



Climate and
Sustainability
Initiative

Climate-Proofing India's Banks:



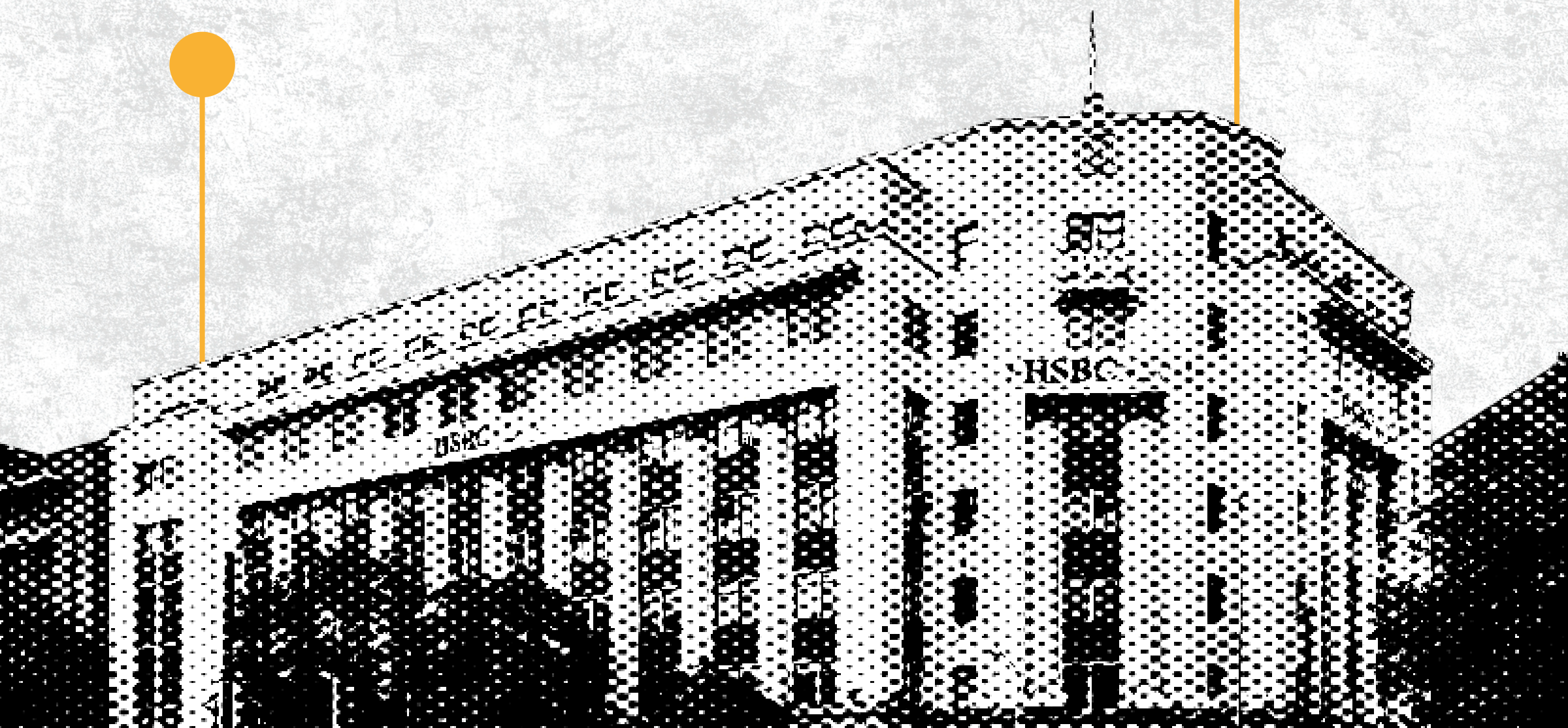
**Why stress testing is
becoming essential**



The Risk

Floods, droughts, and cyclones don't just damage crops and cities.

They also disrupt loan repayments, raise NPAs, and threaten the stability of India's banks.

