Cloud Computing Crisil

The story of HDFC Bank.

The Independence of Credit Rating Agencies focuses on the institutional and regulatory dynamics of these agencies, asking whether their business models give them enough independence to make viable judgments without risking their own profitability. Few have closely examined the analytical methods of credit rating agencies, even though their decisions can move markets, open or close the doors to capital, and bring down governments. The 2008 financial crisis highlighted their importance and their shortcomings, especially when they misjudged the structured financial products that precipitated the collapse of Bear Stearns and other companies. This book examines the roles played by rating agencies during the financial crisis, illuminating the differences between U.S. and European rating markets, and also considers subjects such as the history of rating agencies and the roles played by smaller agencies to present a well-rounded portrait. Reports on one of the key causes of the 2008 financial crisis: agencies that failed to understand how to analyze financial products Describes inherent business model and pricing conflicts that compromise the independence of credit rating agencies Reveals how rating agencies large and small, regulatory bodies, and vested interests interact in setting fees and policies

We are now living in a world of constant change and disruption. We can either see the world as a hurdle to or a limitless resource to engage, stimulate, and cultivate our imagination. In a globally networked world, information is getting easier and easier to access. What you actually do with that information is the new challenge. Leaders do the thinking and others execute. Organized training is not keeping pace with the demands of the workplace. On one hand, the shelf life of skills set is getting shorter and these may get obsolete fast. On the other hand, new careers are spawning which were not on the horizon a couple of years back. What is the way out for a leader, an executive or even a professional to remain relevant to workplace demands of the present as well as prepare for the future? The answer to all these questions is The VUCA Learner: Future-proof Your Relevance. As the world grows more complex and uncertain, opportunities for people with critical thinking, innovation and imagination are on the rise. Organizations are only as good as the people they employ. To stay relevant and grow in this unforgiving business environment, one needs to develop a learning mindset, where continuous lifelong learning becomes a daily habit, to let go of the old and become agile, adaptable and resilient. This book will showcase the various sources and methods for self-learning. Whether you are a fresher or a CEO, you must develop the learner's mindset, scan the business environment for green shoots of opportunities, regularly conduct a skills gap analysis and use all the tools available to continuously reinvent yourself to be ready for new episodes in career. This book is a roadmap to making you future-ready!

The five volume set LNCS 10960 until 10964 constitutes the refereed proceedings of the 18th International Conference on Computational Science and Its Applications, ICCSA 2018, held in Melbourne, Australia, in July 2018. Apart from the general tracks, ICCSA 2018 also includes 34 international workshops in various areas of computational sciences, ranging from computational science technologies, to specific areas of computational sciences, such as computer graphics and virtual reality. The total of 265 full papers and 10 short papers presented in the 5-volume proceedings set of ICCSA 2018, were carefully reviewed and selected from 892 submissions.

Real Estate contributes about 8% to India's GDP, is the second largest employer and employs about 250+ ancillary industries. Real Estate Developers have gone through almost half a dozen growth impediments in last 6 years: • RERA • GST • Demonetization • NBFC & HFC Crisis • IBC/NCLT and finally now • COVID 19 The resilience of the developer has been tested many times in the last 6 years Total Organised Debt of India's Real Estate Sector is about USD 93 Bn Off which 40% or about USD 37 Bn is in Stress (about 3 lakh crores) COVID19 Impact: Indian real estate's estimated loss over Rs 1 lakh crore so far!! Developer has taken these all in its stride and absorbed all these factors in its cost price without being able to increase sales price, all of this at the cost of margins which have shrunken to single digits and in some cases unviable projects! Real Estate Developer is the Goose which lays Golden Eggs for both the Central and State Government, unfortunately the Goose is at risk of its survival. This book seeks to explain all the real estate stakeholders and layman facts about the Sector, demystify myths, highlight challenges faced and at the same time proposes Strategies which can help the Sector prosper.

