



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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आज़ादी का
अमृत महोत्सव

12 अक्टूबर 2022

बैंकिंग सेवाओं में अंतरराष्ट्रीय व्यापार पर सर्वेक्षण, 2021-22

भारतीय रिज़र्व बैंक ने आज बैंकिंग सेवाओं में अंतरराष्ट्रीय व्यापार (आइटीबीएस) पर सर्वेक्षण के 2021-22 दौर के परिणाम जारी किए। यह वार्षिक सर्वेक्षण, सीमापारीय निधि-आधारित बैंकिंग सेवाओं (यथा, जमा, ऋण) के साथ-साथ भारतीय बैंकों की विदेशी शाखाओं और विदेशी सहायक कंपनियों (संयुक्त उद्यमों सहित) तथा भारत में कार्यरत विदेशी बैंक के लिए ग्राहकों से वसूले गए सुनिश्चित / अंतर्निहित शुल्क / कमीशन के साथ वित्तीय सहायक सेवाओं पर केंद्रित है (इन सेवाओं का विवरण अनुबंध में दिया गया है)।

सर्वेक्षण के नवीनतम दौर में विदेशी शाखाओं/सहायक कंपनियों वाले चौदह भारतीय बैंकों और भारत में शाखाओं / सहायक कंपनियों वाले 45 विदेशी बैंकों को शामिल किया गया है। वर्ष के दौरान कुछ शाखाओं के विलय/बंद होने के कारण, भारतीय बैंकों ने 117 विदेशी शाखाओं (पिछले सर्वेक्षण दौर में 121 शाखाओं की सूचना दी गई) की सूचना दी है, जबकि चुनिंदा भारतीय बैंकों ने सहायक कंपनियों के माध्यम से विदेशों में अपनी उपस्थिति में वृद्धि की है (सारणी 1)

प्रमुख बातें :

- भारतीय बैंकों की समुद्रपारीय व्यापार शाखाओं एवं अनुषंगी संस्थाओं के समेकित तुलन- पत्र में वर्ष 2021-22 के दौरान रुपये के संदर्भ में सीमांत वृद्धि दर्ज की गई लेकिन अंतर मुद्रा उतार-चढ़ाव के कारण अमेरिकी डॉलर में मूल्यन करने पर क्रमशः (-)1.4 प्रतिशत तथा (-) 1.8 प्रतिशत की कमी आई। दूसरी ओर, भारत में स्थित विदेशी बैंकों ने रुपये के संदर्भ में अपने समेकित तुलन पत्र में 10.3 प्रतिशत और अमेरिकी डॉलर के संदर्भ में 7.0 प्रतिशत की बढोत्तरी दर्ज की (सारणी 2)।
- वर्ष 2021-22 के दौरान सभी तीन श्रेणियों की बैंकों द्वारा उधार देने में वृद्धि हुई।
- जमाराशियों, जो कि भारतीय बैंकों की समुद्रपारीय व्यापार शाखाओं की कुल देयताओं का एक तिहाई हिस्से से कम थीं, में वर्ष के दौरान अमेरिकी डॉलर के संदर्भ में 9.2 प्रतिशत की वृद्धि दर्ज की गई। भारत में स्थित विदेशी बैंक भी जमाराशियों में लगातार संवृद्धि दर्ज कर रहे हैं और जमा संग्रहण पर उनकी निर्भरता अधिक है (कुल देयताओं के 60 प्रतिशत से अधिक)।
- वर्ष 2021-22 के दौरान सुगम मौद्रिक परिस्थितियों के सापेक्ष, भारतीय बैंकों की समुद्रपारीय शाखाओं की ब्याज आय और व्यय में गिरावट दर्ज की गई; उनकी कुल आय और व्यय में भी कमी आई। भारत में विदेशी बैंकों की कुल आय में भी गैर-ब्याज आय में 25 प्रतिशत की कमी के कारण गिरावट आई (सारणी 3)।

