



Bankers Opinion Towards Export Finance in Vellore District

R. PANDIMEENAL ¹

¹ Guest lecturer, Department of commerce, Alagappa Govt Arts College, Karaikudi

rpandimeenal2020@gmail.com

Abstract. Export finance alludes to monetary items and administrations that work with worldwide exchange exchanges by giving subsidizing to exporters. These monetary devices assist with moderating dangers related with trading labor and products across borders and empower organizations to grow their arrive at in worldwide business sectors. Business banks assume a critical part in giving commodity finance administrations to work with global exchange exchanges. The principal objective of the review is to break down the brokers' perspective towards trade finance in Vellore area. The review used both essential and optional information, with essential information acquired from business banks situated in Vellore region. The specialist presumed that the brokers' insight towards trade finance gathered into three factors like sensible pace of interest, comfort to exporters and insurance security. Hence, the most significant affecting elements towards trade credit they are attainable charges for the documentation interaction.

Keywords: Export Finance, Commercial Banks, Pre-Shipment Export Finance, Post-Shipment Finance.

1 Introduction

India's calfskin industry assumes a critical part in the country's economy, inferable from its extensive limit with regards to making business, encouraging development, and supporting exports. India positions third worldwide in cowhide creation, following China and Italy, with a remarkable job in worldwide exchange esteemed at roughly US \$100 billion every year. The area contributes essentially to India's unfamiliar trade income, with 75% of its result being sent out. In 1991, the Indian government carried out a restriction on the commodity of crude stows away and semi-completed calfskin as a feature of its methodology to reinforce the product capability of the cowhide business. This move expected to support the creation of higher worth added items while controlling the product of lower esteem wares. Completed cowhide causes a 5% commodity obligation. India's cowhide items order premium costs and earn consideration in global business sectors. The Chamber for Calfskin Commodity (CLE) assumes an essential part in advancing and hoisting the standing of India's cowhide industry globally, zeroing in on mechanical moves up to improve seriousness. Significant calfskin items traded from India incorporate stows away, skins, footwear, cowhide pieces of clothing, gloves, saddlery products, satchels, and wallets. Topographically, significant creation habitats for endlessly calfskin items are amassed in "Tamil Nadu, West Bengal, Uttar Pradesh," Punjab, Andhra Pradesh, Karnataka, and Delhi. The cowhide business as of now positions eighth in India's commodity exchange, covering a large number of data sources, exercises, abilities, and items. Business banks have arisen as critical wellsprings of product finance in India, giving credit to exporters at rates lower than their superb loaning rates. As

© The Author(s) 2024

N. V. Suresh and P. S. Buvanewari (eds.), *Proceedings of the International Conference on Digital Transformation in Business: Navigating the New Frontiers Beyond Boundaries (DTBNNF 2024)*, Advances in Economics, Business and Management Research 283,

https://doi.org/10.2991/978-94-6463-433-4_19

liberation advances, business banks have acquired adaptability in setting loaning and store rates, including the execution of tenor-connected prime loaning rates since April 1999. This adaptability permits banks to deal with their resources and liabilities all the more proficiently and take special care of the advancing requirements of exporters, working with the development of India's cowhide industry in worldwide business sectors.

2 Review of Literature:

Mandeep Kaur (2017), In the review "View of limited scope firms towards bank Funding: An Exact Review," the specialist presumed that the goal was to distinguish the variables considered critical by limited scope businesses while getting a credit from a bank, as well as to decide the inclinations of limited scope enterprises in regards to future wellsprings of capital. The review recognized nine vital elements that limited scale firms focus on while looking for credits to address their functioning capital and fixed capital necessities inside determined time periods. Little firms require adequate funding inside set periods, yet the broad documentation and complex systems frequently lead to defers in credit endorsement, bringing about creation and deals misfortunes. Subsequently, limited scope firms will more often than not view inner assets as their favored supporting source. Thus, there's a need to upgrade the bank-borrower relationship, stressing relationship-based loaning close by exchange based loaning to really address these difficulties.

