



Corporate Banking Relationship Manager Training Course: Account Plans, Credit Proposals and RAROC



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Introduction:

Corporate Banking Relationship Manager Training Course is a 10-day course for staff who cover corporate and commercial clients, review credit requests and lead coverage teams, ending with an Account Plan and Credit Proposal for a case corporate client. Banks lose wallet share and take avoidable credit losses when relationship managers sell single products, submit thin proposals and notice client deterioration late. Nominees already manage or support a corporate client book and learn through case studies built on company accounts, sector data and pricing models. CoreConcept Training Center delivers this corporate banking relationship manager course.

Course Objectives:

- Segment a corporate client book and set a coverage model that assigns relationship managers, product specialists and credit partners to each client tier
- Analyse a client's industry and value chain to estimate banking wallet size and build an account plan with share of wallet targets
- Read company financial statements and cash flows to size facility needs and structure overdraft, revolving and term facilities with suitable security and covenants
- Write a credit proposal that justifies purpose, repayment source, tenor, pricing and conditions for an approval authority
- Cross-sell cash management, trade finance, FX and hedging products and price relationships using RAROC and relationship profitability statements
- Monitor covenants and early warning signals, recognise problem loans early and manage onboarding, negotiation and pipeline KPIs across the portfolio

Target Audience:

- Staff responsible for originating, growing and retaining a book of corporate or commercial banking clients
 - Credit analysts moving into client coverage who will own proposals and client conversations
 - Team leaders responsible for corporate banking unit targets, pipeline reviews and proposal quality
 - Product partners in cash management, trade finance and treasury sales who work jointly with coverage teams
 - Credit and portfolio monitoring staff who review corporate files, covenant certificates and watchlists
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Course Outline:

Day 1: Corporate Banking Business Model and the Relationship Manager Role

- Corporate Banking Revenue Pools Across Lending, Fees and Deposits
- Client Segmentation Grid for Large, Mid-Corporate and Commercial Clients
- Relationship Manager Role Charter and Accountability Matrix
- Coverage Model Design With Product Specialists and Credit Partners
- Client Book Tiering by Revenue Potential and Service Intensity

Day 2: Industry Analysis, Client Strategy and Account Planning

- Porter Five Forces Scan of a Client's Sector
- Client Value Chain Mapping to Locate Banking Needs
- Wallet Size Estimation From Annual Reports and Peer Data
- Share of Wallet Gap Analysis Against Competing Lenders
- Account Plan Template With Objectives, Actions and Owners

Day 3: Financial Statements and Cash Flow Reading for Relationship Managers

- Three-Statement Walkthrough Linking Profit, Balance Sheet and Cash
- Working Capital Cycle Days and Seasonal Funding Peaks
- Free Cash Flow and Debt Service Coverage Quick Check
- Five Cs Conversation Checklist for Initial Credit Appetite
- Facility Matching Matrix for Overdraft, Revolver and Term Loan

Day 4: Credit Facility Structuring, Proposals and Documentation at RM Level

- Credit Proposal Structure From Purpose to Recommended Terms
- Repayment Source and Tenor Justification in Proposal Narrative
- Security Package Options Including Pledges, Mortgages and Guarantees
- Financial and Information Covenant Selection With Headroom Testing
- Term Sheet and Facility Letter Review Checklist for RMs

Day 5: Guided Case Study on Client Strategy and Credit Proposal Drafting

- Guided Case of a Mid-Sized Manufacturing Group Client
 - Case Sector Scan and Wallet Share Estimate
 - Case Cash Flow Reading and Facility Need Sizing
 - Case Draft Proposal Peer Review Against Approver Questions
 - Week-One Findings Logged in a Client Strategy File
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Day 6: Cross-Selling Cash Management, Trade Finance, FX and Treasury Products

- Needs-Based Cross-Selling Map Linking Client Flows to Products
- Cash Management Conversation Starters for Collections and Payables
- Incoterms Rules and Documentary Credit Fit for Client Trade
- FX Forwards and Interest Rate Swaps for Client Hedging
- Product Specialist Joint Call Plan and Referral Hand-Off

