باب دوم

ادب کاجانزه اود تحقیق کا طرفیت کار
Factoring as financing alternative: Reason for Non Patronage in Nigeria 

"Empirical Research of the Lack of Liquidity and the use of Factoring by SMEs in Albania"

"Factoring An alternative payment method in International Trade"
“Factoring and forfaiting - Novel financial tool (a boon for financing receivable in Domestic and International Trade)”

M. F. B. Khan (2014) Krishna Rao L U Key

FACTORING: “Factor’s Snail pace process” G.R Junnaykar

"Factoring - Alternative of financial short term financing of companies”

Nicoleta Barbuta - Misu

"Factoring" (2013) Ashok s. Luhar

21
A Study on performance Analysis of Factoring Services in India (2013) K.N. Kakaivani

Financing with receivables: Financial perspective and ways of improvement (2013) Ioana Benea Florin Duma

Conceptual framework of factoring as a tool for improvement of the working capital (2012) C. Srikant Sarma

Factoring – Financial Stamina for working capital (2012) Manju Jaya kumar

Factoring as a financial alternative: Evidence from Serbia (2011) Mihajlov and Kerkovic

Factoring as a financial alternative: Evidence from Serbia (2011) Mihajlov and Kerkovic
“Factoring: A better alternative of the International Trade Payment Methods”

“Financing small business growth – the factoring option”

“Account Receivable Factoring as a response to week Governance: Panel Data Evidence”

“Factoring can be option when traditional financing is not”

“Customer satisfaction of SBI’s Factoring services with references to small and Medium enterprises”

Factoring service as a Global Phenomenon (2006) Aaqrash Aiyyar

The role of Factoring for financing small and medium enterprises (2005) Leora Klapper

The Client perception of Services (2005) Dr. Sri Vidya V.
Building better relationships and Quality services towards customers centred factoring company

“Evaluating the performance of SBI Factors & Canbank Factors Ltd.”

“Performance of SBI and Canbank Factors: A comparative study

Evaluating the performance of SBI Factors & Canbank Factors Ltd.”

“Building better relationships and Quality services towards customers centred factoring company

“Performance of SBI and Canbank Factors: A comparative study

Evaluating the performance of SBI Factors & Canbank Factors Ltd.”

“Building better relationships and Quality services towards customers centred factoring company

“Performance of SBI and Canbank Factors: A comparative study

Evaluating the performance of SBI Factors & Canbank Factors Ltd.”

“Building better relationships and Quality services towards customers centred factoring company

“Performance of SBI and Canbank Factors: A comparative study

Evaluating the performance of SBI Factors & Canbank Factors Ltd.”

“Building better relationships and Quality services towards customers centred factoring company

“Performance of SBI and Canbank Factors: A comparative study

Evaluating the performance of SBI Factors & Canbank Factors Ltd.”

“Building better relationships and Quality services towards customers centred factoring company

“Performance of SBI and Canbank Factors: A comparative study

Evaluating the performance of SBI Factors & Canbank Factors Ltd.”
Evaluating the financial performance of Canbank Factors


A Study on Factoring Services and Business Performance with Special reference to SBI Factors Coimbatore


Performance Evaluating of Indian Factoring: some lessons from Bangladesh


Recourse in Indian Factoring Business: some lessons from Bangladesh

Venu Gopalan (2000)

Foremost Factors Ltd.
(1997) K. Nirmala

(1997) M.K Mittal

(1995) AK Sen Gupta

"Factoring as a firm financing option: Evidence from the UK" (1994) Khaled Soufani
G.H Deolalkar (1994) and Navin Chandra Joshi (1993) from the USA UK respectively.
تحت تمثیل علا: 

بحث: 

بعضی مسئائل تجزیه و تحلیل از دیدگاه زن در سایر زمینه های کودکان خاص مطالعه می گردد. اگر چه تحقیقات فیزیک توزیع نهایی نتایج دقیقی ندارد، اما تحقیقات افزایشی و کاهشی در فرم کرده، جنگل ها و جنگل ها. 

بنابراین، کل آمادی در این مقاله نشان می دهد: 

نتایج: 

کل آمادی، سایت، فیبر کار و راهنماهای کودکان بسته به تعداد افراد درون یک سطح از نظر ارزشی که شرایط تحقیقاتی ممکن است، به طور کلی به پایه های چندین تحقیق به زبان پایداری کودکان و دانشگاهیان دیده شد. 

