f **Resilience AI**

Building Resilience At Every Step
Resilience AI

Would you approve a Multi Million $ project without checking its flood readiness?

Disasters caused $118B in insured losses globally (Swiss Re 2024).

You can't underwrite risk you don't know

May 2024: The Fed asked six major banks to measure climate risk.
Banks called the risks "highly uncertain.".

In India, infrastructure lenders are exposed—across ports, power, logistics, SEZs, and industrial parks

Today, commercial lenders are stuck with:

► Risk models are not granularized to measure assets
► Assessment cycles of 3–6 months per project
► Costs that run into $5000 – $10000 per site (plus consultant fees)
► Disparate data from multiple sources, asset-specific

Banks know risk is rising

Modeling disaster and environment is complex and needs technology that isn't there in traditional or static models to score exposure—at high accuracy, near real-time, large scale, low cost

BANKS CAN'T SEE RISK AT THE ASSET LEVEL

🔥 Multi-hazard risk   ☑ Scalable
🌡 Heat stress   📍 Hyperlocal
🏠 Roof types   📋 Audit-proven
🧱 Material grade   🏅 Budget aligned

Its unreliable, generic, doesn't scale—and worse, it doesn't spot the asset that matters.

The result: blind spots in credit risk, collateral value, and loan book exposure.

Banks need a system that scores, scans, flags, and reports on multiple parametric-before sanction, not after disaster

► Multi-hazard risk   ► Saves Cost
► Built-environment   ► Scalable
► Hyperlocal   ► Audit-proven
► Software AI/ML   ► Budget aligned

Banks that fail to integrate climate risk may face

Imprecise Mapping, Generic GIS & satellite overlay

Unscalable Scoring, fail at portfolio scale

Highly uncertain stress testing models missing parametric at built environment

Superficial Checks. Checkbox exercises or outsourced

No Real-time, failing at crucial disaster readiness & damage audit

Reactive Compliance, backward-looking posture for TCFD/SENDAI compliance

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How resilient is your commercial lending portfolio to climate and operational risks?

Resilience360™ helps BFSI lenders, credit teams, ESG officers, and infra auditors assess, plan, and act on climate-linked asset risks. It delivers hyperlocal insights to flag loan-book exposure, assess borrower vulnerability, and align loan structuring with real-world resilience signals

Perfect For:

► **Credit Risk Teams**: location-specific borrower risk scores
► **ESG & Compliance Heads:** Need climate data aligned to TCFD, Sendai, etc
► **Infra & Tech Risk Auditors:** Need building-level exposure mapped to lending
► **Chief Risk Officers:** Need validated data to steer portfolio
► **Commercial Lending Heads:** Need real-time insights to underwrite smarter

WORKFLOW USE CASES

Workflow	Legacy Challenge	Resilience360™
Risk Baseline	Regional-level data, no site-specific risk tied to lending exposure	**ResScore™©, ResSolv™©** : Scan loan-backed assets for heat, flood, surge, and storm exposure at hyperlocal level
Credit Structuring	Loan terms not tied to climate or infra fragility of borrower asset	**ResScore™©, ResSuite™** : Tailor loan terms using asset risk score and resilience maturity model
ESG & Climate Reporting	Manual, generic disclosures; lacks RBI, SEBI, BRSR alignment	**ResSuite™** : Auto-generate RBI, BRSR, SEBI-aligned exposure and risk readiness reports
Collateral Audit & Review	Risk assessments miss physical asset readiness; infra condition unverified	**ResScore™©, ResSolv™©** : Run climate-readiness checks on physical infrastructure linked to loan book
Early Warning Triggers	No location-based alerts for asset stress or climate events	**ResSolv™©** : Get asset-specific alerts tied to flood zones, heatwaves, and built fragility
Post-Event Intelligence	Poor visibility on asset impact; reactive claims and lending decisions	**ResSolv™©, ResSuite™** : Guide recovery plans, assess re-lending or refinance needs post disaster

Resilience360™ | Products Description

Feedback loop

Resilience360™		Products Description
Resilience Hub		**ResHub™** — Interactive dashboard with asset risks exposure, past disaster events, early warnings, parametric insights
04	**SCALE** — Digitized Marketplace	ClimateGuru™® — Upgrade policies (ESG, EHS, building design), design architecture and build adaptive capacity
03	**ACTION** — Reduce Risk with controls and compliance	Act4Impact™® — Convert insights into metric driven action through automated adaptation activities, strategies, and risk mitigation
02	**PLAN** — Diagnose and Analyse root cause of Risk	ResSuite™ — Repository with environmental impact analysis, disaster insights, RCP scenarios, value at risk.
		ResAtlas™ — Empowers data-driven Atlas of natural resources such as Solar, Water, Vegetation
01	**DETERMINE** — Baseline Risk exposure of Buildings to Business	ResSolv™® — Creates hyperlocal risk profiles using spatial, climate, and built-environment data—scalable from one building to an entire city
		ResScore™® — Calculate organisation's resilience to assess readiness, peer benchmark and adherence to TCFD, ESG standards

IMPACTFUL SOLUTIONS

- Reliable AI/ML at >90% accuracy with 20+ environment and built environment parameters
- Near real-time updates for 6 types of disasters *(urban flood, coastal flood, earthquake, heatwave, cyclone)* with 730,000+ building risk records in 50 cities
- Business Resilience Playbook – Tailored business continuity plan with financial metrics (cost of action vs inaction)
- Baseline asset resilience in 30minutes and business resilience in 60minutes
- Easy to scale - Easy to use integrates with systems, unifies physical & transition risk
- Cost efficient tiered pricing-Lite, Basic, Pro-edition for on demand preparedness

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91% of CROs rank climate risk as top priority, but only half know their true exposure.
Only 20–30% of infrastructure projects are climate-risk assessed before financing
Source: IFC, 2022

Let's change that—one asset, one business unit at a time.

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