



Information about the subject

Degree: Bachelor of Science Degree in Business Administration and Management

Faculty: Faculty of Legal, Economic and Social Sciences

Code: 302012 **Name:** Negotiation with Financial Institutions

Credits: 6,00 **ECTS** **Year:** The course is not offered this academic year **Semester:** 2

Module: Finance

Subject Matter: Applied Finance **Type:** Elective

Department: Accounting, Finance, and Management Control

Type of learning: Classroom-based learning / Online

Languages in which it is taught:

Lecturer/-s:



Module organization

Finance

Subject Matter	ECTS	Subject	ECTS	Year/semester
Financial Management	12,00	Corporate Finance I	6,00	3/1
		Corporate Finance II	6,00	4/1
Applied Finance	24,00	Business and Financial Mathematics	6,00	2/1
		Financial Planning and Control	6,00	3, 4/1
		Negotiation with Financial Institutions	6,00	This elective is not offered in the academic year 25/26
		Stock Markets and Securities Trading	6,00	4/2

Recommended knowledge

The subject bank management and negotiation, becomes a relevant question of this module, when a multitude of operational factors intervene, acquiring greater representativeness in transparency and rigor in the approaches. Therefore, the relationship with banking, today acquires great importance, which implies the implementation of negotiation policies aimed at efficiency, profitability of the resources invested and the cost of the resources financed. The recommended knowledge is Accounting and Financial Management.



Learning outcomes

At the end of the course, the student must be able to prove that he/she has acquired the following learning outcomes:

- R1 Apply their knowledge correctly to their work or vocation in a professional manner and be able to develop and defend arguments and solve problems within their field of study. [RAB2]
- R2 Respect and implement the ethical principles and action proposals derived from the Sustainable Development Goals, transferring them to all academic and professional activities. [RAT3]
- R3 Be able to use Information and Communication Technologies (ICT) to search, store, process, and present information securely and efficiently, as well as to interact and collaborate with other stakeholders in academic and professional settings. [RAG1]
- R4 Be able to make decisions autonomously, responsibly, and based on reason. [RAG2]
- R5 Be able to understand existing technology and new technologies that affect the field of business administration and management, as well as evaluate their impact on the creation, development, and competitiveness of new or future markets. [RAE4]



Assessment system for the acquisition of competencies and grading system

Assessed learning outcomes	Granted percentage	Assessment method
R1, R2, R3, R4, R5	20,00%	Objective Tests
R1, R2, R3, R4, R5	15,00%	Completion of Theoretical-Practical Activities
R1, R2, R3, R4, R5	10,00%	Class Attendance and Participation
R1, R2, R3, R4, R5	50,00%	Final Exam
R1, R2, R3, R4, R5	5,00%	Participation in Synchronous Communication Activities
R1, R2, R3, R4, R5	25,00%	Deliverable Activities
R1, R2, R3, R4, R5	15,00%	Periodic Evaluations Through Online Questionnaires
R1, R2, R3, R4, R5	5,00%	Participation in Discussion Forums
R1, R2, R3, R4, R5	50,00%	Final evaluation with essay questions and practical scenarios (In-person activity)

Observations

The final mark for the course will be the average of the final exam and the marks from the continuous assessment, provided that a mark of at least 5 out of 10 is obtained in the final exam. If the student obtains a mark lower than 5 in the final exam, the mark for the continuous assessment will not be averaged and the final mark for the course will be that of the final exam. Therefore, it is necessary to pass the final exam (50% of the mark) in order to be able to average it with the continuous assessment (50% of the mark).

Criteria for awarding Honours:

The lecturer will be free to award Honours to any of the students who have obtained an outstanding mark. This criterion for awarding Honours will, in any case, comply with the general criterion of the UCV, according to which only one Honours may be awarded for every 20 students (or fraction thereof for groups of less than 20 students).

SINGLE ASSESSMENT IN-PERSON MODALITY

In accordance with the General Regulations for Assessment and Grading of Official Courses and



Degrees Offered by the UCV, single assessment is linked to the inability of students enrolled in a degree programme to attend class. It is, therefore, an extraordinary and exceptional assessment system that may be chosen by students who, for justified and accredited reasons, are unable to undergo the continuous assessment system, and who request it from the professor responsible for the subject, who will expressly decide on the admission of the student's request for single assessment and will notify them of its acceptance/rejection. In the subject Corporate Finance II, students must attend at least 70% of the sessions.