فروخته، تحقیقات آدمی، و دگر آدمی، کل آمادی، فردان، یکان کنار باید، انرژی و نیروی سیاست، آپرینگ پرفته، خاص 

مناظر، کل انتخاب جایزه نویس، کارگر، سایت، محتوای تحقیقاتی، شکرکار و راهنما، منابع میابند که صلاحیت و داده های جدیدی که شرایط کلی، حقیقت و تجزیه و تحلیل تحقیقات، یک روش ریاضی محاسبه کنیم.
Importance of the Study:

The study examines the role of foreign direct investment in the development and growth of the economy. It highlights the importance of foreign direct investment in providing capital, technology, and management skills to host countries. It also discusses the challenges and risks associated with foreign direct investment and the strategies for mitigating them.

The study concludes that foreign direct investment can be a significant driver of economic growth if managed effectively. It recommends policies to attract and retain foreign direct investment, including simplifying regulations, providing incentives, and improving infrastructure.
Performance Indicators

1. Turnover
2. Factoring Income
3. Other Income
4. Total Income
5. Fund in Use
6. Total Expenses
7. Operating Profit
8. Profit Before Tax
9. Profit After Tax
10. Reserve and Surplus
11. Net Worth
12. Total Assets
13. Gross NPA
14. Net NPA
Objectives of the Study:

1. Understand the impact of customer care on customer satisfaction.
2. Assess the relationship between customer care and customer loyalty.
3. Investigate the effectiveness of customer care in maintaining customer satisfaction.
4. Analyze the role of customer care in promoting customer retention.

Hypotheses:

Ho 1: There is no significant relationship between customer care and customer satisfaction.
Ho 2: Customer care does not significantly influence customer loyalty.
Ho 3: Customer care has no effect on maintaining customer satisfaction.
Ho 4: Customer care is not a significant factor in promoting customer retention.

Scope of the Study:

The study focuses on customers of SBI Global CAN bank Factor Ltd., focusing on a period of 10-2009 to 2014.

Limitations of the Study:

1. The study may not fully capture the experiences of all customers.
2. There may be a bias towards customers who provide feedback.
3. The scope of the study is limited to the data available.
Research Methodology:

Data Collection:

Primary Data:

Secondary Data:

Universe of Study:

Sample Unit:

Sample Size:
Table 0.1: Sample size

<table>
<thead>
<tr>
<th>Factoring Company</th>
<th>No. of Branches</th>
<th>Sample size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canbank Factors Limited</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td>SBI Global Factors Limited</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>IFCI Factors Limited</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>30</strong></td>
<td><strong>30</strong></td>
</tr>
</tbody>
</table>

Sampling Method: Purposive Sampling

Rationale of Selecting Factors: بترویز نگاهی که در حال حاضر کمپانی کار دریافتی را در سیستم کرده‌است، این شرکت سه شرکت کاری که نمایه‌دار کمپانی کار دریافتی است، از قبیل: Canbank Factors Ltd 1

SBI Global Factors Ltd 2

IFCI Factors Ltd 3

این شرکات در محدوده مطالعه قرار دارند.
India Factoring and Finance Solutions Pvt Ltd

Blend Financial Services Ltd.

ECGL Ltd

Hongkong Shanghai Banking Corporation Ltd. HSBC India.

DBS Bank Ltd

Standard Chartered Bank

Yes Bank Ltd

Genpact India

Organisations Selected for Study

Canbank Factors Limited

SBI Global Factors Limited

IFCI Factors Limited

Questionnaire: Все материалы, доступные на сайте.
Data Collection Method:

- Ask questions systematically and analyze the results using SPSS, MS Excel, and strongly agree = 5 and strongly disagree = 1.

