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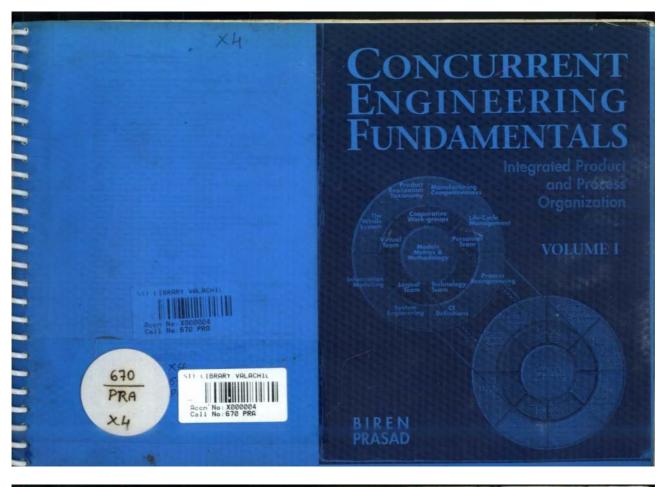
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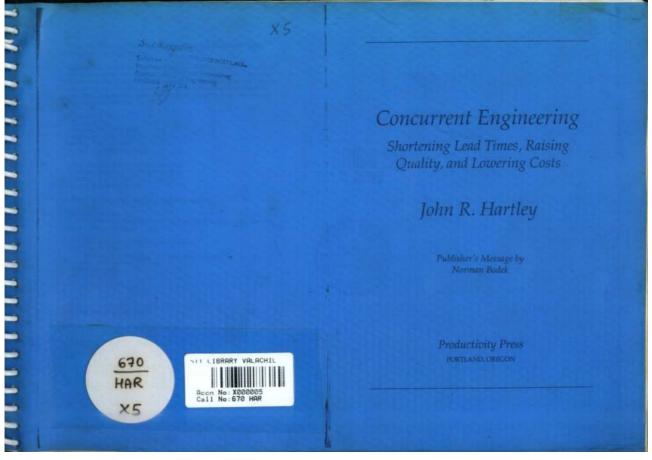
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Shin-ichi Minato

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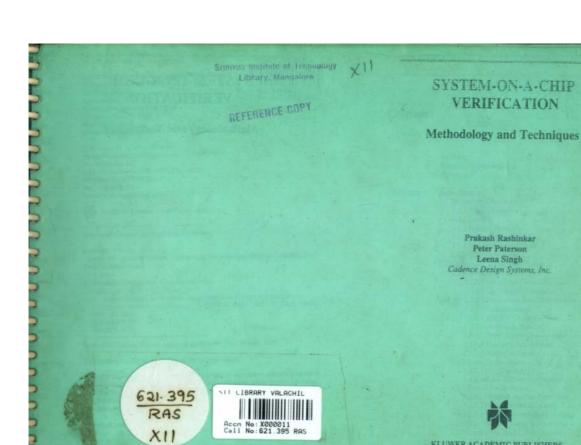
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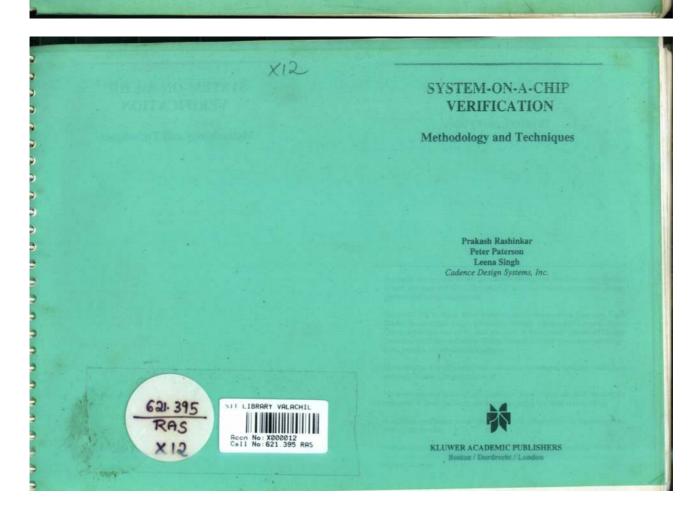
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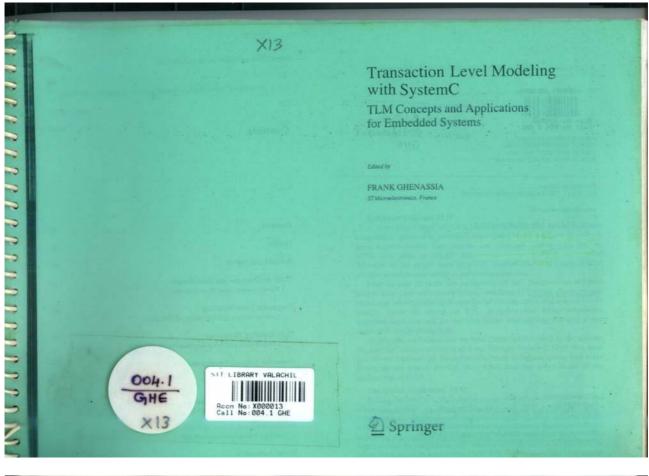
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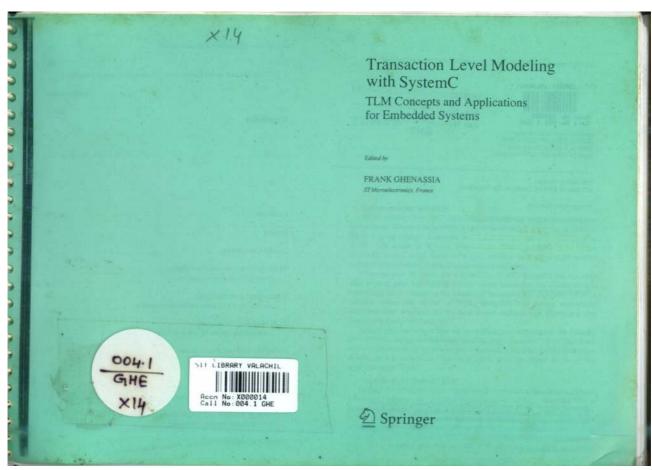