Big Data has the power to change all aspects of agriculture, environmental protection and healthcare, especially in developing countries, by allowing new levels of analysis and tailoring of impacts. How big datawill impact will benefit smallholder farmers relative to global multinationals. The book considers how big data can changing the way lenders assess creditworthiness of potential borrowers.Data privacy and security issues are important issues. The key ideas, concepts and theories presented are explored, illustrated and contrasted through in-depth case studies of developing world-based big data companies and deployment and utilization big data in agriculture, environmental protection and healthcare.

Nirvana, anyone? Utopia, perhaps? What if we were to tell you they are attainable and within your grasp? Through this book, the author shares what truly plagues humanity and stops us from achieving our own personal nirvana. Where exactly are we going wrong? How do we identify our faults early on and work towards correcting them? And how do we get to that nirvana we spend our whole lives working towards? It took the author several years of experiments, mistakes and a lot of learning to find his version of nirvana. From describing the challenges we create for ourselves in pursuit of our utopias to sharing my experiences, learnings and the path he thereby discovered, this book is meant to help you discover your own utopias and achieve your nirvana."Don't get fooled by the title. These aren't ramblings, and Sameer is nowhere close to being a megalomaniac. His favourites - dishing out gyan and singing songs - intermingle to prime the reader for what to do (and what not to do) with their lives. Sameer has been there, done that: built a successful corporate career, left on a high to make a difference to the world around him and in this book, he distills his life experiences and learnings succinctly. A quick breezy read, but one that makes you ponder over everything you do."- Arun Panicker, Ex-President Ratings, CRISIL, currently living life on his own terms."The Ramblings of a Megalomaniac makes for an interesting, light read. Laced with simple tips to lead a happier and simpler life, and sprinkled with quotes, shayari and acronyms, you can finish this in one reading, like I did, or savour each point of a chapter and reflect deeply on it, picking out the things that will apply to you. But how you read it is not important. As Sameer says, in Nike's words, 'Just do it'!"- Venkat Krishnan N, Principal Trustee, India Welfare Trust"This book is not a ramble. It is serious advice given with a sense of humour. Especially relevant to people who are starting out in their careers. Read this book to find out what LKK, FOF, OTPS, LSG are and how they can change your life." - Suman Srivastava, Founder & Innovation Artist, Marketing Unplugged

Credit rating system started in India in 1987 when the first credit rating agency was established in the country, namely The Credit Rating Information Services of India Limited (CRISIL). In tandem with the progress of economic liberalisation since 1991, the credit rating industry has also spread its wings and is now an integral part of the Indian financial system. Although a relatively new concept, credit rating has caught the fancy of financial analysts who are ever eager to develop new methods to rate corporate debt, keeping in mind the domestic business environment and the psychology of the Indian investor. This book is unique because it not only examines the existing practices of credit rating in India but also evaluates the performance of the Indian credit rating agencies themselves.

The Visual Investor, Second Edition breaks down technical analysis into terms that are accessible to even individual investors. Aimed at the typical investor--such as the average CNBC viewer--this book shows investors how to follow the ups and downs of stock prices by visually comparing the charts, without using formulas or having a necessarily advanced understanding of technical analysis math and jargon. Murphy covers all the fundamentals, from chart types and market indicators to sector analysis and global investing, providing examples and easy-to-read charts so that any reader can become a skilled visual investor.

Investing in the stock market is challenging, as the market dynamics are unpredictable. Analysts, brokers and retails investors realize to their dismay that investments do well, but investors don t do well . What could be the reasons behind this? What goes on in an investor s mind? What makes a stock market bubble? How does it burst? How does one find the right strategy of investing?Intrigued by these pertinent questions, Parag Parikh, a seasoned broker and expert, took up this daunting task of understanding and demystifying investing in the stock market. Stocks to Riches is a distillate of his experience. It simplifies investing in stocks and provides key perspectives for a lay investor venturing into the market. At the end of the day, Stocks to Riches helps the retail investor make money by following the time-tested and proven guidelines provided in the book. A must read for brokers, analysts and retail investors.