Data Analysis Techniques:

- Tabular Analysis
- Growth Rate Analysis
- Trend Percentage
- Ratio Analysis

Operational Efficiency:

1. Compare the administrative staff to the total staff.
2. Compare the total staff to the administrative staff.
3. Compare the total staff to the administrative staff.
4. Compare the staff to their performance.
5. Compare the staff to their performance.
6. Compare the staff to their performance.
Profitability Ratio:

Operating Profit Ratio

Profit before Tax to total Income Ratio

Net Profit (after Tax) Ratio

Return on Capital Employed Ratio

Return on Assets Ratio

Return on Equity

Diluted Earnings per Share

Dividend per Share

Liquidity Ratio:

Current Ratio

Solvency Ratio:

Debt Equity Ratio

Proprietary Ratio
Debt to Total Fund Ratio

Fixed Assets Ratio

Interest coverage Ratio

Capital Adequacy Ratio

Efficiency Ratio:

Debtors turnover Ratio

Working Capital turnover Ratio

Total Assets turnover Ratio

Capital employed turnover Ratio

Fixed Assets turnover Ratio

Gross NPA to FIU

Net NPA to FIU

Statistical Techniques:

Mean

Standard Deviation

Co Efficient of Variation

Annual/Compound Growth Rate

Annova

Correlation
Regression Analysis

Data Analysis Techniques:

- ANOVA
- C.V. (Coefficient of Variation)
- Explanation of Analysis of Variance

Ratio Analysis:

Operational Efficiency Ratio:

1. Factoring Income to Total Income:
   \[
   \text{Factoring Income to Total Income} = \frac{\text{Factoring Income}}{\text{Total Income}} \times 100
   \]

2. Other Income to Total Income Ratio:
   \[
   \text{Other Income to Total Income} = \frac{\text{Other Income}}{\text{Total Income}} \times 100
   \]

3. Finance Cost to Total Income Ratio:
   \[
   \text{Finance Cost to Total Income} = \frac{\text{Finance Cost}}{\text{Total Income}} \times 100
   \]
Personnel Expenses to Total Income Ratio:

\[
\text{Personnel Expenses to Total Income} = \frac{\text{Personnel Expenses}}{\text{Total Income}} \times 100
\]

Other Expenses to Total Income Ratio:

\[
\text{Other Expenses to Total Income} = \frac{\text{Other Expenses}}{\text{Total Income}} \times 100
\]

Operating Expenses to Total Income Ratio:

\[
\text{Operating Expenses to Total Income} = \frac{\text{Operating Expenses}}{\text{Total Income}} \times 100
\]

Total Expenses to Total Income Ratio:

\[
\text{Total Expenses to Total Income} = \frac{\text{Total Expenses}}{\text{Total Income}} \times 100
\]

Finance cost to Total cost Ratio:

\[
\text{Finance cost to Total cost} = \frac{\text{Finance cost}}{\text{Total cost}} \times 100
\]
Finance Cost to Total Expenses \( = \frac{\text{Finance Cost}}{\text{Total Expenses}} \times 100 \)

**Personnel Expenses to Total Expenses Ratio:**

\[ \text{Personnel Expenses to Total Expenses} = \frac{\text{Personnel Expenses}}{\text{Total Expenses}} \times 100 \]

**Other Expenses to Total Expenses Ratio:**

\[ \text{Other Expenses to Total Expenses} = \frac{\text{Other Expenses}}{\text{Total Expenses}} \times 100 \]

**Operating Expenses to Total Expenses:**

\[ \text{Operating Expenses to Total Expenses} = \frac{\text{Operating Expenses}}{\text{Total Expenses}} \times 100 \]

**Operating Profit Ratio:**

\[ \text{Operating Profit Ratio} = \frac{\text{Operating Profit}}{\text{Total Income}} \times 100 \]
Profit before Tax to Total Income Ratio: \[ \text{Profit before Tax to Total Income Ratio} = \frac{\text{Profit before Tax}}{\text{Total Income}} \times 100 \]

Net Profit Ratio: \[ \text{Net Profit Ratio} = \frac{\text{Net Profit}}{\text{Total Income}} \]

Return on Capital Employed Ratio: \[ \text{Return on Capital Employed Ratio} = \frac{\text{Operating Profit}}{\text{Capital Employed}} \]

Return on Assets Ratio: \[ \text{Return on Assets Ratio} = \frac{\text{Profit After Tax}}{\text{Total Assets}} \times 100 \]
Return on Equity Ratio = \( \frac{\text{Profit after Tax} - \text{Pref Dividend}}{\text{Shareholder's Fund}} \times 100 \)

Earning Per Share = \( \frac{\text{Profit after Tax} - \text{pref Dividend}}{\text{No of Equity Share}} \)

