

Chartered Banker

**Module Specification** April 2026 Edition 1

# Corporate and Commercial Banking Environment

LEVEL: SCQF Level 8 and broadly comparable to EQF Level 5

CREDITS: 6

QUALIFICATIONS TO WHICH MODULE CONTRIBUTES:

The Certificate in Corporate and Commercial Banking Environment

The Associate Chartered Banker Diploma

AUDIENCE:

Those working in the banking sector who want to expand their knowledge and understanding of the corporate and commercial banking environment – and have that knowledge and understanding recognised through the award of a professional banking qualification.

AIM:

To develop the learner's knowledge and understanding of the corporate and commercial banking environment, and the role of the relationship manager in supporting their clients and customers through the various life cycle stages.

LEARNING OUTCOMES:

On completion of this module, the learner will be able to:

1. describe the corporate and commercial banking environment and its evolution in a digital age.
2. explain the features, risks, and segmentation of different corporate and commercial industry sectors.
3. explain the role and impact of the relationship manager in the corporate and commercial banking environment.
4. explain the options available to corporate and commercial customers when facing financial difficulties, and the ways in which banks can support them.

SKILLS:

The qualification will support you in the development of a number of key skills:

- Commercial awareness
- Communication
- Considering others
- Creative thinking
- Customer service
- Data literacy
- Digital literacy
- Ethical thinking
- Leadership and influencing
- Problem solving
- Professionalism
- Customer relationship management
- Self-directed learning

DELIVERY METHODOLOGY:

*The Corporate and Commercial Banking Environment* is delivered online. Learning resources include:

- Four interactive eLearning units
- videos
- case studies and online resources
- activities to support application of learning at work
- quizzes and knowledge checks
- suggestions for further reading
- mock exam

ASSESSMENT:

*The Corporate and Commercial Banking Environment* is assessed by one online examination, lasting 60 minutes, and consisting of 40 multiple-choice questions.

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# Unit 1. The Corporate and Commercial Banking Environment

| Learning outcomes | Assessment criteria | Indicative content |
|---|---|---|
| **The learner will be able to:** | **The learner can:** | |
| **LO1:** Describe the corporate and commercial banking environment and its evolution in a digital age | **1.1** Describe the evolution of the corporate and commercial lending environment, and the impact of external trends and influences.<br>**1.2** Explain the different types of corporate and commercial customers as legal entities, and the use of holding company/subsidiary company structures.<br>**1.3** Explain the different life cycle stages of typical corporate and commercial customers.<br>**1.4** Assess the needs of corporate and commercial banking customers, and the range of banking products and services available to meet those needs. | • The corporate and commercial banking environment and the impact of digitisation on delivery channels plus the impact of changing customer demand. External trends and influences to include the impact of challenger banks on the corporate and commercial banking environment, and digital automation of processes.<br>• Legal entities including sole traders, partnerships, limited liability partnerships and limited company, liability, and group accounts.<br>• Corporate and commercial customer life cycle stages (including Ansoff and the Boston Matrix).<br>• Typical corporate non-finance related banking needs – payments, savings, cards, trade finance, and so on. There will be brief reference to finance-related needs and products including the available products for working capital, asset purchase, and so on. |

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# Unit 2. Sectors, Industries and Segmentation

| Learning outcomes | Assessment criteria | Indicative content |
|---|---|---|
| **The learner will be able to:** | **The learner can:** | |
| **LO2:** Explain the features, risks, and segmentation of different corporate and commercial industry sectors | **2.1** Describe the range and features of different sectors and industries within the corporate and commercial environment.<br>**2.2** Assess the unique risks arising from each sector and industry, including sustainability and ethical risks.<br>**2.3** Explain how banks segment their commercial customers to deliver the best advice and service to each sector. | • The range and features of different sectors and industries within the corporate and commercial environment. Content includes agriculture, manufacturing, transport, construction and other key sectors.<br>• The risks which arise from each of the different sectors and industries, including over-exposure, sustainability and ethical risks, and how customers may need different products and services from their bank as a result.<br>• Segmentation of commercial banking customers, to include specialist sectors. |