Containing in detailed form an expert comparative analysis of each of the railroad systems of the United States, with careful deductions, enabling the banker and investor to ascertain the true values of securities by a method based on scientific principles properly applied to facts.

We are witnessing an unprecedented global outbreak of COVID-19, which has been devastating in its consequences. Beyond the acute health hazard, the pandemic has carried with it other threats for mankind associated with the human economy, society, culture, psychology and politics. Amidst these multifarious dimensions of the pandemic, it is high time for global solidarity to save humankind.Human society, its ambient environment, the process of socio-economic development, and politics and power – all are drivers to establish the world order. All these parameters are intimately and integrally related. The interconnections of these three driving forces have a significant bearing on life, space and time. In parallel, the interrelationship between all these drivers is dynamic, and they are changed drastically with time and space. The statistics serve to align the thought, based on which social scientists need to understand the prevailing equation to project the unforeseen future. The trajectory of the future world helps in planning and policymaking with a scientific direction.The practitioners of all academic disciplines under the umbrella of the social sciences need a common platform to exchange ideas that may be effective in the sustainable management of the crisis and the way forward after it is mitigated. This book provides multidisciplinary contributions for expressing the solidarity of academic knowledge to fight against this global challenge. It is crucial that there should be an on-going discussion and exchange of ideas, not only from the perspective of the current times but keeping in view the preparedness for unforeseen post-COVID crises as well.

The objective of this book is to introduce the basic concepts of big data computing and then to describe the total solution of big data problems using HPCC, an open-source computing platform. The book comprises 15 chapters broken into three parts. The first part, Big Data Technologies, includes introductions to big data concepts and techniques; big data analytics; and visualization and learning techniques. The second part, LexisNexis Risk Solution to Big Data, focuses on specific technologies and techniques developed at LexisNexis to solve critical problems that use big data analytics. It covers the open source High Performance Computing Cluster (HPCC Systems®) platform and its architecture, as well as parallel data languages ECL and KEL, developed to effectively solve big data problems. The third part, Big Data Applications, describes various data intensive applications solved on HPCC Systems. It includes applications such as cyber security, social network analytics including fraud, Ebola spread modeling using big data analytics, unsupervised learning, and image classification. The book is intended for a wide variety of people including researchers, scientists, programmers, engineers, designers, developers, educators, and students. This book can also be beneficial for business managers, entrepreneurs, and investors.

The five-volume set LNCS 9786-9790 constitutes the refereed proceedingsof the 16th International Conference on Computational Science and ItsApplications, ICCSA 2016, held in Beijing, China, in July 2016. The 239 revised full papers and 14 short papers presented at 33 workshops were carefully reviewed and selected from 849 submissions. They are organized in five thematical tracks: computational methods, algorithms and scientific applications; high performance computing and networks; geometric modeling, graphics and visualization; advanced and emerging applications; and information systems and technologies.

