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## **Interest subsidy scheme for building houses in urban areas launched**

Jeevan Chinnappa

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*State Government has termed it 'Namma Mane'*

*It is envisaged to cover two lakh beneficiaries*

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Madikeri: Interest Subsidy Scheme for Housing Urban Poor (ISHUP) of the Union Housing and Urban Poverty Alleviation Department has been launched in the State.

Termed as "Namma Mane" by the State Government, the scheme envisages covering two lakh beneficiaries in cities and towns in the State for providing interest subsidy over loans availed of by them from banks ranging from Rs. 1 lakh to Rs. 1.60 lakh for construction of houses on the sites allotted to them by the Government.

The benefit could also be availed of for buying constructed houses within the specified amount.

According to the Madikeri City Municipal Council (CMC), which has received a copy of the State Government order, the Directorate of Municipal Administration in the State would coordinate

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with the Deputy Commissioners in the districts and implement the scheme through the urban local bodies. The scheme would be publicised, and committees headed by Deputy Commissioners would finalise the list of beneficiaries, category-wise and as per priority.

In Kodagu, the selection committee, headed by the Deputy Commissioner, would have the local assistant commissioner, tahsildar and the executive officer of the taluk panchayat as members.

The CMC commissioner would be the member-secretary in Madikeri while the chief officers of town panchayats in Virajpet, Somwarpet and Kushalnagar in the district would act as member-secretaries in those areas. The Directorate of Municipal Administration should liaise with various departments to provide the benefits of subsidy to the beneficiaries that are available in the respective departments. The Nirmiti Kendra, a Government agency, has been asked to provide bricks, pre-constructed windows, doors and furniture to help the beneficiaries construct houses at a relatively cheaper cost, CMC Commissioner, Srikant Rao, told *The Hindu*.

Urban local bodies have been told to encourage people from the financially weak and low income groups to construct cluster houses in extension areas in towns and cities and provide roads, drinking water, electricity, street lighting, underground drainage system wherever such houses could come up.

The process of compiling the list of such people had begun in the Madikeri CMC limits, Mr. Rao said. The State Government has directed the Karnataka Housing Board to formulate programmes to encourage construction of houses under ISHUP wherever it has constructed houses in the State.

The Principal Secretary of the Department of Urban Development would head the State-level monitoring committee which would have the secretary of the Department of Housing, State-level coordinating officer of the bankers committee, representatives of the Lead Bank branches, regional representative of the National Housing Bank, regional representative of HUDCO and the Managing Director of the Rajiv Gandhi Rural Housing Corporation and Director of Municipal Administration as members.

Beneficiaries could collect the applications from the offices of the urban local bodies, urban development authorities and Karnataka Housing Board, and submit them to banks seeking

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loans.

The secretary of the Department of Housing, G.V. Kongawad, has issued instructions to the officials concerned.