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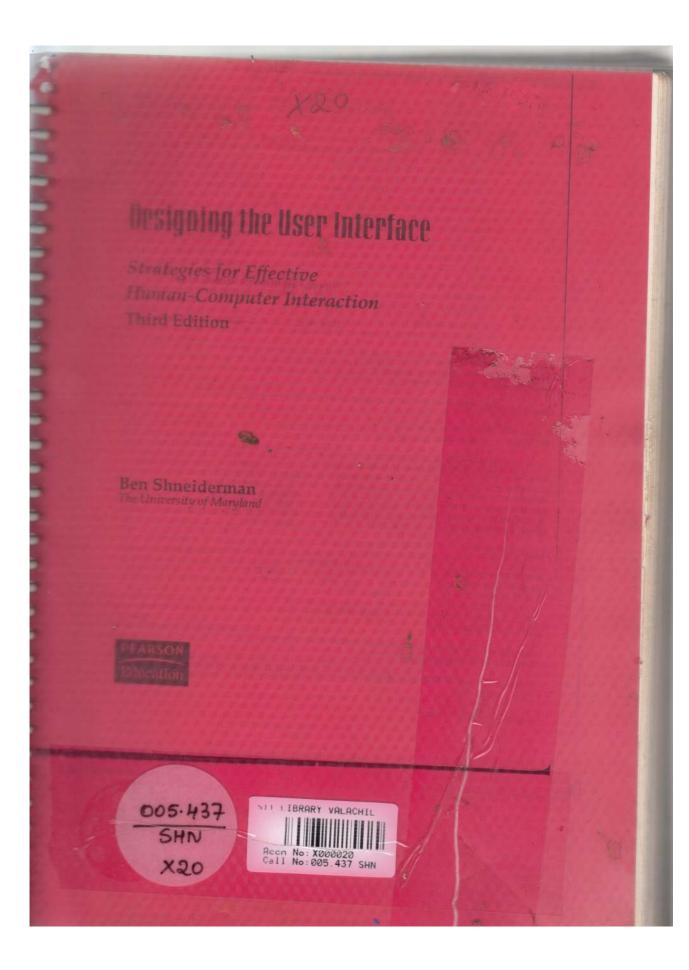
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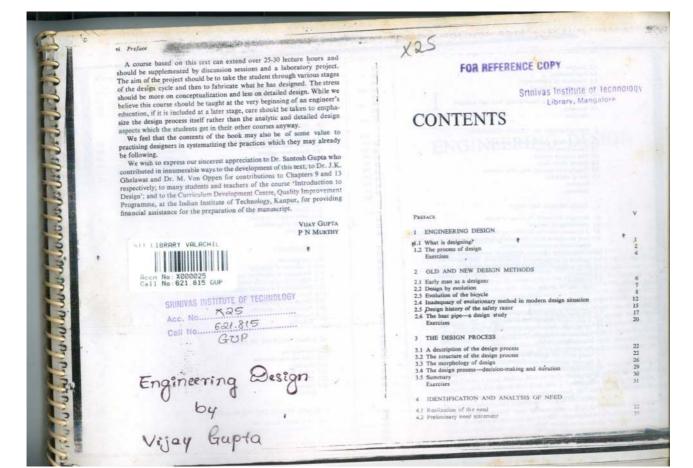
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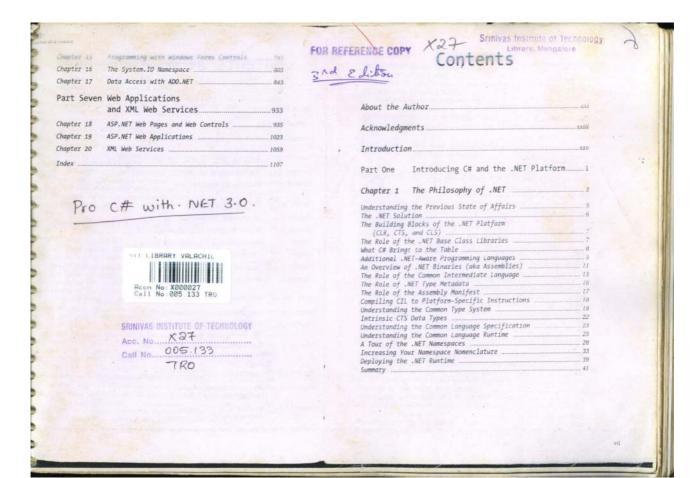


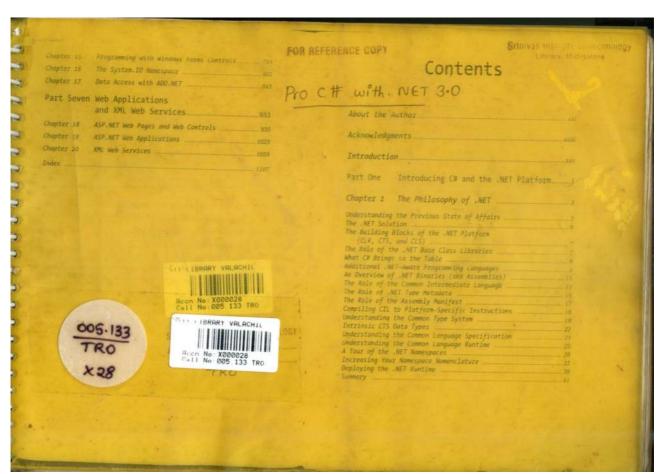
A course based on this text can extend over 25-30 lecture hours and should be supplemented by discussion sessions and a laboratory project. The aim of the project should be to take the student through various stages of the design cycle and then to fabricate what he has designed. The stress should be more on conceptualization and less on detailed design. While we believe this course should be taught at the very beginning of an engineer's education, if it is included at a later stage, care should be taken to emphasize the design process itself rather than the analytic and detailed design aspects which the students get in their other courses anyway. We feel that the contents of the book may also be of some value to practising designers in systematizing the practices which they may already be following. We wish to express our sincerest appreciation to Dr. Santosh Gupta who contributed in innumerable ways to the development of this text; to Dr. J.K. Ghelawat and Dr. M. Von Oppen for contributions to Chapters 9 and 13 respectively; to many students and teachers of the course 'introduction to Design'; and to the Curriculum Development Centre, Quality Improvement Programme, at the Indian Institute of Technology, Kanpur, for providing financial assistance for the preparation of the manuscript. CONTENTS VIJAY GUPTA P N MURTHY III LIBRARY VALACHIL Acen No: X000026 Call No: 621 815 GUP SRINIVAS-INSTITUTE OF TECHNOLOGY Acc. No...X26 Call No. 621.815 GUP Engineering Design Vijay Gupta

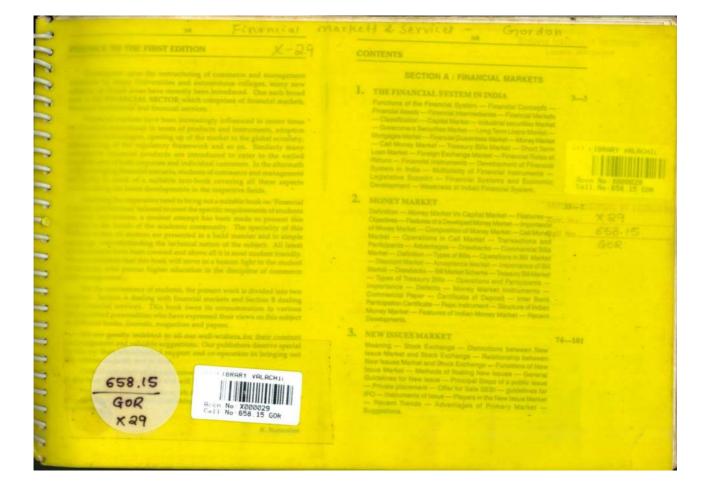
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upon the restructuring of commerce and management iny Universities and autonomous colleges, many new st areas have recently been introduced. One such broad INCIAL SECTOR which comprises of financial markets, ions and financial services.

Financial markets have been increasingly influenced in recent times y financial innovations in terms of products and instruments, adoption y financial innovations in terms of products and instruments, adoption in terms of products and instruments, adoption with the standard of the regulatory framework and so on. Similarly many anovative finantial products are introduced to cater to the varied to the varied of the standard of t

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ncorporating the latest developments in the respective fields.

