COURSE BROCHURE

Relationship Management and Sales for Retail Bankers

For relationship managers and sales staff in retail banking: building and growing a customer portfolio, needs-based advice and cross-selling, deepening relationships and tracking the pipeline, within compliance and risk rules.

Code	HT-BNK-120
Category	Banking & Investment
Duration	1 week
Level	Intermediate

Introduction

Retail banking is being reshaped by digital competitors, stricter conduct expectations, and customers who want seamless, personalized experiences across channels. Branch and relationship teams must sell consultatively, protect customers, and deliver measurable growth. This program equips bankers with structured methods to prospect, diagnose needs, design multi-product solutions, and manage portfolios with discipline. The emphasis is on repeatable tools, compliant practice, and turning daily interactions into sustainable value.

Objectives

- Translate segment value propositions into practical opening messages and discovery flows.
- Apply compliant prospecting and multi-level needs discovery aligned to KYC and AML rules.
- Run high-impact sales conversations with clear value proof, objection handling, and ethical closing.
- Design recurring portfolio reviews and retention plays that increase share of wallet.
- Build an auditable performance system with pipeline, forecasts, conversion metrics, and a 90-day plan.

Who should attend

- Branch Managers and Sales Team Leaders
- Retail Relationship Managers and Personal Bankers
- Affluent and SME Micro–Relationship Officers
- Business Development Specialists in Retail Banking

Skills you will develop

- Segmented value proposition design and commercial storytelling
- Prospecting, prioritization, and pipeline management with conversion math
- Portfolio review disciplines and multi-channel retention planning
- Embedding conduct, KYC, and AML controls into the sales cycle

Learning Outcomes

- Build and prioritize a qualified opportunity list using fit, value, and risk criteria.
- Conduct a structured discovery meeting that produces a personal financial map and solution options.
- Close cross-sell and up-sell opportunities while recording objections and outcomes transparently.
- Launch a 90-day contact and review plan with defined KPIs and weekly checkpoints.

Course Outline

Day 1: The Retail Banking Landscape and Value Proposition

- Market shifts, digital competition, and what they mean for branch experience.
- Segmenting customers and crafting executable value propositions.
- Aligning marketing promises, service delivery, and success metrics.

Day 2: Prospecting, Needs Discovery, and KYC

- Smart prospecting, prioritization, and building a working sales pipeline.
- Layered questioning and personal financial mapping for discovery.
- Embedding KYC and AML checks within everyday sales activities.

Day 3: Sales Conversations, Objection Handling, and Cross-Selling

- Message framing, consultative questioning, and ethical closing techniques.
- Cross-sell and up-sell structures without pressure or conflicts of interest.
- Managing objections and dynamic pricing guardrails to protect margin.

Day 4: Relationship Management, Portfolio Reviews, and Retention

- Designing scheduled portfolio reviews and churn early-warning signals.
- Multi-channel touch plans to build loyalty and lifetime value.
- Portfolio classification by profitability, risk, and potential into action plans.

Day 5: Performance Management, Pipeline, and Action Planning

- Building a verifiable sales pipeline and forecasting with conversion math.
- Huddles, follow-ups, and linking daily activity to measurable outcomes.
- Drafting a 90-day execution plan with goals, milestones, and KPIs.

Training methodology

Interactive case studies drawn from regional retail banking contexts.
Guided role-plays for sales conversations and portfolio reviews with instant feedback.
Job aids and templates for pipeline, reviews, and performance routines.
Facilitated group problem-solving to adapt tools to participants’ environments.

Certification

Harbor Training Center certificate of attendance

Upcoming dates

No dates are published at the moment. Contact us to arrange one, or to run the course for your organisation.

Contact us

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To register and for details, scan the code or visit:

https://harbor4training.com/en/courses/retail-banking-sales-and-relationship-management