

F.S.M

T.Y.B.B.I V sem  
F.S.M.

QP Code : 05275

(2 ½ Hours)

[ Total Marks : 75

- N.B : (1) All questions are compulsory.  
(2) Figures to the right indicate full marks.

1. Explain the following terms :— (any five) 15
  - (a) Financial Innovation
  - (b) Loan Syndication
  - (c) Export factoring
  - (d) Closed Ended Mutual Fund
  - (e) Hire purchase system
  - (f) Derivatives
  - (g) Hypothecation.
  
2. (a) Discuss the SEBI guidelines for merchant banking. 8  
 (b) Explain the scope of financial services in detail. 7  

OR

 (c) Differentiate between financial lease and Operating lease. 8  
 (d) What the precautions to be taken by the subsidiary of a commercial bank engaged in the hire purchase business? 7
  
3. (a) Outline the causes for slow growth of Mutual funds in India. 8  
 (b) Discuss the guidelines framed by Government of India for proper functioning of Mutual fund. 7  

OR

 (c) Explain the benefits of factoring. 8  
 (d) Elucidate the various functions performed by a factor. 7
  
4. (a) Define securitisation. Discuss its modus operandi. 8  
 (b) Explain the benefits of securitisation. 7  

OR

 (c) Explain in-brief the various types of options contract. 8  
 (d) What is swap? Explain its features. 7
  
5. (a) Write a brief note on :— CARE 8  
 (b) Explain the functions of Treasury Management. 7  

OR

 (c) Write a brief note on :— NSDL 8  
 (d) Explain in detail limitations of Credit Rating. 7

# Nbt 2013 Question Paper

**Elad Yom-Tov**



## Nbt 2013 Question Paper:

**Mechanical Engineering** YCT Expert Team, 2021 22 RRVUNL JE AE Mechanical Engineering Solved Papers Thirty Years of Literacies Testing at the University of Cape Town Alan Cliff, 2024-05-10 This book delves into extensive research regarding the identification and characterization of academic literacies constructs encompassing academic literacy quantitative literacy mathematics comprehension and reasoning skills with a specific focus on their relevance within South African educational contexts The volume provides an in depth exploration of the research behind the design and creation of assessments aimed at gauging these crucial literacies It also delves into theoretical aspects of developmental work while shedding light on historical and contemporary inequalities in the South African educational landscape Emphasising the practical implications of this research the book underscores the pivotal role that assessing academic literacies can play in the equitable selection of students particularly those hailing from educationally disadvantaged backgrounds Additionally it highlights how such assessments can inform higher education responsiveness curriculum development programme implementation and the provision of support services for students ultimately aiding in informed student placement decisions

**A Madman's Will** Gregory May, 2023-04-11 The untold saga of John Randolph s 383 slaves freed in his much contested will of 1821 finally comes to light Few legal cases in American history are as riveting as the controversy surrounding the will of Virginia Senator John Randolph 1773 1833 which almost inexplicably freed all 383 of his slaves in one of the largest and most publicized manumissions in American history So famous is the case that Ta Nehisi Coates has used it to condemn Randolph s cousin Thomas Jefferson for failing to free his own slaves With this groundbreaking investigation historian Gregory May now reveals a more surprising story showing how madness and scandal shaped John Randolph s wildly shifting attitudes toward his slaves and how endemic prejudice in the North ultimately deprived the freedmen of the land Randolph had promised them Sweeping from the legal spectacle of the contested will through the freedmen s dramatic flight and horrific reception in Ohio *A Madman s Will* is an extraordinary saga about the alluring promise of freedom and its tragic limitations Graph Structures for Knowledge Representation and Reasoning Madalina Croitoru, Sebastian Rudolph, Stefan Woltran, Christophe Gonzales, 2014-01-21 This book constitutes the thoroughly refereed post conference proceedings of the Third International Workshop on Graph Structures for Knowledge Representation and Reasoning GKR 2013 held in Beijing China in August 2013 associated with IJCAI 2013 the 23rd International Joint Conference on Artificial Intelligence The 12 revised full papers presented were carefully reviewed and selected for inclusion in the book The papers feature current research involved in the development and application of graph based knowledge representation formalisms and reasoning techniques They address the following topics representations of constraint satisfaction problems formal concept analysis conceptual graphs and argumentation frameworks *Crowdsourced Health* Elad Yom-Tov, 2016-03-11 How data from our health related Internet searches can lead to discoveries about diseases and symptoms and help patients deal with diagnoses

