

Thesis Title	: Supervision of Money Lending Business of Non-Financial Institute	
Author Name	: Mr. Athit Suwansavetr	
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Advisory	1. Assoc. Prof. Nattapong Posakabutra	Chairperson
	2. Asst. Prof. Poom Molsilpa	Member
	3. Mr. Sthianrapab Naluang	Member

## ABSTRACT

The purpose of this thesis is to study the law related to the money lending business of non-financial institutions which have many problems in the supervision of such businesses in many cases. The studies have found that the Declaration of the Revolutionary Party No. 58, including the Declaration of the Ministry of Finance and the Bank of Thailand for a personal loan under supervision are not applicable at present. Because of the Constitution of Thailand B.E. 2550 does not recognize the legality of the Declaration of the Revolutionary Party anymore. In addition, the contents of those laws were relevant to personal loan only so it can't cover loans in other categories. These are the reasons why the Declaration of the Revolutionary Party No. 58 and the related Declarations could not control the money lending business of non- financial institutions in Thailand today.

Instead, it must use the other related laws to control the money lending business of non-financial institutions and apply to all type of loans. They are the Civil and Commercial Code, the Criminal Code, the Prohibited Charge of Excessive Interest Rate Act B.E. 2475 and the Unfair Contract Act B.E. 2540. However, the study found that those related laws don't propose to regulate the money lending business of non- financial institutions directly. There are still many problems that can't be applicable to control such business appropriately and sufficiently which may cause the problems that may damage society and economy of Thailand.

This thesis suggests guidelines to resolve the problems by propose a specific laws which is not inconsistent with the Constitution in order to provide a comprehensive and clear provisions of laws to regulate the money lending business of non-financial institutions in Thailand.