Campus Programme

3 Days

December 9 – 11, 2026

Cluster Based Trade Finance

Programme Directors

Dr. Balu Pawde

Dr. Smita Roy Trivedi



National Institute of Bank Management

Introduction

Production clusters bring together small firms, large anchors, domestic suppliers, direct exporters and indirect exporters. Many serve both domestic and overseas markets, with different cash cycles and financing needs. Banks may finance individual firms while capturing only part of their credit, trade, FX and transaction business. This programme links market scoping, client segmentation and competitive intelligence with financing and execution. Indian cases address supply chain finance, TReDS credibility, importer costs, hedging and applicable policy support. Participants evaluate client value and bank profitability, then develop an actionable cluster business plan.

Programme Highlights

- Scope cluster markets, profile clients and identify acquisition and cross-selling opportunities.
- Integrate domestic and trade finance, SCF and TReDS using verified repayment evidence.
- Evaluate trade, FX and transaction income after funding costs, expected losses and capital.
- Coordinate acquisition, approval and delivery across business, credit and treasury teams.

Expected Outputs

- A market-scoping, client-segmentation and acquisition pipeline.
- A customer proposition quantifying customer benefits and accessible bank business.
- Domestic, export, SCF or TReDS financing propositions.
- An incremental relationship-profitability model with downside sensitivities.
- An implementation plan with owners, approvals, expenditure and dependencies.

Relevance

Officers who handle portfolios, originate business, approve credit, manage trade or FX relationships, or lead regional execution. Relevant functions include MSME/SME and commercial banking, credit, sales, trade/transaction banking, supply chain finance and treasury. In addition to individual nominations, participation of a small cross-functional team focusing one cluster or geography to develop a common proposal may be highly useful.

Objectives

Participants will identify accessible business, develop customer propositions, structure viable financing, evaluate relationship profitability and defend an implementable cluster strategy. Exercises require justified approval, conditional approval or rejection decisions.

Contents

- **Cluster Ecosystem Mapping:** Identify banking opportunities across domestic firms, direct and indirect exporters, large anchors and their suppliers.
- **Cluster Market Scoping:** Use market intelligence, association inputs and branch networks to identify clusters and estimate accessible banking business.
- **Segmentation and Competition:** Profile clients, assess competitor offerings and prioritise customer acquisition, cross-selling and relationship growth.
- **Client Value Propositions:** Understand client needs and association perspectives to develop financing solutions with measurable customer and bank value.
- **Cash Flow Underwriting:** Appraise transactions and structure domestic and export working capital around verified cash flows and repayment capacity.
- **Trade Finance Structuring:** Select financing products and transaction structures that balance customer costs, repayment risks and bank income.
- **Supply Chain Financing:** Design commercially viable anchor-led supplier, vendor and distributor financing programmes across cluster networks.
- **TReDS Transaction Credibility:** Evaluate buyer creditworthiness, invoice authenticity, payment obligations and execution controls in receivables financing.
- **Importer Cost Optimisation:** Reduce total import costs through suitable financing, payment terms, currency choices and trade arrangements.
- **Forex and Hedging:** Identify currency exposures and develop suitable treasury solutions that support clients and generate bank revenue.
- **Total Relationship Profitability:** Capture payments, collections and deposits while pricing relationships after funding costs, credit losses, service costs and capital requirements.
- **Export Credit Protection:** Assess ECGC cover and applicable export-support measures through eligibility, coverage, exclusions and claim requirements.
- **Institutional Financing Support:** Explore SIDBI and government initiatives supporting firm investment, technology upgrading and cluster infrastructure.
- **Execution and Compliance:** Organise branch delivery, regulatory compliance and portfolio controls to manage operational challenges and shared cluster risks.
- **Cluster Business Strategy:** Negotiating competitive offers and defending profitable banking proposals.

Pedagogy

Discussion on evolving Indian cluster cases - combining domestic and export transactions, client interviews, document analysis and competitive proposals. Lectures and exercises. Client and association perspectives inform the cases; guest participation for client perspectives.



Completion/Participation Certificate

A completion / participation certificate will be given to the participant at the end of the programme provided he / she attends the programme for the mandated hours of engagement.

When?

December 9 – 11, 2026

The participants are requested to report at the venue by the evening of December 08, 2026.