- भारत में विदेशी बैंकों के लिए आस्तियों पर प्रतिलाभ 2021-22 में घटकर 5.8 प्रतिशत (पिछले वर्ष में 6.6 प्रतिशत) हो गया, लेकिन भारतीय बैंकों की समुद्रपारीय व्यापार शाखाओं (2021-22 में 1.6 प्रतिशत) की तुलना में अधिक रहा (सारणी 3)।
- वर्ष 2021-22 के दौरान भारत में विदेशी बैंकों की शुल्क आय में 19 प्रतिशत की बढ़ोतरी हुई, जबकि भारतीय बैंकों की समुद्रपारीय व्यापार शाखाओं की शुल्क आय में करीब 10 प्रतिशत की गिरावट दर्ज की गई। कुल शुल्क आय का लगभग दो-तिहाई, ऋण संबंधी सेवाएं, विदेशी मुद्रा व्यापार सेवाएं, भुगतान और धन संचरण सेवाएं और व्यापार वित्त संबंधी सेवाएं प्रदान करने से प्राप्त हुआ (सारणी 4)।
- युनाइटेड किंगडम (यूके) में भारतीय बैंकों की शाखाओं ने सबसे अधिक शुल्क आय अर्जित की, इसके बाद संयुक्त अरब अमीरात (यूएई), सिंगापुर और हांगकांग में उनकी शाखाओं ने शुल्क आय का अर्जन किया। (सारणी 5)।

Table 1: Employment Distribution – Bank-groups (end-March)

	Indian Banks' Branches Operating Abroad		Indian Banks' Subsidiaries Operating Abroad*		Foreign Banks' Branches# in India	
	2020-21	2021-22	2020-21	2021-22	2020-21	2021-22
Total number of branches	121	117	377	429	311	858**
Number of Employees	3,164	3,035	4,943	5,792	23,930	28,087**
<i>of which:</i>						
Local	1,917	1,801	4,452	4,668	23,747	27,935
Indians	1,222	1,207	468	474		
Others	25	27	23	650	183	152

*including Joint ventures of Indian banks

**The figures are high due to the merger of Lakshmi Vilas Banks with DBS w.e.f. November 27, 2020

foreign banks' branches include their subsidiaries in India.

Notes:

1. Data are provisional.
2. Due to rounding off of figures, the constituent items may not add up to the totals.
3. Financial Year-end FBIL rates were used for Rupee-US Dollar conversion.
4. The above notes are applicable for all tables.

Table 2: Consolidated Balance Sheet Items – Bank-groups (end-March)

Items	Amount in ₹ Crore		Amount in US\$ Billion	
	2020-21	2021-22	2020-21	2021-22
Indian Banks' Branches Operating Abroad				
Credit extended	684,808	774,179	93.2	102.1
Deposits mobilised	398,630	448,575	54.2	59.2
Total Assets/Liabilities	1,377,352	1,400,749	187.4	184.8
Indian Banks' Subsidiaries Operating Abroad				
Credit extended	103,555	108,953	14.1	14.4
Deposits mobilised	108,969	110,539	14.8	14.5
Total Assets/Liabilities	164,176	165,669	22.3	21.9
Foreign Banks' Branches in India				
Credit extended	415,312	471,673	56.5	62.2
Deposits mobilised	758,361	845,481	103.2	111.5
Total Assets/Liabilities	1,236,476	1,364,416	168.2	180.0

Table 3: Consolidated Income and Expenditure – Bank-groups

(Amount in ₹ Crore)

	Indian Banks' Branches Operating Abroad		Indian Banks Subsidiaries Operating Abroad		Foreign Banks' Branches Operating in India	
	2020-21	2021-22	2020-21	2021-22	2020-21	2021-22
Total Income	29,494	22,914	6,959	7,488	81,406	79,288
(i) Interest Income	24,577	18,883	6,274	6,157	63,304	65,717
(ii) Non-Interest Income	4,917	4,031	685	1,331	18,102	13,571
Total Expenditure	29,563	19,691	5,866	5,734	59,273	60,637
(i) Interest expenses	15,763	9,846	3,318	2,757	21,394	21,438
(ii) other expenses	13,800	9,845	2,548	2,977	37,878	39,199
	Ratio (per cent)					
Total income to total assets	2.1	1.6	4.2	4.5	6.6	5.8
Interest Income to total assets	1.8	1.3	3.8	3.7	5.1	4.8
Total expenses to total liabilities	2.1	1.4	3.6	3.5	4.8	4.4
Interest expenses to total liabilities	1.1	0.7	2.0	1.7	1.7	1.6

