
The reasons for the increase of non-fulfillment loans in the saderat bank (gilan)

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Banks are institutes, which can provide necessary investigate for owners of commercial, agricultural, industrial units Location deposits of people. Outstanding claims can be considered as one of the greatest problems of banks and financial institutions that have high quantity in our country. Hence, the purpose of this research is to study about the results of outstanding claims. This article is a survey research the view of applying and the method of searching, describing, and data collecting. Senior managers of banks, credit and risk management experts of Bank Saderat Gilan province are our Statistical Society. According to the title and method of researching, 155 survey questionnaires about the reasons of deferred and Past due claims are filled. After testing hypotheses, it is concluded that internal factors have a greater impact on non-performing loans.

Keywords : Keywords: Non-performing loans, internal factors, external factors

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