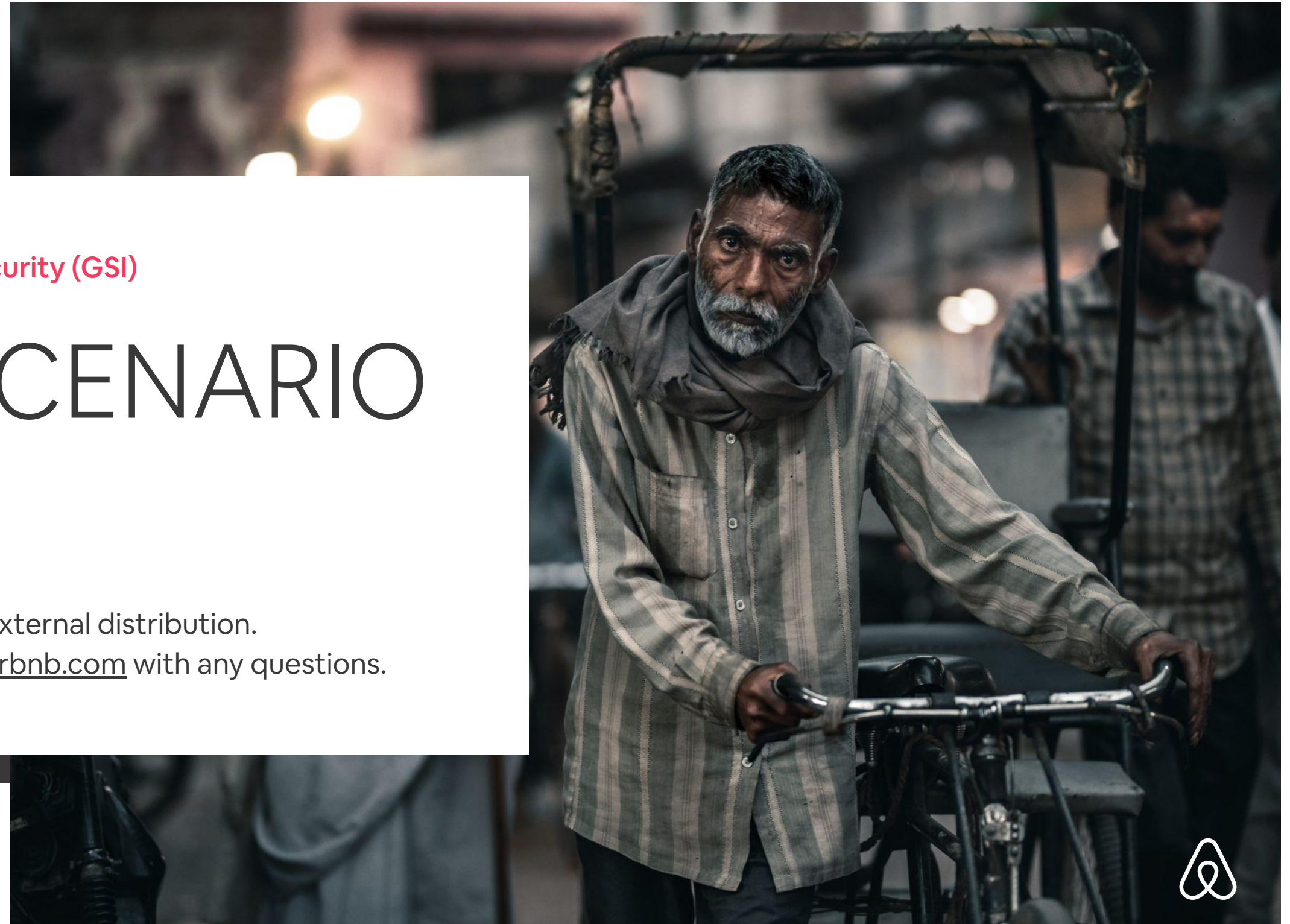




Global Safety and Security (GSI)

# RISK SCENARIO INDIA

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Please contact [sra@airbnb.com](mailto:sra@airbnb.com) with any questions.