Realising the imperative need to bring out a suitable book on 'Financial Markets and Services' tailored to meet the specific requirements of students of many universities, a modest attempt has been made to present this edition in the hands of the academic community. The speciality of this volume is that all matters are presented in a lucid manner and in simple anguage, notwithstanding the technical nature of the subject. All latest levelopments have been covered and above all it is most student friendly. We are confident that this book will serve as a beacon light to the student rommunity who pursue higher education in the discipline of commerce and management. and management

For the convenience of students, the present work is divided into two sections - Section A dealing with financial markets and Section B dealing with financial services. This book owes its consummation to various distinguished personalities who have expressed their views on this subject in different books, journals, magazines and papers.

We are greatly indebted to all our well-wishers for their constant ouragement and valuable suggestions. Our publishers deserve special thanks for their wholehearted support and co-operation in bringing out this edition elegantly and in time.

Critical comments and constructive suggestions for the improvement of this book are most welcome and will be greatly appreciated.

We wish to express thanks to Mr.K.Sivadasan, Area Representative and members of Himalaya Publishing House for their wholehearted

K. Natarajan

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THE FINANCIAL SYSTEM IN INDIA

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Acknowledgments

I would like to express my appreciation to the students who used the notes that led to the present text. I would like to thank Mr. Qiang Fu, Mr. Lingtao Cao and Ms. Qiang Liu, graduate students at the University of Miami, for their help in solving some of the examples and problems using Mstlas, Mstlas, and Mstlacol. I wish to thank my family, wife Kamala, daughtern Sridevi and Shobha, and grand daughter Sriveena, for their numerous intangible contributions to this work. In particular, I dedicate this book to my wife, Kamala, for providing me the inspiration and support in completing this book.

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Introduction to **Numerical Methods**



1.1 Importance of Numerical Methods in Engineering

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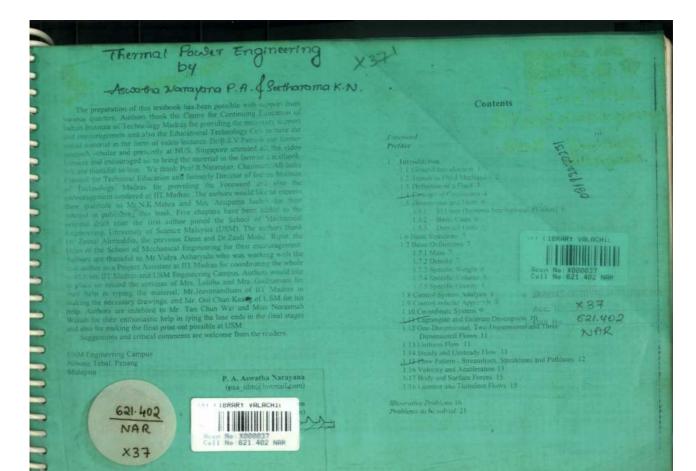
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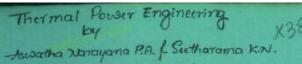
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1.1 Importance of Numerical Methods in Engineering

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he preparation of this textbook has been possible with support from a quarters. Authors thank the Centre for Continuing Estamation of a quarters Authors thank the Centre for Continuing Estamation of a function of Technology Madran for providing the necessary support incorragement and also the Educational Technology Cell to have the instend in the form of video lectures. Dr. B. N. Paranak our former the scholar and presently at NUS, Singapore attended all the video is and encouraged us to bring the material in the form of a textbook thankful to him. We thankful to him. We thankful to him. We thank Prof. RNAutanjan, Chairmen. All initial for Technical Education and formerly Director of Indian Institute chinology. Madras for providing the Foreword and also the against a rendered at IIT Madras. The authors would like to expression publishing this book. Five chapters have been added to the didn't after the first author joined the School of Mechanical serior, University of Science Malaysia (USM). The authors thank initial Almouddin, the previous Dean and Dr Zaidi Mohi. Ripin, the of the School of Mechanical Engineering for their encouragement is an thankful to Mr. Vidya Acharyula who was working with the him es a Project Assistant at IIT Madras for coordinating the whole tim UT Madras and USM Engineering Campus. Authors would like to proceed the acrivices of Mrs. Lalitha and Mrs. Goldmininin for eigh in typing the material, Mr. Jecenandiham of IIT Madras in the necessary drawings and Mr. Ooi Chun Keang of USM for assurbness are indebted to Mr. Tan Chim Wai and Miss Norasmah for their enthusiant help in tying the loae ends in the final stages of for making the final print out possible at USM.

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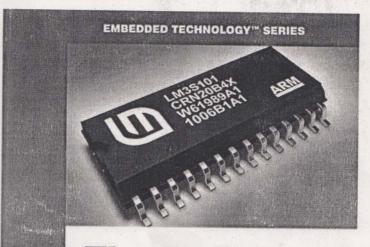
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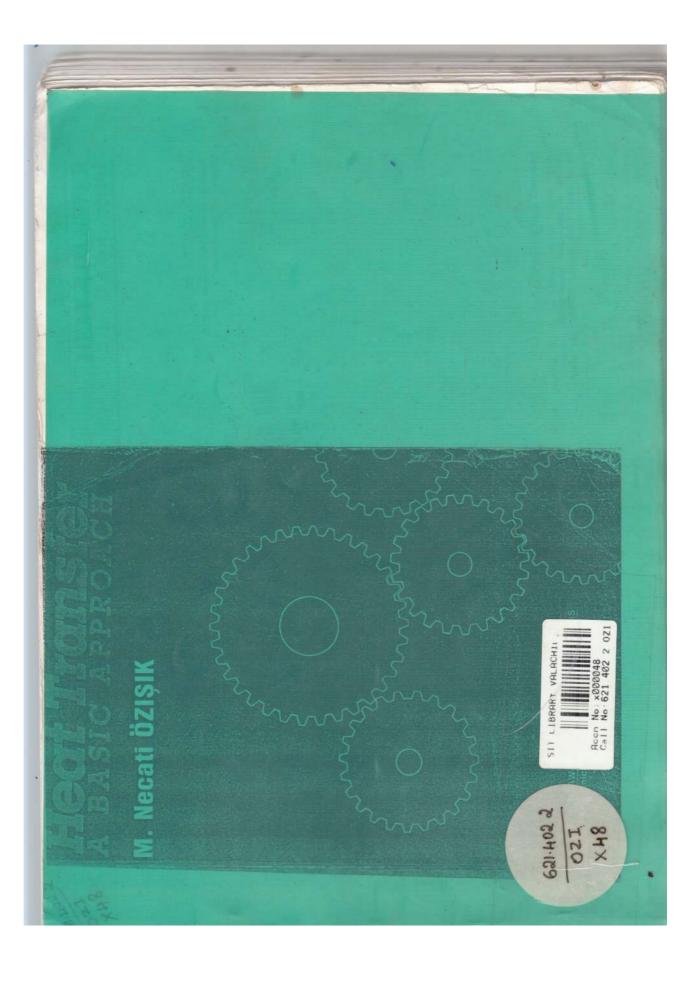
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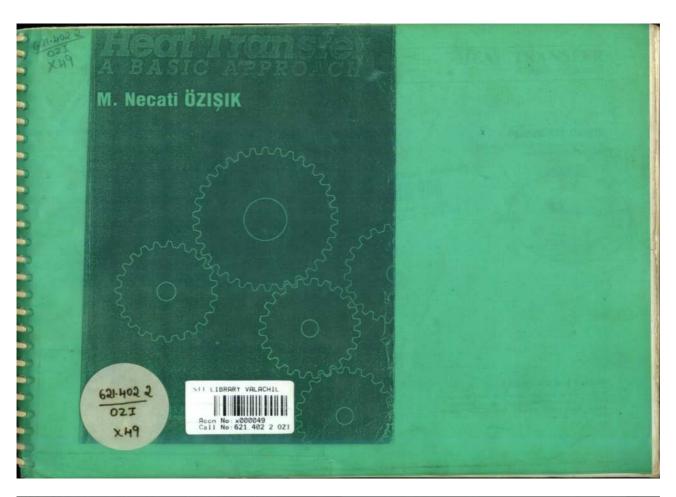
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CHARTER & MANAGEMENT SUPPORT SYSTEMS, AN OVERVIEW

Rewards program, revenue increased by \$100 million from customers who gambled at more than one Harrah's casmo. Since 1998, each percentage-point increase in Harrah's share of its customers' overall gambling budgets has coincided with an additional \$125 million in shareholder value. The company's record earnings of \$3.7 billion in 2001, were up 11 percent from 2000. More than half of the revenue at Harrah's three Las Vegas casinos now comes from players the company already knows from its casmos possible of Nevada.



