

CERTIFIED BY

**BTRM**

The Certificate  
of Bank Treasury  
Risk Management



# Climate Risk & Finance – AI Augmented (CFRA)

– A Banking-First, AI Augmented Climate Risk & Finance Certification

– Designed for Practical Application

START DATE: TUESDAY 13TH OCTOBER 2026

This is a high-octane, six-week professional “accelerator” designed for the realities of modern banking. The program’s DNA is built on the Practitioner’s Perspectives distilled wisdom and “battlefield” insights from senior industry leaders who have managed global risk through decades of volatility.

Unlike generic ESG or sustainability programs, this certification focuses on how climate risk affects real banking decisions including credit, risk, capital allocation, disclosures, strategy, and business performance. All this is paired with a cutting-edge **AI-Augmented** layer, reinforcing the fact that technology is a “force multiplier” for efficiency and precision. The program culminates in a **Capstone Project**, enabling participants to apply concepts in an integrated and practical manner, significantly enhancing workplace relevance and professional value.

- Practitioner-Led: Banking-first and application-oriented
- Unique focus on the “Glass Box” AI approach where AI augmentation method is seen through practical use cases and built into the financial business logic in a transparent manner.
- The Capstone Advantage: You don’t leave with a certificate alone; you leave with a high-value, professional artifact that you have worked through.



# A Banking-First, AI Augmented Climate Risk & Finance Certification — Designed for Practical Application

## AI Augmented Program Flow:

Foundation → Translation → Measurement → Integration → Disclosure → Strategy

*Every step AI Augmented*

## Program Objectives

The program is designed to enable participants to:

- Synthesize climate risk transmission channels, their direct impact on traditional banking risk pillars (Credit, Market, Liquidity).
- Architect a “techno-functional” approach to climate data, measurement and disclosures with AI augmentation.
- Lead organizational transformation by speaking the language of both the C-Suite and technical data teams.

## Course Synopsis

The program bridges the gap between climate risk theory and the bank’s General Ledger. It moves through a logical six-week progression: from understanding how climate risk hit the P&L, to sourcing proxy data for opaque portfolios, and finally quantifying the impact on capital and solvency. The focus is on the *financialization of risk*. Delivered through an interactive and application-focused learning model, the program combines foundational understanding, banking-focused frameworks, AI-enabled use cases, real-world case studies, and practitioner insights to help participants build capabilities that can be directly applied within their organizations.

## Program Details

**DURATION:** 7 Weeks

**DE GRUYTER BRILL AWARD:** The De Gruyter Brill Award is our prestigious academic award presented to the highest-performing student in each cohort of the CFRA

**START DATE:** Tuesday 13th October 26

**COURSE FOUNDER DIRECTOR:** Professor Saloni P Ramakrishna

**LIMITED AVAILABILITY:** Enrol today

**DELIVERY:** Live Online (flexible learning over 6 weeks, a distinct, intense and interactive session per week)

**STRUCTURED ASSESSMENT:** Capstone Project + Multiple-Choice Test & Certificate

**FINAL EXAMINATION:** Tuesday 24th November 2026

**GLOBAL START TIME:** With a start time of 1pm UK time, enabling students to join live from many locations around the world. The live format encourages real-time interaction with the Faculty instructors and peers, fostering deeper discussions and immediate problem solving. Spacing the sessions weekly also accommodates the busy schedules of banking professionals, ensuring minimal disruption to daily responsibilities while maximising learning retention and practical application. Students get to keep the course in their own personal BTRM educational portal for 12 months.



## Target Audience

The program is designed for banking professionals across ALL functions, recognizing that climate risk is not confined to specialized “green” roles but is a core enterprise-wide risk and strategic consideration that impacts Balance Sheets and P&L. Some detail on the Teams that will benefit from understanding Climate Risk & Finance – AI Augmented (CFRA) Program:

### **The Senior Risk Managers (Credit Risk Focus)**

Concerned with loan defaults. Needs to understand how climate risks (physical, transition, and liability) could impact the bank’s loan portfolio and borrowers’ ability to repay.