Shailja Singh (2018) That's what in their article analyzed "An assessment of the obstructions experienced by the Indian Cowhide Industry in both the homegrown and worldwide business sectors." The essential point of the review is to look at the obstacles and deficiencies looked by the Indian calfskin industry. This paper dives into the huge shortcomings of the cowhide business and the difficulties defying Indian calfskin exporters. The discoveries demonstrate a reasonable requirement for critical improvement in the state of the Indian calfskin industry and its exporters, featuring the need for mediation from the public authority and other relevant associations. Endeavors ought to be coordinated towards establishing a favorable climate for exporters and the business to improve their seriousness in the worldwide market and adjust to quickly developing patterns. This involves giving fundamental financing, innovation, and information to reinforce the Indian calfskin industry, taking into account its critical job as one of the main unfamiliar trade workers. In general, coordinated endeavors and designated mediations are vital for address the difficulties looked by the Indian cowhide industry and exporters, guaranteeing their drawn out supportability and seriousness in the worldwide field.

Yadav and Vijit Chaturvedi (2018) That's what in their article analyzed "An examination of the factors impacting cowhide footwear trades as a strong set out in India drive Open doors and difficulties", The essential objectives of the review incorporate dissecting the different variables that impact the product of calfskin footwear explicitly in Agra. India's cowhide footwear area presents significant open doors under the Make in India crusade, driven by the accessibility of talented labor. This area's consideration in the mission is supposed to raise industry turnover from \$12 billion to \$27 billion by 2020, possibly making around 6,000,000 positions. As a significant worldwide maker of calfskin footwear, India flaunts key assembling center points in "Tamil Nadu, 'Andhra Pradesh', Karnataka, Punjab, Delhi, 'West Bengal', Uttar Pradesh, and Maharashtra.", The country's huge job as a main exporter of endlessly cowhide frill, representing 2.2% of overall products, highlights its true capacity

for development. Projections propose a complex extension in the Indian calfskin industry, promising expanded work valuable open doors and unfamiliar trade profit. At the same time, rising homegrown interest for calfskin and related items is ready to additional drive sectoral development.

2.1 Objective of the study: The main objective of the study is to analyze the bankers' opinion towards export finance in Vellore district.

2.2 Research Methodology: The sample respondents from bankers were selected by adopting Multi-stage random sampling process.

2.2.1 First Stage: The researcher selected the Vellore district as a study area. Because a major portion of leather products was exported in the Vellore district of Tamil Nadu. Commercial banks play a major role in providing export credit. Therefore the researcher selected commercial banks for the study.

2.2.2 Second stage: In the second stage of sample selection, the researcher selected the banks. There are a number of commercial banks were located in the Vellore district, but the researcher selected only five commercial banks in Vellore districts such as The selection of State Bank of India, Indian Bank, Indian Overseas Bank, Canara Bank, and Karur Vysya Bank Ltd. was based on their respective higher number of bank branches within the Vellore district.

2.2.3 Third stage: In the last stage, the researcher selected the total population for the bankers. Therefore, the total population of bankers is 206. The population of the bankers were explain in table 1

Table 1**List of top five bank branches of commercial banks in Vellore district**

S.No	List of Bank Name	No of Bank Branch- es
1	Indian Bank	64
2	IOB	33
3	SBI	49
4	Canara Bank	45
5	Karur Vysya Bank Ltd	15
Total		206

Source: *State Level Bankers Committee in Tamil Nadu.*

2.2.4 Sample Size:

The sample size for the study is 47.

2.3 Data Analysis and Interpretation:

2.3.1 Loan Obtained from Bank:

Finance is the one of the most important part of any business. Now day’s exporters are dependent on credit from both financial and non-financial institutions. Loan obtained from bank were given in below table

Table 2 Loan Obtained from bank

S.NO	Type of Loan	No of Respondents	Percentage
1	Public sector banks	33	74.5
2	Private sector banks	14	28.6
	Total	47	100

Source: *Primary data*

Table 2 explains that 75 per cent of the exporters borrow loan from public sector banks and 29 per cent were borrow loan from private sector banks. Therefore, majority of the exporters were borrowing loan from public sector banks. Because the exporters were borrow loan due to less rate of interest.