Day 7: KYC Onboarding, Covenant Monitoring and Problem Loan Recognition

- Know Your Customer File and Beneficial Ownership Verification Steps
- Covenant Compliance Certificate Review and Breach Escalation Route
- Early Warning Signals Watchlist From Account and Market Data
- Problem Loan Recognition Using Arrears, Ratings and Behaviour Triggers
- Restructuring Options Menu From Waiver to Rescheduling at RM Level

Day 8: Negotiation, Client Conversations and Internal Stakeholder Alignment

- Principled Negotiation Method Applied to Pricing and Facility Terms
- BATNA and Concession Planning Sheet for Facility Renewals
- Difficult Conversation Role-Play on Declined Credit Requests
- Credit Committee Presentation Rehearsal With Approver Challenge
- Client Review Meeting Agenda and Follow-Up Action Log

Day 9: Pricing, RAROC, Relationship Profitability and Portfolio KPIs

- Loan Pricing Build-Up From Funding Cost to Risk Margin
- Expected Loss Using PD, LGD and EAD Inputs
- RAROC Calculation With Economic Capital for a Client Relationship
- Relationship Profitability Statement Including Fees and Deposit Value
- Pipeline Funnel, Conversion Ratios and RM Portfolio Scorecard

Day 10: Case Study Capstone on the Account Plan and Credit Proposal

- Capstone Client Brief With Accounts, Sector Data and Requests
 - Capstone Account Plan Targets for Wallet Share and Cross-Sell
 - Capstone Facility Structure, Covenants and Monitoring Triggers
 - Capstone RAROC and Pricing Justification for the Relationship
 - Account Plan and Credit Proposal Completion and Panel Defence
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Skills You Will Gain:

- Client Book Segmentation
- Share of Wallet Analysis
- Account Plan Development
- Credit Proposal Writing
- Covenant Design and Monitoring
- Relationship Profitability Analysis
- Early Warning Signal Detection
- Facility Term Negotiation

Why Attend This Course:

- Present an Account Plan and Credit Proposal for a case corporate client to the corporate banking head and the credit approval team
- Decide which facility structure, security and covenants fit a client's cash cycle and which products to bring to the next client meeting
- Avoid underpriced relationships and late recognition of deteriorating borrowers that erode unit returns and raise impairment charges
- Share account plan templates, early warning watchlists and RAROC worksheets with colleagues across the coverage team

Conclusion:

Back at work, the participant hands the Account Plan and Credit Proposal to the corporate banking head, the credit approval team and the product partners named in the plan. They use it to agree wallet share targets, approve facility limits and terms, and assign cross-sell actions and monitoring triggers for the client. After the first quarterly client review, the unit should compare actual revenue, product holdings, covenant headroom and RAROC against the plan, then adjust targets, pricing and watchlist triggers where client performance or market conditions differ from the assumptions.

Frequently Asked Questions FAQ:

What should participants know before the corporate banking relationship manager course?

Participants should already support or manage corporate or commercial clients and read basic financial statements. Bringing an anonymised client file, a recent proposal or a portfolio report helps them apply the case work and the final account plan to their own book.

How does corporate banking relationship manager training differ from a corporate credit analysis course?

A credit analysis course trains deep borrower assessment for analysts. This course covers the whole relationship manager role, from client strategy and account planning to cross-selling, pricing, monitoring and negotiation, using credit analysis only at the depth needed to structure facilities and write proposals.

How is RAROC used in corporate banking relationship management?

RAROC divides a relationship's risk-adjusted return by the economic capital it consumes. Relationship managers use it to test whether loan pricing, fees and deposit income compensate the bank for credit risk, and to decide which clients deserve more capacity or a pricing review.

What does a participant take back from the corporate banking relationship manager course?

Participants take back an Account Plan and Credit Proposal for a case corporate client, plus templates for wallet sizing, covenant selection, early warning watchlists, RAROC pricing and pipeline reporting that can be reused on their own client book.