# GLOBAL SECURITY INTELLIGENCE

## OVERVIEW

India is a key global hub for **Airbnb** staff and offices. The country is also a growing market for rentals.





At the same time, India faces several latent security, political, and environmental challenges that could negatively impact the company.

GSI has identified and critically assessed a range of country-specific risk scenarios and their potential security impact for **Airbnb** in 2024.

# RISK SCENARIO CONTENT

## THIS REPORT INCLUDES 7 RISK SCENARIOS

*\*\* Click on the page number to view a specific scenario.*

-  Flooding in Bengaluru.....4
-  Terror attack in major city.....5
-  Major Communal Violence.....6
-  Border Clash with China/Pakistan.....7
-  Rupture in US or EU relations.....8
-  Controversial economic reform.....9
-  Hindutva backlash against Airbnb.....10



# EXECUTIVE SUMMARY

## AIRBNB

### RISK SCENARIOS

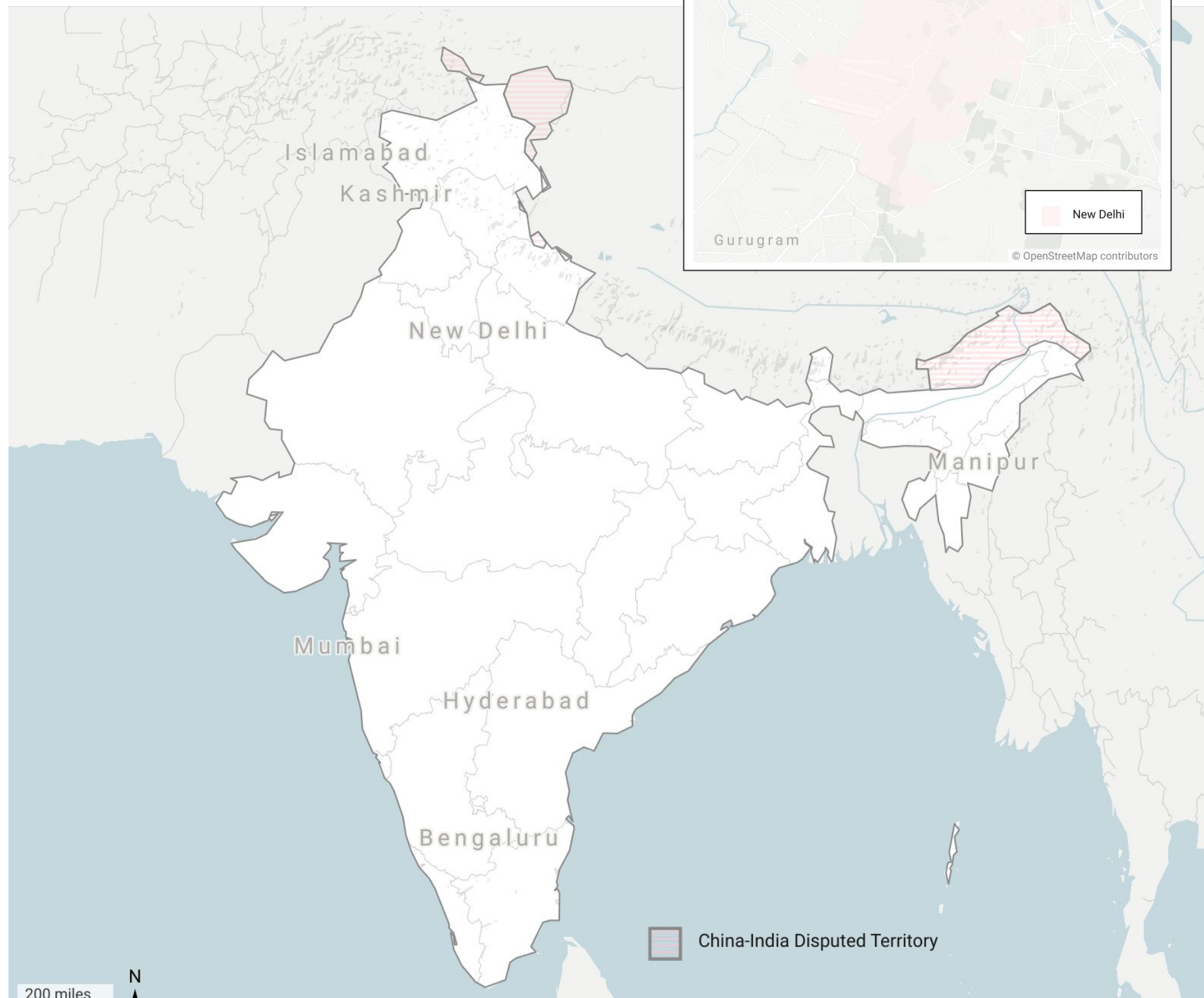
- GSI has identified flooding in Bengaluru as the most likely risk scenario in 2024, followed by communal riots.
- Border clashes, ruptures in US/EU relations, terrorist attacks in major cities, touchy economic reforms, or backlash against **Airbnb** are unlikely but would present major risks.