2.3.2 Difference between Type of Exporters and Adequate Finance for Leather Industry:

ONE WAY-ANNOVA:

One waya statistical method for comparing the means of more than two groups is called an ANOVA. A normal distribution of the variables is required.

Table 3 Difference between type of exporters and Adequate Finance for Leather Industry

HYPOTHESIS H0: There is no significance difference between type of exporters and adequate finance for leather Industry.

ANOVA					
	“Sum of Squares”	Df	“Mean Square”	F	Sig.

Between Groups	1.036	7	.259	.292	.882
Within Groups	110.664	40	.885		
Total	111.700	47			

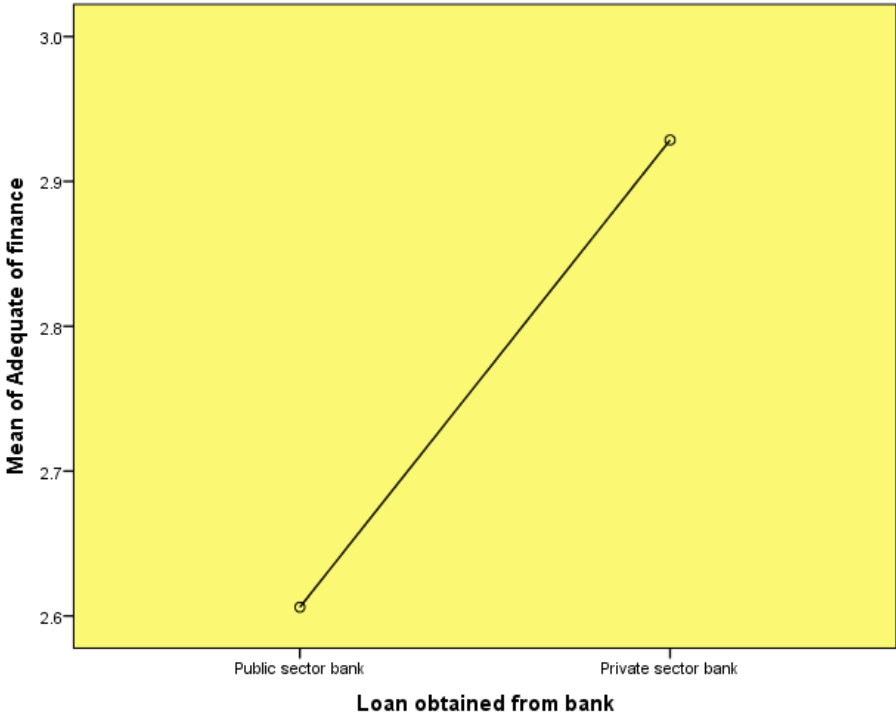
Table 4
Post Hoc Tests

DUNCAN		
Adequate Finance	N	Subset for alpha = 0.05
		1
Strongly Dis Agree	12	1.69
Dis Agree	20	1.83
Moderate	3	1.86
Agree	5	1.96
Strongly Agree	7	2.00
Sig.	47	.457

Source: Primary data

Based on the results produced by SPSS 23, table 4 above shows that the significant value is 0.457 and greater than .05, indicating that the alternative hypothesis is rejected and the null hypothesis is accepted. Therefore, there is no discernible difference in the kind of exporters and sufficient funding for the leather sector.

By using Duncan method the exporters says that they don't have adequate finance.



2.3.3 Difference between Type of Exporters And Factors Influencing The Exporters To Avail Credit In Commercial Banks – ANOVA:-.