Explore how a data storage system works – from data ingestion to representation Key Features Understand how artificial intelligence, machine learning, and deep learning are different from one another Discover the data storage requirements of different AI apps using case studies Explore popular data solutions such as Hadoop Distributed File System (HDFS) and Amazon Simple Storage Service (S3) Book Description Social networking sites see an average of 350 million uploads daily - a quantity impossible for humans to scan and analyze. Only AI can do this job at the required speed, and to leverage an AI application at its full potential, you need an efficient and scalable data storage pipeline. The Artificial Intelligence Infrastructure Workshop will teach you how to build and manage one. The Artificial Intelligence Infrastructure Workshop begins taking you through some real-world applications of AI. You'll explore the layers of a data lake and get to grips with security, scalability, and maintainability. With the help of hands-on exercises, you'll learn how to define the requirements for AI applications in your organization. This AI book will show you how to select a database for your system and run common queries on databases such as MySQL, MongoDB, and Cassandra. You'll also design your own AI trading system to get a feel of the pipeline-based architecture. As you learn to implement a deep Q-learning algorithm to play the CartPole game, you'll gain hands-on experience with PyTorch. Finally, you'll explore ways to run machine learning models in production as part of an AI application. By the end of the book, you'll have learned how to build and deploy your own AI software at scale, using various tools, API frameworks, and serialization methods. What you will learn Get to grips with the fundamentals of artificial intelligence Understand the importance of data storage and architecture in AI applications Build data storage and workflow management systems with open source tools Containerize your AI applications with tools such as Docker Discover commonly used data storage solutions and best practices for AI on Amazon Web Services (AWS) Use the AWS CLI and AWS SDK to perform common data tasks Who this book is for If you are looking to develop the data storage skills needed for machine learning and AI and want to learn AI best practices in data engineering, this workshop is for you. Experienced programmers can use this book to advance their career in AI. Familiarity with programming, along with knowledge of exploratory data analysis and reading and writing files using Python will help you to understand the key concepts covered.

Ten Years to MidnightFour Urgent Global Crises and Their Strategic SolutionsBerrett-Koehler Publishers

Under what conditions is a group of scientists rational? How would rational scientists collectively agree to make their group more effective? What sorts of negotiations would occur among them and under what conditions? What effect would their final agreement have on science and society? These questions have been central to the philosophy of science for the last two decades. In this 2007 book, Husain Sarkar proposes answers to them by building on classical solutions - the skeptical view, two versions of the subjectivist view, the objectivist view, and the view of Hilary Putnam.

Although he finds these solutions not completely adequate, Sarkar retrieves what is of value from them and also expropriates the arguments of John Rawls and Amartya Sen, in order to weave a richer, deeper, and more developed theory of group rationality.

Insightful, interesting and a lot of fun' Ravi Subramanian 'An honest and extremely detailed recounting of the evolution of the market' BusinessLine 'A delightful book on the stock markets' Free Press Journal A rip-roaring history of the Indian stock market post liberalization. The wise and wily Lalchand Gupta takes you on an exciting journey through Dalal Street in this comprehensive history of the stock market since 1991. From tech booms and tax evasion to banks and money laundering; scams and crashes to fixers and investors, Lala has seen it all. Bringing the story up to the present, this special fifth anniversary edition also makes keen observations about the developments on the trading floor of the Bombay Stock Exchange in more recent times and doles out smart investing hacks in Lala's inimitable style. Bulls, Bears and Other Beasts is a must-read for anyone interested in the financial health of the country as well as those who want to know about the sensational events that led up to the far more sterile stock-market operations of the present day.

In conversations with people all over the world, from government officials and business leaders to taxi drivers and schoolteachers, Blair Sheppard, global leader for strategy and leadership at PricewaterhouseCoopers, discovered they all had surprisingly similar concerns. In this prescient and pragmatic book, he and his team sum up these concerns in what they call the ADAPT framework: Asymmetry of wealth; Disruption wrought by the unexpected and often problematic consequences of technology; Age disparities—stresses caused by very young or very old populations in developed and emerging countries; Populism as a symptom of the breakdown in global and national consensus; and loss of Trust in the institutions that underpin and stabilize society. These concerns are in turn precipitating four crises: a crisis of prosperity, a crisis of technology, a crisis of institutional legitimacy, and a crisis of leadership. Sheppard and his team analyze the complex roots of these crises—but they also offer solutions, albeit often seemingly counterintuitive ones. For example, in an era of globalization, we need to place a much greater emphasis on developing self-sustaining local economies. And as technology permeates our lives, we need computer scientists and engineers conversant with sociology and psychology and poets who can code. The authors argue persuasively that we have only a decade to make headway on these problems. But if we tackle them now, thoughtfully, imaginatively, creatively, and energetically, in ten years we could be looking at a dawn instead of darkness.

