

ATTAGIT AUNGKAPINTU : PROMOTING INCREASED ROLE OF THE GOVERNMENT SAVINGS BANK  
IN HOUSING FINANCE DEVELOPMENT. THESIS ADVISOR : ASSOC. PROF. SAKCHAI KIRINPANU,  
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The objectives of this study are (1) to investigate the roles of the Government Savings Bank in housing finance ; (2) to analyze the factors which affect the efficiency of the Government Savings Bank in providing housing finance ; and (3) to propose recommendations on improving the roles of the Government Savings Bank in extending housing finance.

The methodology is divided into two parts. The first part consists of a study of secondary data of the Government Savings Bank while the second part consists of a study of primary data of the Government Savings Bank. The data collection was elicited by means of a survey questionnaire conducted with the clients who use the housing finance services of the Government Savings Bank and other financial institutions, as well as credit officers of the Bank and administrators of financial institutions who supervise housing finance.

The findings of the study reveal that the Government Savings Bank can effectively provide housing finance because of its lower interest rate. In addition, it can provide long-term loans with wider scope because the Government has authorized the Bank to raise long-term deposits from premium savings and life insurance policy, which entail capital. Furthermore, the Bank has branch offices in every part of the country and it also has high liquidity, which indicates that the Bank is able to grant loans as well. Finally, the Bank has been encouraged by the Government to take part in housing finance with low interest rate projects.

However, the role of the Bank in term of housing is not without limitations. The scale of its lending is smaller than that of other financial institutions conducting on housing finance. This is because the Bank cannot increase its fund by selling stocks. Besides, as regards housing finance, the Bank cannot extend a large number of loans and the decision making process takes a rather long time because of (1) a lack of credit officers who are proficient in housing finance and (2) a lack of technology to support policy planning, operation, and supervision of financial operation.

In order to increase the efficiency of the Bank, it is recommended that the Bank (1) train credit officers to become more proficient in housing finance; (2) develop its technological infrastructure, both in services and administration; (3) set up appropriate conditions for housing finance with regard to interest rates and amounts of loan; (4) substantially and progressively improve its public relations with regard to housing finance; and (5) lobby for an amendment of the Government Savings Bank Act permitting the bank to increase its roles and efficiency in housing finance.

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