

# **Investigating the Factors Affecting Bank deferred claims in Keshavarzi Bank of Guilan Province In the years 2005 to 2015**

Najaf Najafinia\*, Dr. Seyed Mahmood Shabgoo Monsef,

**As statistics show, in recent years, the proportion of deferred claims to total facilities has been growing. Continuing this process will have serious risks for the banking system of the country and even the entire Iran economy. It is very important to deal with this problem. Therefore, in the present article, attempts have been made to find the roots and solutions to the problem of deferred claims in the banking system of the country. In the current research, The purpose of the study is to investigate economic growth on bank deferred claims, which is one of the important issues in the banking system of the country, with attention to the factors affecting this issue, which After examining the internal and external experiences about the causes and ways of coping with the dilemmas issue and conducting bookshops in the first chapter, they discussed the issue of research, the necessity of research, goals, theoretical foundations, hypotheses, and scope of the research. The second chapter is devoted to theoretical foundations and research background. In the third chapter, after revealing the research method, the statistical population of the study was determined. In the fourth chapter, according to the issues discussed in the preceding chapters, the relationship was estimated and presented. After the introduction, a detailed description of the research variables was made. In the second part, with the aim of testing the hypotheses, the research model was specified and then estimated and the results were examined.**

**Keywords : Bank deferred claims Keshavarzi Bank**

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