Argues that successful new companies are taking on established businesses by developing superior business designs, and argues that the key is anticipating customer priorities

The comprehensive coverage of the Sixth Edition equips students with the latest information on e-commerce—concepts, models, strategies, and techniques that can be used to build useful e-commerce applications. The book features several comprehensive and diverse case studies and data on Indian corporations, as well as multinational companies showing success and failure of their Web-based electronic business models. Coverage of a broad range of topics, including the latest developments in technology as well as taxation issues, makes the book a solid introductory text for the rapidly expanding number of courses in e-commerce for the students of business management and commerce at undergraduate and postgraduate level, and also, for the students pursuing courses in computer applications, information technology and computer science engineering. KEY FEATURES • Provides coverage of all elements of e-commerce, including customer relationship, supply chain management, e-payment, e-security, mobile commerce, and Web designing. • Addresses key legal issues related to taxation (including GST), privacy, copyright, and so forth. • Gives the end-of-chapter Internet search exercises to help students develop analytical skills. • Defines key technical terms in the glossary. NEW TO THE SIXTH EDITION • Updated tables and figures throughout the book • Mobile business models, which are gaining more importance nowadays • New topics such as business models, search engine optimization, digital payment transition in India, and so on • Augmented sections on social media marketing, security on the Internet, etc. • Completely revamped chapters on 'Information Systems for Mobile Commerce', 'Legal and Ethical Issues', and 'E-commerce Laws and Taxation Issues'. TARGET AUDIENCE • MBA/PGDM/BBA • MCA/BCA • B.Tech (IT/CSE) • M.Tech (IT) • M.Com/B.Com

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Is it really possible for an individual or an organization to develop an inclusion and diversity mindset within the proverbial 99 days? Award-winning social entrepreneur Dr Saundarya Rajesh, one of India's most prominent diversity strategists who is credited with having ushered in the 'second-career' revolution for women professionals, believes it is. In an engaging, gentle, often light-hearted way, Dr Rajesh demystifies this vast subject of Diversity & Inclusion (D&I) for the business leader, the diversity enthusiast and even the young professional who is curious about this topic. Over a set of 99 stories, anecdotes and thought blogs, this book sequentially uncovers what inclusion and diversity means and how this can be absorbed by just about everyone. At the core of The 99 Day Diversity Challenge is the belief that the organizational practice of inclusion actually results in us becoming better human beings. For when we break down differences and create greater connectedness between people, we are building a better world. What is The 99 Day Diversity Challenge? • A never-before account of the nascent experiences of implementing the culture of D&I at the

Indian workplace • A precise explanation on the different strands of diversity, how to leverage each strand and the future of the D&I thought • A handy guide to set organizational inclusion goals, design a methodology to accomplish them and track your progress • An interesting 'user manual' to unlock the diverse human potential at your workplace

This book offers a multidisciplinary resource on digital government, while specifically focusing on its role within the emerging market of India. The Government of India (GoI) is concentrating on transforming India under the Digital India initiative. In order to do so, it has emphasized three core areas: (1) Computing infrastructure as a utility to every citizen; (2) Governance and services on demand; and (3) Digital empowerment of citizens. The chapters in this book address issues surrounding these areas, highlighting concepts such as knowledge societies, urban operations and logistics, issues in managing emergent Information Communication Technologies (ICTs), and also smart analytics for urbanization. The chapters contribute to the theory, practice and policy for a "Digital India." The book captures lessons, knowledge, experiences (about challenges, drivers, antecedents, etc.) and best practices emerging from implementation of various projects. While the book is dedicated to a "Digital India," this book can also be valuable resource for public administrators, government officials and researchers in other emerging markets and developing countries in Asia, Africa and Latin America where similar socio-political and economic conditions exist.