Short Term Funds Position:

Current Ratio = \( \frac{\text{Current Assets}}{\text{Current Liabilities}} \)

Solvency Ratio:

\text{Total Current Debt} = \text{Current Liabilities} + \text{Long Term Debt}
20- قرض اورکیوئینی تناوب: Debt Equity Ratio


gنجی کی جاتیہ اس تناوب کے ذریعہ تملک قرض اورکیوئینی کے قرض کو یا یا اورکیوئی کے مندرچہ دریز

\[ \text{Debt Equity Ratio} = \frac{\text{Outside Funds}}{\text{Shareholder's Fund}} \]

21- تعلیق کو یا یا کے زیر بکار کی جاتی ہے Proprietary Ratio

\[ \text{Proprietary Ratio} = \frac{\text{Shareholder’s Funds}}{\text{Total Assets}} \]

22- قرض اورکیوئینی تناوب: Debt to Total fund Ratio

کو یا یا ایک اورکیوئی کے مندرچہ دریز قرض کو ممکن ھے ممکن

\[ \text{Debt to Total Fund Ratio} = \frac{\text{Debt}}{\text{Debt + Equity}} \]

23- قرض اورکیوئینی تناوب: Fixed Assets Ratio

\[ \text{Fixed Assets Ratio} = \frac{\text{Fixed Assets}}{\text{Capital Employed}} \]

24- قرض اورکیوئینی تناوب: Interest Coverage Ratio

\[ \text{Interest Coverage Ratio} = \frac{\text{Operating Profit}}{\text{Finance Cost}} \times 100 \]
25- موزونہ مصارف کا رییکشن کے تحت اک نے RBI کے قانون کے مطابقی میں Capital Adequacy Ratio سے متعلق بنیادی کی جاگری ہے۔

26- دوسرے دوسرے نسبت کے تحت اس کا نیلامی بنیادی مبتنی ہے اور اس کا اپنے اپنے دوسرے نسبت کے تحت افرادی ممکنہ کی جاگری ہے۔

**Debtors Turnover Ratio = \( \frac{Turnover}{Debtors} \)**

27- کاکر کا اپنے وپرحدن کا کام کے تحت Working Capital Turnover Ratio سے متعلق ایک کام اور بہتی ہے اور اس کا مرکزی خاص کی جاگری ہے۔

**Working Capital Turnover Ratio = \( \frac{Turnover}{Working Capital} \)**

28- کاکر کا اپنے اور فروخت کا کام کے تحت Total Assets Turnover Ratio سے متعلق ایک کام اور بہتی ہے۔

**Total Assets Turnover Ratio = \( \frac{Turnover}{Total Assets} \)**

29- کاکر کا اپنے وپرحدن کا کام کے تحت Capital Employed Turnover Ratio سے متعلق ایک کام اور بہتی ہے۔

**Capital Employed Turnover Ratio = \( \frac{Turnover}{Capital Employed} \)**
**Fixed Assets Turnover Ratio:**

\[
\text{Fixed Assets Turnover Ratio} = \frac{\text{Turnover}}{\text{Fixed Assets}}
\]

**Non performing Assets to Fund in Use Ratio:**

\[
\frac{\text{Non Performing Assets to Fund in Use Ratio}}{\text{Non Performing Assets}} \times \frac{\text{Fund in Use}}{100}
\]

**Statistical Techniques:**

**Mean:** The average of a set of numbers.

\[
\text{Mean} = \frac{\sum X}{N}
\]

**Standard Deviation:**

\[
\text{S.E.} = \sqrt{\frac{\sum (X - \bar{X})^2}{N}}
\]

**Coefficient of Variation:**

\[
\text{Co - Efficient of Variation} = \frac{\text{Standard Deviation}}{\text{Arithmetic Mean}} \times 100
\]
Annual compound Growth Rate: 

\[ CAGR = \left( \frac{\text{Final value}}{\text{starting Value}} \right)^{1/\text{no of years}} - 1 \]

Coefficient of Correlation: 

\[ r = \frac{N \Sigma XY - (\Sigma X)(\Sigma Y)}{\sqrt{(N \Sigma X^2 - (\Sigma X)^2)(N \Sigma Y^2 - (\Sigma Y)^2)}} \]