Most of us have gone online to search for information about health What are the symptoms of a migraine How effective is this drug Where can I find more resources for cancer patients Could I have an STD Am I fat A Pew survey reports more than 80 percent of American Internet users have logged on to ask questions like these But what if the digital traces left by our searches could show doctors and medical researchers something new and interesting What if the data generated by our searches could reveal information about health that would be difficult to gather in other ways In this book Elad Yom Tov argues that Internet data could change the way medical research is done supplementing traditional tools to provide insights not otherwise available He describes how studies of Internet searches have among other things already helped researchers track to side effects of prescription drugs to understand the information needs of cancer patients and their families and to recognize some of the causes of anorexia Yom Tov shows that the information collected can benefit humanity without sacrificing individual privacy He explains why people go to the Internet with health questions for one thing it seems to be a safe place to ask anonymously about such matters as obesity sex and pregnancy He describes in detrimental effects of pro anorexia online content tells how computer scientists can scour search engine data to improve public health by for example identifying risk factors for disease and centers of contagion and tells how analyses of how people deal with upsetting diagnoses help doctors to treat patients and patients to understand their conditions

*Management Consulting Today and Tomorrow* Flemming Poulfelt, Thomas H. Olson, 2017-09-01 This new edition gathers more than 22 experts to outline the theory behind consulting providing insight into change processes and management issues in the field The business of consulting has grown faster than most other businesses due not only to increased demand by clients but also to the innovative capabilities of numerous consulting firms as they develop new services Divided into six parts the book introduces readers to the consulting industry addressing the major practice areas contexts and implementations of the field Significant updates detail the effect of the economic troubles between 2004 and 2010 and then 2010 and now analyze the market response to consulting in recent years and provide a more thorough understanding of how consulting is applied in the different areas of a business such as operations marketing and finance Introductions written by the editors offer further insight into the themes and learning goals of each section helping readers to recognize the elements of a successful consultation and utilize their new skill set The text concludes with a look at the future of consulting with regards to ethics standards and how strong manager client relationships contribute to financial growth Readers will also learn how the developing field of entrepreneurship creates new economic structures and job opportunities Practitioners consultants clients faculty and students of business and management will learn not only how to consult but also gain the skills needed to adapt to and lead organizational change giving them a competitive edge when they enter the field

*Bit by Bit* Matthew J. Salganik, 2019-08-06 This essential guide to doing social research in this fast evolving digital age explains how the digital revolution is transforming the way social scientists observe behavior ask questions run experiments and engage in mass

collaborations      Biophysical Chemistry of Proteins Engelbert Buxbaum, 2025-07-10 This textbook designed for all scientists interested in protein research provides a thorough overview of laboratory methods for the biophysical chemistry of proteins This new edition completely restructured and expanded for ease of learning includes sections on analytical techniques working with proteins protein size and shape protein structure enzyme kinetics industry enzymology and a new section on special statistics      *Emerging Technologies for STEAM Education* Xun Ge, Dirk Ifenthaler, J. Michael Spector, 2015-09-09 This theory to practice guide offers leading edge ideas for wide scale curriculum reform in sciences technology engineering the arts and mathematics the STEAM subjects Chapters emphasize the critical importance of current and emerging digital technologies in bringing STEM education up to speed and implementing changes to curricula at the classroom level Of particular interest are the diverse ways of integrating the liberal arts into STEM course content in mutually reshaping humanities education and scientific education This framework and its many instructive examples are geared to ensure that both educators and students can become innovative thinkers and effective problem solvers in a knowledge based society Included in the coverage Reconceptualizing a college science learning experience in the new digital era Using mobile devices to support formal informal and semi formal learning Change of attitudes self concept and team dynamics in engineering education The language arts as foundational for science technology engineering art and mathematics Can K 12 math teachers train students to make valid logical reasoning Moving forward with STEAM education research Emerging Technologies for STEAM Education equips educators education researchers administrators and education policymakers with curricular and pedagogical strategies for making STEAM education the bedrock of accessible relevant learning in keeping with today s digital advances      **The Common Core, an Uncommon Opportunity** Judith K. March, Karen H. Peters, 2013-10-29 Because the Common Core requires bold action Why The Common Core an Uncommon Opportunity Why now Because it tackles a largely overlooked component of implementation how to redesign your instructional delivery system K 12 And you ll have to if you don t you ll be subject to the very same failure and frustration so many other districts and schools are experiencing What s more March and Peters describe how to integrate 21st Century Skills at the very same time It will help district leaders Develop structured consistent and organized teaching and learning practices Make district wide infrastructure adjustments for sustained reform Use best practices for sustained achievement and continuous curriculum review      **Proceedings of the Ninth International Dakhleh Oasis Project Conference** Colin A. Hope, Gillian E. Bowen, 2020-01-19 This new volume in the Oasis Papers series marks the 40th anniversary of archaeological fieldwork in the Dakhleh Oasis in Egypt s Western Desert under the leadership of Anthony J Mills and presents a synthesis of the current state of our knowledge of the oasis and its interconnections with surrounding regions especially the Nile Valley The papers are by distinguished authorities in the field and postgraduate students who specialise in different aspects of Dakhleh and presents an almost complete survey of the archaeology of Dakhleh including much unpublished original material It will be

