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## ABSTRACT

Abstract of thesis submitted to the Graduate School Project of Maejo University in partial fulfillment of the requirements for the degree of Master of Business Administration in Business Administration

CREDIT MANAGEMENT FOR DECREASING DEBTS CAUSED BY  
NON-PERFORMING LOANS (NPLs) OF COMMERCIAL BANKS  
IN MUANG DISTRICT, CHIANGMAI

By

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OCTOBER 2001

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Faculty of Agricultural Business

The objectives of the research were 1) to find a problem solving to credit management to decrease the Non-Performing Loans (NPLs) of the commercial banks in Muang district , Chiang Mai. 2) to study a tendency of a problem solving to the Non-Performing Loans (NPLs) of the commercial banks in Muang district , Chiang Mai. The informants of this research are the persons who are working with credit service of the commercial banks in Muang district, Chiang Mai. The data was collected from 62 branches of the commercial banks by using questionnaires. The gathered data was analyzed by SPSS for WINDOWS program. The results of the research are as follows:

The analysis of the credits that have an impact on Non-Performing Loans (NPLs) showed that the persons who are working with credit service have the regulation of credit analysis by taking priority approving on what is considered the least risky, which means an opportunity of getting the capital return with interest. The cause of the mistaken credit analysis and troubled debt is the debtors either concealed or falsified their information. The credit analysis,

using the 5C rule, considers capacity as most important and collateral, capital, character, and condition respectively.

The study of the calls for debts that have an effect on Non-Performing Loans (NPLs) showed that the factors that caused the Non-Performing Loans (NPLs) is that the debtors did not spend their money systematically. The call for common debts is to remind them through telephone. The follow up is within 5-10 days. The reminder for the specially mentioned debts is through mailing. The period of the follow up is 5-10 days. If the debtors do not repay the debts, the invitation letters would be sent to negotiate the burden of obligation. For the debt restructuring, the persons who are working with the credit service gave the first priority to the extended maturity.

The study of the problem in credit management that has an effect on Non-Performing Loans (NPLs) showed that the changing of economy condition caused the lenders and the borrowers unable to forecast the future trend. As a result, the credits that have been analyzed became Non-Performing Loans (NPLs).

The hypothesis test of the relationship between credit analysis and the level of the serious condition of Non-Performing Loans (NPLs) demonstrated that the difference in character has an effect on the Non-Performing Loans (NPLs). The credit analysis, regarding the differences in capacity, capital, collateral and condition, has an effect on the level of the serious condition of Non-Performing Loans (NPLs) indifferently.

The hypothesis test of the relationship between the calls of reimbursement and Non-Performing Loans (NPLs) revealed that the different calls of the common debts have an effect on Non-Performing Loans (NPLs) at different levels. However, the difference in the period of the common debt calls has an effect on the level of the serious condition of Non-Performing Loans (NPLs) indifferently. The differences in the specially mentioned debtors and the period of the calls have different effect on the level of the serious condition of Non-Performing Loans (NPLs). For the debt restructuring, it was found that the differences in extended maturity have an effect on the levels of the serious condition of Non-Performing Loans (NPLs) differently. The difference in debt restructuring by means of the lowering interest rate, decreasing capital and/or unpaid interest acceptance of collateral conveyance, grace period of capital and/or interest, and conversion of the debt into different capital have no effect on the level of the serious condition of Non-Performing Loans (NPLs).