### IMPACT ON AIRBNB

- The risk scenarios mentioned in this report could negatively impact employees and offices through critical infrastructure disruptions, harassment of staff, government pressure, or boycotts.

#### National Capital Region (NCR)

Includes some districts in Haryana, Uttar Pradesh, and Rajasthan, along with the whole of the National Capital Territory of Delhi





# POTENTIAL FLOODING IN BENGALURU

## SUMMARY

Climate change-induced intensification of rainfall, overdevelopment in wetland areas, and underinvestment in sewer upgrades make Bengaluru vulnerable to sporadic flooding. At the same time, drought and water shortages frequently occur ahead of the monsoon season, when most rainfall occurs.

The **Airbnb** Bengaluru office is in close proximity to multiple areas in the southeastern suburbs designated as severely vulnerable to flooding, including Gunjur, Varthur, and Balagere.

# RISK SCENARIO ONE

## INDICATORS

Cyclones generating heavy precipitation in Bengaluru.

Particularly heavy rainfall (around 4-5 inches in a day); rainfall concentrates between May and October.

Continued drainage in sewer and drainage upgrades.

Continued overdevelopment of wetland areas.

# RISK EVENT LOCATION

## LOCATION

Flooding in Bengaluru poses the most significant risk to **Airbnb** operations. However, other major cities with **Airbnb** employees are vulnerable to flooding, including Chennai and Delhi.

Heavy rains can also cause flooding and landslides in mountainous areas popular with Nomad employees.



# RISK LIKELIHOOD MEDIUM-HIGH

## POTENTIAL IMPACTS

Power outages in affected areas.

Road closures and congestion on open roads.

Disruptions to Metro and Kempegowda International Airport (BLR) operations.

Office park flooding leading to work-from-home mandates.

Possible hoarding of food/water supplies.



## TERROR ATTACK IN A MAJOR CITY

### SUMMARY

Pakistan will likely refrain from sponsoring large-scale terrorist attacks in major Indian cities after the fallout from the 2008 Mumbai attacks.

Similarly, India's robust counterterrorism efforts have significantly weakened the capabilities of domestic militant networks.

However, a successful major attack remains possible if unlikely, and would have serious domestic (and possibly international) repercussions.

## RISK SCENARIO TWO

### INDICATORS

Commando-style attack in a major city by Pakistan-based militants resulting in 20+ deaths.

Coordinated bombings in a major city by Pakistan-based militants or a local militant network resulting in 20+ deaths.

Lone wolf attacks by local militant cells or radicalized individuals (using trucks, knives, or homemade guns).



## RISK EVENT LOCATION

### LOCATION

Mumbai, Delhi, Bengaluru, Hyderabad, Jaipur, and Ahmedabad have all been targeted in past mass-casualty terrorist attacks by local or Pakistan-based networks.



## RISK LIKELIHOOD LOW

### POTENTIAL IMPACTS

**For attacks by Pakistan-based militants:** Border clashes and crossborder air strikes on militant camps; possible clashes between Indian and Pakistani warplanes.

