



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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25 अक्टूबर 2024

## बैंकिंग सेवाओं में अंतरराष्ट्रीय व्यापार पर सर्वेक्षण, 2023-24

भारतीय रिज़र्व बैंक ने आज बैंकिंग सेवाओं में अंतरराष्ट्रीय व्यापार (आइटीबीएस) पर सर्वेक्षण के 2023-24 दौर के परिणाम जारी किए। यह वार्षिक सर्वेक्षण, सीमापारीय निधि-आधारित बैंकिंग सेवाओं (यथा, जमा, ऋण) के साथ-साथ भारतीय बैंकों की विदेशी शाखाओं/ सहायक कंपनियों (संयुक्त उद्यमों सहित) तथा भारत में कार्यरत विदेशी बैंकों द्वारा 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 14 भारतीय बैंकों और भारत में शाखाओं/ सहायक कंपनियों वाले 45 विदेशी बैंकों को शामिल किया गया है।

### मुख्य बातें

- भारतीय बैंकों ने 2023-24 के दौरान तुलन-पत्र के आकार के साथ-साथ शाखाओं और कर्मचारियों की संख्या के मामले में अपनी विदेशी उपस्थिति बढ़ाई। उनके कर्मचारियों की संख्या में विदेशी शाखाओं में 8.2 प्रतिशत और सहायक कंपनियों में 1.7 प्रतिशत की वृद्धि हुई। वर्ष के दौरान, भारत में विदेशी बैंकों की शाखाओं और कर्मचारियों की संख्या में भी क्रमशः 0.6 प्रतिशत और 1.4 प्रतिशत की वृद्धि हुई। (तालिका 1)
- वर्ष के दौरान भारतीय बैंकों की विदेशी शाखाओं और सहायक कंपनियों के समेकित तुलन-पत्र में क्रमशः 4.3 प्रतिशत और 0.4 प्रतिशत की वृद्धि हुई, जबकि भारत में विदेशी बैंकों के मामले में अमेरिकी डॉलर के संदर्भ में 7.2 प्रतिशत की उच्चतर वृद्धि दर्ज की गई। (तालिका 2)
- अमेरिकी डॉलर के संदर्भ में, वर्ष के दौरान भारतीय बैंकों की विदेशी शाखाओं की जमाराशियों में 8.8 प्रतिशत की संवृद्धि दर्ज की गई, जबकि उनके उधार में 0.8 प्रतिशत की मामूली गिरावट आई; ये परिवर्तन, अन्य बातों के साथ-साथ, अंतर-मुद्रा उतार-चढ़ाव को भी दर्शाते हैं। (तालिका 2)
- वैश्विक मौद्रिक नीति चक्र में निरंतर सख्ती के परिणामस्वरूप वर्ष के दौरान तीनों समूहों में ब्याज आय और व्यय में उल्लेखनीय वृद्धि हुई; भारतीय बैंकों की विदेशी शाखाओं की ब्याज आय और ब्याज व्यय में क्रमशः 72.0 प्रतिशत और 87.5 प्रतिशत की वृद्धि हुई, जबकि भारत में विदेशी बैंकों के लिए यह वृद्धि क्रमशः 27.1 प्रतिशत और 47.7 प्रतिशत रही। (तालिका 3)
- भारतीय बैंकों की विदेशी शाखाओं की आस्तियों की तुलना में कुल आय का अनुपात 2023-24 में बढ़कर 6.2 प्रतिशत हो गया (2022-23 में 3.9 प्रतिशत) लेकिन यह भारतीय बैंकों की सहायक कंपनियों (7.3 प्रतिशत) और भारत में परिचालन करने वाले विदेशी बैंकों (7.6 प्रतिशत) की तुलना में कम रहा। (तालिका 3)
- ब्याज दरों में उच्च वृद्धि के परिणामस्वरूप 2023-24 के दौरान कुल आय में तेजी आई; भारतीय बैंकों की विदेशी शाखाओं और भारत में परिचालन करने वाले विदेशी बैंकों की शुल्क आय में भी