- ANOVA is a specific technique used to measure change or huge contrasts between multiple gatherings. ANOVA has been used to decide the level of huge distinction between the kinds of exporters and the elements affecting the exporters to get credit from business banks. It is a procedure for working out the gatherings' general change. The factors, for example, simple handling credit, documentation process, terms of installment, guarantee security, Increment of business rivalry, No Pointless torment because of default in reimbursement, fast payment of advance and liberal methodology. In this way the Anova has been utilized to figure out the sort of exporters and elements impacting the exporters to profit credit in business banks.
- **Ho:** There is no huge distinction between the kind of exporters and elements impacting the exporters to benefit credit in business banks.

Table 5
Difference between the type of the exporters and factors influencing the exporters to
avail credit in commercial banks.

S. No	Factors		Sum of Square s	f	Me an Squar e	F	Si g.
1	Easy processing Loan	Between Groups	26.7 51	3	8.91 7	12. 597	0. 001
		Within Groups	466. 483	4	0.70 8		
		Total	493. 234	4 7			
2	Documentation process	Between Groups	30.2 84	3	10.0 95	7.6 82	0. 001
		Within Groups	865. 969	4	1.31 4		
		Total	896. 253	4 7			
3	Terms of payment	Between Groups	5.62 1	3	1.87 4	0.8 58	0. 463
		Within Groups	1439 .41	4	2.18 4		
		Total	1445 .03	4 7			
4	Collateral security	Between Groups	13.3 19	3	4.44	2.3 33	0. 073
		Within Groups	1253 .95	4	1.90 3		
		Total	1267 .27	4 7			
5	Increase of busi- ness competition	Between Groups	41.6 47	3	13.8 82	6.6 19	0. 024
		Within Groups	1382 .1	4	2.09 7		
		Total	1423	4			

			.75	7			
6	No unnecessary torture due to default in Non Repayment	Between Groups	45.229	3	15.076	6.524	0.036
		Within Groups	1522.87	4	2.311		
		Total	1568.1	47			
7	Speedy disbursement of loan amount	Between Groups	13.546	3	4.515	2.028	0.109
		Within Groups	1467.39	4	2.227		
		Total	1480.94	47			
8	Liberal Financing	Between Groups	15.718	3	5.239	4.451	.004
		Within Groups	775.793	4	1.177		
		Total	791.511	47			

Source: Primary data

3 Interpretation:

- ❖ The examiner attempts to determine the difference between mean scores on characteristics influencing exporters' ability to obtain credit and the various types of exporters based on the findings of the one-way Anova test [$F(3,196) = 12.597, P=0.01$]. There is a significant difference between the kind of exporters and simple processing loans, as can be established because the null hypothesis is rejected at a 5% level of significance because the "P" value is less than 0.05.
- ❖ The findings of the one-way ANOVA test indicate that there is a significant variation in the mean scores of factors influencing exporters to avail credit among different types of exporters ($F(3,196) = 7.682, P=0.01$). Given that the "P" value is less than 0.05, the null hypothesis is rejected at a 5% level of significance. Therefore, it may be inferred that there is no significant difference between the kind of exporters and the documentation process.
- ❖ Based on the results of the one-way ANOVA test, there is no significant difference in mean scores between the factors driving exporters to avail credit and the different types of

exporters ($F(3,196) = 0.858, p = 0.463$). Given that the "P" value exceeds 0.05, the null hypothesis is accepted at a 5% level of significance. Consequently, it can be inferred that there is no substantial distinction between the kind of exporters and the terms of payment.

