

The Survey of Factors affecting the improvement of a debt collection overdue credit institution Samen in Gilan

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One of the most important criterions in bank management function refinement is the recovery of claims, in the way that one third of management function belongs to claims recovery itself.Branches grading is directly affected by claims recovery.Claims recovery shows the position of bank in society and banking net and it is of a high share in reducing Keshavarzi bank loan receiving banking net.The aim of this research is to study the effective factors on delayed claims recovery refinement of Samen Credit institution in Guailn province .This research is explanatory that we are about to explain the relationship between dependent and independent variables utilizing statistical tests in it. aiming view point, it is of operational studies. In this research, Samen bank branches in Guilan province 1389 to 1394 are considered as samples. In order to study the research theories , panel data style is used , utilizing EVIWS software.The results of the research show that among above variables, the amount of received loans , applicant's initial brought items, the initial percentage of applicant to received loans, the rate of granted facilities commission are effective on claims recovery , but there is no relationship between the type of guaranty and claims recovery.

Keywords : Delayed claims recovery/Data Panel/ granted facilities commission.

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