Why did Ratan Tata decide to pay for all the victims of 26/11 whether injured in the Taj or anywhere else? Why did HDFC 's Aditya Puri insist that employees leave for home by 5.30 p.m.? How did HUL develop a cheaper, better product to beat its competitor, Nirma? What do Taj Hotels, HDFC, HUL, L&T and BPCL have in common? They are the win-win corporations! Based on over a decade of research, Shashank Shah takes these truly outstanding Indian companies and studies how they do business. Each of these companies has exceptional practices when it comes to stakeholder management. Whether the stakeholder is an employee, customer, investor, vendor or even society at large, these companies reveal how looking at everyone else's interests doesn't really mean compromising on your own. Often, the two complement each other and that is what makes a win-win solution for everyone. This book gives an inside look into what motivates exceptional companies and how they are a cut above the rest. Full of fascinating anecdotes, leadership philosophy and background stories of organizations, Win-Win Corporations is an inspiring read into what makes companies great.

The Government of Pakistan strongly supports public–private partnership (PPP) initiatives. From 1990 to 2019, Pakistan witnessed 108 financially closed PPP projects, with a total investment of approximately $28.4 billion. About 88% of these projects are in the energy sector, attracting more than $24.7billion, followed by investments in the port sector. In early 2021, Parliament approved the amendments to the 2017 PPP Law, enacting the Public Private Partnership Authority (Amendment) Act 2021. This further strengthens the enabling legal and regulatory framework for developing and implementing PPPs, thereby promoting private sector investment in public infrastructure and related services.

The five volume set LNCS 10960 until 10964 constitutes the refereed proceedings of the 18th International Conference on Computational Science and Its Applications, ICCSA 2018, held in Melbourne, Australia, in July 2018. Apart from the general tracks, ICCSA 2018 also includes 34 international workshops in various areas of computational sciences, ranging from computational science technologies, to specific areas of computational sciences, such as computer graphics and virtual reality.

Winner of the International Business Book of the Year Award 2021 Winner of the Silver Stevie for Best Business Book "I wish I had written this book!" – Philip Kotler, Father of Modern Marketing This urgent and timely book by a visionary business practitioner, Nitin Rakesh, CEO, Mphasis and award-winning academic, Jerry Wind, Lauder Professor Emeritus, Wharton bridges the worlds of industry and academia to bring you the knowledge that can help your business thrive even in a crisis. This book is a gamechanger for businesses, large and small, enabling them to customize and implement a winning strategy by using the book's eight principles and tools to seek out opportunities for long-term value creation in a post-pandemic world. "I am sure other leaders will find their book as relevant as I did." - Keith A. Grossman, President, Time Magazine "Businesses either need to seize the opportunities created by that disruption, or risk being left behind. Rakesh and Wind provide a smart guide to the first option." - Alan Murray, CEO, Fortune "The authors of Transformation in Times of Crisis provide a smart, tangible approach to help companies emerge from crises, not only intact but stronger."– Manny Maceda, Worldwide Managing Partner, Bain & Co. "The eight principles in this book form a great framework to change our mindset and focus on the right implementation strategy to survive and succeed in the next normal." – Debjani Ghosh, President, NASSCOM

A strong personal brand does not come about by chance, it is the outcome of an endeavour towards creating and projecting the person you are. Just as a product needs active marketing and promotion to generate awareness and draw attention of potential buyers, a personal brand needs promotion to gain visibility and recognition amongst stakeholders. Opening doors for opportunities, resources and information, #YOU: Build Your Personal Brand talks about building and maintaining your personal brand. It will enable you to reinstate your ability to forge constructive relationships and build strong networks. The book also discusses how to present your personal style based on attire, communication, body language and confidence. Creating those positive first impressions, this book provides insights and practical tips for having a voice at the table.

