



03-DAY CERTIFICATION PROGRAM ON
**ISLAMIC TRADE
PROFESSIONAL**

This intensive three-day certification course provides participants with a comprehensive understanding of trade finance, instruments, risk mitigation strategies, and the specialized, Shariah-compliant products, used in Islamic trade finance.

JANUARY 27-29, 2026

NIBAF PAKISTAN
Karachi Campus

9AM – 5PM

PKR 45,000 PER PARTICIPANT
PLUS TAX

Islamic Trade Professional

COURSE OBJECTIVES:

- Understand the foundational concepts of Islamic finance and its relevance to trade.
- Analyze the key Shariah principles governing trade-financing transactions.
- Identify various Shariah-compliant trade instruments, including Murabaha, Ijara, and Mudarabah.
- Explore the structure and functioning of Islamic trade finance agreements.
- Examine global best practices in Islamic trade finance and their application.
- Develop the ability to comply with regulatory requirements in Islamic trade transaction.

COURSE OUTLINES

DAY-1

Trade Finance Fundamentals & Introduction to Islamic Finance:

- Foundational Concepts in Conventional Trade Finance
- The Core Mechanics of Documentary Trade
- Trade Finance Risk and Mitigation.
- Key Modes of Settlement of Trade Transactions.
- Introduction to Principles of Islamic Finance

DAY-2

Islamic Trade Finance – Alternatives I Adapting Traditional Trade Mechanics to the Islamic Framework:

- Core Elements of Islamic Trade Finance & Murabahah
- Understanding Documentary Credits in an Islamic Framework.
- Exploring Documentary Collections and Open Account Transactions.
- Salam (Pre-Shipment Financing)

DAY-3

Islamic Trade Finance – Alternatives II Leasing, Partnership, and Advanced Structuring in Islamic Trade Finance:

- Ijara (Leasing)
- Musharakah (Partnership) and Risk Participation Case Studies and Practical examples of deal Structuring:
- Integrated Trade Finance Scenarios.
- Case studies demonstrating the selection and use of Islamic trade finance instruments
- Practical examples of structuring a deal from a conventional LC request to a Sharia-compliant alternative.

WHO SHOULD ATTEND?

- Branch Managers/Operation Managers.
- Treasury and Trade Professionals.
- Banking Professionals, Finance Executives, Investment Analysts and Trade Finance Specialists.
- Relationship Managers.
- Business Development & Sale Departments.
- Account Opening/AML/CFT Departments.
- Compliance, Internal Control and Audit Departments.
- Individuals from governmental and regulatory bodies.

FACILITATOR:

MR. IQBAL IBRAHIM KARAMALLY

He has diversified (Islamic and Conventional) International Trade Finance practical experience of 33 years, with last position (for 19 years) as Head of Trade Finance Division of Sharjah Islamic Bank Sharjah. He was associated with Banks like American Express, Karachi and UK (on deputation), MashreqnBank and Sharjah Islamic Banks in UAE (for 27 years). Mr. Karmally, have a very rich exposure of conducting international trainings and coaching in regions like Europe, Middle East, Bangladesh and Pakistan. Mr. Karmally is also a steering committee member of ICC UAE chapter and was member of the group who authored ISBP 745. He has in his credit: CDCS (London); CIFE (Ethica Institute), CIBF (IIB Pakistan).

