

**COURSE DATA****DATA SUBJECT**

**Code:** 44218  
**Name:** Cash management and relation with financial institutions  
**Cycle:** Master's Degree  
**ECTS Credits:** 3  
**Academic year:** 2026-27

**STUDY (S)**

Degree	Center	Acad. year	Period
2195 - Master's Degree in Corporate Finance	Facultat d'Economia	1	Second quarter

**SUBJECT-MATTER**

Degree	Subject-matter	Character
2195 - Master's Degree in Corporate Finance	Financing	COMPULSORY

**COORDINATION**

LASSALA NAVARRE CARLOS

**SUMMARY**

The expert in Corporate Finance must be able to provide specialized financial, economic, and strategic advice in the different phases of business operations and offer adequate solutions. Corporate Finance covers a wide range of operations and, among them, the so-called *cash management* activities, and the relations of companies with financial institutions.

In the Master in Corporate Finance, the module *Cash management and relationship with financial institutions* is mandatory and is taught in the second semester of the first year.

Among the different areas of the financial management of the company, *cash management* stands out for its economic importance and for the involvement of several departments with different interests: financial, purchasing, commercial and production. The difficulty of homogenizing management policies between the different departments makes it difficult to implement *management* techniques and criteria in to handle any problems that may arise. The financial department establishes a homogeneous vision, from the point of view of financial cost, to address *cash management*. However, it is necessary to deepen the continuous search for the best techniques and forms of management to be applied in all *cash management* activities. The difficulty of obtaining financing in traditional financial markets forces companies to improve internal management techniques and pay special attention to their day-to-day relationship with customers, suppliers, and financial institutions.



In view of the above, this subject studies and applies the concepts, methodologies and practical instruments on which the financial managers of companies must rely to face with success their daily *cash management* activities, in particular, the relationship with customers, suppliers and financial institutions.

## PREVIOUS KNOWLEDGE

## RELATIONSHIP TO OTHER SUBJECTS OF THE SAME DEGREE

There are no specified enrollment restrictions with other subjects of the curriculum.

## OTHER REQUIREMENTS

Basic concepts of treasury management.

## COMPETENCES / LEARNING OUTCOMES

### 2195 - Master's Degree in Corporate Finance

Actuar en el marco de los Derechos Humanos, los principios democráticos, los principios de igualdad entre mujeres y hombres, de solidaridad, de protección medioambiental, de accesibilidad universal y diseño para todos, y de fomento de la cultura de la paz.

Analizar de forma crítica tanto su trabajo como responsable de las finanzas empresariales, como el de sus compañeros.

Capacidad para preparar, redactar y exponer en público informes y proyectos sobre política económica y economía pública de manera clara y coherente, defenderlos con rigor y tolerancia y responder satisfactoriamente a críticas sobre los mismos.

Construir una actitud proactiva ante los posibles cambios económicos y financieros que se produzcan en el ámbito de su labor profesional como responsable de las finanzas de la empresa.

Distinguir el coste asociado a las distintas fuentes financieras, las principales formas de retribuir a los accionistas y su impacto sobre el valor de la empresa.

Distinguir los fundamentos básicos que rigen la negociación bancaria y los medios financieros a disposición de la empresa.

Habilidades en la negociación y resolución de problemas y conflictos en el ámbito económico-financiero de la empresa.

Integrar en el área financiera de la empresa las nuevas tecnologías en su labor profesional.

Precisar y rentabilizar la política de pagos a proveedores y saber formular y resolver los modelos de gestión de inventarios.

Reinforce the importance of liquidity management as a key element in the normal development of a company's financial activity and be able to establish the optimum level of the firm's treasury.



Ser capaz de buscar, seleccionar y valorar información emanada de los distintos agentes del entorno, a través de métodos tradicionales y de las tecnologías de la información y de la comunicación para utilizarla de forma efectiva ante problemas y situaciones relacionadas con las finanzas corporativas.

Students should apply acquired knowledge to solve problems in unfamiliar contexts within their field of study, including multidisciplinary scenarios.

Students should be able to integrate knowledge and address the complexity of making informed judgments based on incomplete or limited information, including reflections on the social and ethical responsibilities associated with the application of their knowledge and judgments.

Students should communicate conclusions and underlying knowledge clearly and unambiguously to both specialized and non-specialized audiences.

Students should demonstrate self-directed learning skills for continued academic growth.

Students should possess and understand foundational knowledge that enables original thinking and research in the field.