The single assessment, both in the first and second sittings, will consist of the final exam, which will be divided as follows: a WRITTEN TEST where The percentages assigned to the different assessment instruments will be as follows: 50% practical component and 50% theoretical component. The minimum required pass mark for the practical component is indicated in the teaching guide for the Corporate Finance II course.

REGARDING AI

No type of artificial intelligence may be used in the Corporate Finance II course, unless the professor expressly authorises it for specific practical activities. Under no circumstances will the use of AI tools be permitted during the assessment tests. The assessment tests will be carried out in person in the examination hall.

MENTION OF DISTINCTION:

The mention of "Honors" may be awarded to students who have obtained a grade equal to or greater than 9.0. Their number may not exceed five percent of the students enrolled in a group in the corresponding academic year, unless the number of students enrolled is lower.

Learning activities

The following methodologies will be used so that the students can achieve the learning outcomes of the subject:

- M1 Lecture of contents by the teacher, analysis of competencies, explanation, and demonstration of abilities, skills, and knowledge in the classroom.
- M3 Supervised group work sessions led by the teacher. Study of economic-business cases, both real and fictitious. Meaningful construction of knowledge through student interaction and activity. Critical analysis of values and social commitment.
- M4 Supervised monographic sessions with shared participation.
- M5 Application of interdisciplinary knowledge.



M6 Personalized and small-group attention. Instruction and/or guidance period conducted by a tutor with the aim of reviewing and discussing materials and topics presented in classes, seminars, readings, completion of assignments, etc.

M7 Set of oral and/or written tests used in the initial, formative, or summative assessment of the student.

M9 Group preparation of readings, essays, problem-solving, seminars, assignments, reports, etc., to present or submit in theoretical classes, practical classes, and/or small-group tutorials.

M10 Student study: individual preparation of readings, essays, problem-solving, seminars, assignments, reports, etc., to present or submit in theoretical classes, practical classes, and/or small-group tutorials.

M11 Presentation of content by the teacher, analysis of competencies, explanation, and demonstration of skills, abilities, and knowledge in the virtual classroom.

M12 Group work sessions via moderated chat led by the teacher. Study of economic-business cases, both real and fictitious, to construct knowledge through student interaction and activity. Critical analysis of values and social commitment.

M13 Monographic sessions throughout the course, focused on current aspects and applications of the subject.

M14 Problem-solving, comments, reports, to be submitted at deadlines throughout the course.

M15 Individual attention for monitoring and guidance of the learning process, conducted by a tutor with the objective of reviewing and discussing materials, topics, seminars, readings, completion of assignments, etc.

M16 Participation and contributions to discussion forums related to the subject, moderated by the course instructor.

M17 Set of tests, written or oral, used in the initial, formative, or summative assessment of the student.

M19 Group preparation of readings, essays, problem-solving, seminars, assignments, reports, etc., for dissemination or submission.

M20 Student study: individual preparation of readings, essays, problem-solving, seminars, assignments, reports, etc., for discussion or submission in electronic format.



IN-CLASS LEARNING

IN-CLASS LEARNING ACTIVITIES

	LEARNING OUTCOMES	HOURS	ECTS
On-campus Class M3	R1, R2, R3, R4, R5	22,50	0,90
Practical Class M9	R1, R2, R3, R4, R5	15,00	0,60
Seminar M5, M7	R1, R2, R3, R4, R5	4,50	0,18
Group Project Presentation M3, M6, M9	R1, R2, R3, R4, R5	6,00	0,24
Tutoring M6	R1, R2, R3, R4, R5	6,00	0,24
Evaluation M3, M7, M9, M10	R1, R2, R3, R4, R5	6,00	0,24
TOTAL		60,00	2,40

LEARNING ACTIVITIES OF AUTONOMOUS WORK

	LEARNING OUTCOMES	HOURS	ECTS
Group Work M3	R1, R2, R3, R4, R5	30,00	1,20
Individual Work M6, M9, M10	R1, R2, R3, R4, R5	60,00	2,40
TOTAL		90,00	3,60



ON-LINE LEARNING

SYNCHRONOUS LEARNING ACTIVITIES

	LEARNING OUTCOMES	HOURS	ECTS
Synchronous Virtual Session M17	R1, R2, R3, R4, R5	4,00	0,16
Synchronous Virtual Practical Session M19	R1, R2, R3, R4, R5	4,00	0,16
Synchronous Virtual Seminar and Videoconference M13, M16	R1, R2, R3, R4, R5	4,00	0,16
In-person Assessment M12	R1, R2, R3, R4, R5	4,00	0,16
Group Work M12, M14, M17, M19	R1, R2, R3, R4, R5	10,00	0,40
Individual Work M12, M19	R1, R2, R3, R4, R5	60,00	2,40
TOTAL		86,00	3,44

ASYNCHRONOUS LEARNING ACTIVITIES

	LEARNING OUTCOMES	HOURS	ECTS
Individual Tutoring M14, M17, M19, M20	R1, R2, R3, R4, R5	50,00	2,00
Discussion Forums M15	R1, R2, R3, R4, R5	5,00	0,20
Continuous Assessment Activities M13, M16	R1, R2, R3, R4, R5	9,00	0,36
TOTAL		64,00	2,56



Description of the contents

Description of the necessary contents to acquire the learning outcomes.