### **The Regulatory Compliance Officer (ESG Focus)**

Tasked with ensuring the bank adheres to evolving Climate Risk and ESG.

**The Portfolio Manager (Sustainable Investing)** Needs to understand impact of climate risks on performance of these investments

**The Private Wealth Manager (High Net Worth Clients)** Manages a portfolio of high-net-worth individuals who are increasingly interested in sustainable investing

**The Chief Sustainability Officer (CSO) and team** Responsible for the bank’s overall sustainability strategy.

**CDO (Chief Data Officer) and Team** Providing relevant climate data across groups.

**Climate Risk / C & E Risk/ ESG Risk Teams** Focused on assessing and managing climate risks within loan & Investment portfolios.

**Data & Analytics Leads – Climate Risk** Building the data infrastructure and analytical capabilities needed to support climate risk management

**CFO and Team** Ultimate custodian of regulatory reporting – specially with IFRS moving into standardizing Climate disclosures through ISSB.

**Treasury Risk Manager – Climate Transition** Assessing and managing the bank’s exposure to climate-related financial risks within the treasury function (e.g., interest rate risk, FX risk etc.)

**MIS /Operations Manager – Climate Risk Reporting** Implementing and managing the bank’s climate risk reporting processes.

**Enterprise Risk Management Teams** Climate Risk needs to be integrated into Enterprise Risk Management

## Key Features

**COURSE GOAL:** Domain first (Climate Finance & Risk)

-> Banking First (Balance sheet, P&L, risk, regulation)

-> AI Augmented as an enabler (interwoven into the core content of modules – not isolated technology) – transitioning from Compliance to Strategic Leadership

**PROGRAM STRUCTURE:** The program is delivered as six interconnected modules, each building upon and linking to the previous one, as well as hooking into the next. The structure follows a logical banking workflow: from understanding the risk (M1), to gathering data (M2), quantifying the impact (M3), reporting it (M4), governing the process (M5), and applying it (M6)

**LEARNING OUTCOMES:** Foundation → Translation → Measurement → Integration → Disclosure → Strategy – every step AI Augmented.

**By the end of the program, participants' learning outcomes:**

### Conceptual Clarity

- Interpret physical, transition, and liability risks in banking contexts
- Explain transmission channels and amplification mechanisms into financial systems
- AI Augmentations' Power Multiplier = a Game changer

### Risk Translation Capability

- Connect climate risks into Credit, Market, Liquidity, Operational, and Reputational risks
- Identify portfolio-level and sector-level vulnerabilities

### Data, Climate Information Architecture

- Evaluate climate data sources and limitations
- Apply AI-enabled approaches to enhance climate risk insights

### Measurement & Decision Capability

- Apply scenario analysis and stress testing frameworks
- Assess balance sheet and P&L impacts of climate scenarios

### Governance & Regulatory Readiness

- Map Global Reporting and Disclosure standards.
- Understand decision-useful disclosures aligned with global standards

### Strategic Integration

- Define Risk Appetite and embed climate risk into Enterprise Risk Management (ERM)
- Translate climate risk into Balance Sheet strategy, capital management, and business decisions.

### Signature features of the Program:

- **Practitioner-Led:** Experience-Driven, Application Oriented – Real-world practitioner insights and implementation experiences. Moving from Climate Science to Financial Risk, with focus on the *Financialization of Climate Risk*.
- **Capstone Project:** Turning Knowledge into Capability – Climate Risk Transformation Blueprint for a Bank” Moving away from standalone siloed “activities” to unified strategy and action.
- **Professional Edge:** This is not a “Green” course for “Green” jobs. It is a Banking course for the Future of Finance, ensuring that every professional— from front-line Relationship Managers and Operational teams to C-Suite Executives, are equipped for a climate-adjusted economy transforming banking professionals into “Climate-Resilient Leaders”.
- **Practitioners' Perspectives:** Unique, short-format insights (Video Capsules) by senior banking practitioners and industry leaders, providing real-world experiences and best practices as distilled wisdom. Focus on – How Climate Risk Rewrites Traditional Risk.
- **AI-Augmented:** Not becoming a Technical AI Course but as an Efficiency engine. AI-augmented use cases referenced across modules as value multipliers. “AI-augmented decision capability”
- **Industry leading Curriculum:** Developed with deep and real-world insights into the complex universe of Climate Risk and Finance with hands on experience as well as focused interactions with leading banking industry experts and climate finance thought leaders.
- **De Gruyter Brill Award:** The De Gruyter Brill Award is our prestigious academic award presented to the highest-performing student in each cohort of the CFRA.