वर्ष के दौरान वृद्धि हुई, लेकिन भारतीय बैंकों की विदेशी सहायक कंपनियों के अपेक्षाकृत छोटे खंड के लिए इसमें गिरावट आई। (तालिका 3 और 4)

- भारतीय बैंकों की विदेशी शाखाओं के लिए शुल्क आय का एक बड़ा हिस्सा (क) ऋण संबंधी सेवाएं; (ख) डेरिवेटिव, स्टॉक, प्रतिभूतियां, और विदेशी मुद्रा व्यापार सेवाएं; तथा (ग) व्यापार वित्त संबंधी सेवाएं प्रदान करने से प्राप्त हुआ। भारत में कार्यरत विदेशी बैंक शाखाओं के मामले में, शुल्क आय का एक महत्वपूर्ण हिस्सा (क) डेरिवेटिव, स्टॉक, प्रतिभूतियां, विदेशी मुद्रा व्यापार सेवाएं; (ख) भुगतान और धन अंतरण सेवाएं; और (ग) व्यापार वित्त संबंधी सेवाएं प्रदान करने से प्राप्त हुआ। (तालिका 4)
- यूनाइटेड किंगडम (यूके) में भारतीय बैंकों की शाखाओं ने सबसे अधिक शुल्क आय अर्जित की, इसके बाद संयुक्त अरब अमीरात (यूएई), सिंगापुर और हांगकांग की शाखाओं का स्थान रहा। (तालिका 5)

प्रेस प्रकाशनी: 2024-2025/1375

अजीत प्रसाद  
उप महाप्रबंधक (संचार)

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

	Indian Banks' Branches Operating Abroad		Indian Banks' Subsidiaries Operating Abroad*		Foreign Banks' Branches# in India	
	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24
Total number of branches	114	116	417	422	774	779
Number of Employees	3,051	3,302	5,170	5,258	27,030	27,410
<i>of which:</i>						
Local	1,890	1,874	4,641	4,705	26,857	27,213
Indians	1,144	1,323	488	532		
Others	17	105	41	21	173	197

\*including Joint ventures of Indian banks

# 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	
	2022-23	2023-24	2022-23	2023-24
<b>Indian Banks' Branches Operating Abroad</b>				
Credit extended	9,74,657	9,79,749	118.5	117.5
Deposits mobilised	6,16,733	6,80,514	75.0	81.6
<b>Total Assets/Liabilities</b>	<b>15,50,836</b>	<b>16,40,988</b>	<b>188.6</b>	<b>196.8</b>
<b>Indian Banks' Subsidiaries Operating Abroad</b>				
Credit extended	1,19,511	1,24,900	14.5	15.0
Deposits mobilised	1,34,891	1,38,857	16.4	16.7
<b>Total Assets/Liabilities</b>	<b>1,93,410</b>	<b>1,96,803</b>	<b>23.5</b>	<b>23.6</b>
<b>Foreign Banks' Branches in India</b>				
Credit extended	4,95,878	5,43,745	60.3	65.2
Deposits mobilised	8,55,825	10,10,089	104.1	121.2
<b>Total Assets/Liabilities</b>	<b>15,64,506</b>	<b>17,00,902</b>	<b>190.3</b>	<b>204.0</b>

**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	
	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24
Total Income	60,596	1,01,385	11,502	14,382	1,08,075	1,29,593
(i) Interest Income	54,298	93,400	10,097	13,200	83,222	1,05,756
(ii) Non-Interest Income	6,297	7,985	1,404	1,182	24,853	23,837
Total Expenditure	51,479	89,121	8,700	10,726	77,627	1,02,290
(i) Interest expenses	41,548	77,911	4,540	6,576	31,713	46,830
(ii) other expenses	9,931	11,210	4,160	4,149	45,914	55,460
	<b>Ratio (per cent)</b>					
Total income to total assets	3.9	6.2	5.9	7.3	6.9	7.6
Interest Income to total assets	3.5	5.7	5.2	6.7	5.3	6.2
Fee income to total income	7.0	4.9	11.6	7.1	11.5	10.1
Total expenses to total liabilities	3.3	5.4	4.5	5.4	5.0	6.0
Interest expenses to total liabilities	2.7	4.7	2.3	3.3	2.0	2.8

