



Resilience AI

Building Resilience At Every Step Resilience AI

Grow your “low-value” loan book
without increasing portfolio risk.

Address The \$70 Billion Risk Today

Climate Disaster Losses in 2024, Asia (Swiss Re, 2024)

Most housing lenders still underwrite assets without knowing the climate risk of what’s being financed.

Low-value assets are under-inspected, geographically dispersed, and often built in vulnerable zones.

- ▶ No clarity on flood-prone or heat-vulnerable locations
- ▶ No audit trail to de-risk the collateral post-disbursement
- ▶ 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



Superficial Checks. Checkbox
exercises or outsourced



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



Highly uncertain stress testing models
missing parametric at built environment



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

How resilient is your housing 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
- **Housing 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

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

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.

Learn more: www.resilience360.ai
Phone: +919501376356
Contact: partnership@resilience360.ai