WHY CLIMATE RISK TRAINING CANNOT STAY AT POLICY LEVEL

Moving Sustainable Finance from Awareness to Application

Bridging the gap between regulatory frameworks and frontline credit decisions

THE POLICY-PRACTICE GAP

Frameworks Live in Documents, But Transformation Happens on the Ground

WHERE IT LIVES

Policy Documents
Manuals & Guidelines

Regulatory Briefings
Circulars & Updates

Risk Manuals
Standard Procedures

WHERE IT HAPPENS

The RM's Desk
Credit discussions & analysis

Site Visits
Observing operations firsthand

The "No Data" Moment
"When a borrower says, 'I don't have ESG data.' That is where climate risk becomes real."

CCPT IS NOT JUST CLASSIFICATION—IT IS STRATEGIC POSITIONING

Transforming a Regulatory Requirement into Portfolio Intelligence

01

PRACTICAL FILTER

Applying GP1–GP5 to screen activities effectively

02

POSITIONING

Documenting Supporting (C1/C2), Transitioning (C3), or Watchlist (C4)

03

BRIDGING GAPS

Using credible proxies to solve SME data challenges

PORTFOLIO INTELLIGENCE

Strategic decision making based on climate classification

~~Viewing as Compliance~~ → **Using as a Strategic Tool**

THE BEHAVIORAL TRANSFORMATION

From Compliance Checklists to Strategic Portfolio Intelligence

CURRENT STATE

COMPLIANCE DRIVEN

"What does the framework require?"

"Is this form complete?"

STRUCTURED TRAINING

FUTURE STATE

STRATEGIC THINKING

- "How does this impact credit quality?"
- "Is this client transition-ready?"

THE SHIFT: Moving from reactive compliance to proactive risk management requires building human judgment, not just better templates.

THE MISSING PIECE IN MANY INSTITUTIONS

Few Organizations Ask: How Do We Build Climate Judgment at the Frontline?

CURRENT FOCUS

- Framework compliance & documentation
- Template completion & data collection
- Regulatory reporting requirements

THE CRITICAL GAP

"Climate risk is not solved by templates alone. It requires human judgment."

WHAT CLIMATE RISK MASTERY REQUIRES

- Structured Training
- Practical Case Studies
- Industry Examples
- Facilitated Discussion
- Real Credit Scenarios

HRDF-CERTIFIED TRAINING: THE BRIDGE TO APPLICATION

Structured Learning That Translates Policy into Practice

Structured Training

Systematic curriculum designed for banking professionals

Practical Case Studies

Real-world examples of climate risk assessment

Industry Specifics

Tailored insights for high-impact sectors

Facilitated Discussion

Peer learning and expert guidance

REAL-WORLD APPLICATION

Translating Taxonomy into Credit Conversations Across Sectors

C1 / C2

Climate Supporting

RENEWABLE ENERGY

Focus: Verifying output capacity and green certification validity.

Credit Angle: Lower risk weight, potential for green financing rates.

C3

Transitioning

MANUFACTURING

Focus: Assessing CAPEX plans for emission reduction.

Credit Angle: Financing the shift (Transition Finance opportunities).

C4 / C5

Watchlist

HIGH CARBON SECTORS

Focus: Evaluating stranded asset risk and regulatory exposure.

Credit Angle: Heightened scrutiny, shorter tenor, or exit strategy.

2026: THE YEAR OF APPLICATION

Moving from Awareness to Actionable Intelligence

Bridge Policy & Practice

Translating high-level frameworks into daily credit decisions.

Taxonomy in Conversations

Empowering RMs to discuss classification confidently with clients.

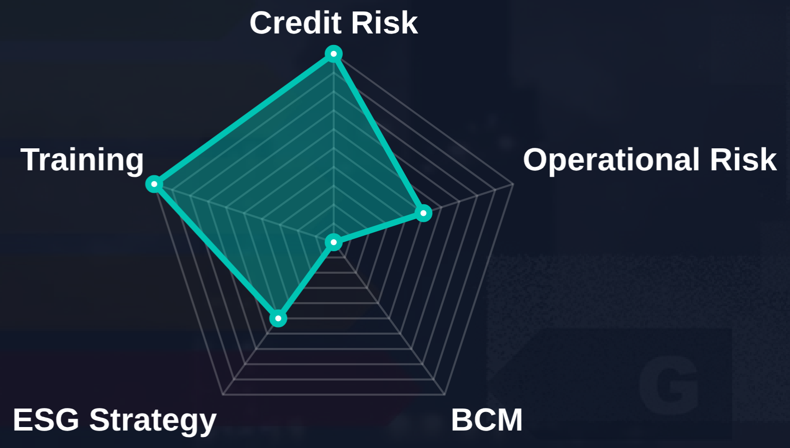
Think Transition, Not Just Tags

Moving beyond labeling to identifying future-ready opportunities.

MY COMMITMENT IN 2026

Bridging Policy and Practice with 30+ Years of Experience

30+ YEARS



Translating Taxonomy

Turning complex classifications into clear credit conversations.

Transition Thinking

Helping RMs identify future-ready opportunities, not just risks.

Capability Building

Moving beyond "green" labels to true sustainable finance mastery.

"Sustainable finance is not about being 'green.' It is about being future-ready."

READY TO MOVE FROM AWARENESS TO APPLICATION?

I would be glad to connect and exchange perspectives on:

- CCPT Implementation Workshops
- Climate Risk Awareness Sessions
- Transition Finance Capability Building
- RM Upskilling Programmes
- SME Climate Readiness Discussions

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"2026 is the year we make climate risk real."