

FEE: PKR 15,000 PLUS TAX



ISSUANCE AND PAYMENT OF BANK GUARANTEES REGULATORY, OPERATIONAL & COMPLIANCE PERSPECTIVE

COURSE OVERVIEW

This program is designed to provide bankers, trade professionals, and corporate participants with a comprehensive understanding of the structure, purpose, and regulatory framework of bank guarantees and standby letters of credit (SBLCs). The program explains the types, issuance process, associated risks, and prudential regulations applicable under the State Bank of Pakistan (SBP) and international trade practices. It combines conceptual clarity with practical insights, focusing on real-world applications, documentation, and compliance issues encountered in day-to-day banking and trade operations. Participants will also gain knowledge on SBLCs, performance bonds, and guarantees in cross-border transactions, along with the reporting requirements and risk mitigation strategies necessary for managing corporate and trade-related guarantees effectively.

FACILITATOR

Mr. Ejaz Ahmed Qadri's illustrious career is a testament to his dedication, expertise, and unparalleled contributions to the banking and training sectors in Pakistan. He boasts an expansive career spanning nearly three decades, primarily within the esteemed corridors of the State Bank of Pakistan and its subsidiary, SBP Banking Services Corporation (Bank). He has held pivotal roles across significant departments such as FEOD, Exchange Policy Department (EPD), Statistics & DWH, FEOD, Development Finance Support (DFSD), and Training & Development Department (T&DD). Since 2015, he has been associated with Habib Metropolitan Bank, serving as a Chief Facilitator and Trade Consultant. His role primarily revolves around Content development, conducting nationwide training on forex operations, international Trade, Compliance- AML, CFT, Proliferation, TBML and Supply Chain. He holds an M.B.A. in Banking & Finance from the prestigious IoBM Karachi, complemented by other degrees including M.A., D.A.E, and LL.B.



**NOVEMBER
18, 2025**



**NIBAF, PAKISTAN
(KARACHI)**



9:00 AM - 5:00 PM



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CONTENTS

Introduction and Fundamentals

- Introduction to Bank Guarantees
- The Role of Bank Guarantees in Business and Trade Transactions
- Types of Bank Guarantees: Performance, Financial, and Advance Payment
- A Step-by-Step Process for Issuance and Payment of Guarantees

Risk, Regulations, and Compliance

- Risks and Considerations When Using Bank Guarantees
- Prudential Regulation R-7 – Key Provisions and Compliance Requirements
- Types of Guarantees Requiring SBP Approval (Foreign Exchange Guarantees)
- Difference Between Guarantee and Indemnity

Practical and Regulatory Aspects

- Guarantees on behalf of Foreign Controlled Companies
- Guarantees on behalf of Residents of Pakistan in Favour of Non-Residents
- Guarantees on behalf of Non-Residents in Favour of Residents of Pakistan
- Performance / Bid Bond Guarantees
- Remittances under Guarantees or Performance Bonds and Reporting to State Bank of Pakistan

Specialized Topics- Standby Letters of Credit (SBLs)

- What is a Standby Letter of Credit?
- Why SBLs Are Commonly Used in the USA?
- Risks and Considerations in Using SBLs
- Types of SBLs Available

Types of Guarantees (Bank Guarantees on Behalf of Constituents)

- Fidelity Guarantee
- Guarantee for Repayment of a Debt
- Specific Guarantee
- Continuing Guarantee

- Retrospective Guarantee
- Prospective Guarantee
- Guarantee for the Entire Debt / Part of a Debt
- Performance Guarantee / Performance Bond / Advance Payment Guarantee
- Payment Guarantee

Documentation and Case Applications

- Documents Required from Customers
- Trends and Innovations in Bank Guarantees
- Practical Scenarios and Common Challenges

TARGET AUDIENCE

- Relationship Managers
- Credit Professionals
- Compliance Staff
- Trade Professionals

TRAINING MANAGER:

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