Theoretical contents:

Content block	Contents
BLOCK I DIDACTIC UNIT I:	Relationship between Financial Institutions and Companies. The business of banking and financial responsibility of the company. Negotiation from the point of view of the financial institution. Business & Relationship Bank. Negotiating framework of active and passive operations in entrepreneurial activity. Banking recruitment costs. Request a credit transaction. Negotiation of bank conditions. Financial Instruments. Assumptions and practical exercises. List of Circular 8 / 90 of BE.
BLOCK II DIDACTIC UNIT II:	Negotiation with financial institutions. Bank analysis of customer profitability. The staffing cost control. Usual criteria for granting Banking Risk. Methodology Banking Risk analysis. Sheets banking conditions. Fees for banking services. Balance Sheet and Income Statement-Enterprise Bank.
BLOCK III DIDACTIC UNIT III	The Taya: A Quantification Method. Treasury budget. Principles and objectives of treasury management. Self-diagnosis of the treasury. Needs analysis and cost factors. Banking Activity Forecast: Review and Development of the banking business. The Bank Taya.
BLOCK IV DIDACTIC UNIT IV:	Credit Risk Analysis. Risk Management Concept. Credit Risk. Credit Risk Analysis. Credit Risk Analysis from the Banking.



Temporary organization of learning:

Block of content	Number of sessions	Hours
BLOCK I DIDACTIC UNIT I:	10,00	20,00
BLOCK II DIDACTIC UNIT II:	10,00	20,00
BLOCK III DIDACTIC UNIT III	5,00	10,00
BLOCK IV DIDACTIC UNIT IV:	5,00	10,00

References

Basic Bibliography

Latorre Guillem, Miguel Ángel (2025): Impact of acquisitions on Spain's Takeover Market in ESGContext. 7º Euro-Mediterranean Conference for Environmental IntegrationCuevas, H., Palomeque, E., & Santa-Cruz, B. (2023). Publicación de los riesgos ESG bajo elPilar 3: primera información de las entidades bancarias españolas y otras europeas. Revista deEstabilidad Financiera/Banco de España, 45 (otoño 2023), p. 77-100.Nicoletti, B. (2021). Payments for Costs and Investments in Banking 5.0. In Banking 5.0 (pp.385-399). Palgrave Macmillan, Cham.IGUAL, D. (2008): Conocer los productos y servicios bancarios, Ed. ProfitTOMAS JAUME, AMAT Y OTROS (2005): Como Analizan las Entidades Financieras a susClientes, Barcelona. 3ª Edición, Ediciones Gestión 2000.Further BibliographyORTIGUEIRA BOBILLO, J.M.,(2004): "Casos Prácticos sobre análisis de inversiones yfinanciación de pymes", Madrid. Ediciones Pirámide.CHECKLEY, K. (2003): Manual para el Análisis del Riesgo de Crédito, Barcelona. EdicionesGestión 2000.JAIME TOMAS Y ORIOL AMAT (2002): Casos prácticos de Análisis del Riesgo delCrédito.Gestión 2000.BARQUERO CABRERO, J.D. (2001): Manual de Banca, Finanzas y Seguros, Barcelona. 3ªEdición, Ediciones Gestión 2000.AYNAT EKNES, ANTONIO Y OTROS (1998): Negociación bancaria. La Taya: Un método decuantificación, Madrid. Tormo, Aynat y Asociados.HAYAT, S. y SAN MILLAN, A. (2002): Finanzas en Excel-2ª Edición Madrid: Mc Graw Hill.FERNANDEZ, P. y SANTÓMA, J. (1996) Finanzas para directivos. Navarra. EUNSA.Circular 8/1990 de 7 de Septiembre, Banco de España, sobre transparencia de las operaciones y protección de la clientela. Web del Banco de España: <http://www.bde.es/Web> Asociación de la Banca Española: <http://www.aebanca.es/>