- ❖ The results of the one-way ANOVA test indicate if there is a significant difference in mean scores between factors influencing exporters to avail credit and different types of exporters. The test yielded an F-value of 2.333 with degrees of freedom (3,196), and a p-value of 0.073. Since the "P" value is greater than 0.05 the null hypothesis is accepted at 5% level of significance and hence it is determined that there is no significant difference between the type of exporters and collateral security.
- ❖ It is found from the results of the one-way Anova test, assessing if there is any difference between mean scores on factors influencing the exporters to avail credit and the different type of exporters [$F. (3,196) = 6.619, P=0.024$]. Since the "p" value is lesser than 0.05 the null hypothesis is rejected at 5% level of significance and so it is established that there is significant difference between the kind of exporters and increase of business competitiveness.
- ❖ It is found from the results of the one-way Anova test, assessing if there is any difference between mean scores on factors influencing the exporters to avail credit and the different type of exporters [$F. (3,196) = 6.524, P=0.036$]. Given that the "P" value above 0.05, the null hypothesis is accepted at a 5% level of significance. Therefore, it may be concluded that there is no substantial distinction between the types of exporters and the absence of unnecessary torture resulting from default in non-repayment.
- ❖ The results of the one-way ANOVA test indicate if there is a significant difference in mean scores between factors influencing exporters to avail credit and different types of exporters. The test yielded an F-value of 2.028 with degrees of freedom (3,196) and a p-value of 0.109. Since the "P" value is greater than 0.05 the null hypothesis is accepted at 5% level of significance and so it is determined that there is no significant difference between the type of exporters and speedy delivery of loan funds.
- ❖ The findings of the one-way ANOVA test indicate that there is a significant difference between the mean scores on factors encouraging exporters to avail credit and the different types of exporters ($F(3,196) = 4.451, p = 0.004$). Since the "P" value is lesser than 0.05 the null hypothesis is rejected at 5% level of significance and so it is established that there is substantial difference between the kind of exporters and Liberal funding.

3.1 Difference between Type of Exporters and Problems Faced by the Exporters to Avail Credit in Commercial Banks – ANOVA:-

ANOVA, a specific measurable method, is used to evaluate critical varieties or contrasts among various gatherings, typically surpassing two. Utilizing ANOVA decides the degree of tremendous contrasts between kinds of exporters and the difficulties they experience in getting to credit from business banks. This technique effectively checks the general fluctuation inside the groupings. The factors, for example, area of bank office, Exorbitant financing costs, Absence of deficient sum, administration quality, Conduct of bank workers, Time taken to endorse advance, absence of checking and follow up and High Strategy and Customs. In this manner the Anova has been utilized to figure out the kind of exporters and issues looked by the exporters to benefit credit in business banks.

- Ho: There is no huge contrast between the sort of exporters and issues looked by the exporters to profit credit in business banks.

Table 6

Difference between the type of the exporters and problems faced by the exporters to avail credit in commercial banks

S.No	Factors		Sum of Squares	Df	Mean Square	F	Sig.
1	Location of Bank branch	Between Groups	2.631	3	.877	.358	.783
		Within Groups	1613.689	44	2.449		
		Total	1616.320	47			
2	High Interest Rates	Between Groups	19.022	3	6.341	4.307	.005
		Within Groups	970.100	44	1.472		
		Total	989.122	47			
3	Lack of insufficient amount	Between Groups	5.446	3	1.815	.956	.413
		Within Groups	1250.835	44	1.898		
		Total	1256	47			

			.281	7			
4	Service Quality	Between Groups	6.65 4	3 4	2.218	1.543	.20 2
		Within Groups	947.340	4 4	1.438		
		Total	953.994	4 7			
5	Behavior of bank employees	Between Groups	20.552	3 4	6.851	3.640	.01 3
		Within Groups	1240.13 9	4 4	1.882		
		Total	1260.69 1	4 7			
6	Time taken to sanc- tion of Loan	Between Groups	45.9 38	3 4	15.31 3	11.95 3	.00 1
		Within Groups	844.219	4 4	1.281		
		Total	890.157	4 7			
7	High Procedure & Formalities	Between Groups	17.474	3 4	5.825	4.413	.00 4
		Within Groups	869.805	4 4	1.320		
		Total	887.279	4 7			
8	Lack of Monitoring & Follow Up	Between Groups	3.648	3 4	1.216	.931	.42 5
		Within Groups	860.452	4 4	1.306		
		Total	864.100	4 7			