# Modules

- **Module 1:** The New Frontier – Climate Risk and Finance in Banking – Foundational Aspects
- **Module 2:** The Data Engine – Climate Information Architecture and the AI edge
- **Module 3:** The “Quants”: Climate Risk Assessment, Measurement & Stress Testing
- **Module 4:** Integrity Reporting: Climate Disclosure & Regulatory Integration
- **Module 5:** Strategic Integration– Creating an Effective Operating Model for Balance Sheet & Business Transformation
- **Module 6:** Capstone Project – Bringing it all together

## Module 1

### The New Frontier – Climate Risk and Finance in Banking – Foundational Aspects

#### FOCUS:

- Foundations and the unique nuances of climate risk within the financial ecosystem.

From Climate Risk to Financial Risk – “How Climate Risk Rewrites Traditional Risk”.

#### GOAL:

- To understand the “Financialization” of climate concepts into banking risk pillars.
- Universalization the language of climate risk: Across various functions of Banks be it Retail, Corporate, Risk, Compliance or Finance, an understanding how climate events hit the bank’s books.

#### LEARNING OBJECTIVES:

- Distinguish between physical, transition, and liability risks through a banking lens.
- Identify transmission channels that transform climate events into Credit and Market shocks.
- The Transmission Mechanics: Flow of how a physical event (flood) or a transition event (carbon tax) cascade into Credit, Market, and Liquidity risk.

#### CORE CONTENT:

- Risk Drivers: Physical, Transition, and Liability risks.
- Financial Risk Translation : Transmission channels (how climate events become financial losses) and amplification mechanisms (feedback loops in the economy).
- AI Augmentation: Using AI Models to ingest and summarize sprawling regulatory papers and climate science reports into actionable banking briefs.

#### LEARNING OUTCOMES:

Participants will:

- Differentiate physical vs transition vs liability risks
- Explain how climate risk enters banking systems
- Identify sectoral exposure patterns
- Understand role of AI-enabled insights in Interpreting climate risk signals.

#### VALUE:

- Participants can connect climate risk to their day jobs (finance, lending, risk, treasury, etc.)

## Module 2

### The Data Engine – Climate Information Architecture and the AI edge

#### FOCUS:

- Addressing the “data gap” – the primary hurdle in climate finance.
- Moving from Data Scarcity to Decision Intelligence

#### GOAL:

- Getting to the Core – Climate Information Architecture & AI
- External vs. Internal vs. Proxy data play

#### LEARNING OBJECTIVES:

- Drawing up data maps of key data sources
- Data standardization, Normalization and Integration
- PCAF standards and Data Quality score

#### CORE CONTENT:

- Sourcing structured and unstructured climate data; PCAF standards; dealing with data gaps and quality issues.

- The Map: of different data sources to find and use data when traditional financial statements are silent on climate
- AI Augmentation, The AI Edge: The role of AI in data cleaning, proxy data generation, and satellite imagery analysis for asset-level insights.

#### LEARNING OUTCOMES:

Participants will:

- Appreciate the centrality of flexible Climate Information Architecture
- Know climate data ecosystems
- Address data gaps using proxies
- Apply AI-enabled data extraction and enrichment

#### VALUE:

- Participants learn how banks map and grow climate data structures organically.

