদের উপর ঋজনৈতিক/সামাজিক চাপ/পৌন্য কর্তৃপক্ষের প্রভাব
- চ) ট্যাক্স নির্ধারনের ক্ষেত্রে সংশ্লিষ্টদের অন্তর্ভুক্তি।
- ছ) ট্যাক্স নির্ধারনের ক্ষেত্রে সমস্যারী সমাধানের অভাব।
- জ) ট্যাক্স এসোসিয়েটে রিভিউ বোর্ডের অভিমত।
- ঝ) পৌন্য কর্তৃপক্ষ/ ট্যাক্স নির্ধারকের সহিত ট্যাক্স প্রদানকারীদের আঁহাত
- ঞ) অন্যান্য

প্রশ্ন : ৩। হোল্ডিং ট্যাক্স যথার্থভাবে নির্ধারনের জন্য নিম্নোক্ত পদ্ধতিগতদের ওকদ্ভাসুসাথে ১ থেকে ৫ পর্যন্ত নম্বর দিন।

- ক) হোল্ডিং ট্যাক্স ব্যবহারীভায়ে/কেন্দ্রীয় ব্যাংকপাশ মাধ্যমে
- খ) ব্যবহারকাণী প্রতিষ্ঠান নিয়োগের মাধ্যমে
- গ) পৌন্যভা কর্তৃক নির্ধারিত হোল্ডিং ট্যাক্স ব্যবহারীভায়ে মূল্যায়ন, অনুমোদনের ব্যবস্থা করা, মূল্যায়নে যথাযথ বিবেচিত না হলে ব্যবহারীভায়ে তা নির্ধারনের ব্যবস্থা করা।
- ঘ) ট্যাক্স নির্ধারনের ক্ষেত্রে সংশ্লিষ্টদের ট্রেনিং এ মাধ্যমে দক্ষতা বৃদ্ধি কথ্যে ধর্মমান পদ্ধতিতে হোল্ডিং ট্যাক্স নির্ধারন করা।
- ঙ) মাঝাপিছু হোল্ডিং ট্যাক্স নির্ধারনের সর্বাধিক ও ন্যূনতমীনা ব্যবহারীভায়ে নির্ধারন করে দেওয়া।

ভাড়াটিয়াদের জন্য প্রশ্নমালা

পৌরসভার নাম : দিনাজপুর পৌরসভা।

সাক্ষাৎ গ্রহণকারীর নাম :	সাক্ষাৎ গ্রহণের তারিখ :
শিক্ষাগত যোগ্যতা :	সাক্ষাৎ গ্রহণকারীর নাম :
পেশা :	শিক্ষাগত যোগ্যতা :
পরিবার প্রধানের সহিত সম্পর্ক :	পেশা :
হোল্ডিং নং :	

প্রশ্ন : ১। আপনারা কবে এ বাড়ী ভাড়া নিয়েছেন ?

- কোড : (১) ০ -- ১ বৎসর
- (২) ১ -- ২ বৎসর
- (৩) ৩ -- ৫ বৎসর
- (৪) ৫ বৎসর এর অধিক

প্রশ্ন : ২। নিম্নের খাত গুলিতে কি পরিমাণ ন্যায় করেন ? (সংসদীয়)

ক) ঝাওয়া দাওয়া (মাসিক)

খ) কাপড় চোপড় (বৎসাবধিক)

গ) বাসা ভাড়া (পানি, বিদ্যুৎ ছাড়া) (মাসিক)

ঘ) চিকিৎসা খাতে (মাসিক)

ঙ) অন্যান্য

প্রশ্ন : ৩। নিম্নের খাত সমূহে বৎসাবধিক পারিবারিক ন্যায় বৃদ্ধির পরিমাণ উল্লেখ করেন ?

কোড : (১) ঝাওয়া দাওয়া

(২) কাপড় চোপড়

(৩) বাসা ভাড়া

(৪) চিকিৎসা খাতে (মাসিক)

(৫) অন্যান্য

প্রশ্ন : ৪। আপনার মতে দশ বৎসর পূর্বের তুলনায় বর্তমানের পৌরসেবা কি রূপ ?

- কোড : (১) ঝাড়াপ
- (২) সোচ্চারিত একই মত
- (৩) পূর্বের তুলনায় ভাল।

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