Tomar decisiones tanto individuales como colectivas en su labor profesional como responsable financiero de la empresa.

Trabajar en equipo con eficacia y eficiencia tanto en el área financiera como en las otras áreas funcionales de la empresa.

**DESCRIPTION OF CONTENTS**

**1. PART I CASH MANAGEMENT**

- ITEM 1. CASH MANAGEMENT FUNDAMENTALS AND TOOLS
- ITEM 2. WORKING CAPITAL MANAGEMENT AND CORPORATE FINANCING AND INVESTMENT INSTRUMENTS
- ITEM 3. CASH MANAGEMENT CENTRALIZATION

**2. PART II RELATIONS WITH FINANCIAL INSTITUTIONS**

- ITEM 4. BANK-COMPANY RELATIONS
- ITEM 5. MANAGEMENT PROCESS: QUANTITATIVE ANALYSIS

**WORKLOAD**

**PRESENCIAL ACTIVITIES**

Activity	Hours
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Tutorials	2,00
Theoretical and practical classes	13,00
Group work	5,00
Computer classroom practice	10,00
<b>Total hours</b>	<b>30,00</b>

## NON PRESENCIAL ACTIVITIES

<b>Activity</b>	<b>Hours</b>
Attendance at other activities	0,00
Individual or group project	0,00
Independent study and work	0,00
Preparation of lessons	0,00
Preparation for assessment activities	0,00
Resolution of case studies	0,00
<b>Total hours</b>	<b>0,00</b>

## TEACHING METHODOLOGY

As indicated in the "Workload" section, this module is structured in two types of activities: in-class activities and autonomous work.

The in-class activities will be carried out over 10 sessions of 3 hours each in which both theoretical and practical contents will be covered. In the theoretical part of the sessions, the teacher will introduce the main concepts included in the analytical program that is detailed in this syllabus and will be supported by a participating and experimental environment, which encourages the contributions of the students. In the practical part of the sessions, the student will analyze and solve, in the terms that the teacher indicates, the proposed practical cases. Students will have, throughout the sessions, personalized assistance. In order to facilitate students' participation, they will have the practical materials and cases in advance to prepare and review the necessary theoretical contents before the treatment of the corresponding practice in class.

In addition to the in-class activities, the student will have to do some autonomous learning by doing on their own activities such as: reading and individual study of the bibliographic material and the preparation of the proposed practical cases.

## EVALUATION

The evaluation system consists of two parts: continuous evaluation (15% of the final grade) and a final evaluation test (85% of the final grade).

Continuous evaluation shall be based on the following:



- Class attendance and participation
- Attendance at conferences related to the topics of study.
- Activities and work developed during the course.

In the final evaluation system of this subject, two independent blocks will be considered:

The first part, "Cash management", represents 35% of the final grade of the module. The second part, "Relationship with financial institutions" represents 50% of the final grade of the module.

Each of these two blocks must be passed to pass the Cash Management module. In case of failing to pass a block in the first call, the passing grades of the other blocks will be saved for the second call. In case of failing a block in the second call, the passing grades of the other blocks will not be saved for the following academic year.

The evaluation of the two parts will be carried out through a written exam on the basic theoretical and practical contents of the program. This written test will take place on the dates that are enabled for it within the academic calendar of the course.

## REFERENCES

- BLANCH, LI., ELVIRA, E. y NAVALÓN, M. (2002): Cash management (Gestión de tesorería). Gestión 2000.
- CANTALAPIEDRA, M. (2004): Como gestionar la relación de su empresa con los bancos. FC Editorial. Madrid.
- CASANOVAS, M. y FERNÁNDEZ, A. (2001): E-Tesorería. Nuevas tecnologías aplicadas a la gestión de la tesorería. Gestión 2000.
- JIMÉNEZ, J. L., PÉREZ, C. y DE LA TORRE, A. (2009): Dirección financiera de la empresa. Teoría y práctica (2ª ed.). Pirámide.
- LÓPEZ MARTÍNEZ, F. J. y SORIANO MÁS, N. (2014): La gestión de la tesorería. En qué consiste y cómo debe abordarse. Libros de Cabecera, Barcelona.
- MANUALES PRÁCTICOS DE GESTIÓN (2011): La negociación bancaria. Bic Galicia. Ebook.
- OLSINA, F. X. (2009): Gestión de tesorería: optimizando los flujos monetarios. BRESCA.