Source: Primary data

3.2 Interpretation:

- The researcher played out a one-way ANOVA examination to research whether there existed a genuinely critical fluctuation in mean scores among exporters experiencing credit obtainment troubles contrasted with different kinds of exporters. The discoveries of the test showed that there was no massive contrast between the gatherings ($F(3,196) = .358$, $p = 0.783$). Since the "P" esteem is more prominent than 0.05 the invalid speculation is acknowledged at a 5% degree of importance thus it tends to be gathered that there is no critical different between the sort of exporters and area of bank office.
- The researcher played out a one-way ANOVA examination to explore whether there existed a genuinely huge change in mean scores among exporters experiencing credit obtainment hardships contrasted with different kinds of exporters. The discoveries of the test showed a massive contrast ($F(3,196) = 4.307$, $P = 0.005$). Since the "p" esteem is more prominent than 0.05 the invalid speculation is acknowledged at a 5% degree of importance thus it tends to be induced that there is no massive contrast between the sort of exporters and Absence of Inadequate amount.
- The researcher played out a one-way ANOVA examination to research whether there existed a genuinely critical difference in mean scores among exporters experiencing credit obtainment troubles contrasted with different sorts of exporters. The aftereffects of the test showed that there was no tremendous distinction between the gatherings ($F(3,196) = .956$, $p = 0.413$). Since the "P" esteem is more noteworthy than 0.05 the invalid speculation is acknowledged at a 5% degree of importance thus it very well may be deduced that there is no massive distinction between the sort of exporters and Absence of Deficient amount.
- The researcher played out a one-way ANOVA examination to explore whether there existed a measurably huge change in mean scores among exporters experiencing credit obtainment challenges contrasted with different sorts of exporters. The aftereffects of the test showed that there was no tremendous distinction between the gatherings ($F(3,196) = 1.543$, $P = 2.02$). Considering that the "P" esteem surpasses 0.05, the invalid speculation is acknowledged at a 5% degree of importance. Hence, it could be induced that there is no measurably critical differentiation between the sort of exporters and administration quality.
- The researcher played out a one-way ANOVA examination to research whether there existed a measurably critical change in mean scores among exporters experiencing credit obtainment troubles contrasted with different sorts of exporters. The consequences of the test showed a F-worth of 3.640 with levels of opportunity (3,196) and a p-worth of 0.13. Since the "P" esteem is lesser than 0.05 the invalid speculation is dismissed at a 5% degree of importance thus it could be gathered that there is significant distinction between the sort of exporters and conduct of workers.

- From aftereffects of the one-way Anova test, the analyst attempts to decide The difference in mean scores esteem moves experienced by exporters to benefit credit and the different sort of exporters [F. (3,196) = 11.953, P= 0.001] Since the "P" esteem is underneath 0.05, the invalid speculation is dismissed at a 5% importance level. Thusly, it recommends a critical qualification between the sort of exporters and the term taken to endorse a credit..

4 Conclusion:

Export finance is fundamental for exporters to proficiently finish their product orders, covering both the pre-shipment and post-shipment stages. Pre-shipment finance gives the important assets to the assembling, bundling, and delivery of orders, guaranteeing that these cycles are done on time. Then again, post-shipment credit upholds exporters' exercises while they hang tight for installments from global buyers. Business banking establishments in India play had a pivotal impact in offering send out credits. Vellore Locale remains as a striking center for modern extension inside the state, especially prestigious for its strong contribution in the endlessly cowhide based areas. Assuming an essential part in the country's commodity space, Vellore Locale offers more than 37% to the nation's commodity of calfskin and related items, enveloping completed cowhide, shoe uppers, footwear, clothing, and gloves. The scientist in this study dives into the product supporting stretched out by business banks explicitly custom-made for the calfskin business inside Vellore Area. The scientist presumed that the financiers' insight towards send out finance gathered into three factors like sensible pace of interest, comfort to exporters and insurance security. In this manner, the most significant affecting elements towards send out credit they are plausible charges for the documentation cycle, Thusly, the general effect of commodity credit is positive effect on calfskin industry.