* QUESTIONS FOR THE OPENING VIGNETTE

- 1 How did Harrab's end up with a major problem on its hands?
- 2. Who was it important to collect data on customers'
- 3. How do DSS technologies (data mining, data warehouse, customer resource management, etc.) help managers identify customer profiles and their profitability?
- 4. What was the impact of the Harrah's customer-loyalty program?
- Open-ended: How could a retail store effectively develop methods and systems like those used by Harrah's to boost profitability and market share?

1.2 MANAGERS AND DECISION-MAKING

The opening vignette illustrates how Harrah's developed and uses a computerized decision support system to maintain customer loyalty, expand its market, and cross-market its properties. Harrah's was an underperformer in the market until the DSS was deployed. It is now an industry leader, operating successfully in an extremely competitive market. Some of the points demonstrated by this vignette are:

The nature of the competition in the gaming industry makes it necessary to use
 competitived decision support tools to succeed and to survive.

The company uses the World Wide Web extensively for its interface. Analysts,
marketing specialists, and even customers can access the system directly through
the World Wide Web.

The system is based on data organized in a special data warehouse to allow easy

processing and analysis

• The major technologies used are data mining (business intelligence/business and lytics) systems to identify profitable customer classes (analysis) and a customer-relationship management (CRM) system to market promotions, monitor sales, and identify problems and new opportunities. The data-mining methods may include regression analysis, neural networks, cluster analysis, and optimization approaches.

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Rewards program, revenue increased by \$100 million from customers who gambled at share of its customers' overall gambling budgets has coincided with an additional \$42 million in shareholder value. The company's record earnings of \$3.7 billion in 2001-Vegas casinos now comes from players the company already knows from its casinos

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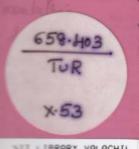
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1.2 MANAGERS AND DECISION-MAKING

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CHAPTER 1 MANAGEMENT SUPPORT SYSTEMS: AN ONLINE BOOK BANK COPY 29

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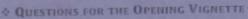
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CHAPTER 1 MANAGEMENT SUPPORT SYSTEMS. AN OVERVIEW

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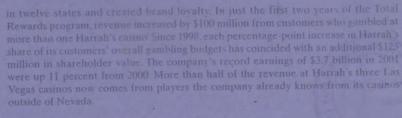
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12 MANAGERS AND DECISION-MAKING

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1.2 MANAGERS AND DECISION-MAKING

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CHAPTER T MANAGEMENT SUPPORT SYSTEMS: AN OVERVIEW



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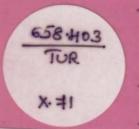
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 Statistical and other quantitative models are used in the CRM.

The managers are ultimately responsible for all decisions





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1.2 MANAGERS AND DECISION-MAKING

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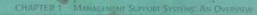
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CHAPTER 1 MANAGEMENT SORRIES SPECIALS, AN OVERVIEW

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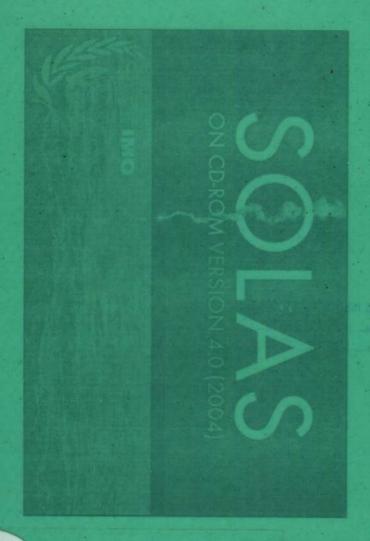
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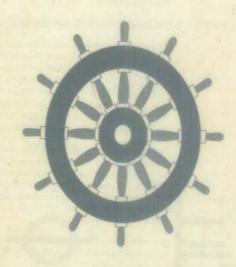
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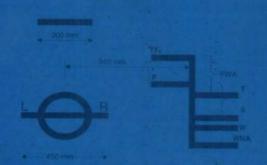
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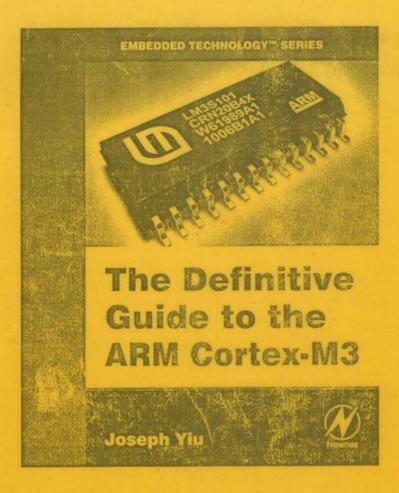
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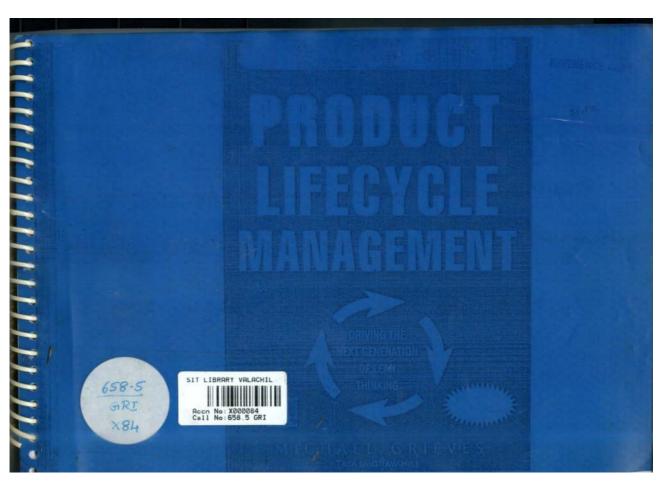