Table 4: Activity-wise Composition of Fee Income from Banking Services – Bank-groups

(Amount in ₹ Crore)

Banking Service	Indian Banks' Branches Operating Abroad		Foreign Banks' Branches Operating in India	
	2020-21	2021-22	2020-21	2021-22
Deposit Account Management Services (DAM)	84	76	218	218
Credit Related Services (CRS)	2,761	2,505	662	1,057
Financial Leasing Services (FLS)	0	0	0	0
Trade Finance Related Services (TFR)	764	737	1,149	1,502
Payment and Money Transmission Services (PMT)	284	331	1,266	1,459
Fund Management Services (FMS)	0	0	368	417
Financial Consultancy and Advisory Services (FCA)	16	13	760	1,044
Underwriting Services (US)	0	10	200	150
Clearing and Settlement Services (CCS)	63	84	28	44
Derivative, Stock, Securities, Foreign Exchange Trading Services (DER)	1,103	835	2,948	3,161
Other Financial Services (OFS)	1,949	1,748	1,123	1,333
Total	7,022	6,339	8,723	10,384

Note: Other financial services include sundry interest income, commission and miscellaneous income, etc.

Table 5: Country-wise and Activity-wise Banking Services – Bank groups
(Amount in ₹ crore)

Indian Banks' Branches Operating Abroad								
Country		Bahrain	Hong Kong	Singapore	United Arab Emirates	United Kingdom	Other countries	Total
CRS	2020-21	148	244	143	215	1,595	415	2,761
	2021-22	111	88	207	322	1,362	416	2,505
DER	2020-21	36	62	63	58	848	36	1,103
	2021-22	14	3	40	85	648	46	835
OFS	2020-21	147	25	97	62	1,600	17	1,949
	2021-22	96	4	73	124	1,440	11	1,748
TFR	2020-21	16	84	132	61	140	332	764
	2021-22	18	107	204	80	75	254	737
Other Services	2020-21	9	98	22	66	3	248	446
	2021-22	8	105	28	68	0	304	513
All Services	2020-21	356	512	457	463	4,186	1,048	7,022
	2021-22	248	307	551	678	3,525	1,030	6,339
Indian Banks Subsidiaries Operating Abroad								
		Canada	Kenya	Nepal	United Kingdom	Other countries	Total	
CRS	2020-21	71	0	36	41	55	203	
	2021-22	79	0	37	99	57	272	
DAM	2020-21	22	0	0	12	7	41	
	2021-22	38	0	8	5	10	61	
DER	2020-21	6	9	37	16	21	89	
	2021-22	5	7	38	27	18	95	
OFS	2020-21	14	8	11	0	15	48	
	2021-22	17	34	15	136	98	300	
PMT	2020-21	6	5	22	48	30	111	
	2021-22	8	5	35	36	36	120	
TFR	2020-21	20	4	41	11	27	103	
	2021-22	34	3	58	12	26	133	
Other Services	2020-21	3	0	0	0	2	5	
	2021-22	5	0	0	2	257	264	
All Services	2020-21	143	25	146	127	158	600	
	2021-22	188	49	192	315	502	1,246	

Banking Services Covered in the Survey

Banking services include, acceptance of deposits and lending (core banking services), and the other financial services (para-banking services) like payment services, securities trading, asset management, financial advice, settlement and clearing service, etc. With the improvements in economic integration of financial markets and activities, the international trade in banking services has significantly increased.

The General Agreement on Trade in Services (GATS) of World Trade Organisation (WTO) framework envisages that the delivery of any commercial services can be through four different modes, viz., Mode 1 – Cross Border Service, Mode 2 – Consumption abroad, Mode 3 – Commercial presence and Mode 4 – movement of natural persons. In Mode 3, the bank has a commercial presence in the territory of the service importing country and the service is delivered therein. The commercial presence can be through various investment vehicles like representative offices, branches, subsidiaries, associates and correspondents.

