

Commercial Banking Relationship Manager Program

Build the skills to manage complex corporate relationships, drive revenue, and maintain compliance

THE GAP

Commercial Banking RMs are expected to manage complex client relationships, cross-sell a full product suite, evaluate credit risk, and stay compliant with regulatory requirements, often without structured training that brings all of this together. The result is uneven RM performance, missed revenue opportunities, and credit decisions that are not grounded in strong financial analysis.

THE SHIFT

- Shifting identity from Relationship Manager to Corporate Banking Advisor and Economist
- Developing a problem-solving mindset and thought leadership in client conversations
- Managing risk while driving revenue: developing business while maintaining credit, regulatory, and compliance quality

WHAT'S INSIDE

- Program introduction: economy, commercial banking, Pakistan's financial KPIs, country demographics
- Financial system and regulatory bodies
- Account planning and strategy: industry trends, client banking needs, relationship lifecycle, revenue pipeline, Road to Primary Bank
- Product suite: loans, trade, cash management, treasury
- Evaluating borrower creditworthiness: financial statements, credit ratios, risk ratings, credit profiling
- Legal compliance: loan agreements, financial and non-financial covenants, key clauses, reporting requirements
- Collateral: types, valuation, monitoring, and release
- Prudential Regulations covering corporate banking
- Assessment: financial analysis case study and group presentation

WHAT YOU WALK AWAY WITH

- Build exceptional client relationship management skills
- Make informed business development decisions across the full product suite
- Evaluate borrower creditworthiness and financial health with confidence
- Manage risk while driving revenue growth

WHO IT'S FOR

- Commercial Banking Relationship Managers
- Corporate Banking Officers
- Business Development Managers (Banking)
- Credit Analysts transitioning into RM roles
- Branch Managers handling corporate portfolios



Saad Masood Khan brings 12+ years across Corporate Banking, Retail Banking, and management advisory. Former Global Relationship Management team, Corporate Banking, Citi Bank Netherlands. 8+ years with Citi Pakistan managing key corporate client relationships. Director, Business Development at Green Peak International.