



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Survey on International Trade in Banking Services: 2011-12

The Reserve Bank of India today released, on its website, [the data](#) related to the results of Survey on International Trade in Banking Services: 2011-12.

The data compiled are based on an annual survey which is intended to provide information on International trade in banking services (ITBS) for India in respect of the branches/subsidiaries of Indian banks operating abroad and branches/subsidiaries of foreign banks operating in India. Consistent and comparable data are captured on financial auxiliaries' services rendered by the banks based on explicit/ implicit fee /commission charged to customers (please see [Annex](#) for details).

Highlights:

- The survey covered 163 overseas branches, 158 overseas subsidiaries of Indian Banks and 309 branches of foreign banks operating in India.
- Indian banks operating abroad employed 66.3 per cent of employees from local sources, 30.8 per cent from India and remaining 2.9 per cent from other countries. In case of foreign banks working in India, the share of local employees in total employees was 99.6 per cent in 2011-12.
- The number of employees of Indian banks operating abroad increased by 6.1 per cent. In case of foreign banks operating in India, number of employees decreased by 2.9 per cent during 2011-12.
- Growth of credit extended by Indian banks' branches operating abroad increased by 27.0 per cent to ₹4,451.1 billion. Credit extended by foreign banks operating in India increased by 21.8 per cent to ₹2413.2 billion during 2011-12.
- Deposit mobilised by Indian banks' branches operating abroad increased by 27.1 per cent during 2011-12. In case of foreign banks operating in India, deposit mobilised increased by 14.3 per cent during 2011-12.
- The profitability ratio, i.e. profit to total assets, of branches of Indian banks operating abroad decreased to 0.7 per cent (from 1.1 per cent) in 2011-12. The profitability ratio of foreign banks operating in India increased to 2.4 per cent (from 2.3 per cent) in 2011-12.
- Bahrain, Belgium, Hong Kong, Japan, Singapore, Sri Lanka, UAE, UK and USA were the major countries which accounted together for nearly 90.8 per cent of the total trade in banking services of the branches of Indian banks operating abroad.

- During 2011-12, 309 branches of foreign banks operating in India generated total fee income of ₹94.3 billion. In case of branches of Indian banks operating outside India, total fee income generated was ₹68.0 billion.
- Indian banks' branches operating abroad generated major share of fee income by rendering credit related services and trade finance related services. 'Derivative, stock, securities, foreign exchange trading services' and 'Financial Consultancy and Advisory Services' were the major source of fee income for the foreign banks operating in India.

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