# Figures also includes data of foreign banks' subsidiaries in India.

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

(Amount in ` crore)

Banking Service	Indian Banks' Branches Operating Abroad		Indian Banks Subsidiaries Operating Abroad		Foreign Banks' Branches# Operating in India	
	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24
Credit Related Services (CRS)	2,129	2,117	302	230	1,358	1,406
Deposit Account Management Services (DAM)	74	90	101	163	241	276
Payment and Money Transmission Services (PMT)	376	345	182	247	1,825	2,149
Financial Leasing Services (FLS)	0	0	0	0	0	0
Trade Finance Related Services (TFR)	759	769	156	118	1,641	1,575
Fund Management Services (FMS)	0	0	193	0	600	534
Financial Consultancy and Advisory Services (FCA)	9	10	25	0	1,201	1,035
Underwriting Services (US)	0	0	0	0	97	11
Clearing and Settlement Services (CCS)	112	140	13	14	37	48
Derivative, Stock, Securities, Foreign Exchange Trading Services (DER)	350	1,061	101	156	3,387	3,160
Other Financial Services (OFS)	436	462	261	94	2,022	2,847
<b>Total</b>	<b>4,245</b>	<b>4,995</b>	<b>1,335</b>	<b>1,021</b>	<b>12,409</b>	<b>13,040</b>

# Figures also includes data of foreign banks' subsidiaries in India.

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		United Kingdom	United Arab Emirates	Singapore	Hong Kong	United States	Other countries	Total
CRS	2022-23	512	540	140	424	153	361	2,129
	2023-24	561	536	134	209	202	474	2,117
DAM	2022-23	0	39	3	7	4	21	74
	2023-24	0	46	3	14	4	24	90
DER	2022-23	85	112	33	17	2	101	350
	2023-24	404	125	329	22	1	179	1,061
PMT	2022-23	0	25	15	18	184	134	376
	2023-24	0	5	16	19	190	115	345
TFR	2022-23	30	109	232	115	79	193	759
	2023-24	25	122	179	117	84	242	769
Other Services	2022-23	147	155	40	117	5	93	557
	2023-24	124	180	39	147	4	118	613
All Services	2022-23	774	981	463	697	427	903	4,245
	2023-24	1,115	1,014	700	529	485	1,152	4,995
Indian Banks Subsidiaries Operating Abroad								
Country		Nepal	Canada	United Kingdom	Mauritius	Uganda	Other countries	Total
CRS	2022-23	37	66	52	82	34	31	302
	2023-24	44	43	56	14	38	35	230
DAM	2022-23	21	47	4	0	1	27	101
	2023-24	11	124	5	0	1	23	163
DER	2022-23	33	7	14	21	2	25	101
	2023-24	38	4	42	24	2	47	156
PMT	2022-23	30	10	57	5	4	77	182
	2023-24	50	8	105	5	4	75	247
TFR	2022-23	66	14	12	2	11	51	156
	2023-24	41	28	10	3	11	25	118
Other Services	2022-23	23	29	139	40	0	262	492
	2023-24	59	26	0	10	0	13	108
All Services	2022-23	209	172	278	149	52	474	1,335
	2023-24	244	232	218	56	55	217	1,021

## 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 should 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 should 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 are reported under this item. Explicit brokerage fees and commissions for foreign exchange brokerage services are also included. However, earnings received on banks' own account for carrying out trading in derivative, stock, securities etc are not included under this item.