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updating is a never-  
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so should be the  
revision of an  
effective textbook.

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substantial  
rewriting. They  
now take great  
pleasure in  
presenting to the  
readers the  
twelfth, thoroughly  
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enlarged, Golden  
Jubilee edition of  
the book. The  
subject-matter in  
the entire book has  
been re-written in

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the light of numerous criticisms and suggestions received from the users of the earlier editions in India and abroad. The basis of this revision has been the emergence of new literature on the subject, the constructive

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feedback from students and teaching fraternity, as well as those changes that have been made in the syllabi and/or the pattern of examination papers of numerous universities. Knowledge updating is a never-

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the book. The subject-matter in the entire book has been re-written in the light of numerous criticisms and suggestions received from the users of the earlier editions in India and abroad. The basis of this revision has been

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new literature on  
the subject, the  
constructive  
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students and  
teaching fraternity,  
as well as those  
changes that have  
been made in the  
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pattern of  
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universities.

Knowledge

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syllabi and/or the pattern of examination papers of numerous universities. Some prominent additions are given below:

1. Variance of Degenerate Random Variable
2. Approximate Expression for Expectation and

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Variance 3.

Lyapounov's

Inequality 4.

Holder's Inequality

5. Minkowski's

Inequality 6.

Double

Expectation Rule

or Double-E Rule

and many others

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resource scarcity  
and climate  
change to  
continued growth  
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provides insights  
into factors  
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economy in the digital age. Policy makers need to be aware of the increasing prominence of the digital economy and digital finance and seek to better understand how continued digitalization will affect policies aimed at managing

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the economy. For emerging market economies (EMEs), macroeconomic policy challenges have been exacerbated by the digital finance revolution in the aftermath of the global financial crisis and the coronavirus disease

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(COVID-19)

pandemic, when many EMEs experienced large and volatile capital flows. Policy makers must also navigate through fluctuating trends in productivity and difficulties in estimating potential output in the era of

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digitalization. The book is organized into three main parts: (1) digital finance and the macroeconomy, (2) capital flows and systemic risk in the digital age, and (3) macroeconomic uncertainty and new challenges for central banks. Part I is set against the



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context of the shift in financial intermediation away from traditional banks as large technology firms have increasingly provided financial services over the past decade. This part of the book focuses on the macroeconomic

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effects of digital finance and financial technology. Part II examines capital flow-related developments in the digital age, where the expansion in cross-border capital flow channels can create additional hurdles for EME

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authorities in managing capital flows. Finally, Part III relates the digital age to challenges faced by central banks and the implications of digitalization for the monetary policy transmission mechanism.

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students,  
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coverage of the  
various topics  
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understand but  
does not  
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necessary  
technical  
detail.**

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**paradigm-  
shattering new  
way to think  
about  
motivation from  
the author of  
When: The  
Scientific  
Secrets of  
Perfect Timing  
Most people  
believe that  
the best way to**

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**motivate is  
with rewards  
like money—the  
carrot-and-  
stick approach.  
That's a  
mistake, says  
Daniel H. Pink  
(author of To  
Sell Is Human:  
The Surprising  
Truth About  
Motivating**

Others). In  
this  
provocative and  
persuasive new  
book, he  
asserts that  
the secret to  
high  
performance and  
satisfaction-at  
work, at  
school, and at  
home—is the

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**deeply human  
need to direct  
our own lives,  
to learn and  
create new  
things, and to  
do better by  
ourselves and  
our world.  
Drawing on four  
decades of  
scientific  
research on**

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**human  
motivation,  
Pink exposes  
the mismatch  
between what  
science knows  
and what  
business  
does—and how  
that affects  
every aspect of  
life. He  
examines the**

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**three elements  
of true motivation—autonomy,  
mastery, and  
purpose—and  
offers smart  
and surprising  
techniques for  
putting these  
into action in  
a unique book  
that will  
change how we**



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**think and  
transform how  
we live.**

**The Human  
Rights of  
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of Karst Terrains

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Stabilization in the  
Digital Age

The practical handbook  
for understanding and  
winning in the post-  
COVID digital age and  
becoming a 21st century

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leader. For every enterprise and its leaders, the digital age is a roller-coaster ride with more than its fair share of thrills and spills. It presents them with great opportunities to leapfrog and grow. However, success is not easy in the Digital Age. It requires a complete overhaul of the business model and organizational design,

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- Why do firms fail at digital transformation?
- How are the rules of business changing in the digital age? What disruptive opportunities does digital present in

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various industries? •  
How to best leverage the  
potential of digital  
technologies like AI and  
the Cloud? • How do  
organizational  
capabilities and culture  
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new skills do leaders and  
young professionals need  
to build? Nitin brings  
clarity to the  
transformation process,  
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this book was designed to  
address two main  
themes. What are the  
variables that affect how,  
when, where, and why  
managers perform their  
jobs? What theories and  
techniques are used by  
successful managers at a  
variety of organizational  
levels to achieve and  
exceed objectives

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' **Social  
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**brings**

**together rapid**

**advances in**

**what used to**

**be called**

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**socially  
responsible  
investment.  
For example,  
finance for  
green  
businesses,  
and to support  
economic  
development  
both in  
deprived areas**

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and developing

countries.