one of the few to document a specific part of modern Egypt in such detail and thus should have a broad and lasting appeal The content of some of the papers is unlikely to be published in any other form elsewhere Dakhleh is possibly the most intensively examined wider geographic region within Egypt

**Regenerative Biology of the Eye** Alice Pébay,2014-05-23

This text is a comprehensive look at the current knowledge on stem cell application for vision loss showcasing different types of stem cells adult embryonic iPSCs for diseases of the front and the back of the eye It also highlights data obtained in various models from fish to human as well as from the bionic eye project for vision regeneration This volume in the Stem Cell Biology and Regenerative Medicine series is essential reading for stem cell biologists ophthalmologists advanced and graduate students in addition to academics and medical staff who work in these disciplines

**The Ethics of Medical Data Donation** Jenny Krutzinna,Luciano Floridi,2019-01-16 This open access book presents an ethical approach to utilizing personal medical data It features essays that combine academic argument with practical application of ethical principles The contributors are experts in ethics and law They address the challenges in the re use of medical data of the deceased on a voluntary basis This pioneering study looks at the many factors involved when individuals and organizations wish to share information for research policy making and humanitarian purposes Today it is easy to donate blood or even organs but it is virtually impossible to donate one s own medical data This is seen as ethically unacceptable Yet data donation can greatly benefit the welfare of our societies This collection provides timely interdisciplinary research on biomedical big data Topics include the ethics of data donation the legal and regulatory challenges and the current and future collaborations Readers will learn about the ethical and regulatory challenges associated with medical data donations They will also better understand the special nature of using deceased data for research purposes with regard to ethical principles of autonomy beneficence and justice In addition the contributors identify the key governance issues of such a scheme The essays also look at what we can learn in terms of best practice from existing medical data schemes

**Economic Policy in a Liberalising Economy**

Yoginder Kumar Alagh,2018-11-02 This book follows up on the author s popular previous volume on Indian development planning and policy published under the UNU WIDER series in development economics It first introduces an evaluation of the newly mandated policy body of India National Institution for Transforming India also called the NITI Aayog which replaced the erstwhile Planning Commission As per the government site NITI Aayog is the premier policy Think Tank of the Government of India providing both directional and policy inputs While designing strategic and long term policies and programmes for the Government of India NITI Aayog also provides relevant technical advice to the Centre and States The book goes on to critically describe and analyse the think tank s policies in sectors like population demographics and poverty agriculture and industry and infrastructure Lastly the concluding chapter discusses appropriate future policies The approach is to analyse the policy stance of the present Government in India as stated in recent official documents and to see if it has any relationship with past plans in terms of concepts or program details In addition to the policy makers the book is a must

have resource for students of development economics particularly of India and provides a critical account of policies for emerging economies Plant Genome Editing - Policies and Governance Thorben Sprink, Ralf Alexander Wilhelm, Armin Spök, Jürgen Robiński, Stephan Schleissing, Joachim Hermann Schiemann, 2020-04-22