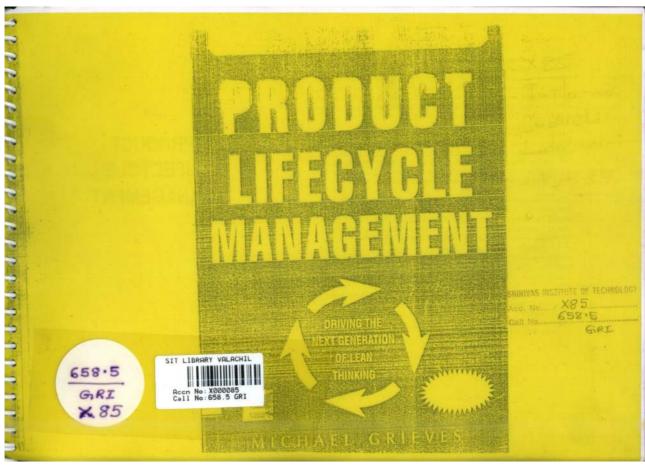
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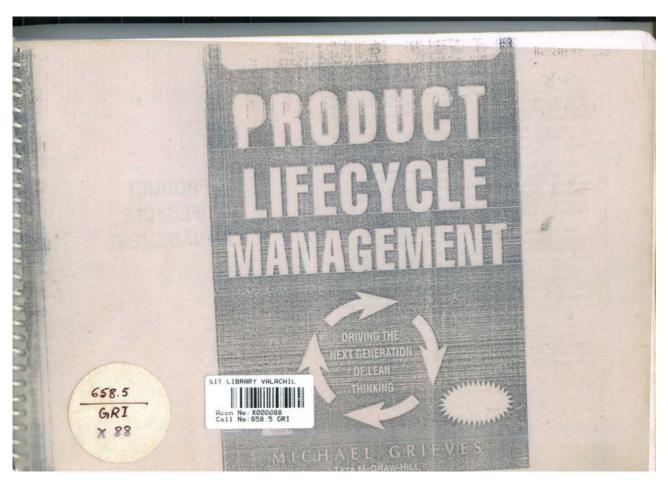


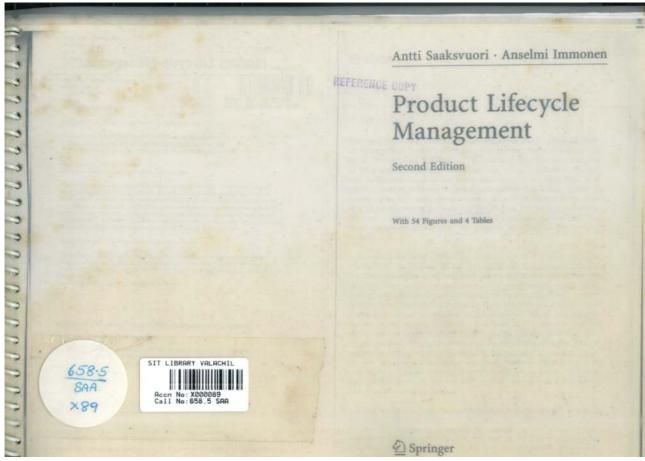
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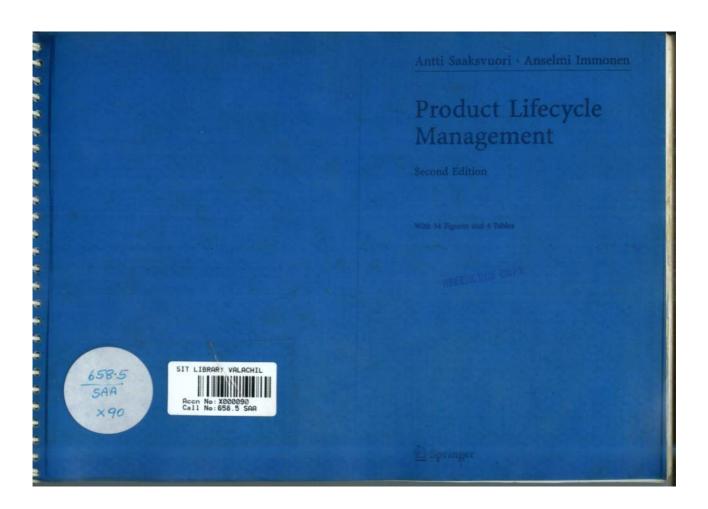
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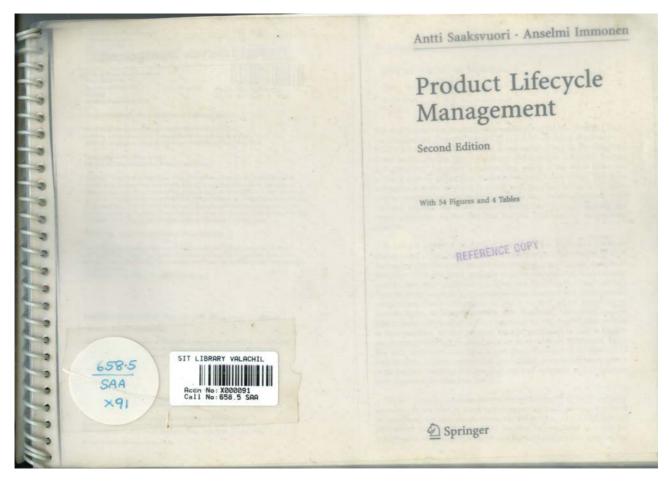
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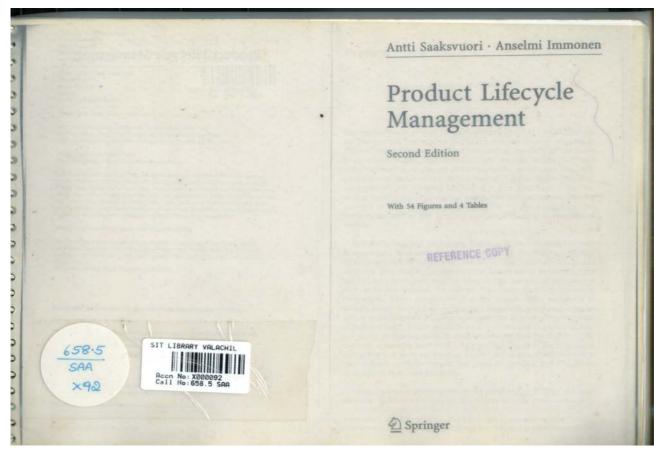
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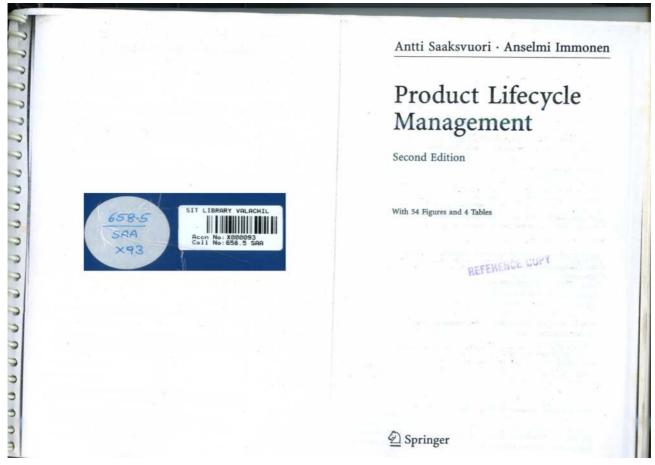












