

The reasons and factors for creating non-interest claims in Saman Bank branches (Case study: Branches of Northern provinces of Saman Bank)

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Abstract One of the main challenges facing the banking system of the country is the increase in non-regular claims in almost all public and private banks. The main purpose of this study is to investigate the factors related to non-standard claims of Saman Bank branches in the north of the province. Therefore, data six sections over a decade (years 2008 to 2017) have been analyzed. To test the hypotheses, an econometric model was used with a panel approach. After Chav's test to the appropriate model, it was found that the model has a fixed effect model. Therefore, the regression is estimated with a within a constant source. The estimated results showed that all variables are consistent with economic theories in terms of symptoms. The total facilities granted by the branches, the size of the branch has a positive and significant effect on the non-interest claims of the branches of the northern bank of Saman Provinces. Also, the interest rate on concessional facilities and economic growth has a negative and significant effect. However, the precautionary behavior of branches and inflation does not have a significant effect on the dependent variable.

Keywords : Keywords: non-interest claims, facilities, precautionary behavior, size of branches, Saman Bank.

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