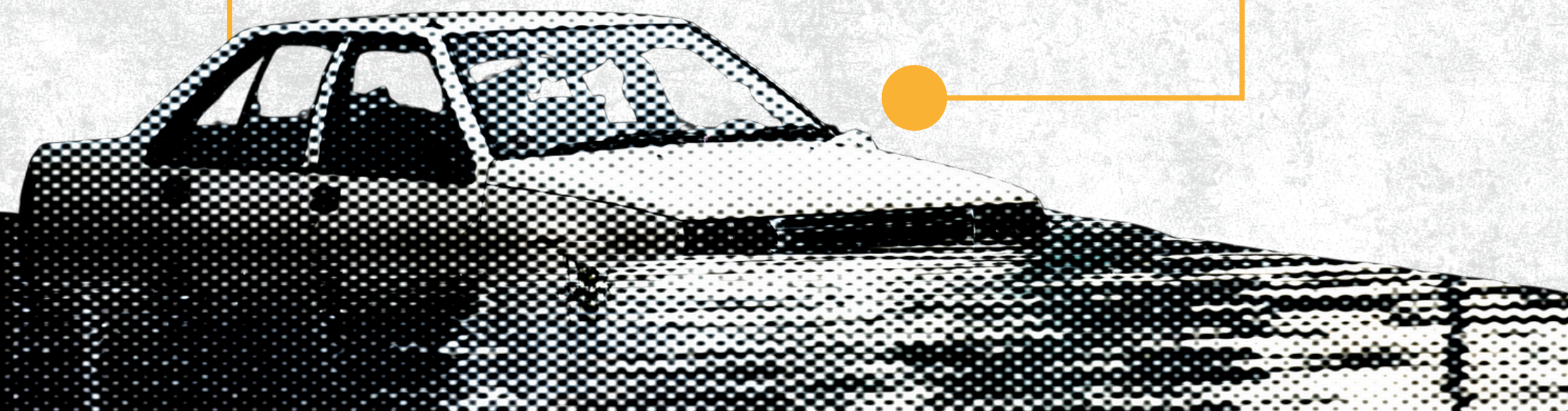




The Shift

That's why the RBI is rolling out a new framework for climate-risk disclosure.

Banks will now need to map, measure, and manage how climate shocks affect their balance sheets.



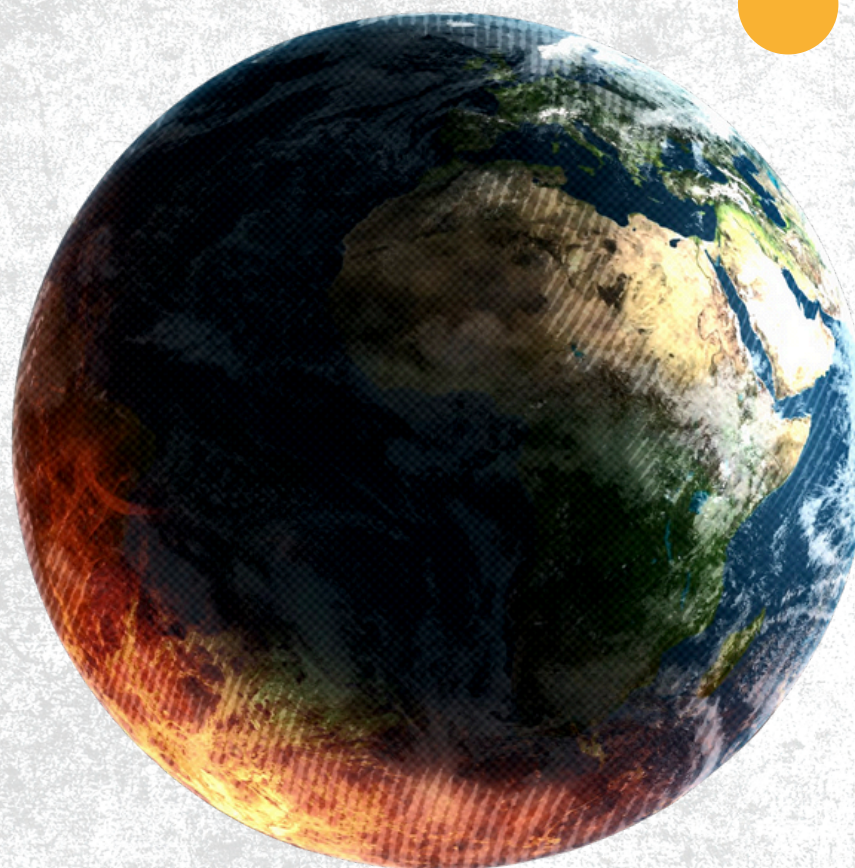


The Challenge

But it's not easy.

- Limited climate data
- Uncertain scenarios
- Gaps in internal capacity

Banks are just beginning to learn how to stress-test for a warming world.





The Opportunity

Done right, stress testing is more than compliance.

It can protect financial stability, unlock green finance, and make India's banks more resilient for the future.





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