### Module 3

## The “Quants”: Climate Risk Assessment, Measurement & Stress Testing

#### FOCUS:

- Integrating climate into the existing Basel framework and risk pillars.
- Quantifying the Uncertain

#### GOAL:

- Sizing the impact. How climate impacts the traditional “Pillars” of Banking Risk.
- Quantify the impact on the bank’s capital and benchmark it against bank’s risk appetite

#### LEARNING OBJECTIVES:

- Developing Climate Risk Appetite Statement (RAS) that aligns with business strategy.
- Incorporating climate variables into risk identification and assessments
- Execute Scenario Analysis ( NGFS pathways -Network for Greening the Financial System) pathways and gauge the impact of “Stranded Assets” on the books.

#### CORE CONTENT:

- Defining climate risk appetite of the bank
- Identifying, assessing, measuring risks and KPIs
- Scenario Analysis: Stress testing under various NGFS (Network for Greening the Financial System) pathways. Identifying portfolio vulnerabilities.

- AI Augmentation: Proactive identification of borrower/portfolio vulnerabilities, identifying “Transition-Laggards” before they default

#### LEARNING OUTCOMES:

Participants will:

- Draft a risk appetite statement
- Apply scenario analysis frameworks
- Understand portfolio sensitivity
- Use AI to enhance vulnerability modelling

#### VALUE:

- Participants learn how banks actually build usable climate intelligence, not just theory.

### Module 4

## Integrity Reporting: Climate Disclosure & Regulatory Integration

#### FOCUS:

- Navigating the global regulatory landscape and stakeholder expectations.
- Translate climate risk into regulatory-grade disclosures and governance structures.

#### LEARNING OBJECTIVES:

- Navigate the requirements of TCFD, ISSB (S1 & S2), and Pillar 3 disclosures.
- Manage “Double Materiality” how the bank impacts the climate and vice versa.
- Managing Reputational and Legal/Liability risks (Greenwashing prevention).

#### CORE CONTENT:

- Reporting Landscape and TCFD Disclosure Architecture, Understanding what regulators want to see in the annual report.
- Global Standards and important regional nuances: ISSB (s1, s2), ESRS...
- Pillar 3 Disclosures: Integrating climate into the bank’s public risk disclosures.
- AI Augmentation: Maintaining integrity across reports both external reporting as also between external posture and internal reality eg -Cross-references draft public disclosures against the bank’s internal climate data to flag any “Over-Claiming” or inconsistencies before they are published.

### LEARNING OUTCOMES:

Participants will:

- Understand global disclosure standards
- Align internal reporting with regulatory expectations
- Design governance frameworks
- Use AI for compliance efficiency

### VALUE:

- Roadmap to move from Compliance to Credibility

## Module 5

# Strategic Integration– Creating an Effective Operating Model for Balance Sheet & Business Transformation

### FOCUS:

- Moving climate risk from a “silo” to the boardroom and Balance Sheet.
- To embed climate risk insights into the bank’s governance and strategy.

### LEARNING OBJECTIVES:

- Define roles across the “Three Lines of Défense.”
- Relationship, connectivity between different components of Operating Model
- Designing of Governance frameworks

### CORE CONTENT:

- Blueprint for Strategic, Structural and Operating Frameworks.
- Governance & The 3 Lines of Defence: Who is responsible for climate risk from the teller to the Board.
- AI Augmentation: A real-time dashboard that tracks lending activities against its “Green Targets,” providing an “Early Warning System”, Green financing, transition finance opportunities etc

### LEARNING OUTCOMES:

Participants will be able to

- Draw up a strong Operating Model.
- Strengthen communication and clarity of responsibilities and accountability across roles.
- Integrate climate risk into ERM frameworks

### VALUE:

- Moving from risk awareness to strategic decision-making, From Risk management to Competitive Advantage

## Module 6

# Capstone Project – Bringing it all together

\*\*Projects will be assigned during week one, so participants get sufficient time to work through the project.

### FOCUS:

- To synthesize all learning into a professional-grade strategic artifact.
- Climate Risk Transformation Blueprint for a Bank

### OBJECTIVES:

- Practical application of the connected continuum of modules.
- Integrate climate risk into the standard credit underwriting process for a specific corporate borrower or a portfolio of the bank.

