

C635422 : MAJOR HOUSING DEVELOPMENT

KEY WORD: SATISFACTORY / CONDOMINIUM / B.M.A. / HOUSING LOAN / GOVERNMENT HOUSING BANK.

MANOON JONGKOLPATH : SATISFACTORY OF CONDOMINIUM OWNERS IN CENTRAL B.M.A. AND MAJOR HOUSING LOAN FACTORS OF THE GOVERNMENT HOUSING BANK. THESIS ADVISOR : ASSO.PROF. MANOP BONGSADADT, 114 pp. ISBN 974-636-153-8.

This research proposed that study satisfactory of condominium owners in central B.M.A. in the services of loan factors of the government housing bank of the people, who has less salary, how they are.

The result of research found that the satisfactory of lenders in major housing loan factors services of the government housing bank arrange in order most to least as follows:

1. The development of housing loan services.
2. Speeds in the service of housing loan.
3. Policy in housing loan of the government housing bank.
4. Give the information in housing loan services.
5. The step of housing loan services.
6. The behavior of the officer who serves.
7. The office which give the services and atmosphere in housing loan.
8. The sufficient of amount of housing loan.

The most satisfactory of lenders in housing loan services are the presentation lend at the office of project by the lenders are not necessary to present the loan by yourself at the government housing bank, the service of the government housing bank on Saturday and Sunday, the approval to lend before the project have finished and the service of the payment of a period of time at the other commerce bank which made the lenders satisfy because of the convenience in services. But the services at the government housing bank should improvement are the communicative system, the amount of money which the bank approve to give the housing loan including to the location of the office and number of branch of the government housing bank open which lenders satisfy less.

Major housing loan factors of the government housing bank are :

1. The government housing bank is the bank which give loan only housing.
2. Interest rate of bank is lower than the other institute.
3. Insurance load not exceed 75% of buying cost or the cost which estimate insurance which bank allocate.
4. The career of lenders.
5. The earnings of lenders.
6. The lenders' age plus the period of loan must not over 65 year.
7. Anticipate not exceed 1 person, not including married couples, father, mother or brother and sister.
8. Allocation a period of time which bank will account by add 1% from normal interest rate to protect up and down of interest rate.

ภาควิชา.....เคหการ

ลายมือชื่อนิสิต.....

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