

## ABSTRACT

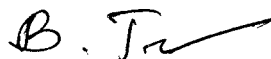
Title : The Roles of Commercial Banks in Providing Agricultural Credit

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Degree : Master of Science (Agricultural Economics)

Major Field : Agricultural Economics

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The objectives of the study were to determine the roles of commercial banks, considering their size and capital, in providing agricultural credit.

The data were collected by means of questionnaires distributed to commercial bank officers from 85 branches. Analysis was done using the Statistical Package for the Social Sciences (SPSS) program.

It was determined that the average officer in a commercial bank was a male: was between 36-45 years of age, held a Bachelor degree ; and had worked with the bank between 16-20 years.

It was also determined that eighty of the eighty-five commercial bank branches had a policy of providing agricultural credit. Fifty of the eighty-five branches followed the rules of the Bank of Thailand and the other thirty-four branches were not able to follow these rules. Of the 34 branches, 16 branches deposited money in the Bank of Thailand, 10 branches deposited money in the Bank of Agricultural Cooperatives and the other 8 branches allowed the head offices to take responsibility for deposits in the Bank of Thailand. It was determined that the size of the commercial banks did not affect the process of providing

agricultural credit but the provision of agricultural credit had higher expenses than other types of credit.

Most commercial banks desire the role of providing agricultural credit as long as there is a fixed policy by Bank of Thailand in providing agricultural credit. Commercial banks agreed that their role in providing agricultural credit was very important.