**Die Biotechnologie-Industrie** Julia Schüler, 2016-02-11 Dieses Kompendium zur Biotechnologie Industrie bietet eine fundierte Einführung und blickt auf die Zukunft der Branche. Es informiert über die dahinter stehende Biotechnologie, beleuchtet Entstehung und Rahmenbedingungen der Industrie und stellt umfangreiches sowie aktuelles Zahlenmaterial zum Nachschlagen bereit. Neben der Analyse der US Biotech Industrie liegt ein besonderer Fokus auf der Situation in Deutschland. Das Buch ist als Einführung, Überblick und Nachschlagewerk für alle zu empfehlen, die einen fundierten Einblick in die Biotechnologie Industrie erhalten möchten wie z.B. Investoren, branchenfremde Unternehmer, Journalisten, Politiker und andere Interessierte. Für Branchenkenner bietet es eine Zusammenstellung aktueller Trends und Daten.

**Biomass Modification, Characterization and Process Monitoring Analytics to Support Biofuel and Biomaterial Production** Robert Henry, Blake Simmons, Jason Lupoi, 2016-06-09 The conversion of lignocellulosic biomass into renewable fuels and other commodities has provided an appealing alternative towards supplanting global dependence on fossil fuels. The suitability of multitudes of plants for deconstruction to useful precursor molecules and products is currently being evaluated. These studies have probed a variety of phenotypic traits including cellulose, non-cellulosic polysaccharide, lignin, and lignin monomer composition, glucose, and xylose production following enzymatic hydrolysis, and an assessment of lignin carbohydrate and lignin-lignin linkages to name a few. These quintessential traits can provide an assessment of biomass recalcitrance, enabling researchers to devise appropriate deconstruction strategies. Plants with high polysaccharide and lower lignin contents have been shown to breakdown to monomeric sugars more readily. Not all plants contain ideal proportions of the various cell wall constituents; however, the capabilities of biotechnology can alleviate this conundrum by tailoring the chemical composition of plants to be more favorable for conversion to sugars, fuels, etc. Increases in the total biomass yield, cellulose content, or conversion efficiency through, for example, a reduction in lignin content, are pathways being evaluated to genetically improve plants for use in manufacturing biofuels and bio-based chemicals. Although plants have been previously domesticated for food and fiber production, the collection of phenotypic traits, a prerequisite for biofuel production, may necessitate new genetic breeding schemes. Given the plethora of potential plants available for exploration, rapid analytical methods are needed to more efficiently screen through the bulk of samples to hone in on which feedstocks contain the desired chemistry for subsequent conversion to valuable renewable commodities. The standard methods for analyzing biomass and related intermediates and finished products are laborious, potentially toxic, and/or destructive. They may also necessitate a complex data analysis, significantly increasing the experimental time and adding unwanted delays in process monitoring, where delays can incur in significant costs. Advances in thermochemical and spectroscopic techniques have enabled the screening of thousands

of plants for different phenotypes such as cell wall cellulose non cellulosic polysaccharide and lignin composition lignin monomer composition or monomeric sugar release Some instrumental methods have been coupled with multivariate analysis providing elegant chemometric predictive models enabling the accelerated identification of potential feedstocks In addition to the use of high throughput analytical methods for the characterization of feedstocks based on phenotypic metrics rapid instrumental techniques have been developed for the real time monitoring of diverse processes such as the efficacy of a specific pretreatment strategy or the formation of end products such as biofuels and biomaterials Real time process monitoring techniques are needed for all stages of the feedstocks to biofuels conversion process in order to maximize efficiency and lower costs by monitoring and optimizing performance These approaches allow researchers to adjust experimental conditions during rather than at the conclusion of a process thereby decreasing overhead expenses This Frontiers Research Topic explores options for the modification of biomass composition and the conversion of these feedstocks into to biofuels or biomaterials and the related innovations in methods for the analysis of the composition of plant biomass and advances in assessing up and downstream processes in real time Finally a review of the computational models available for techno economic modeling and lifecycle analysis will be presented **Dementia, Frailty and Aging** Marco