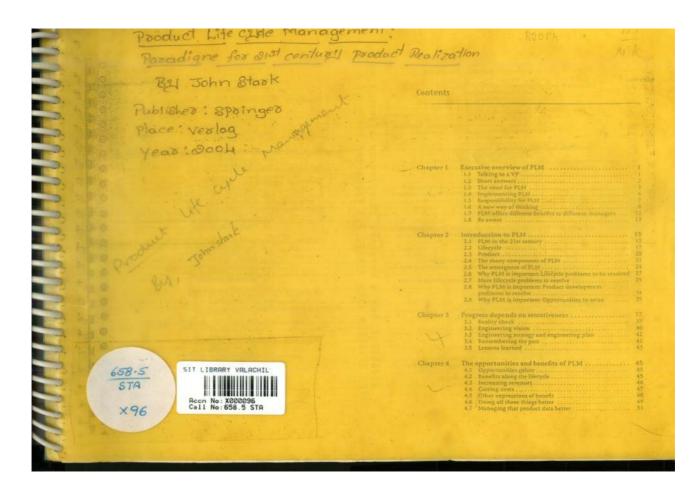


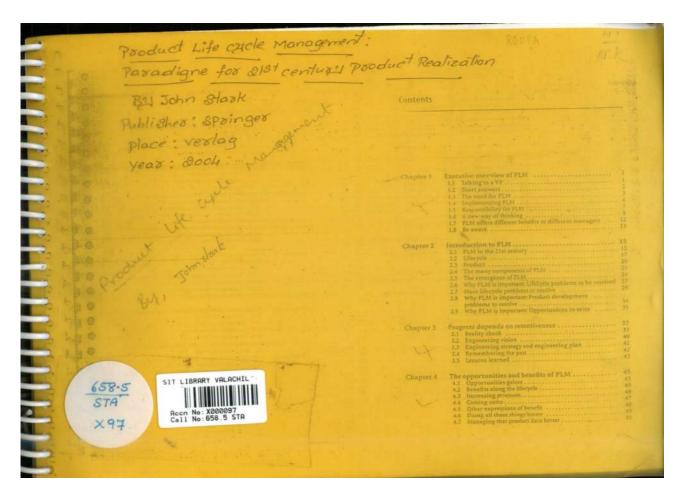
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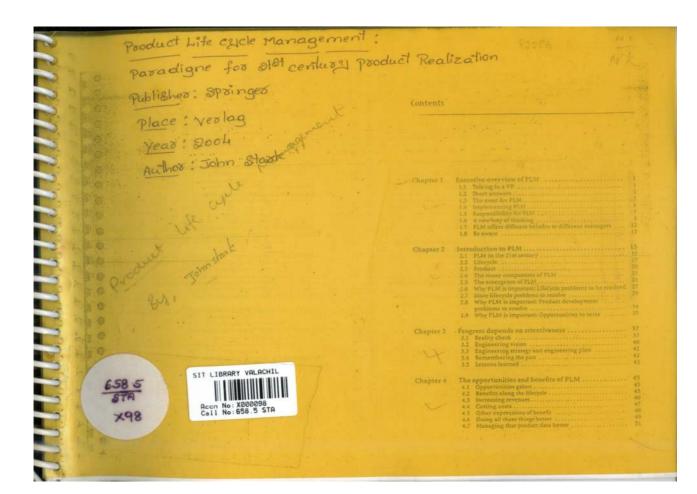


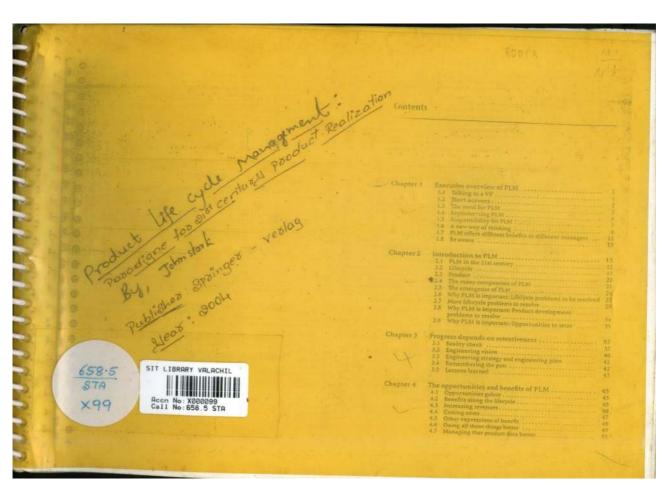
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- 13.24 Find a sequence of admissible moves for the two-level heuristic search illustrated in Figure 23.16 that leads to a loss for player A in 3 × 3 tic-tac-toe.
- 23.25 Show that by assigning the values 9, 0, and -9 to terminal nodes that are wins, ties, or losses, respectively, for player A, the two-level search illustrated in Figure 23.16 never leads to a loss for player A.
- 23.26 Because there are no tie positions in the $3 \times 3 \times 3$ tic-tac-toe game, the first player has a winning strategy. Find a winning strategy for the first player.
- 23.27 Design a recursive function DABNodeValue(X, NumLevels, ParentValue, NodeValueLowBnd) for deep alpha-beta pruning. The initial invocation of DABNodeValue should have ParentValue = \u03c4 and NodeValueLowBnd = -\u03c4.
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PROBABILISTIC AND RANDOMIZED ALGORITHMS

The algorithms that we have considered so far (with the exception of the Karp-Rabin string matcher) are deterministic that is, they leave nothing to chance. Running a deterministic algorithm time after time with the same input produces identical results each time. On the other hand, a probabilistic algorithm contains steps that make random choices by invoking a random for pseudorandom) number generator. Thus, they are subject to the laws of chance. In particular, a probabilistic algorithm contains steps that make random cross that have a probabilistic algorithms fall into four main design categories: randomizations of deterministic algorithms, Monte Carlo algorithms, Las Vegas algorithms, and numerical probabilistic algorithms. A randomization of a deterministic algorithm occurs when certain steps that made canonical choices are replaced by steps that make these choices in a random fashion. Randomization is done to break the connection between a particular input and worst-case behavior and thereby homogenize the expected behavior of inputs to the algorithm.

The expected behavior of a randomized algorithm over all inputs is no better than the average behavior of its associated deterministic algorithm over all inputs is no better than the average behavior of its associated deterministic algorithm over all inputs in the carlo algorithms often produce solutions very quickly but only guarantee correctness with high probability. A Las Vegas algorithm never outputs an incorrect solution but has some probability of reporting a failure to produce a solution. In practice, obtaining solutions with high probability is almost as satisfactory as the foolproof guarantee provided by a deterministic algorithm. For many important problems, such as prime testing, the most efficient algorithms currently known for their solutions are probabilistic.

Numerical probabilistic algorithms were among the first examples of introducing randomness into the design of algorithms. A classical example is the estimation of σ obtained by throwi

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Probabilistic algorithms fall into four main design categories: randomizations of deterministic algorithms, Monte Carlo algorithms, Las Vegas algorithms, and numerical probabilistic algorithms. A randomization of a deterministic algorithm occurs when certain steps that made canonical choices are replaced by steps that make these choices in a random fashion. Randomization is done to break the connection between a particular input and worst-case behavior and thereby homogenize the expected behavior of inputs to the algorithm.

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The expected behavior of a randomized algorithm over all inputs is no better than the average behavior of its associated deterministic algorithm and is usually a little worse due to the overhead of calls to a random number generator, among other factors. Monte Carlo algorithms often produce solutions very quickly but only guarantee correctness with high probability. A Las Vegas algorithm never outputs an incorrect solution but has some probability of reporting a failure to produce a solution. In practice, obtaining solutions with high probability is almost as satisfactory as the foolproof guarantee provided by a deterministic algorithm. For many important problems, such as prime testing, the most efficient algorithms currently known for their solutions are probabilistic. are probabilistic.