The North

American Free

Trade

Agreement

(NAFTA)

entered into

force on

January 1,

1994. The

agreement was

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signed by  
President  
George H. W.  
Bush on  
December 17,  
1992, and  
approved by  
Congress on  
November 20,  
1993. The  
**NAFTA**  
**Implementation**

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Act was signed  
into law by  
President  
William J.  
Clinton on  
December 8,  
1993 (P.L.  
103-182). The  
overall  
economic  
impact of  
NAFTA is

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difficult to  
measure since  
trade and  
investment  
trends are  
influenced by  
numerous other  
economic  
variables,  
such as  
economic  
growth,

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inflation, and  
currency  
fluctuations.

The agreement  
likely

accelerated

and also

locked in

trade

liberalization

that was

already taking



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place in  
Mexico, but  
many of these  
changes may  
have taken  
place without  
an agreement.  
Nevertheless,  
NAFTA is  
significant,  
because it was  
the most

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**comprehensive  
free trade  
agreement  
(FTA)**

**negotiated at  
the time and  
contained  
several  
groundbreaking  
provisions. A  
legacy of the  
agreement is**

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that it has served as a template or model for the new generation of FTAs that the United States later negotiated, and it also served as a template for

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certain

provisions in  
multilateral  
trade  
negotiations  
as part of the  
Uruguay Round.  
The 115th  
Congress faces  
numerous  
issues related  
to NAFTA and

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international  
trade.

President

Donald J.

Trump has

proposed

renegotiating

NAFTA, or

possibly

withdrawing

from it.

Congress may

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wish to  
consider the  
ramifications  
of  
renegotiating  
or withdrawing  
from NAFTA and  
how it may  
affect the  
U.S. economy  
and foreign  
relations with

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**Mexico and  
Canada. It may  
also wish to  
examine the  
congressional  
role in a  
possible  
renegotiation,  
as well as the  
negotiating  
positions of  
Canada and**

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Mexico. Mexico  
has stated  
that, if NAFTA  
is reopened,  
it may seek to  
broaden  
negotiations  
to include  
security, coun  
ter-narcotics,  
and  
transmigration



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issues. Mexico

has also

indicated that

it may choose

to withdraw

from the

agreement if

the

negotiations

are not

favorable to

the country.

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Congress may  
also wish to  
address issues  
related to the  
U.S.

withdrawal  
from the  
proposed Trans-  
Pacific  
Partnership  
(TPP) free  
trade

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agreement

among the  
United States,  
Canada,  
Mexico, and 9  
other  
countries.

Some observers  
contend that  
the withdrawal  
from TPP could  
damage U.S. co

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**mpetitiveness  
and economic  
leadership in  
the region,  
while others  
see the  
withdrawal as  
a way to  
prevent lower  
cost imports  
and potential  
job losses.**

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Key provisions  
in TPP may  
also be  
addressed in  
'modernizing'  
or  
renegotiating  
NAFTA, a more  
than two  
decade-old  
FTA. NAFTA was  
controversial

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when first  
proposed,  
mostly because  
it was the  
first FTA  
involving two  
wealthy,  
developed  
countries and  
a developing  
country. The  
political

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debate

surrounding  
the agreement  
was divisive  
with  
proponents  
arguing that  
the agreement  
would help  
generate  
thousands of  
jobs and

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reduce income  
disparity in  
the region,  
while  
opponents  
warned that  
the agreement  
would cause  
huge job  
losses in the  
United States  
as companies



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moved

production to  
Mexico to  
lower costs.  
In reality,  
NAFTA did not  
cause the huge  
job losses  
feared by the  
critics or the  
large economic  
gains

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predicted by  
supporters.

The net  
overall effect  
of NAFTA on  
the U.S.  
economy  
appears to  
have been  
relatively  
modest,  
primarily

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because trade  
with Canada  
and Mexico  
accounts for a  
small  
percentage of  
U.S. GDP.

However, there  
were worker  
and firm  
adjustment  
costs as the

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**three**

**countries  
adjusted to  
more open  
trade and  
investment.  
The rising  
number of  
bilateral and  
regional trade  
agreements  
throughout the**

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world and the  
rising  
presence of  
China in Latin  
America could  
have  
implications  
for U.S. trade  
policy with  
its NAFTA  
partners. Some  
proponents of

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open and rules-  
based trade  
contend that  
maintaining  
NAFTA or  
deepening  
economic  
relations with  
Canada and  
Mexico will  
help promote a  
common trade

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agenda with shared values and generate economic growth. Some opponents argue that the agreement has caused worker displacement. Two strengths distinguish

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from others.  
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presentation  
of subjects in  
the contexts  
wherein they  
occur. The  
other is its  
use of current  
events. Other  
improvements



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have shortened  
and simplified  
chapters,  
increased the  
numbers and  
types of  
pedagogical  
supplements,  
and expanded  
the  
international  
appeal of

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