Canevelli, Matteo Cesari, Wee Shiong Lim, 2018-07-03 The number of older subjects is rapidly increasingly worldwide As a consequence the nature of clinical conditions is also changing Traditional medicine and models of care have been based on the evaluation and treatment of single and usually acute conditions occurring in relatively young individuals Today the usual clinical manifestation of diseases is characterized by multiple and often chronic conditions affecting older people In this scenario frailty and dementia have been triggering special interest both in research and clinical settings due to their high prevalence impact on the individual s quality of life and consequences for public health worldwide These conditions aptly reflect the complexity of age related pathological conditions finding as causal factor a myriad of heterogeneous interacting and often still unclear pathophysiological processes Indeed their study is strongly affected by the difficulty to differentiate the effects of a normal aging process from eventual pathological deviations of the underlying systems Their occurrence and trajectories over time are strongly affected by a wide array of factors and determinants that can be hardly attributed to the deficit involvement of single biological systems and or health domains Moreover environment and social factors also play a key role in the determination of phenotypes The present Research Topic is aimed at widening our understanding of the frailty and dementia phenomena occurring with aging in order to improve the clinical and public health approaches to these burdening conditions The Date Palm Genome, Vol. 1 Jameel M. Al-Khayri, S. Mohan Jain, Dennis V. Johnson, 2021-07-01 This book is the first volume of a comprehensive assemblage of contemporary knowledge relevant to genomics and other omics in date palm Volume 1 consists of 11 chapters arranged in 3 parts grouped according to subject Part I Biology and Phylogeny focuses on date palm biology evolution and origin Part II Biodiversity and Molecular Identification covers



conformity of in vitro derived plants molecular markers barcoding pollinizer genetics and gender determination Part III Genome Mapping and Bioinformatics addresses genome mapping of nuclear chloroplast and mitochondrial DNA in addition to a chapter on progress made in date palm bioinformatics This volume represents the efforts of 30 international scientists from 10 countries and contains 78 figures and 30 tables to illustrate presented concepts Volume 2 is published under the title Omics and Molecular Breeding

*Translational Medicine* Joy A. Cavagnaro, Mary Ellen Cosenza, 2021-11-26 Translational Medicine Optimizing Preclinical Safety Evaluation of Biopharmaceuticals provides scientists responsible for the translation of novel biopharmaceuticals into clinical trials with a better understanding of how to navigate the obstacles that keep innovative medical research discoveries from becoming new therapies or even making it to clinical trials The book includes sections on protein based therapeutics modified proteins oligonucleotide based therapies monoclonal antibodies antibody drug conjugates gene and cell based therapies gene modified cell based therapies combination products and therapeutic vaccines Best practices are defined for efficient discovery research to facilitate a science based efficient and predictive preclinical development program to ensure clinical efficacy and safety Key Features Defines best practices for leveraging of discovery research to facilitate a development program Includes general principles animal models biomarkers preclinical toxicology testing paradigms and practical applications Discusses rare diseases Discusses What Why When How highlighting different considerations based upon product attributes Includes special considerations for rare diseases About the Editors Joy A Cavagnaro is an internationally recognized expert in preclinical development and regulatory strategy with an emphasis on genetic medicines Her 40 year career spans academia government FDA and the CRO and biotech industries She was awarded the 2019 Arnold J Lehman Award from the Society of Toxicology for introducing the concept of science based case by case approach to preclinical safety evaluation which became the foundation of ICH S6 She currently serves on scientific advisory boards for advocacy groups and companies and consults and lectures in the area of preclinical development of novel therapies Mary Ellen Cosenza is a regulatory toxicology consultant with over 30 years of senior leadership experience in the biopharmaceutical industry in the U S Europe and emerging markets She has held leadership position in both the American College of Toxicology ACT and the International Union of Toxicology IUTOX and is also an adjunct assistant professor at the University of Southern California where she teaches graduate level courses in toxicology and regulation of biologics

## **Nbt 2013 Question Paper** Book Review: Unveiling the Magic of Language

In an electronic era where connections and knowledge reign supreme, the enchanting power of language has become much more apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**Nbt 2013 Question Paper**," written by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we shall delve to the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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