



**Zonal Business Review Snapshot  
Bengaluru Zone**

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# RETAIL LIABILITIES

# CASA Deposit

₹ Crore

S. N.	Zone/Region	Mar-23	Sep-23	Dec -23	YTD	YOY	Dec-23			05-Jan-24	Mar-24		Negative Growth Branches
		Actual	Actual	Actual	%	%	Target	Tgt. Variance	% Achv.	Actual	Target	Tgt. variance	
	<b>BENGALURU ZONE</b>	<b>20,157</b>	<b>19,517</b>	<b>20,224</b>	<b>0%</b>	<b>7%</b>	<b>22,149</b>	<b>-1,926</b>	<b>3%</b>	<b>19,654</b>	<b>23,003</b>	<b>-3,349</b>	<b>69 / 24%</b>
1	BENGALURU RURAL REGION	1,605	1,784	1,747	9%	13%	1,775	-28	84%	1,657	1,848	-191	7 / 13%
2	BENGALURU SOUTH REGION	4,856	4,545	5,084	5%	10%	5,379	-295	44%	4,995	5,603	-608	13 / 23%
3	BENGALURU NORTH REGION	4,466	4,816	4,657	4%	14%	4,886	-229	45%	4,463	5,066	-603	9 / 19%
4	MANDYA REGION	1,435	1,443	1,462	2%	11%	1,587	-126	18%	1,426	1,653	-227	19 / 32%
5	MYSURU REGION	1,775	1,731	1,791	1%	17%	1,959	-168	9%	1,732	2,038	-306	13 / 32%
6	BENGALURU CENTRAL REGION	6,021	5,198	5,482	-9%	-6%	6,563	-1,080	-99%	5,380	6,795	-1,415	8 / 24%

# Retail Term Deposit

₹ Crore

S. N.	Zone/Region	Mar-23	Sep-23	Dec -23	YTD	YOY	Dec-23			05-Jan-24	Mar-24		Negative Growth Branches
		Actual	Actual	Actual	%	%	Target	Tgt. Variance	% Achv.	Actual	Target	Tgt. variance	
	<b>BENGALURU ZONE</b>	<b>16,544</b>	<b>17,195</b>	<b>17,620</b>	<b>7%</b>	<b>9%</b>	<b>18,165</b>	<b>-546</b>	<b>66%</b>	<b>17,719</b>	<b>18,860</b>	<b>-1,141</b>	<b>38 / 13%</b>
1	BENGALURU RURAL REGION	1,037	1,131	1,156	11%	18%	1,138	17	117%	1,163	1,182	-19	3 / 6%
2	MANDYA REGION	731	791	811	11%	16%	802	9	112%	811	833	-22	5 / 8%
3	BENGALURU NORTH REGION	3,952	4,218	4,302	9%	13%	4,339	-37	90%	4,313	4,505	-192	6 / 13%
4	BENGALURU SOUTH REGION	4,757	4,955	5,058	6%	9%	5,223	-165	65%	5,084	5,423	-339	11 / 19%
5	BENGALURU CENTRAL REGION	4,500	4,564	4,696	4%	4%	4,941	-245	44%	4,736	5,130	-394	9 / 26%
6	MYSURU REGION	1,567	1,536	1,596	2%	4%	1,721	-125	19%	1,611	1,787	-176	4 / 10%

# FEE INCOME

# WMS Fee Income

₹ Crore

S. N.	Zone/Region	Dec-22	Mar-23	Dec -23	YOY	Dec-23			Mar-24	
		Actual	Actual	Actual	%	Target	Tgt. Variance	% Achv.	Target	Tgt. variance
	<b>BENGALURU ZONE</b>	<b>8</b>	<b>11.8</b>	<b>10.8</b>	<b>38%</b>	<b>17.2</b>	<b>-6.3</b>	<b>63%</b>	<b>24.6</b>	<b>-13.7</b>
1	BENGALURU NORTH REGION	2	2.7	2.9	80%	3.9	-1	73%	5.6	-2.7
2	BENGALURU SOUTH REGION	2	3.2	2.9	38%	4.1	-1.2	70%	5.8	-3
3	MYSURU REGION	1	1.2	1.2	31%	2	-0.8	59%	2.8	-1.6
4	BENGALURU RURAL REGION	1	1.1	1.1	31%	1.8	-0.7	59%	2.5	-1.5
5	BENGALURU CENTRAL REGION	2	2.4	2.1	24%	3.8	-1.7	55%	5.4	-3.3
6	MANDYA REGION	1	1.2	0.8	-1%	1.7	-0.9	48%	2.4	-1.6