Many organisations claim to be data-centric, but how many of them have successfully meshed their various internal strata and harmonised strategic direction with system delivery? To guarantee successful agility we must start by taking a step back to simplify and understand our organisation's relationship with data. Only from this firm foundation, can we build step by step to position data at the organisation's heart and ensure the agile delivery of business focussed value. Datagility should be read by everyone from the C-suite to the codeface who has a stake in the data-driven success of their organisation. It describes a shared vision that will unite the strategic with the operational, and the business with technical delivery and provides practical steps that will ensure this vision becomes real.

This book answers the question of how to boost the agility delivered from Agile and yet retain governed and effective control of our data. This makes it an essential read for those who want to extract maximum benefit from Agile and DevOps, or is worried about how to remain compliant within an Agile development environment. The background to the book, is that organisations increasingly feel the need to deliver systems with more agility and clearer demonstrable benefit than ever before. In response, Agile dovetailed with DevOps, has become prevalent by promising a development agility that will underpin innovations in their Products, Services and Operational processes. However, not all stakeholders are quite as enthusiastic about this; the idea of insulating the

development teams, so that they can just 'get on with it' and deliver features to 'delight their customers', runs counter to their instincts. They share the ambitions of Agile DevOps, but fear that it can become an uncontrolled 'developer charter' resulting in development that undermines co-ordinated and governed delivery. They worry that ultimately, this could cause fragmentation of the Enterprise vision, and possibly a breakdown of system interoperability. This view suggests that Agile DevOps and governance as the management arm of Enterprise Data Architecture, are intrinsically at loggerheads, and that there will always be a trade-off; more control stifling agility, or more agility loosening control. But there is another way. This book takes the reader step by step through an approach to integrating Agile DevOps with Data Governance retaining control of its data, and yet delivering enhanced development agility.

"Water is the most every day of substances. It pours from our taps and falls from the sky. We drink it, wash with it, and couldn't live without it. Yet, on closer examination it is also a very strange substance (it is one of only a very small number of molecules which expand when cooled). Look closer again and water reveals itself as a key to a scientific story on the biggest of canvases. Water is crucial to our survival - life depends on it - but it was also fundamental in the origins of life on Earth. The millions of gallons of water which make up our rivers, lakes and oceans, originated in outer space. How it arrived here and how those molecules of water were formed, is a story which takes us back to the beginning of the universe. Indeed, we know more about the depths of space than we do about the furthest reaches of the oceans. Water has also shaped the world we live in. Whether it is by gently carving the Grand Canyon over millennia, or in shaping how civilisations were built; we have settled our cities along rivers and coasts. Scientific studies show how we feel calmer and more relaxed when next to water. We holiday by the seas and lakes. Yet one day soon wars may be fought over access to water. The Water Book will change the way you look at water. After reading it you will be able to hold a glass of water up to the light and see within it a strange molecule that connects you to the origins of life, the birth (and death) of the universe, and to everyone who ever lived."--From publisher.

Taking cues from economics, demography, history, culture, philosophy and good old common sense, Rama Bijapurkar makes sense of the complex and inscrutable Indian market-the many Consumer Indias, their diverse and schizophrenic consumer behaviour and the way to make your company's fortune in this billion-plus market. Irreverent and insightful, this book answers the questions to twelve key facets of Consumer India. Bijapurkar explains why the Indian consumer market is 'like that only', why it will not change in a hurry, and what it takes to develop a winning 'made for India' business strategy. 'Rama has developed a very strong case for learning about India on its own terms before investing. This book is a critical read for anyone considering building a large presence for themselves in India.'-From the Foreword by C. K. Prahalad, author of The Fortune at the Bottom of the Pyramid

This volume constitutes the refereed proceedings of the Fourth International Conference on Contemporary Computing, IC3 2010, held in Noida, India, in August 2011. The 58 revised full papers presented were carefully reviewed and selected from 175 submissions.