Both sides will seek to deescalate before full scale military conflict.

**For attacks by local militants:** Increased harassment and discrimination targeting religious minorities (particularly Muslims) nationwide.

Disruption of telecommunications services due to heavy demand.

Business and school closures, and mass transportation disruptions in affected city (particularly if mass transit was targeted).



# MAJOR COMMUNAL RIOTS

## SUMMARY

Controversial legislation enacted by the ruling Bharatiya Janata Party (BJP) has historically sparked major Hindu-Muslim riots in northern India.

The Citizenship Amendment Act, at the national level, for example, or restrictions on tribal settlements in Manipur at the state level.

BJP-aligned Hindu activists have also sparked riots by marching through Muslim neighborhoods, such as in Nuh (near Gurugram) in 2023.

# RISK SCENARIO THREE

## INDICATORS

Passage of controversial BJP-led legislation at the state/national level (e.g., constitutional amendment or Uniform Civil Code).

BJP yatras (processions) in communally sensitive areas.

Suspects in past communal violence joining marches through Muslim areas.

Attack on major BJP/Hindu nationalist leaders, or murder of Hindu nationalist activist/religious leader.

Derogatory statement on religious beliefs/figures by BJP leaders.

Controversial court decision on a sensitive case with religious implications.

Demolition or removal of a highly venerated religious shrine.

# RISK EVENT LOCATION

## LOCATION

Working class, religiously mixed neighborhoods in major cities, or in suburban areas/smaller cities.

Northern India is at elevated risk, including Delhi and Gurugram; Hyderabad and smaller cities in coastal Karnataka also have a history of unrest.



# RISK LIKELIHOOD MEDIUM

## POTENTIAL IMPACTS

Internet shutdown and restrictions on messaging/social media/SMS platforms and services.

Curfew implemented in affected areas, and restrictions on freedom of assembly.

Disruption of public transportation in affected areas.

Vandalism, looting, and attacks on businesses in affected areas.

Tensions between **Airbnb** staff (including on internal communications platforms such as Slack).

Harassment or violence against **Airbnb** staff based on religious or ethnic identity.



## BORDER CLASH WITH CHINA OR PAKISTAN

### SUMMARY

India and Pakistan have a border ceasefire in place, despite Indian claims Pakistan is facilitating militant infiltration and narco-trafficking.

Meanwhile, India's disputed borders with China have become more militarized despite deescalation efforts following clashes in 2020.

Major border clashes with Pakistan could trigger crossborder military attacks, while clashes with China would likely cause troop deployments in disputed areas.

## RISK SCENARIO FOUR

### INDICATORS

Growing militant infiltration or artillery exchanges with Pakistan, particularly if significant military or civilian casualties occur (10+ deaths in an incident).

Chinese efforts to expand patrols or construct new infrastructure across the Line of Actual Control.

Widespread use of firearms in clashes with Chinese military, or significant casualties (10+ deaths) in China-India border clashes.

Abrogation of the 2021 India-Pakistan ceasefire.

## RISK EVENT LOCATION

### LOCATION

The Line of Control, India's disputed border with Pakistan, runs between the Indian and Pakistan halves of Kashmir.

The Line of Actual Control, India's disputed border with China, is located in or near the Indian states/territories of Ladakh, Sikkim, and Arunachal Pradesh.



## RISK LIKELIHOOD LOW-MEDIUM

### POTENTIAL IMPACTS

Anti-Muslim or anti-Chinese harassment and isolated violence in India.

Anti-China or anti-Pakistan protests throughout India.

Bans or boycotts targeting Chinese consumer goods, services, or software/apps.

Crossborder airstrikes targeting suspected militant camps in Pakistan.

Possible Chinese cyber attacks targeting critical infrastructure.



