

ESG FUNDAMENTALS NAVIGATING THE SUSTAINABILITY LANDSCAPE



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ESG FUNDAMENTALS NAVIGATING THE SUSTAINABILITY LANDSCAPE

LEARNING OBJECTIVES

By the end of the training program, participants will be able to:

- Understand core ESG and climate risk concepts and their unavoidable impact on the financial sector.
- Identify how climate and environmental factors translate into financial, operational, market, and strategic banking risks.
- Navigate SBP regulatory directives, including GBG, ESRM, CRFR, and Climate Stress Testing guidelines.
- Comprehend SECP ESG disclosure guidelines, Green Taxonomy alignment, and the phased rollout of IFRS S1 and S2.
- Grasp the fundamentals of GHG emission scopes (1, 2, and 3) and financed emissions (PCAF) in borrower evaluations.
- Embed ES&C risk parameters into credit underwriting, borrower internal risk ratings, and exposure limits
- Conduct practical materiality assessments to identify and prioritize sector-specific portfolio vulnerabilities.
- Develop an institutional roadmap to operationalize ES&C risk governance, data infrastructure, and workflows.

COURSE OUTLINE

Deconstructing ESG & Climate – Foundations & Core Dimensions

- What is ESG? Detailed breakdown of Environmental, Social, and Governance pillars
- Understanding Environmental Risk vs. Climate Risk: Physical risks (acute & chronic) and transition risks
- Why Environmental, Social, and Climate (ES&C) risks are unavoidable and systemic
- Global market drivers: Capital reallocation, stakeholder scrutiny, and international sustainability compacts

Linking ES&C Factors Directly with the Banking Business Model

- Intersecting ESG with the Bank: How E, S, G, and Climate directly impact core banking functions
- Risk transmission channels: How climate and environmental factors drive traditional banking risks (Financial, Operational, Market, Liquidity, and Strategic)
- The 'S' and 'G' in banking operations: Financial inclusion, fair lending, corporate ethics, board oversight, and reputational risk

- Commercial banking implications: Balance sheet vulnerability, borrower default risk, and emerging green opportunities

Regulatory Landscape – SBP Frameworks & SECP Mandates

- State Bank of Pakistan (SBP) Frameworks:
 - Green Banking Guidelines (GBG)
 - Environmental and Social Risk Management (ESRM) Framework
 - Climate-Related Financial Risk (CRFR) Guidelines
 - Climate Stress Testing (CST) Directives
- Securities and Exchange Commission of Pakistan (SECP) Mandates:
 - SECP ESG Roadmap
 - Guidelines on ESG Disclosure for Listed Companies (2023)
 - 2025 Revised Guidelines and Green Taxonomy Alignment
 - IFRS S1 and S2 adoption: Phased-wise implementation timeline and corporate disclosure expectations

Credit Risk Integration, Materiality Assessment & Implementation Approach

- Portfolio vulnerability: How ES&C risks are sweeping into credit risk
- GHG Emissions in Banking (Brief Overview): Scope 1, Scope 2, and Scope 3 / Financed Emissions (PCAF) in client assessment
- Integrating ES&C parameters into credit underwriting, borrower internal ratings, and exposure limits
- Implementation approach for institutional ES&C risk management (governance, operating model, workflows)
- Practical Activity: Hands-on Materiality Assessment exercise on a sample corporate loan portfolio

Interactive Q&A, Executive Discussion & Concluding Remarks

WHO SHOULD ATTEND?

- Mid-to-Senior Banking Professionals,
- Green Banking/ ESG,
- Risk Managers,
- Credit Underwriters,
- Corporate Bankers,
- Compliance & Strategy Leads



FACILITATOR

Rashid Azeem

Rashid Azeem is a seasoned banking professional with over 24 years of experience in Compliance, Audit, and ESG across domestic and international markets. Currently, he served as Divisional Head – ESG & Chief Green Banking Manager at UBL, leading the bank's ESG Risk Management and Governance Framework.

Azeem role includes ESG strategy, risk assessment, sustainability reporting, carbon footprint measurement, and net-zero roadmap development. Under his leadership, UBL was awarded Best Bank for ESG in Pakistan 2023 by AsiaMoney. He has expertise in global ESG standards such as TCFD, SASB, GRI, SDGs, UNGC, Equator Principles, and Green Taxonomy.

Certified in ESG (CFI, Canada), Internal Audit & Business Risk (CIIA, UK), and trained by IFC, CDP, and the UN System Staff College. Previously, he led Compliance Transformation at UBL, delivering a comprehensive Financial Crime Compliance program. He also held senior audit and compliance roles at Standard Chartered Bank (Pakistan & Dubai), HBL, and UBL. He is a member of the State Bank of Pakistan's ESG Task Force, UBL Sustainability Risk Committee, and IBP ESG Consultation Team. With strong governance, compliance, and sustainability expertise, Azeem dedicated to driving innovation and positive change in banking.

TRAINING MANAGER:

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