

ABSTRACT

Thesis Title : The program for management of loan - negotiation of
the government housing bank, head office

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Degree Sought : Master of Arts

Major : Political Science

Academic Year : 2000

Advisory Committee :

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The objective of this thesis is to study problems and evaluate the effects on application of debt negotiation management by CIPP model in the Government Housing Bank Head Office taking the context of the project, resource of the operation, operation process and evaluation of the effects of the project into consideration. This study was carried out into 2 parts consisting of Part 1 which included the study based on textbooks, articles published on various journals and foreign language evidences and Part 2 which included information collected through questionnaire form on sampling group comprising of 394 debtors using the service of debt negotiation management service and 292 Bank's staff.

The result of the study made us aware that in 1998-1999 the world 's economical circumstance was anticipated to grow at a slightly decreasing rate. The Thai economics improve constantly as a result of a policy making to rehabilitate the national economics materially. Unemployment rate was computed at 5.2%, and inflation rate has been decreased. The fiscal standing experienced a deficit of Baht 45.6 billions. The income revenue collected by the government decreased by 7.5%. The present liquidity in the financial institution system has been at a relatively high level constantly.

Furthermore, it's also found that the Government Housing Bank has had a market share of 39% on the total housing credit, total non-performing loan amount of 28%, and was up with debt negotiation management of total 14 items altogether. Information collected through the questionnaire form mentioned herein was with finding that most debtors were for the application of debtor negotiation management computed as 51.2%, while Bank's most staff of 72.1% was of an opinion that the debt negotiation management was helpful to debtors who were facing financial problems.