

# FACTORS INFLUENCE ON HOUSING FINANCE CUSTOMERS

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## Abstract

Housing Finance is linked with the provision of infrastructure and utilities because it has a clear relationship with the volume of new stock which will be built. As mentioned earlier, housing finance plays an intermediary role between production consumption economy and housing system. Through change in policies in the capital market can be expanded so that a part of the resources flow into housing. Thus, housing finance is an important link in the potential for transforming the creation of housing and social urban investment into strips of property and benefit for the people including low income groups. How the flow of resource helps the wider range of income groups will depend upon the terms and conditions built into the design of housing credit. Generally, housing requires longer term finance than the one in industry

**Keywords:** Finance, Infrastructure, Utilities

### 1. INTRODUCTION:

Housing Finance plays a vital role as an engine of equitable economic growth through the reduction of poverty and prevents slum proliferation in economy. The demand for housing has increased rapidly day by day. Therefore, to meet with the growing housing demand is the aim of the government. To achieve this aim it is required to provide the finance for housing to the people. The liberalization of the financial sector of the economy has also become possible by the housing finance.

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