Numerical probabilistic algorithms were among the first examples of introducing randomness into the design of algorithms. A classical example is the estimation of π obtained by throwing darts at a square and recording how many darts landed inside a circle inscribed in the square.

34.24 Using Formula (24.5.5), show that p m = 1.2.14; m = 1, so that the co-basic operations performed by Republican should in the input size n.

24.23 Suppose that we are given an NC algorithm for eventuality a multivariate polynomial Pro
- s_m of degree n over the real numbers. For example, P(s₁, s₁,...,s_m) might be a determinal of matrix A whose entries is volve the variables x₁, s₂,...,s_m. Design and analyse or

- s_m of algorithm (a parallel Monte Carlo algorithm basing logarithmic complexity in a and

- s_m of a polynomial number of processors in n and s_m for determining whether or non

P is identically zero. Use the following leavans.

For any set of k real numbers $S=\{r_1,\ldots,r_n\}$, the number of zeros in S^n of a multivariate polynomial $F(x_1,x_2,\ldots,x_m)$ of degree n is at $\max_i k^{m-1}n$.

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LOWER-BOUND THEORY

cover a problem and a specific digor bin to solving the problem, it is important to determ close the algorithm course to exhibiting optimal worst-rase or average complexity for the first. But how do we determine what optimal behavior is for the problem? Of course, the try of any algorithm that correctly solves the problem gives its upper bounds for the course the problem. The object of this chapter is to discuss various techniques for determining go acoust existing the course case and average complexities of problems such as con-

25.1 BASIC TERMINOLOGY AND TECHNIQUES

In Chapter 3, we found sharp lower-bound formulas for the worst-case complexity of the pro-In Chapter 3, we found sharp lawer-bound formulas for the worst-case complexity of the problem of adjacent-key comparison-based sorting and for the best-case, worst-case, and average complexities of the problem. In the problem of finding the maximum value in a list, in other words, we found also rittue solving these problems that performed no more that the absolute minimum number of base operations required to solve the given problems by any algorithm. There are relatively few problems for which sharp lawer-bound formulas have been established, it is more realistic to search for lower-bound formulas for the order of complexity of a re-been. An algorithm whose complexity has the same order as a lower bound for the problem of a red red regiment. Even establishing order optimality is rare and usually can only be done in the context of suitably restricting the problem or type of algorithm whose complexity of a sporthment of the problem or type of algorithms.

We discuss six basic techniques for determining lower bounds: simple counting arg (based on a principle of minimal work), enumeration arguments, decision (comparison) to ments, adversary arguments, information theoretic arguments, and graph theoretic arguments.

95 1 1 SUMPLE COUNTING ARCHIMENTS

Simple counting arguments for establishing lower bounds are based on showing that any algorithm for solving a given problem must do a certain amount of minimal work to correctly output the

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PROBABILISTIC AND RANDOMIZED ALGORITHMS

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Numerical probabilistic algorithms were among the first examples of introducing rando into the design of algorithms. A classical example is the estimation of π obtained by throwing darts at a square and recording how many darts landed inside a circle inscribed in the square.

- 13.24 Find a sequence of admissible moves for the two-level heuristic search illustrated in Figure 23.16 that leads to a loss for player A in 3 × 3 tic-tac-toe.
- 21.25 Show that by assigning the values 9, 0, and -9 to terminal nodes that are wins, ties, or losses, respectively, for player A, the two-level search illustrated in Figure 23.16 never leads to the forestime. to a loss for player A.
- 21.26 Because there are no tie positions in the 3 × 3 × 3 tic-tac-toe game, the first player has a winning strategy. Find a winning strategy for the first player.
- Design a recursive function DABNodeValue(X, NumLevels, ParentValue, NodeValueLowBnd) for deep alpha-beta pruning. The initial invocation of DABNodeValue should have $ParentValue = \infty$ and $NodeValueLowBnd = -\infty$.
- Redo Exercise 23.22 for deep alpha-beta pruning. Indicate any pruned nodes that were not pruned by alpha-beta pruning



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- 21.27 Design a recursive function DABNodeValue(X, Numlevels, ParentValue, NodeValueLowBnd) for deep alpha-beta pruning. The initial invocation of DABNodeValue should have ParentValue = \u03c4 and NodeValueLowBnd = -\u03c4.
- 13.28 Redo Exercise 23.22 for deep alpha-beta pruning. Indicate any pruned nodes that were not pruned by alpha-beta pruning.

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- 33.14 Pint a sequence of admissible moves for the two-level heuristic search illustrated in Figure 23.16 that leads to a loss for player A in 3×3 tic-tac-toe.
- 23.25 Show that by assigning the values 9, 0, and -9 to terminal nodes that are wins, ties, or losses, respectively, for player A, the two-level search illustrated in Figure 23.16 never leads to a loss for player A.
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- 23.28 Redo Exercise 23.22 for deep alpha-beta pruning. Indicate any pruned nodes that were not