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# Unit 3. The Relationship Manager

| Learning outcomes | Assessment criteria | Indicative content |
|---|---|---|
| **The learner will be able to:** | **The learner can:** | |
| **LO3:** Explain the role and impact of the relationship manager in the commercial banking environment. | **3.1** Describe the role of the relationship manager in the corporate and commercial banking environment.<br>**3.2** Assess the key skills of successful managers.<br>**3.3** Investigate how successful relationship managers build and add value to the banking relationship.<br>**3.4** Develop relationship management strategies for acquiring and retaining commercial customers to achieve competitive advantage. | • The role of the relationship manager in the corporate and commercial banking environment.<br>• Key skills such as communication and negotiation and also including responsible, professional, ethical, sustainable banking and advice. An understanding of corporate strategy and change management.<br>• Building and adding value to the banking relationship.<br>• Relationship manager strategies for acquiring and retaining commercial customers to retain competitive advantage. Including supporting transition plans. |

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# Unit 4. Financial Difficulties

| Learning outcomes | Assessment criteria | Indicative content |
|---|---|---|
| **The learner will be able to:** | **The learner can:** | |
| **LO4:** Explain the options available to corporate and commercial customers when facing financial difficulties, and the ways in which banks can support them | **4.1** Assess the practical steps a bank may take to control a lending which is showing the early warning signs of financial difficulty.<br>**4.2** Explain the function of, and support available from investigating accountants and turnaround executives.<br>**4.3** Describe the insolvency options available to corporate and commercial customers, together with the rescue culture and alternatives to insolvency. | • The practical steps a bank may take to address early warning signs of financial difficulty (e.g., early conversations with customer, understanding cause of issue, control measures e.g., unpaid items, restructuring, transfer to intensive care team, etc).<br>• Ethical and responsible banking when dealing with corporate and commercial customers in financial difficulty.<br>• The function of, and support available from investigating accountants and turnaround executives, including scaling back, sale/partial sale, management change and so on.<br>• The insolvency options available to corporate and commercial customers, including liquidation, corporate voluntary arrangement, administration and administrative receivers. |

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# Unit 5. Banking risks and risk management

| Learning outcomes | Assessment criteria | Indicative content |
|---|---|---|
| **The learner will be able to:** | **The learner can:** | |
| **LO5:** Describe and evaluate banking risks and effective risk management techniques. | **5.1** Differentiate between the types of risk to which a bank is exposed and the interrelationship between them.<br>**5.2** Identify and evaluate emerging risks.<br>**5.3** Evaluate the creation and implementation of effective risk culture in banking.<br>**5.4** Identify and critically assess risk management and mitigation strategies, including the three lines of defence model. | • Key risks including financial risks and non-financial risks such as operational risk, regulatory compliance risk, and technology risks<br>• Differentiate between external (macro) & internal risks (micro)<br>• Emerging risks<br>• Risk culture<br>• Role of governance in managing risk<br>• Risk management and mitigation, including the three lines of defence model<br>• Risk management of emerging risks including the ongoing evaluation of changing and emerging risks. |

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# Unit 6. Change management

| Learning outcomes | Assessment criteria | Indicative content |
|---|---|---|
| **The learner will be able to:** | **The learner can:** | |
| **LO6:** Describe and critically analyse successful change management which facilitates effective organisational transformation to achieve strategic goals. | **6.1** Critically evaluate change management models and their use in banking contexts.<br>**6.2** Investigate key drivers of change in banking, including technological innovation.<br>**6.3** Appraise successful change management and its components.<br>**6.4** Critically evaluate the role of environmental forecasting and scenario analysis in analysing the external environment.<br>**6.5** Investigate how leaders can foster a culture of innovation.<br>**6.6** Appraise the impact of change on staff, structures, systems and culture and how this can be effectively led and managed. | • Change management models<br>• The ways in which the organisational context of a bank can affect strategic change.<br>• The drivers for change including the internal and external influences on change<br>• Horizon scanning<br>• Environmental forecasting<br>• The relationship between strategy and change management<br>• Leading and managing change<br>• Why change fails<br>• Implications of change on knowledge management systems and operational plans. |

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