### CORE CONTENT:

- Designed to be application artifacts. Bridge the gap between high-level climate theory and the day-to-day mechanics of banking operations
- **Provide a tangible deliverable that participants can present to their internal stakeholders** (Risk Committees, Board, or Department Heads) to demonstrate application and ROI.
- AI Augmentation: Use cases at any and every step of the project – participants to identify

### LEARNING OUTCOMES:

- Ability to connect the dots and see how it all comes together.
- Move away from standalone siloed “activities” to unified strategy and action.

### VALUE:

- A Top Management level presentation that demonstrates the participant’s ability to act as a Techno-Functional Leader in the banking industry.

## Examination

The examination will be set in the 7th week of the course, on 24th November 2026.

## Practitioner's Perspectives

Practitioner's Perspectives Video capsules, sharing wisdom from their real-world experiences in leadership roles as well as their understanding of Industry pulse.



**Marc Irubétagoyena**  
**Member of the Group RISK Executive Board, BNP Paribas**

Marc Irubétagoyena is counted amongst the top thought leaders and Practitioners in the Modelling and Stress Testing space. He is invited not only by industry practitioners but also Regulators to share his views. He heads Climate Stress Testing across the globe for BNP Paribas.

He is a member of the Group RISK Executive Board of BNP Paribas. In his current role, he is responsible for the global stress testing and financial simulation platform of BNP Paribas. With strong and varied academic background across Engineering, Finance and Statistics, Marc held leadership positions at Global consulting firm and now a global leadership role at BNP Paribas.



**Anna-Marie Slot**  
**Board Member, Net Zero lawyers alliance**

Anna-Marie is the Co-Founder of Transition Value Partners and advises boards and C-suite executives on embedding climate and nature transition considerations into corporate strategy, governance, and capital allocation frameworks. Her work focuses on how transition risk and opportunity affect credit, particularly in the context of evolving regulatory, policy, and market expectations.

Anna – Marie is an award-winning leader in the field, she is an IJGlobal ESG Pioneer Award winner and was named Most Innovative Sustainable Lawyer at the Financial Times Innovative Lawyers Europe Awards 2021. She also serves as a board director of the Net Zero Lawyers Alliance.



**Sridhar Aiyangar**  
**Group Head Balance Sheet & Liquidity Management, Bank ABC**

Sridhar Aiyangar is the Group Head Balance Sheet & Liquidity Management at Bank ABC, with a proven ability to manage complex regulatory landscapes and deliver measurable financial impact. He is an Executive Leader with CFO experience and expertise in Balance Sheet Management, Corporate Treasury, Capital & Liquidity Management, and Risk Management across multinational banks.

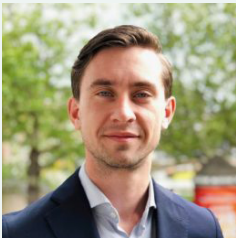
Recognized as a “Balance Sheet Doctor” for driving capital efficiency, liquidity and funding risk management, regulatory compliance, he, with experience gained across multiple markets and different banking functions, is celebrated for providing interesting insights and innovative solutions



**Dr. Deepak Kumar**  
**Co-chair PCAF India Chapter, Head ESG, large Public Sector Bank**

Dr. Deepak Kumar, Deputy General Manager at a large Public Sector Bank, brings a unique combination of academic rigor, regulatory insight, and practical implementation experience. A doctorate in climate-related financial reporting and currently pursuing a second doctorate focused on climate risk and opportunities, is also FRM and SCR certified.

In addition to being highly qualified, he is a hands-on practitioner. As Head of the Bank's ESG Cell, he leads the Bank's climate risk integration, sustainable finance strategy, ESG frameworks, financed emissions methodologies, transition planning, and climate stress testing initiatives. He serves as Co-Chair of the PCAF India Chapter.



**Remy Bos**  
**Product Strategy Director, Oracle**

Remy is a techno functional business leader, with deep experience in accounting, finance and Sustainability strategy. Recognized for strong analytical skills and data-driven decision-making, he is strong on both the technical and functional aspects of Sustainability. He is equally comfortable on both Data and Reporting aspects.