References:

1. Sandeep Kumar Gupta, Shivam Gupta, Pavitra Dhamija, (2019) "An empirical study on productivity analysis of Indian leather industry", Benchmarking: An International Journal, 08 February 2019.
2. G P Agarwal (2010), "Diagnostic Study Report for Leather Footwear Cluster, Agra", Government of India Ministry of SSI Small Industries Service Institute, Industrial Estate, Nunhai, Agra.
3. Catherine, S., Rani, M. N., & Suresh, N. V. (2024). The Metaverse Economy: Transforming Money With Digital Currency. In Creator's Economy in Metaverse Platforms: Empowering Stakeholders Through Omnichannel Approach (pp. 202-209). IGI Global.
4. Catherine, S., Kiruthiga, V., Suresh, N. V., & Gabriel, R. (2024). Effective Brand Building in Metaverse Platform: Consumer-Based Brand Equity in a Virtual World (CBBE). In Omnichannel Approach to Co-Creating Customer Experiences Through Metaverse Platforms (pp. 39-48). IGI Global
5. Dr.B.Saranya et.al (2016), "A study on financial analysis of Indian Leather exports", International Journal of Management and social sciences, ISSN 2455-2267; Vol.03, Issue 03 (2016).

6. Dr. Santosh Sharma (2014), "Impact of Export finance on Agra shoe Industry", International Journal of Engineering Research & Management Technology, ISSN: 2348-4039, September - 2014 Volume 1, Issue-5.
7. Report on EXIM Bank (2013), "Indian Leather Industry: Perspective & Strategies", work paper series No.46.
8. Syed Tanimul Haque et.al (2017), "Role of Banks and Financial Institutions in export finance of Bangladesh", Global Journal of science frontier Research, ISSN: 2249-4626, Volume 17, Issue 1 .2017.
9. D.Ramalingam (2017), "Growth of leather industries in Tamil Nadu under the British", International Journal of Humanities and Social Sciences, ISSN 2250-3226 Volume 7, Number 1 (2017), pp. 61-65.
10. Dr. Shilpa Goel (2014), "An In-depth study of India's leather Industry with special reference to export prospects of leather products", International Journal of Advanced Research in Management and Social Sciences, ISSN: 2278-6236, Vol. 3, No.1, January 2014.
11. Marimuthu selvakumar (2007), "Leather Industry scope for export", <https://www.researchgate.net/publication/288503643>, August 2007.
12. Dr. Santosh Sharma (2014) "Impact of export finance on Agra shoe Industry", International Journal of Engineering Research & Management Technology, ISSN: 2348-4039, September - 2014 Volume 1, Issue-5.
13. J. Gayathri et.al (2020), "Impact of leather industries in undivided Vellore district – brief study", Journal of emerging technologies and Innovative research", ISSN-2349-5162, April 2020, Volume 7, Issue 4.
14. P.J. Sajil Kumar & E.J. James (2019): Assessing the Impact of Leather Industries on Groundwater Quality of Vellore District in South India Using a Geochemical Mixing Model, Environmental Claims Journal, DOI: 10.1080/10406026.2019.1622864, ISSN: 1040-6026 (Print) 1547-657X (Online).
15. Jacqueline Symss (2018), "Trend Analysis of India's Leather and Leather Product Exports - Lessons and Recommendations", An International Journal of Management Studies, ISSN: 2348-3989 (Online), pp. 255-265.
16. Suresh, N., & Bhavadharani, S. (2021). An Empirical Study on the Impact of Passenger Loyalty Program on Passenger Retention with Reference to Air India. Productivity, 62(1).
17. Suresh, N. V., & Remy, V. A. M. (2024, February). An Empirical Study on Empowering Women through Self Help Groups. In 3rd International Conference on Reinventing Business Practices, Start-ups and Sustainability (ICRBSS 2023) (pp. 957-964). Atlantis Press.

Open Access This chapter is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (<http://creativecommons.org/licenses/by-nc/4.0/>), which permits any noncommercial use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this chapter are included in the chapter's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the chapter's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.