# Govt. Business Fee Income

₹ Crore

S. N.	Zone/Region	Dec-22	Mar-23	Dec -23	YOY	Dec-23			Mar-24	
		Actual	Actual	Actual	%	Target	Tgt. Variance	% Achv.	Target	Tgt. variance
	<b>BENGALURU ZONE</b>	<b>2</b>	<b>2.6</b>	<b>1.7</b>	<b>-13%</b>	<b>2.0</b>	<b>-0.3</b>	<b>86%</b>	<b>2.9</b>	<b>-1.2</b>
1	MYSURU REGION	0	0.5	0.3	-4%	0.4	0.0	90%	0.5	-0.2
2	MANDYA REGION	0	0.4	0.2	-9%	0.3	-0.1	77%	0.5	-0.2
3	BENGALURU RURAL REGION	0	0.3	0.2	-14%	0.3	-0.1	74%	0.4	-0.2
4	BENGALURU CENTRAL REGION	0	0.4	0.3	-14%	0.3	0.0	94%	0.4	-0.1
5	BENGALURU SOUTH REGION	0	0.5	0.3	-17%	0.4	0.0	92%	0.5	-0.2
6	BENGALURU NORTH REGION	0	0.6	0.3	-19%	0.4	0.0	88%	0.6	-0.2



# BCMS Fee Income

₹ Crore

S. N.	Zone/Region	Dec-22	Mar-23	Dec -23	YOY	Dec-23			Mar-24	
		Actual	Actual	Actual	%	Target	Tgt. Variance	% Achv.	Target	Tgt. variance
	<b>BENGALURU ZONE</b>	<b>1.26</b>	<b>1.77</b>	<b>1.21</b>	<b>-3%</b>	<b>1.38</b>	<b>0.17</b>	<b>88%</b>	1.98	-0.8
1	MANDYA REGION	0.00	0.00	0.00	800%	0.23	0.23	0%	0.33	-0.2
2	BENGALURU SOUTH REGION	0.04	0.05	0.04	13%	0.23	0.19	18%	0.33	-0.3
3	BENGALURU NORTH REGION	0.04	0.05	0.03	-12%	0.23	0.20	14%	0.33	-0.3
4	BENGALURU CENTRAL REGION	0.12	0.15	0.08	-32%	0.23	0.15	36%	0.33	-0.3
5	MYSURU REGION	0.01	0.02	0.01	-41%	0.23	0.22	3%	0.33	-0.3
6	BENGALURU RURAL REGION	0.01	0.01	0.00	-61%	0.23	0.23	1%	0.33	-0.3

# Forex Fee Income

₹ Crore

S. N.	Zone/Region	Forex Fee Income				Export Credit Outstanding - Standard				Forex Turnover		
		Dec-22	Dec-23	YOY %	Dec'23 Tgt	Dec-22	Dec-23	YOY %	Dec'23 Tgt	Dec-22	Dec-23	YOY %
	<b>BENGALURU ZONE</b>	<b>2.8</b>	<b>2.5</b>	<b>-9%</b>	<b>4.3</b>	<b>183.1</b>	<b>115.5</b>	<b>-37%</b>	<b>190</b>	<b>2487</b>	<b>2623</b>	<b>5%</b>
1	BENGALURU NORTH REGION	0.0	0.0	2685%	0.0	5.6	2.6	-54%	5	0	0	-
2	BENGALURU SOUTH REGION	0.3	0.3	12%	0.4	38.7	32.5	-16%	31	141	242	72%
3	MYSURU REGION	0.2	0.3	11%	0.2	0.0	0.0	-	0	93	107	16%
4	BENGALURU CENTRAL REGION	2.2	1.9	-14%	3.7	138.8	80.5	-42%	155	2253	2274	1%

# ASSET QUALITY

# Recovery & Upgradation

₹ Crore

REGION	9 Months				Degrade 9- Months	Difference (Reco+Upg-Degrade)	Target for Q-4
	Target (Recovery+Upg)	Achievement (Recovery+Upg)	% Achievement	GAP from target			
<b>BENGALURU ZONE</b>	<b>166.00</b>	<b>150.06</b>	<b>90%</b>	<b>-15.94</b>	<b>159.58</b>	<b>-9.52</b>	<b>45.00</b>
MYSURU REGION	20.5	22.79	111%	2.29	43.75	-20.96	5.5
BENGALURU CENTRAL REGION	36	34.97	97%	-1.03	35.85	-0.87	10
BENGALURU NORTH REGION	33.5	31.73	95%	-1.77	19.52	12.21	9
MANDYA REGION	20.5	18.2	89%	-2.3	10.4	7.8	5.5
BENGALURU SOUTH REGION	33.5	25.85	77%	-7.65	31.09	-5.24	9
BENGALURU RURAL REGION	22	16.53	75%	-5.47	18.99	-2.46	6

# OTS Scheme: Vasooli Sankalp

₹ Crore

Region	Eligible		Performance Cummulative ( May'23 to Dec'23)				Bal. Reduction Target - FY24
	No of A/c	Amount	Recovery	Bal. Reduction Target - Dec'23 (9M)	Bal. Reduction	% Achv. in Bal. Red.	
<b>BENGALURU ZONE</b>	<b>9,762</b>	<b>193</b>	<b>11</b>	<b>29</b>	<b>23</b>	<b>79%</b>	<b>48</b>
MANDYA REGION	3,677	39	4	6	9	147%	10
MYSURU REGION	1,616	23	2	3	5	147%	6
BENGALURU RURAL REGION	2,368	43	3	6	7	112%	11
BENGALURU CENTRAL REGION	576	29	2	4	1	25%	7
BENGALURU SOUTH REGION	948	39	0	6	1	11%	10
BENGALURU NORTH REGION	577	21	0	3	0	10%	5