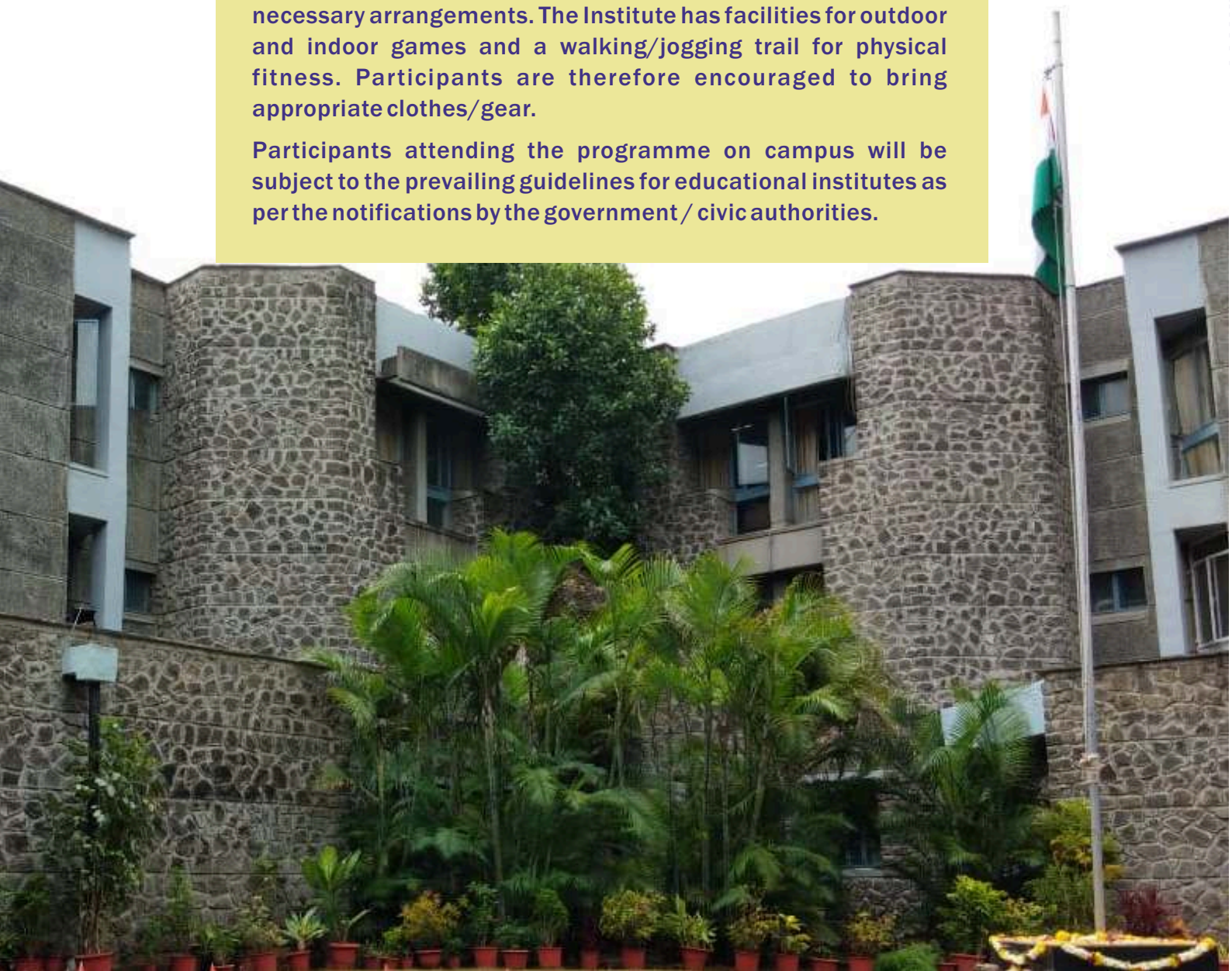
Where?

NIBM Campus, Kondhwe Khurd, Pune, India

Accommodation

The programme will be fully residential. Participants would be provided well-furnished, single-room AC accommodation in the Institute's hostel complex. If on-campus hostel accommodation is unavailable for some reason, participants will be housed in single occupancy AC rooms in a nearby decent hotel, with transport arrangements facilitated by the Institute. However, participants will not be permitted to bring their family members in the place of accommodation. In case of nomination of any Officer/Executive having physical/medical disability, kindly inform in advance with particulars of disability, to facilitate necessary arrangements. The Institute has facilities for outdoor and indoor games and a walking/jogging trail for physical fitness. Participants are therefore encouraged to bring appropriate clothes/gear.

Participants attending the programme on campus will be subject to the prevailing guidelines for educational institutes as per the notifications by the government / civic authorities.