A Technical Group on Statistics for International Trade in Banking Services (TG-SITBS) was set up by the Reserve Bank of India including members from Ministry of Finance, Ministry of Commerce and various departments of the Bank.

The TG-SITBS, after examining the different data sources available in the Reserve Bank, recommended collection of activity-wise international trade in banking services through annual surveys and suggested that initially the data may be collected on banking services from foreign banks operating in India and Indian banks having operations abroad. The TG-SITBS also recommended that a suitable questionnaire with explanatory notes should be prepared / framed in consultation with the banks and suggested conducting annual survey from the financial year 2006-07. Accordingly, a survey schedule was prepared after detailed discussions with the major Indian banks with overseas presence and foreign banks operating in India.

Banking services covered in this survey include financial auxiliary services such as (i) deposit account management services, (ii) credit related services, (iii) financial leasing services, (iv) trade finance related services, (v) payment and money transmission services, (vi) fund management services, (vii) financial consultancy and advisory services, (viii) underwriting services, (ix) clearing and settlement services, (x) derivative, stock, securities and foreign exchange trading services, and (xi) other financial services. While carrying out the banking business, banks cater to the financial services needs of the residents of the country of operation as well as non-residents of that country. Keeping this in view, the survey also collected the information with bifurcation of financial services rendered to residents and non-residents separately.

Services Covered

- **Deposit Account Management Services (DAM)** include fees and commissions charged to or received from the deposit account holders, for maintaining deposit accounts such as fee for cheque book, fee for internet banking, commission on draft and other instrument provided, penalty for not maintaining minimum balance, etc. and any other fees charged to deposit account holders. Any fees charged to NRE / FCNR (B) account have to be reported as fees charged to Non-residents.

- **Credit Related Services (CRS)** include fees received for credit-related or lending related services like credit processing fees, late payment or default charges and early redemption charges. Charges for facility and management fees, fees for renegotiating debt terms, mortgage fees, etc. also to be reported here.
- **Financial Leasing Services (FLS)** include fees or commission received for arranging or entering into financial lease contracts. This also includes fees received directly or deducted from the proceedings.
- **Trade Finance Related Services (TFR)** include commission or fees charged for arranging trade finance like buyers' and suppliers' credit, fees for establishing/originating, maintaining or arranging standby letters of credit, letter of indemnity, lines of credit, fees for factoring services, bankers' acceptance, issuing financial guaranty, commitment fees, handling charges for trade bills.
- **Payment and Money Transmission Services (PMT)** include fees or charges for electronic fund transfer services like SWIFT, TT, wire transfer, etc. ATM network services, annual credit / debit card fees, Interchange charges, fees for point of services, etc. also have to be reported here. Further, charges on the customer for making remittances abroad or receiving remittances from abroad have to be reported here.
- **Fund Management Services (FMS)** include fee or income received for managing or administering financial portfolios, all forms of collective investment management, pension fund management, custodial, depository and trust services. Commission or fees for safe custody of shares / equities, transaction fee for custodian account, communication cost or any other fees / charges related to custodian account should also be reported.
- **Financial Consultancy and Advisory Services (FCA)** include fees for advisory, intermediation and other auxiliary financial services including credit reference and analysis, portfolio research and advice, advice on mergers and acquisitions and on corporate restructuring and strategy. Arrangement / management fees for Private placement of share / equities are also to be included.
- **Underwriting Services (US)** include underwriting fees, earning from buying and reselling an entire or substantial portion of newly issued securities.
- **Clearing and Settlement Services (CCS)** include settlement and clearance services for financial assets, including securities, derivative products, and other negotiable instruments.
- **Derivative, Stock, Securities, Foreign Exchange Trading Services (DER)** include commissions, margin fees, etc. received for carrying out financial derivative transactions, placement services, and redemption fees. Earnings received on banks' own account as well as on behalf of customers for carrying out foreign exchange trading has to be reported under this item. Explicit brokerage fees and commissions for foreign exchange brokerage services are also to be reported. Earnings received on banks' own account for carrying out trading in derivative, stock, securities etc.