Financial Markets and Institutions (FIN 429)

Instructor: Srinivas Nippani, Ph.D.
Classroom: BA 256
Meeting Time: Class will meet Tuesdays and Thursdays between 11 am and 12.15 pm between 8-27-2012 and 12-14-2012.
Office: BA 102G (Texas A&M Commerce)
Office Phone: 903-886-5678
Office Hours: Mondays, Tuesdays, and Thursdays between 9.30 am and 11 am and by appointment.
Fax: 903-886-5601
Email: Sri.Nippani@tamuc.edu

Course Description: This course examines the economic role of financial institutions and their relationship to money and capital markets.

Prerequisite: Fin 304 or Fin 312

Textbook and other materials required (Compulsory):
*A financial Calculator. I recommend the BA II plus Professional calculator.

Course Objectives: The goal of the course is to give the students an introduction and general understanding with regard to the structure of financial institutions and markets.

Attendance: I expect all students to attend all classes. I take attendance and I reserve the right to penalize students for more than 3 absences.

Grading: Your course grade will be based on three exams the last of which is the final. Of these three I will calculate your class average for the course. However, if the class average is below my expectations, I reserve the right to give an extra credit to the entire class. This will depend on the class average and not a bad performance by one or two individuals. During the course of the semester, I will assign some reading material that is publicly available and is not from the textbook. If I feel the need to give an extra credit assignment, I will give an exam over this assigned material. If given, this will be for all students in the class and this will not be given selectively.

My exams will be based on material covered in class. Each exam is worth 100 points making a total of 300 points for all three exams. The first two exams will be of 1 hour and 15 minutes duration and the final will be for two hours. For each student the total points will be added up and converted to a percentage at the end of the semester to decide the final grade. The following scale will be applied to decide the final grade for students: 90% and above: A grade, 80%-89.99%: B grade, 70%-79.99%: C grade, 60%-69.99%: D grade and below 60% F grade. I will try to adhere to the above grading scale but I reserve the right to deviate from it. My exams are normally of multiple choices/short
answer/problem solving or one or two line answers (extremely short essay questions) and you can use a calculator on them. The exams are designed for speed and accuracy. No student will be given an opportunity to make up for an inadequate performance on an exam and make-up exams will be given for only medical reasons.

**Tentative Course and Exam Schedule.**

August 28 and 30: Chapter 1  
September 4 and 6: Chapter 2  
September 11 and 13: Chapter 3  
September 18 and 20: Chapter 4  
September 25 and 27: Chapter 5  
October 2: Chapter 6  
**October 4: Exam 1 over chapters 1-5**  
October 9: Chapter 6  
October 11 and 16: Chapter 17  
October 18 and 23: Chapter 18  
October 25 and 30: Chapter 19  
November 1 and 6: Chapter 20  
**November 8: Exam 2 over chapters 6, 17, 18, 19 and 20**  
November 13 and 15: Chapter 7  
November 20 and 27: Chapter 9  
November 29: Chapter 10  
December 4: Chapters 10 and 11  
December 6: Chapter 11  
**December 11: Final Exam between 10.30 am and 12.30 pm as mentioned in the University’s final exam schedule. The final exam will be over chapters 7, 9, 10, 11, 1, and 6.**

[https://web.tamu-commerce.edu/admissions/registrar/documents/FinalExamScheduleFall2012.pdf](https://web.tamu-commerce.edu/admissions/registrar/documents/FinalExamScheduleFall2012.pdf)

**Very Important Note:** I reserve the right to change anything in the syllabus if I feel it is necessary.  
Please note: There will be some material covered in the class that may not be part of the textbook. Some of the chapters may be covered only in part. I reserve the right to deviate from the above chapter list.

**Academic Misconduct:** Cheating will not be tolerated in this class. Please remember that this is a senior level class and you are graded against each other. By giving someone answers to exam questions helps neither you nor them. If I catch someone cheating, I will deal with that in accordance to the policies of the Texas A&M University-Commerce. While you can use calculators on the exam, you should not take the help of any other person. I will give an “F” grade to any student who cheats or encourages cheating by others and will do my best to get them expelled from the University.
An Important Note: "All students enrolled at the University shall follow the tenets of common decency and acceptable behavior conducive to a positive learning environment” Student Handbook.

**Course Objectives and learning outcomes assessment:** All of the topics covered in the course are covered with a specific course objective in mind. The course objectives for this course are given below under criteria which will be created into a learning outcomes assessment rubric to measure student performance in the class.

**Rubric of Grading:**

<table>
<thead>
<tr>
<th>Criteria (Course Objectives)</th>
<th>1 (Unsatisfactory)</th>
<th>2 (Emerging)</th>
<th>3 (Proficient)</th>
<th>4 (Exemplary)</th>
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<tbody>
<tr>
<td>Demonstrate an understanding of the depository institutions and their functions.</td>
<td><strong>Student cannot demonstrate an understanding any of the fundamental concepts depository institutions and their functions.</strong></td>
<td><strong>Student can demonstrate some understanding of the fundamental concepts depository institutions and their functions.</strong></td>
<td><strong>Student can demonstrate understanding of most of the fundamental concepts depository institutions and their functions.</strong></td>
<td><strong>Student can demonstrate understanding of all of the fundamental concepts depository institutions and their functions.</strong></td>
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<tr>
<td>Demonstrate an understanding of the essentials of money and capital markets.</td>
<td><strong>Student cannot demonstrate an understanding the essentials of money and capital markets.</strong></td>
<td><strong>Student can demonstrate some understanding of the essentials of money and capital markets.</strong></td>
<td><strong>Student can demonstrate an understanding of most of the essentials of money and capital markets.</strong></td>
<td><strong>Student can demonstrate an understanding of all of the essentials of money and capital markets.</strong></td>
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<tr>
<td>Demonstrate an understanding of the role and operations of stock, mortgage and bond markets.</td>
<td><strong>Student cannot demonstrate an understanding of the role and operations of stock, mortgage and bond markets.</strong></td>
<td><strong>Student can demonstrate some understanding of the role and operations of stock, mortgage and bond markets.</strong></td>
<td><strong>Student can demonstrate most of understanding of the role and operations of stock, mortgage and bond markets.</strong></td>
<td><strong>Student can demonstrate an understanding of all of the role and operations of stock, mortgage and bond markets.</strong></td>
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**Students with Disabilities:**
The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you have a disability requiring an accommodation, please contact:

**Office of Student Disability Resources and Services**
Texas A&M University-Commerce
Gee Library
Room 132
Phone (903) 886-5150 or (903) 886-5835
Fax (903) 468-8148
StudentDisabilityServices@tamu-commerce.edu