Risk is not a one-dimensional problem cured by a single dose of diversification. It's a multidimensional problem, and diversification's passive risk reduction is only just the start. At least since Markowitz developed Modern Portfolio Theory 65 years ago, risk has generally been measured as the standard deviation from average return. However, Behavioral Economics (and even the dictionary) say risk is really about the loss of value, which is quite different from volatility. Risk has at least seven unique faces, including (1) Single-Stock Risk, (2) Market Volatility, (3) Bear Market Crash, (4) Momentum Loss, (5) Backtesting Deception, (6) Strategy Hired/Fired Late, and (7) Retirement Savings Will Not Be Enough. The elephant in the room for the majority of people facing retirement is a serious retirement savings shortfall - which makes their most serious risk about earning sufficient returns. Fortunately, a Royal Society Fellow, a National Medal of Science winner, and a trio of Nobel Laureates have laid the foundation for active risk reduction and forever changed the game. This book intends to shake the very foundation of the sleepy momentum mono-culture that seems happily mired in decades-old, simplistic, risk models that not only fail to treat momentum as the multi-faceted problem it is, but also fail to consider fundamental signal processing methods (older than Modern Portfolio Theory) that reduce the "random walk" part of the signal and improve the probability of making a better investment choice. The good news is two-fold: (1) the book's principles and methods are described in a manner most ordinary investors will easily grasp, and (2) while it is truly complicated under the hood (like my car), software tools make it easy to drive. So, buckle up, turn the page, and let's go for a ride!

This book contributes to a better understanding of why historic cities and sacred sites are important, and how cultural roots may influence and improve urban futures. It emphasises the need to include social and cultural dimensions in economic development and offers cases of best practice.

In the era of digital technology, business transactions and partnerships across borders have become easier than ever. As part of this shift in the corporate sphere, managers, executives, and strategists across industries must acclimate themselves with the challenges and opportunities for conducting business. Mobile Commerce: Concepts, Methodologies, Tools, and Applications provides a comprehensive source of advanced academic examinations on the latest innovations and technologies for businesses. Including innovative studies on marketing, mobile commerce security, and wireless handheld devices, this multi-volume book is an ideal source for researchers, scholars, business executives, professionals, and graduate-level students.

Adopting the latest technological and data related innovations has caused many organisations to realise they don't have a firm grasp on their basic operational data. This is a problem that Logical Data Models are uniquely qualified to help them solve. The realisation of the need to define a Logical Data Model may be driven by any number of reasons including; trying to link Big Data Analytics to operational data, plunging into Digital Marketing, choosing the best SaaS solution, carrying out a core Data Migration, developing a Data Warehouse, enhancing Data Governance processes, or even just trying to get everyone to agree on their Product specifications! This book will provide you with the skills required to start to answer these and many similar types of questions. It is not written with a focus on IT development, so you don't need a technical background to get the most from it. But for any professional working in an organisation's data landscape, this book will provide the skills they need to define high quality and beneficial data models quickly and easily. It does this using a wealth of practical examples, tips and techniques, as well as providing checklists and templates. It is structured into three parts: The Foundations: What are the solid foundations necessary for building effective data models? The Tools: What Tools are required to enable you to specify clear, precise and accurate data model definitions? The Deliverables: What processes will you need to successfully define the models, what will they deliver, and how can we make them beneficial to the organisation? "In this data-rich era, it is even more critical for organisations to answer the question of what their data means and the value it can bring. Those who can, will gain a competitive advantage through their use of data to streamline their operations and energise their strategies. Core to revealing this meaning, is the data model that is now, more than ever, the lynchpin of success. The Data Model Toolkit provides the essential knowledge and skills that will ensure this success." – Reem Zahran, Global IT Platform Director, TNS "We work with many enterprise customers to help them transform their technology and it always starts with data. The key is a clear definition of their data quality, completeness and governance. This book shows you step by step how to define and use Data Models as powerful tools to define an organisation's data and maximise its business benefit." – John Casserly, CEO, Xceed Group