

Checking Influencing Factors in Pending Demands Commercial Banks and Presentation Marketing Strategies Proportional for its Reduction (Study -The Facilities Payment in the Melli Bank Branches of Geilan Province)

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Macroeconomic conditions and the Government's interference On the economy, along with the trading periods that in bed world economy the shape of take, can profitability of companies and individual recipients have been loans and Total facilities and deferred debt The banking system Under the influence of the escape. This research examines the effective factors in the creation of the Meli Bank branches pending in Gilan province during 2010-2014 deals. In this research the export files that reference legislation they have been deferred debt and most of the province's Committee to each have a Meli Bank refer to files and information required for the extraction and analysis. In this study, all the branches of Gilan province to the five areas North, West, Central, East of South division. . in each area separately 131 out standing debt file During the aforementioned period of time And randomly determined and reviewed seriously address violations .For data analysis and test research Assumptions Chi2 test and for detarmind The most effective factor in every area of the coefficient V keramer is used and all the calculations with the spss statistical software. According to the analysis of the data The results of the research show that: Between type active economic , The duration of payment credits, Type used of credit, Type of guarantee receive and type payment credit With the pending demands in all areas there is a meaningful relationship. Then the extent of the impact of each factor separately in the Five areas examined. And in the end for reduce debt,

marketing strategies proportional deferred and designed for its reduction

**Keywords : Key Words: defer debt, type of actives economic, The duration credits,
Type of guarantee received, marketing strategies**

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