Resilience AI

Building Resilience At Every Step
Resilience AI

With a 95% data gap reported for climate risk assessment

Is your bank truly prepared for mandatory disclosures?

1.5 degree Celsius became a reality (Jan'25)
What is the exposure of asset (own, loan, lease, insure) in your growth portfolio?

More than 390 natural disaster in 2024 with damages of nearly **$400B** total economic loss, **~62%** uninsured
These events directly elevate NPA levels - a critical threat to any bank's asset quality (World Bank)

Banks lend on paper audits. 6 major banks admit risk models miss the real threat, disasters strikes the buildings they finance

That's a blind spot when:

► ~70% of damage during disaster is at infra & building level; less than 30% of total infra is climate-assessed (IFC)
► RBI flags climate as systemic physical risk
► $3.7 Billion of infra NPAs are tied to climate-prone zones

When disaster hits, it's not just asset loss
► It's NPA risk
► It's bad debt (write-offs)
► It's reputation
► It's audit friction

Banks and Companies 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
► Credit scoring = strong borrower + bad location = defaulter
► ESG scoring = great policy + blind buildings = finance risk exposure

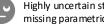Even investment and loans skip key asset-level questions:
► Is this building on a floodplain?
► Does heat risk threaten my collateral?
► Can this borrower handle risk shocks?

Banks are right to ask: Where's the site-level foresight?
► Traditional tech can't answer that fast
► Field surveys take weeks
► Data is unreliable
► Loss burden is post-facto

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

Legacy limitations

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 prepared is your loan book from climate and environmental stress?

Resilience360 helps banks assess, plan, and act on climate risk—fast. It's plug-and-play, integrable, and delivers asset-level insights to guide upgrades like flood barriers, fireproofing, and power backups.

Perfect For:

► **Chief Risk Officer**: See all asset risks. Plan early. Avoid NPA shocks.

► **Credit & Sanction Team**: Auto-score assets. Approve faster. Stay accurate.

► **Compliance & Audit Lead**: RBI/TCFD-ready reports. Real-time risk view.

► **ESG & Sustainability Head**: Track heat, water, nature; beyond just carbon.

WORKFLOW USE CASES

Workflow	Legacy Challenge	Resilience360™
Sourcing Assets for Lending	No risk intel during asset identification	**ResSolv™® + ResAtlas™** Maps climate + terrain risk for smart siting
Site & Asset Due Diligence	Legal check only, no built risk profiling	**ResSolv™® + ResSuite™** Detects slope, flood, quake risk per asset
Loan Appraisal & Credit Risk	Sendai and ESG not built into credit scoring	**ResScore™® + ResHub™** Adds climate score to pricing, LTV, and risk
Sanctioning Loans	No disaster coverage for risk-heavy micro-sites (provision, policy)	**ResHub™ + ResSolv™®** Upgrades data and policy based on risk grade
Portfolio Risk Monitoring	No asset-level climate exposure view	**ResSuite™ + ResAtlas™** Generates real-time heatmaps + flags hotspots
Stress Testing & Scenario Modelling	Static climatic models, no built-environment and RCP alignment	**ResAtlas™ + ResScore™®** Simulates hazard impact by site + time
Compliance & Regulatory Reporting	ESG/TCFD lacks site-level detail	**ResScore™® + ResSuite™** Auto-aligns with global norms + saves audit time
Disaster Event Response	SOPs and Policies are inadequate, not asset-aware	**Act4Impact™® + ClimateGuru™®** Turns scores to action—EWS, infra upgrades, drills

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

RBI's 2023 report emphasizes forward-looking climate risk models—but most banks lack them Let's change that—one asset, one insight at a time

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