He is a known for designing simple, yet comprehensive, connected data architecture and data flows. Given his unique skills, Remy has led multiple cross-functional teams. As Strategy Director for Product Development at Oracle, he has architected and led the development of two Sustainability products, which received critical acclaim from Industry and analysts alike.



**Ina Dimitrieva**  
**Senior advisor in ESG & Sustainability**

Ina is a business advisor in ESG & Sustainability, helping organizations transform regulatory requirements into real business and societal value. She, collaborating with her partner network, provides end-to-end ESG advisory to financial institutions, corporates, consultancies, and public organizations to accelerate the transition towards a green and just economy.

Her expertise is in ESG reporting frameworks, Sustainability Strategy & Risk Management including Double Materiality Analysis, Emissions calculations and transition planning. She has hands on experience of having executed projects @ banks on these topics.

*Note – Views expressed from the CFRA's Practitioner's Perspectives are their personal views and not those of the organizations they represent.*

## Course Instructor



### Professor Saloni Ramakrishna

Professor Saloni Ramakrishna is a distinguished financial services practitioner, thought leader and strategist with over 30 plus years of global experience at the complex intersection of banking, technology, and risk management. An acknowledged thought leader, TEDx speaker, risk, governance and management guru, she is at the forefront of architecting practical, innovative solutions for the industry's complex challenges collaborating with executive suites, consulting professionals, and senior regulators across the globe.

As a published author with globally reputed publishers in Climate Risk Management (De Gruyter) and Enterprise Compliance Risk Management (Wiley Publishing), Ms. Saloni Ramakrishna brings a battle-tested perspective to risk and performance management, governance frameworks and actively pursues the evolving world of artificial intelligence and its impact on both the risk and reward paradigm of banks and financial services, Ms. Saloni Ramakrishna's insights are grounded in her hands on "techno-functional" experience blending technical fluency with the strategic oversight. She possesses the rare ability to speak the language of both data scientists and C-suite executives, ensuring that innovation remains aligned with institutional stability and growth, building functional frameworks that survive real-world scrutiny.

Ms. Saloni Ramakrishna's insights are shaped by a truly interdisciplinary background in academics. She holds a bachelor's in science and a double masters (M.A. and MBA (Finance)). The blended academic foundation, coupled with serious real-world experience across financial services and technology industries with deep dive firsthand experience in leadership roles and her collaboration with senior professionals worldwide, allows her to translate complex risks into actionable business strategies.

Widely travelled and internationally focused, she has navigated the regulatory, performance, risk and cultural nuances of financial markets across multiple continents. she brings to table a Unique Global Perspective. She is a bridge between legacy institutional stability and the frontier of data, technology and AI-driven innovation. She advocates "*Responsible AI*", to ensure an unparalleled competitive advantage and return through "*ROI of Trust*".

Whether she is addressing a TEDx stage or a room of senior executives, she focuses on delivering actionable, application-oriented strategies that empower financial institutions to embrace the rewards of technology without compromising the integrity of risk management, helping the industry architect a future that is as resilient as it is innovative.

## Course Resources

### CORE TEXT INCLUDED IN CCRM:

[Climate Change Risk Management in Banks](#)

– The Next Paradigm – A De Gruyter Publication.

This title is designated the “Core Text” and will be supplied as an e-book to all students.

### WEBINARS:

- [Decoding Climate Change Risk Management: A Banking Perspective](#)
- [Navigating the Shifts in Climate Risk Landscape: How Banks can Thrive in this Changing World](#)
- [The Balance Sheet Math – Impact of Financial Risks that are Climate Related](#)

### RESOURCES:

- “Practitioner’s Perspectives” – Sharing of hands on Experiences from leading climate risk experts.
- Critical source links – to relevant reports, industry standards, and regulatory guidance.
- Online learning platform with interactive modules and discussion forums.
- Module wise Pre-read listing
- Capstone Projects

### RECOMMENDED READING:

[Enterprise Compliance Risk Management – An Essential Toolkit for Banks & Financial Services](#)