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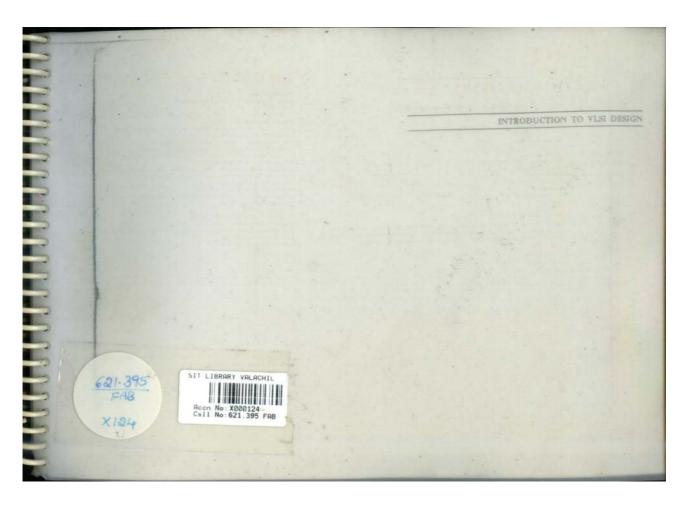
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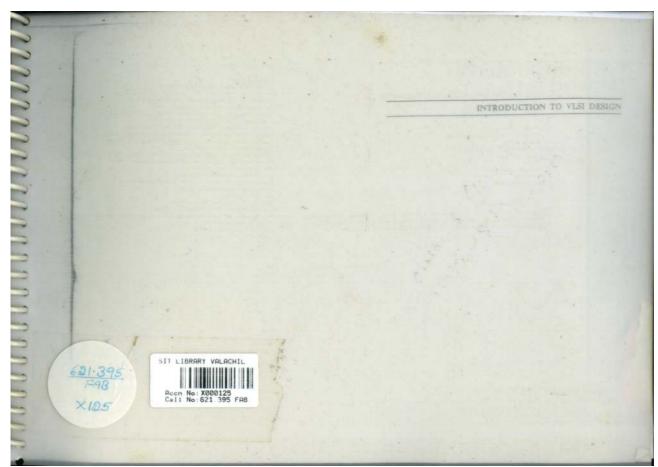
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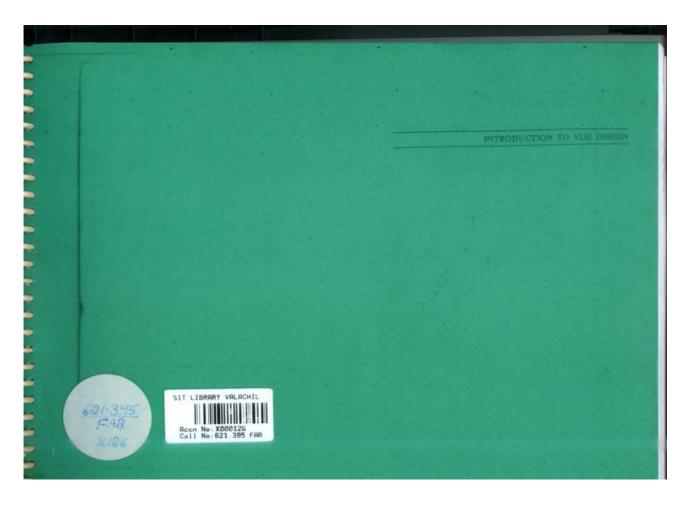
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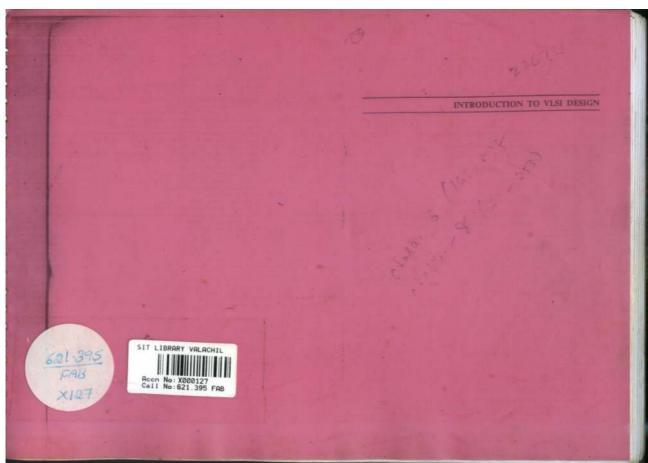
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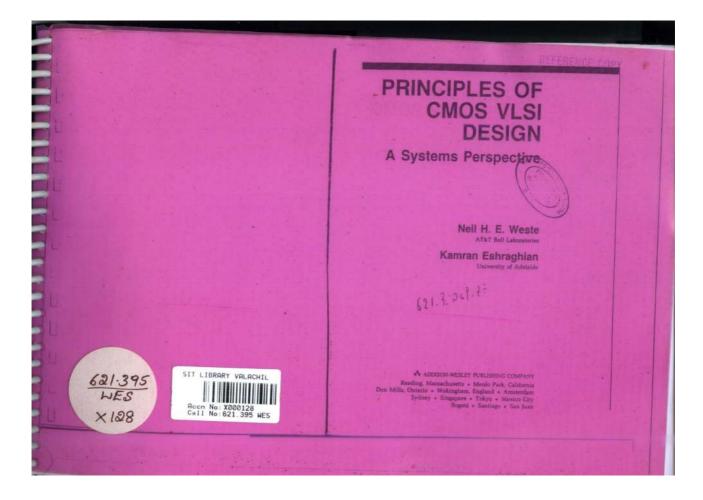
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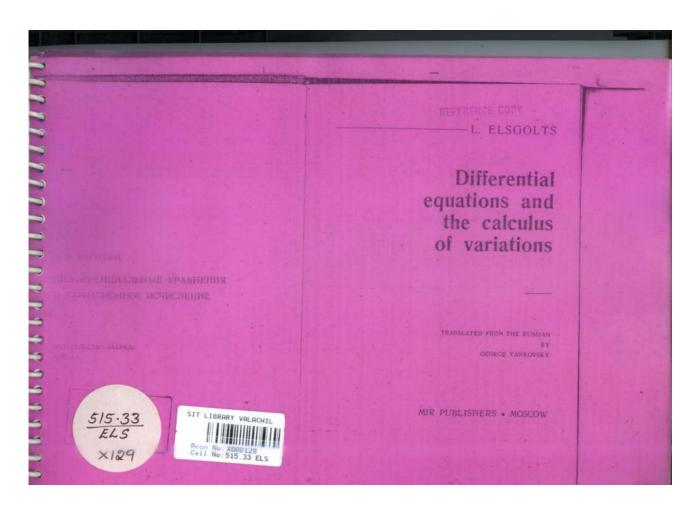












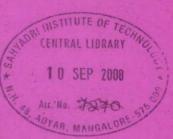
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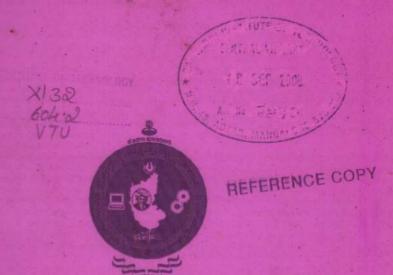
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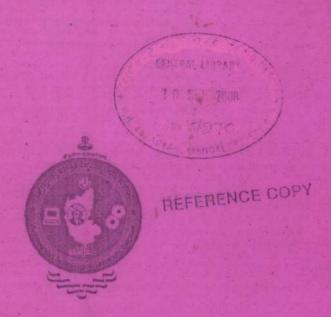
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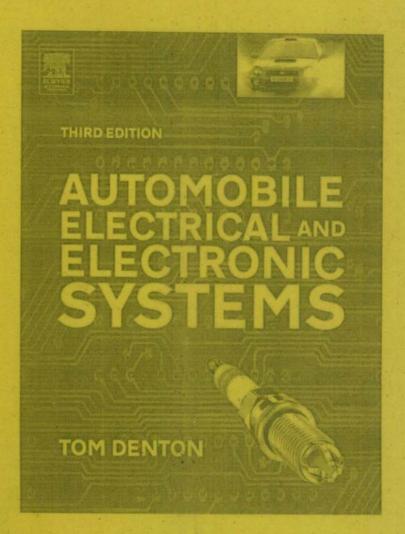
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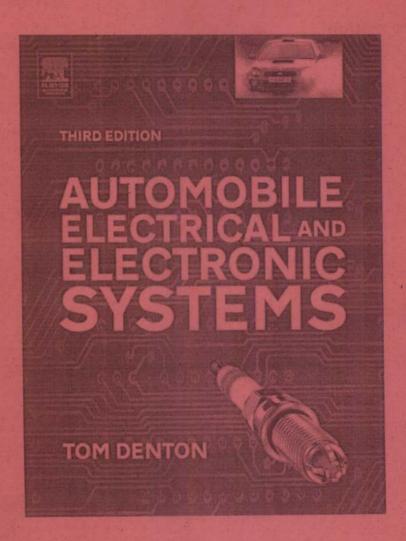
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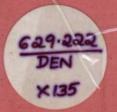
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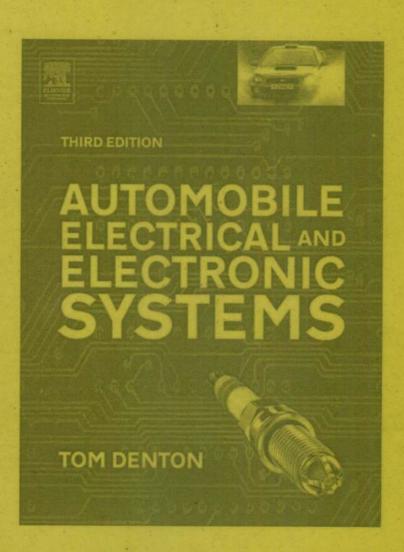


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