Independent Study in Financial Markets, Institutions and Instruments (FIN 589)  
Spring 2013

Instructor: Srinivas Nippani, Ph.D.
Classroom and Meeting Time: This is an independent study. Students will visit the professor’s office as required either during office hours or by an appointment.
Office: BA 227 (Texas A&M Commerce)  
Office Phone: 903-886-5678  
Office Hours: Mondays, Tuesdays and Wednesdays between 10.30 am and 12.00 noon and by appointment.
Fax: 903-886-5601
Email: Sri.Nippani@tamuc.edu

Course Description: A study of the structure and functions of financial markets and institutions focusing on political, social, regulatory and legal effects, as well as demographic diversity, ethnical considerations and changing global financial conditions in finance decision making.

Prerequisite: FIN 304 or FIN 501

Textbook and other materials required (Compulsory):
- A Good Financial Calculator. I strongly recommend the Texas Instruments BA II plus Professional calculator and my explanations will be based on this calculator in the class. You can see what this calculator looks like and how to use it at this website. http://movies.atomiclearning.com/k12/ti_ba2/

Course Objectives: The goal of the course is to provide the students with an introduction and clear understanding of the financial markets, the institutions that operate in these markets and the instruments used in the markets. Students are exposed to the financial institution network and the mechanics of operation of the whole financial system.

Course Requirements, Assignments and Grading: Course grade will be based on the following:

Exam 1 (Mid-term)  
Final Exam  
Total

100 points (multiple choice over chapters 1-7 on March 7)  
100 points (multiple choice over chapters not included in exam 1 on May 7)  
200 points

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
80%-89.99%  B
70%-79.99%  C
60%-69.99%  D
Below 60%  F

I will try to adhere to the above grading scale but I reserve the right to deviate from it.

**The mid-term exam will be on Thursday, March 7 and the final exam will be on May 7. Please email me a week before to check for a review sheet. Please ensure that you are free between 10 am and noon on the two exam days to take my exams.**

**Academic Misconduct:** Cheating will not be tolerated in this class. I encourage you to work in groups and learn together. However giving someone answers to homework or 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.

**Tentative Course and Exam Schedule (subject to change)**

Chapters 1-8, 11, 12, 13, 14 and 19. Exam 1 will be over chapters 1-7 and the final will be over the rest of the chapters.

Please note: This is a graduate class. The mid-term exam will cover roughly half the material and the final will cover the other half. The final is not comprehensive.

**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.

Students requesting accommodations for disabilities must go through the Academic Support Committee. For more information, please contact the Director of Disability Resources & Services, Halladay Student Services Bldg., Room 303D, (903) 886-5835.

**Academic Misconduct:** Cheating will not be tolerated in this class. Please remember that this is a graduate 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, 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 which will be created into a learning outcomes assessment rubric (given below the objectives) to measure student performance in the class.

1. Demonstrate an understanding of the core concepts of financial intermediaries and their role in the Modern Economy.
2. Understand and demonstrate knowledge of the structure, operations and the role of the Federal Reserve in the Modern Economy.
3. Demonstrate an understanding of the basics of commercial banks operations and regulation.

<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 core concepts of financial intermediaries and their role in the Modern Economy.</td>
<td>Student cannot demonstrate an understanding of any of financial intermediaries and their role in the Modern Economy.</td>
<td>Student can demonstrate some understanding of financial intermediaries and their role in the Modern Economy.</td>
<td>Student can demonstrate an understanding of most of the core concepts of financial intermediaries and their role in the Modern Economy.</td>
<td>Student can demonstrate an understanding of all of financial intermediaries and their role in the Modern Economy.</td>
</tr>
<tr>
<td>Understand and demonstrate knowledge of the structure, operations and the role of the Federal Reserve in the Modern Economy.</td>
<td>Student cannot understand and demonstrate knowledge of the structure, operations and the role of the Federal Reserve in the Modern Economy.</td>
<td>Student can understand and demonstrate some knowledge of the structure, operations and the role of the Federal Reserve in the Modern Economy.</td>
<td>Student can demonstrate and demonstrate a good knowledge of the structure, operations and the role of the Federal Reserve in the Modern Economy.</td>
<td>Student can clearly demonstrate an understanding of all the structure, operations and the role of the Federal Reserve in the Modern Economy.</td>
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<tr>
<td>Demonstrate an understanding of the basics of commercial banks operations and regulation.</td>
<td>Student cannot demonstrate an understanding of the basics of commercial banks’ operations and their regulation.</td>
<td>Student can demonstrate an elementary understanding of the basics of commercial banks operations and regulation.</td>
<td>Student can demonstrate an understanding of most important concepts of commercial bank operations and their regulation.</td>
<td>Student can demonstrate an understanding of all of the basics of commercial bank operations and their regulation.</td>
</tr>
</tbody>
</table>

**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