



TRADE BUSINESS CERTIFICATION PROGRAM

*Transforming Trade Knowledge
into Business Growth*



APRIL 21-24, 2026



9 AM - 5 PM



NIBAF KARACHI

WHY THIS PROGRAM?

In today's competitive banking environment, trade is not just a service, it's a powerful business driver. This certification program is designed to equip banking professionals with the knowledge, skills, and confidence to identify opportunities, manage risks, and grow trade business effectively.



WHAT YOU WILL GAIN

- ◆ Ability to identify and acquire trade customers
- ◆ Skills to structure trade deals and offer tailored solutions
- ◆ In-depth understanding of trade risks & mitigation techniques
- ◆ Knowledge of SBP regulations, ICC rules & TBML framework
- ◆ Practical exposure to trade products and documentation
- ◆ Capability to use trade data for sales and business development

PROGRAM HIGHLIGHTS

- ◆ 4 Days Intensive Classroom Training
- ◆ Highly Interactive & Practical Approach
- ◆ Real-life Case Studies & Simulations
- ◆ Group Activities & Role Plays
- ◆ Hands-on Document Scrutiny Practice
- ◆ Coverage of Latest SBP regulation on Trade.
- ◆ Latest TBML Framework overview
- ◆ Introduction to Pakistan Single Window (PSW)
- ◆ Methods for data usage under trade financing – live data extractions

WHO SHOULD ATTEND?

This program is ideal for:

- ◆ Area Managers
- ◆ Branch Managers
- ◆ Relationship Managers
- ◆ Trade based staff in operations and business development

Also beneficial for:

- ◆ Trade Operations Teams
- ◆ Branch Operations Managers
- ◆ Trade Compliance Professionals



PROGRAM STRUCTURE

Module 1: Dynamics of International Trade

- ◆ Trade fundamentals & customer importance
- ◆ Pakistan trade landscape
- ◆ Regulatory frameworks (ICC & SBP)
- ◆ KYC and onboarding considerations

Module 2: Trade Payment Methods & Risk Management

- ◆ Structuring trade transactions
- ◆ Payment methods (LC, Collection, Open Account, Advance)
- ◆ Risk ladder & mitigation strategies
- ◆ Bank guarantees
- ◆ TBML risks & SBP framework

Module 3: Trade Finance Products & SBP Schemes

- ◆ Conventional trade finance products
- ◆ Export & import financing solutions
- ◆ SBP schemes (ERF, LTFF and other trade based subsidized schemes)
- ◆ URC 522 & document scrutiny

Module 4: Trade Sales & Business Development

- ◆ Trade planning, charting & customer identification
- ◆ Customer Need Analysis (CNA)
- ◆ Niche segments for Trade Sales
- ◆ Sales process models
- ◆ Data-driven trade sales strategy
- ◆ Trade process overview & PSW

TRAINING METHODOLOGY

A powerful blend of:

- ◆ 40% Conceptual Learning
- ◆ 45% Interactive Activities
- ◆ 15% Experiential Learning

Ensuring maximum engagement, retention, and real-world application.

BUSINESS IMPACT

- ◆ Stronger customer engagement
- ◆ Increased trade revenue opportunities
- ◆ Better risk management
- ◆ Improved compliance awareness
- ◆ Enhanced sales effectiveness

TAGLINE

“When trade knowledge meets practical execution, business growth becomes inevitable.”

FACILITATOR



Muhammad Akram Zaki

Worked almost 40 years in State Bank out of which 20 years spent in Foreign Exchange Operations Department (FEOD) in various capacity and had been the divisional head of almost all important Divisions i.e. Remittance, FX Monitoring, Export and Import Overdue and Subsidy Division. He had been a Certified master trainer of SBP/BSC and currently delivering lectures to various banks trade staff arranged by NIBAF and other institutions.

While working as Senior Joint Director he unearthed various frauds in the area of Export, import and commercial outward remittances as a result millions of Foreign Exchange were not only saved but also repatriated back to Pakistan. For this he was awarded first performance improvement award by the MD SBP/BSC. He was in the committee which transformed the manual issuance of export and import form into digitally controlled WeBOC. Represented SBP/BSC at FIA, NAB, Customs, FBR and Various Courts w.r.t investigation against the unscrupulous elements and on other matters. He also Provided policy guidelines on various FX matter for issuance of FE circulars on export, import and remittances from time to time.

He done M.com from KU and done MBA from IBA and also member of Associate of Institute of banker (JAIBP).



Mr. Sajjad Haider

Head Trade & SME Academy - HBL

- Previously worked with world bank, RBS-UK, TDAP,
- Indus Euro pte Ltd- Singapore, ADB -Pakistan, HBL
- WTO / ITC Certified Trainer for Trade and CPT from - UK
- MBA: South Bank University London – UK
- Diploma in European Business Management: Berlin School of Economics / Germany
- Master In Economics & Finance – Karachi University
- Worked in 5 countries , Can speak 4 international languages, travelled 14 countries.
- Over 500 trainings & Seminars conducted for trade at national and international levels
- previously worked with trade committees under World Bank for trade facilitations.
- Expert in Trade Data extractions for business and compliance.
- Expert for supply chain identification under international business import side.
- Certified Trade trainer under WTO and IAPPD UK



Khurshid Akhtar Rizvi

Trade Finance, TBML and Guarantees

- Consultant and Trainer, Trade Academy, L&D, HBL Karachi
- Visiting Faculty at IBP, UoK, FUUAST Khi, JUW Khi
- Experience Branch Banking: 28 years – Domestic Banking Trade, Sales & Guarantees
- Experience CTP; 11 years as Head of different segments.
- Experience in Training: 9 Years – Training Development and Delivery
- Areas of interest / expertise: Trade Finance, TBML, Guarantees, ICC Publications
- Associated with PACRA, LRC and Learning Nest
- Training sessions conducted for HBL, HMB, MCB Islamic and FMU
- Developed contents on Trade Finance and ICC publications
- Conducted more than 200 LIVE & VILT sessions, nation wide
- Certified Trade Finance Specialist
- Attended about 80 Trade related courses/trainings
- Master in Economics from Karachi University
- MBA – Marketing & Finance from MAJU, Karachi
- Certified member of IBP(CMIBP)
- Member IBP Focus Group for CGB

