

<b>THESIS TITLE</b>	LEGAL PROBLEMS ON PERIOD OF REPAYMENT AFTER THE TERMINATION OF EDUCATION LOAN CONTRACT
<b>KEYWORDS</b>	LOAN/THE STUDENT LOAN FUND
<b>STUDENT</b>	PANTINEE PIPAK
<b>THESIS ADVISOR</b>	DR.NISIT INTAMANO
<b>LEVEL OF STUDY</b>	MASTER OF LAWS BUSINESSLAW
<b>FACULTY</b>	SCHOOL OF LAW SRIPATUM UNIVERSITY
<b>YEAR</b>	2017

### **ABSTRACT**

This thesis aims to study problems and effects occurred from the enforcement of the Student Loan Fund Act B.E.2560 in the part which requires borrowers to pay off a debt before the due date or borrowers whose contract be terminated by the Student Loan Fund by studying a background, notions, theories and laws regarding the Student Loan Fund, analyzing, comparing problems and proposing the solutions.

From the study, the Student Loan Fund Act B.E.2560 Section 47 and 48 in conjunction with the Regulation of the Student Loan Fund Committee regarding Refunding of the Student Loan Fund B.E. 2542 amended (no. 4) B.E.2552 no. 11 and no. 12 cause an inequality in paying student loans for borrowers who graduated or out off student status or in case of termination of contract by the Fund. In specific, these sections require that borrowers who ask for paying off a debt before the due date or in case of termination of contract by the Fund need to pay off their loans within 30 days from the date after notification of termination of contract or from the date after notification of termination of contract by the Fund. This is different from the case of borrowers who graduated or out off student status of which the laws do not require to pay off their loans within 2 years and a maximum period in returning loans is 15 years with the 1 percent annual percentage rate, therefore borrowers have 17 years period in returning loans which is longer than returning period for borrowers who ask for paying off a debt before the due date or in case of termination of contract by the Fund need to pay off their loans within 30 days which is impracticable. Accordingly, this leads to a default in payment of debtors. Also, the Student Loan

Fund will have no sufficient working funds for using in a following year. This also affects a monetary and public finance system of the country in a long term.

The thesis suggests to amend the Student Loan Fund Act B.E.2560 Section 47 and 48 in conjunction with the Regulation of the Student Loan Fund Committee regarding Refunding of the Student Loan Fund B.E. 2542 amended (no. 4) B.E.2552 no. 11 and no. 12 by specifying that borrowers who are studying and do not want to lend money from the Student Loan Fund or in case of termination of contract by the Fund have a choice not to be obliged to pay off their loans within 6 months and a maximum period in returning loans should be set not longer than 15 years from the date after notifying the fund termination of contract or the date after a notification of contract termination made by the Fund.