Nominations and Enquiries

Nominations are invited from both institutions and individuals from India and abroad. Executives working in banks / financial institutions / consulting firms / technology firms in the banking and financial services domain can also apply for the programme in their individual capacity.

Please address your enquiries regarding nominations and programme content to:

Programme Directors

Dr. Balu Pawde

Assistant Professor

Dr. Balu Pawde is an Assistant Professor (Money, International Banking & Finance) at the National Institute of Bank Management, Pune. He has served at GIPE, Pune earlier after earning his PhD in Economics from IIT Bombay. His research spans banking and finance, macro-development, and inequality, with recent publications in the Journal of Quantitative Economics and Economic & Political Weekly. Methodologically, he works in applied econometrics and policy analysis using R and Stata. He has led government-linked projects in Maharashtra and contributed to the XVI Finance Commission study group on state finances.

Email: balu.pawde@nibmindia.org; Tel: +91-20-6904 6016 (D); Mobile: +91-9821143217

Dr. Smita Roy Trivedi

Associate Professor

Dr. Smita Roy Trivedi has more than fifteen of experience in conducting executive training and research in the areas financing international trade and trade-based money laundering. She has two books to her credit published from Routledge (Taylor & Francis, UK), leading journal publications and shorter articles featured in LSE Business Review Blog and Op-ed section of Hindu Business Line.

Email: smita@nibmindia.org; Tel: +91-20-6904 6137 (D); Mobile: +91-9561945240

Enquiries related to programme registration, accommodation, etc. may kindly be addressed to:

Programme Office

National Institute of Bank Management
NIBM Post Office, Kondhwe Khurd,
Pune 411048 (India)
Email: trainings@nibmindia.org / progofficer@nibmindia.org
Tel: +91-20-69046000 (Board) / 69046214 / 6166 / 6210 / 6211
WhatsApp: 7887884083 (Messages Only)
Website: www.nibmindia.org

REGISTER NOW

If you find any difficulty in accessing the above link, then kindly advise your IT department to whitelist nibmindia.org domain in the firewall.

Last date for receiving nominations: November 29, 2026

Last date to avail 'Early Bird Discount': November 24, 2026

Discounts for bulk nominations:
5% for 6-10 nominations
10% for 11-19 nominations
15% for 20 nominations and above

5% 'Early Bird' discount for nominations received at least 15 days before the start date.

Fees and Modes of Payment

FEE (Per Participant)	US$ 1200 for foreign participant			
	Fee (₹)	*GST*	*Fee+GST*	*TDS*
Member Banks	33000	5940	38940	3300
Non-Member Banks	39000	7020	46020	3900
Individual Nominee	39000	7020	46020	—



The fee includes the cost of tuition, teaching material, lodging facilities, etc. (GST @ 18 % and TDS @ 10%. Kindly send the TDS certificate on priority to NIBM).

As per the resolution of NIBM's 86th Finance Committee meeting held on January 31, 2023, all organizations / banks are required to make the full payment for all their nominations prior to the commencement of the respective programmes / workshops.

Note: The Foreign Bank Charges/SWIFT charges/ Commission is to be borne by the remitter. The fees mentioned in the brochure is to be paid to NIBM, net of all bank charges.

Modes of Payment

For Indian Participants

The fee may be transferred by RTGS/NEFT/ECS to our A/c No 20002400021 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). NIBM PAN No. AAATN0040P and GST No. 27AAATN0040P1ZJ.

For Foreign Participants (Mode of Remittance: SWIFT)

1.	Name & Address of our Bankers	: Punjab National Bank C-2, Shop No. 4-5, Bramha Estate Kondhwe Khurd, Pune 411 048 Maharashtra, India
2.	Name of the Beneficiary	: National Institute of Bank Management
3.	NIBM's Bank Account No. with Punjab National Bank	: 11281131004402
4.	Bank's Swift Code	: PUNBINBBDIB
5.	Preferred Currency	: USD
6.	Correspondent Bank of Punjab National Bank	: WELLS FARGO BANK NA
7.	Punjab National Bank A/c No. with Correspondent Bank	: 2000193007918
8.	Swift Code with Wells Fargo Bank	: PNBPUS3NNYC
9.	IFSC	: PUNB0108810

For all electronic/digital remittances, kindly send a confirmatory email to accounts@ nibmindia.org giving details of the remitter, participant, workshop dates, title of workshop, etc.

Payments will be accepted ONLY through electronic mode. Cheques / DDs / Pay Orders will not be accepted.