# Slippages & Pullback

₹ Crore

ZONE/REGION	Pull Back Target Q3FY24 from H1FY24 Slippage	Actual Pull Back till 31.12.2023 (Out of H1FY24 Slippage)	% Pull Back Against Target	Actual Slippage Q3FY24 (Pre MOC)	Slippage Containment Budget Q3FY24	% Slippage against Q3FY24 Budgeted Level
	Target	Actual (IN CR)	% Achv.	Actual (IN CR)	Target	% Achv.
<b>BENGALURU ZONE</b>	<b>29</b>	<b>32</b>	<b>110%</b>	<b>83</b>	<b>90</b>	<b>92%</b>
BENGALURU CENTRAL REGION	6	17	313%	29	41	71%
MANDYA REGION	2	2	113%	4	5	88%
BENGALURU NORTH REGION	3	3	99%	9	11	79%
BENGALURU RURAL REGION	3	2	90%	11	10	107%
BENGALURU SOUTH REGION	5	4	85%	21	15	142%
MYSURU REGION	11	3	27%	8	8	102%

# Collection Efficiency

%

	AGRI			LCB			MSME			RETAIL			TOTAL		
	Mar-23	Sep-23	Dec-23	Mar-23	Sep-23	Dec-23	Mar-23	Sep-23	Dec-23	Mar-23	Sep-23	Dec-23	Mar-23	Sep-23	Dec-23
<b>BENGALURU ZONE</b>	<b>92.7</b>	<b>88.9</b>	<b>90.2</b>	<b>92.3</b>	<b>96.0</b>	<b>99</b>	<b>85.9</b>	<b>89.0</b>	<b>84.6</b>	<b>92.3</b>	<b>92.9</b>	<b>94.2</b>	<b>91.7</b>	<b>91.2</b>	<b>93.6</b>
BENGALURU CENTRAL REGION	68.6	64.0	56.1	90.4	95.8	99	82.8	89.6	83.6	92.3	94.1	93.7	86.7	92.4	95.9
BENGALURU SOUTH REGION	98.8	89.8	91.7	100.0	100.0	100	91.4	89.7	90.7	94.4	94.0	95.3	95.4	92.5	94.1
BENGALURU NORTH REGION	96.2	95.3	93.1	100.0	98.6	96	91.3	94.6	85.0	94.4	94.1	96.0	94.4	94.6	94.0
MYSURU REGION	93.1	91.4	95.1	100.0	100.0	100	84.3	80.6	84.6	87.7	89.0	91.7	90.9	89.8	93.1
BENGALURU RURAL REGION	96.0	90.4	92.0	NA	100.0	NA	79.4	71.2	77.1	88.5	90.5	92.1	93.9	89.5	91.4
MANDYA REGION	89.8	86.7	89.0	NA	NA	NA	77.3	74.6	74.1	84.1	87.4	89.8	88.9	86.5	88.8

**DLP**



# DLP Fresh Sanctions

₹ Crore

Sanctioning Authority	Dec'23-Month				Dec'23-YTD				YTD Total		Target			
	10 Crs & Above		Below 10 Crs		10 Crs & Above		Below 10 Crs		No.	Amt.	Dec-23 (9M)			Gap
	No.	Amt	No.	Amt	No.	Amt	No.	Amt			No.	Amt	Tgt. Achv. %	No.
ZMCC	2	33	7	49	10	255	10	68	20	323	7	350	92%	-27
DNCC-1	8	117	4	20	8	117	12	137	20	254	12	120	212%	-140
RMCC	10 Crs & Above		Below 10 Crs		10 Crs & Above		Below 10 Crs		No.	Amt.	Dec-23 (9M)			Gap
	No.	Amt	No.	Amt	No.	Amt	No.	Amt			No.	Amt	Tgt. Achv. %	No.
BENGALURU RURAL REGION	0	0	4	18	0	0	46	116	46	116	18	90	129%	26
MYSURU REGION	0	0	41	18	0	0	101	96	101	96	18	90	106%	6
BENGALURU SOUTH REGION	0	0	18	12	0	0	42	94	42	94	18	90	105%	4
BENGALURU CENTRAL REGION	0	0	1	2	6	85	6	32	12	117	18	170	69%	-53
BENGALURU NORTH REGION	0	0	26	6	0	0	82	45	82	45	18	90	50%	-45
MANDYA REGION	0	0	4	1	0	0	8	6	8	6	18	90	7%	-84
<b>RMCC TOTAL</b>	<b>0</b>	<b>0</b>	<b>94</b>	<b>58</b>	<b>6</b>	<b>85</b>	<b>285</b>	<b>390</b>	<b>291</b>	<b>475</b>	<b>108</b>	<b>620</b>	<b>77%</b>	<b>-145</b>

Thank you