## RUPTURE IN EU/US RELATIONS

### SUMMARY

India has forged increasingly robust diplomatic and trade ties with the US and EU over the last 15 years, as the West's desire to counterbalance China, relocate supply chains out of China, and tap into consumers amongst India's large middle class outweighs its concerns about discrimination against religious minorities or assassinations against militants abroad. However, a severe miscalculation by the BJP could lead to unexpected consequences. The recent deterioration in India's ties with Canada following an alleged assassination linked to Indian intelligence on Canadian soil illustrates possible pitfalls.

## RISK SCENARIO FIVE

### INDICATORS

Large-scale communal violence in a major city resulting in several hundred deaths or sexual assaults targeting religious minorities.

High profile assassination of prominent separatist/militant leader in the United States or major EU country, particularly if bystanders are wounded.

Overt government-directed efforts to influence elections in the US/EU.

Large scale, central government-led efforts to ethnically cleanse religious minority populations.

## RISK EVENT LOCATION

### LOCATION

India has sought to stage assassinations against separatist figures in both the United States and Canada.



## RISK LIKELIHOOD LOW–MEDIUM

### POTENTIAL IMPACTS

Expulsion of diplomats and curtailment of visa services.

Travel advisories warning of security risks (likely to cut foreign tourism).

Harassment of foreign nationals or minorities.

Punitive inspection of foreign corporations or delayed permit/licensure processes.





## TOUCHY ECONOMIC REFORMS

### SUMMARY

The Indian government's efforts to liberalize the economy can spark major backlash from affected stakeholders (such as during failed agricultural reforms in 2020), although major reforms are unlikely before general elections in 2024, and remain questionable afterwards. Local business interests with political connections have also been able to curb government support for foreign corporations deemed as competitors. **Airbnb** has also encountered criticism for its impact on local housing markets, raising the possibility of regulation at the local government level.

## RISK SCENARIO SIX

### INDICATORS

The Modi government enacts controversial economic reforms, particularly in the context of sector-specific or broader economic distress.

Rapid increase in rental/home prices in major urban areas, particularly if local politicians seek to identify a scapegoat.

Organized opposition to **Airbnb** from local hoteliers/guesthouse owners.

## RISK EVENT LOCATION

### LOCATION

Delhi is a common location for protest activity given its status as the national capital, although state level capital cities such as Bengaluru frequently attract protesters as well.



## RISK LIKELIHOOD LOW

### POTENTIAL IMPACTS

Large scale protests against the national or state government occurring in a city where **Airbnb** has an office.

Such protests can disrupt transportation significantly, particularly if they last for more than a few days.

Abrupt regulatory restrictions on short term rentals in key Indian markets. Protests targeting **Airbnb** offices, or harassment of **Airbnb** employees.



# BACKLASH AGAINST AIRBNB

## SUMMARY

Hindu nationalist groups affiliated with the BJP have begun to target both domestic and foreign corporations for allegedly denigrating Hinduism/India or supporting Pakistan; recent actions have targeted streaming services, e-commerce retailers, social media companies, and companies selling chocolate, jewelry, and cars. Hindu nationalist activists will respond negatively to controversial statements or actions by subsidiaries, partners, and advertisers as well as by corporate leadership.

## RISK SCENARIO SEVEN

### INDICATORS

Advertisement which depicts Hindu-Muslim couples or is perceived as disrespectful to Hinduism.

Comments by **Airbnb** executive, spokesperson, or host which are seen as derogatory towards Hinduism, India, Prime Minister Narendra Modi, or supporting Pakistan's territorial claims in Kashmir.

Engagement with influencers seen as hostile to the BJP government or Hindutva.

## RISK EVENT LOCATION

### LOCATION

Hindutva groups associated with the BJP are most prominent in Hindi-speaking states in northern India, but operate nationwide.



## RISK LIKELIHOOD LOW

### POTENTIAL IMPACTS

Tensions between **Airbnb** employees or information leaks by disgruntled employees.

Boycotts of **Airbnb** properties  
Protests at Airbnb offices in India.

Death threats towards high profile **Airbnb** executives or representatives.

Criminal cases against local executives  
Intensified scrutiny by regulatory agencies at the national level or in BJP-controlled states.