FINANCIAL MARKETS (CHAPTER 9 – CONCEPTS & MODES OF ANALYSIS)

What is Simple Interest?

Simple Interest: Simple interest is the interest paid only on the principal amount borrowed. No interest is paid on the interest accrued during the term of the loan.

There are three components to calculate simple interest: principal, interest rate and time.

Formula for calculating simple interest:

I = Prt Where,

I = interest
P = principal
r = interest rate (per year)
t = time (in years or fraction of a year)

Example:

Mr. X borrowed Rs. 10,000 from the bank to purchase a household item. He agreed to repay the amount in 8 months, plus simple interest at an interest rate of 10% per annum (year).

If he repays the full amount of Rs. 10,000 in eight months, the interest would be: P = Rs. 10,000 r = 0.10 (10% per year) t = 8/12 (this denotes fraction of a year)

Applying the above formula, interest would be:
I = Rs. 10,000*(0.10)*(8/12) = Rs. 667.

This is the Simple interest on the Rs. 10,000 loan taken by Mr. X for 8 months.

If he repays the amount of Rs. 10,000 in fifteen months, the only change is with time.

Therefore, his interest would be:
I = Rs. 10,000*(0.10)*(15/12) = Rs. 1,250

What is Compound Interest?

Compound Interest: Compound interest means that, the interest will include interest calculated on interest. The interest accrued on a principal amount is added back to the principal sum, and the whole amount is then treated as new principal, for the calculation of the interest for the next period.

For example, if an amount of Rs. 5,000 is invested for two years and the interest rate is 10%, compounded yearly:

- At the end of the first year the interest would be (Rs. 5,000 * 0.10) or Rs. 500.
- In the second year the interest rate of 10% will applied not only to Rs. 5,000 but also to the Rs. 500 interest of the first year. Thus, in the second year the interest would be (0.10 * Rs. 5,500) or Rs. 550.

Formula for calculating Compound Interest:

Financial Algebra Chapter 9

Giuseppe Campolieti,Roman N. Makarov

Financial Algebra Chapter 9:

Financial Market Analytics John L. Teall,1999-01-30 A variety of quantitative concepts and models essential to understanding financial markets are introduced and explained in this broad overview of financial analytical tools designed for financial practitioners advanced students and researchers lacking a strong mathematical background Coverage ranges from matrix mathematics and elementary calculus with their applications to portfolio and fixed income analysis to probability and stochastic processes with their applications to option pricing The book is sequenced by mathematics topics most of which are followed by relevant usage to areas such as valuation risk management derivatives back testing of financial models and market efficiency The book begins by motivating the need for understanding quantitative technique with a brief discussion of financial mathematics and financial literature review Preliminary concepts including geometric expansion elementary statistics and basic portfolio techniques are introduced in chapters 2 and 3 Chapters 4 and 5 present matrix mathematics and differential calculus applied to yield curves APT state preference theory binomal option pricing mean variance analysis and other applications Integral calculus and differential equations follow in chapter 6 The rest of the book covers applications of probability statistics and stochastic processes as well as a sampling of topics from numerical methods used in financial analysis **Geometrical Properties Of Differential Equations: Applications Of The Lie Group Analysis In Financial Mathematics** Ljudmila A Bordag,2015-05-27 This textbook is a short comprehensive and intuitive introduction to Lie group analysis of ordinary and partial differential equations This practical oriented material contains a large number of examples and problems accompanied by detailed solutions and figures In comparison with the known beginner guides to Lie group analysis the book is oriented toward students who are interested in financial mathematics mathematical finance and economics We provide the results of the Lie group analysis of actual models in Financial Mathematics using recent publications These models are usually formulated as nonlinear partial differential equations and are rather difficult to make use of With the help of Lie group analysis it is possible to describe some important properties of these models and to obtain interesting reductions in a clear and understandable algorithmic way The book can serve as a short introduction for a further study of modern geometrical analysis applied to models in financial mathematics It can also be used as textbook in a master s program in an intensive compact course or for self study The textbook with a large number of examples will be useful not only for students who are interested in Financial Mathematics but also for people who are working in other areas of research that are not directly connected with Physics for instance in such areas of Applied Mathematics like mathematical economy bio systems coding theory etc Financial Mathematics Giuseppe Campolieti,Roman N. Makarov,2014-03-12 Versatile for Several Interrelated Courses at the Undergraduate and Graduate Levels Financial Mathematics A Comprehensive Treatment provides a unified self contained account of the main theory and application of methods behind modern day financial mathematics Tested and refined through years of the authors teaching experiences the book encompasses a breadth of topics

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