– A Wiley Publication

**Thought Leadership Article:** [Beyond the Grey Suits: The Green Shift for a Strong Balance Sheet in Banks](#) (March 26)

### Sample Articles/ Blogs

PRMIA Article in Intelligent Risk: [Growth of taxonomies and climate risk management: A practitioner’s view](#) Pages 54 to 57

### Finextra Articles:

[Climate Related Financial Risks – “To Manage or NOT to is NOT the question – the “HOW To” is!!](#)

[Bankers Beware – All that is green is not gold – A view from through the risk management lens](#)

[COP commitments, Climate finance and Climate Risk – A Connected continuum](#)

[It takes two to Tango – Central Banks and commercial banks, partners in Climate change management.](#)

[Climate change risk management – whose job is it anyway?](#)

**De Gruyter’s blog:** [Talking about Sustainability](#)

## De Gruyter Brill Award

The De Gruyter Brill Award is our prestigious academic award presented to the highest-performing student in each cohort of the Climate Risk & Finance – AI Augmented (CFRA) program. Sponsored by De Gruyter Brill ([www.degruyterbrill.com](http://www.degruyterbrill.com)), A leading global publisher in finance and risk management with Sustainability as one of the Core Areas. The award recognizes exceptional achievement in the program’s rigorous final Structured Assessment. The award not only highlights individual excellence but also underscores the CFRA’s commitment to practical, practitioner-led education in Climate Change risk management banking.



## Certified by the BTRM



## Pricing Structure

**STANDARD FEE:** £2495.00 + UK VAT

**BTRM 40% ALUMNI & STUDENTS:** Please submit an enquiry

**DISCOUNTS AVAILABLE:** Super Early Bird 20% & Early Bird 10%

**EMERGING MARKETS DISCOUNT:** Please submit an enquiry

**GROUP DISCOUNT:** If 2 or more people from your institution wish to join the masterclass please contact us.

**VAT EXEMPTION:** If you are a non-UK or EU resident, you are exempt from UK VAT

## Discount structure

**20% Super early  
bird discount**

Until 24th July 2026

**10% Early bird discount**

Until 18th September 2026

## 40% BTRM Alumni and current student discount

The BTRM is pleased to offer a 40% special discount for both alumni and current students on our new Climate Risk & Finance – AI Augmented (CFRA). Whether you've previously completed our flagship programme or are currently enrolled, you'll benefit from an exclusive rate designed to reward your ongoing commitment to professional development. This preferential pricing reflects our appreciation for your dedication to continuous learning and ensures that our expert-level training remains accessible to those building upon their BTRM foundation. Don't miss this chance to expand your treasury and risk management expertise at a reduced rate, just our way of saying "welcome back" or "keep growing."

Please submit an enquiry to: [enquiries@btrm.org](mailto:enquiries@btrm.org)

## Empowering Global Talent: Emerging Markets Subsidy

Finance is global. So is talent. That's why the BTRM also offers an Emerging Markets Subsidy to support applicants from developing and underrepresented regions. We believe that potential shouldn't be limited by geography and this initiative ensures broader access to high-quality financial education.

If you're based in an emerging market and passionate about entering or advancing in the quant finance space, this tailored subsidy is designed for you.

Please submit an enquiry to [enquiries@btrm.org](mailto:enquiries@btrm.org)

## Group Discount

If two or more people from your institution wish to join the masterclass please [contact us](#).

# Climate Risk & Finance – AI Augmented (CFRA)

**Start Date: Tuesday 13th October 2026**

## Regular Course Fee

Full Course Fee: £2495.00 + UK VAT

**20% VAT IS ONLY CHARGEABLE FOR RESIDENTS  
IN THE UK AND EU**

## Early Bird Discount

20% Discount until 24th July 2026

10% Discount until 18th September 2026

Discount code

**VOLUME DISCOUNT:** If 2 or more people from your institution wish to take the masterclass please contact us.

**To register, please scan and email the completed booking form to [enquiries@btrm.org](mailto:enquiries@btrm.org)**

### DELEGATE DETAILS

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