



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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13 दिसंबर 2023

**बैंकिंग सेवाओं में अंतरराष्ट्रीय व्यापार पर सर्वेक्षण, 2022-23**

भारतीय रिज़र्व बैंक ने आज बैंकिंग सेवाओं में अंतरराष्ट्रीय व्यापार (आइटीबीएस) पर सर्वेक्षण के 2022-23 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 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 44 विदेशी बैंकों को शामिल किया गया है।

**प्रमुख बातें :**

- भारतीय बैंकों ने सहायक कंपनियों के माध्यम से अपनी समुद्रपारीय उपस्थिति बढ़ाई और 2022-23 के दौरान विदेशी शाखाओं और सहायक कंपनियों के लिए उनकी कर्मचारी संख्या में क्रमशः 0.5 प्रतिशत और 6.2 प्रतिशत की वृद्धि हुई; दूसरी ओर, वर्ष के दौरान भारत में विदेशी बैंकों की शाखाओं और कर्मचारियों की संख्या में कमी आई (तालिका 1)।
- वर्ष के दौरान जमाराशि जुटाने के साथ-साथ ऋण देने की गतिविधियों में वृद्धि के कारण भारतीय बैंकों के समुद्रपारीय कारोबार का विस्तार हुआ।
- भारत में एक प्रमुख विदेशी बैंक के खुदरा कारोबार के घरेलू निजी क्षेत्र के बैंक में अंतरित होने से विदेशी बैंकों की सकल जमाराशियों और ऋण में गिरावट आई, जबकि 2022-23 के दौरान उनकी पूंजी और निवेश में वृद्धि हुई; भारत में विदेशी बैंकों के समेकित तुलन-पत्र में अमेरिकी डॉलर के संदर्भ में 5.7 प्रतिशत की वृद्धि हुई (तालिका 2)।
- वर्ष के दौरान सख्त वैश्विक मौद्रिक नीति चक्र के कारण बैंक समूहों में ब्याज आय और व्यय में मजबूत वृद्धि हुई (तालिका 3)।
- भारतीय बैंकों की विदेशी शाखाओं की कुल आय से आस्तियों का अनुपात 2022-23 में बढ़कर 3.9 प्रतिशत (2021-22 में 1.6 प्रतिशत) हो गया, लेकिन यह भारत में विदेशी बैंकों के 6.9 प्रतिशत की तुलना में कम रहा (तालिका 3)।

- चूंकि उच्च ब्याज दरों के कारण कुल आय में वृद्धि हुई, 2022-23 के दौरान कुल आय में शुल्क आय का हिस्सा कम हो गया; 11.5 प्रतिशत पर, भारत में विदेशी बैंकों की कुल आय में शुल्क आय का हिस्सा भारतीय बैंकों की विदेशी शाखाओं के लिए 7.0 प्रतिशत के संगत हिस्से से अधिक रहा, जिनकी शुल्क आय का बड़ा हिस्सा ऋण से संबंधित और व्यापार वित्त से संबंधित सेवाओं से प्राप्त हुआ (तालिका 3 और 4)।
- संयुक्त अरब अमीरात (यूएई) में भारतीय बैंकों की शाखाओं ने सबसे अधिक शुल्क आय अर्जित की, इसके बाद यूनाइटेड किंगडम (यूके), हांगकांग और सिंगापुर में स्थित शाखाएं रहीं (तालिका 5)।

(योगेश दयाल)  
मुख्य महाप्रबंधक

प्रेस प्रकाशनी: 2023-2024/1472

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

|                          | Indian Banks' Branches Operating Abroad |         | Indian Banks' Subsidiaries Operating Abroad* |         | Foreign Banks' Branches# in India |         |
|--------------------------|---|---------|--|---------|-----------------------------------|---------|
|                          | 2021-22                                 | 2022-23 | 2021-22                                      | 2022-23 | 2021-22                           | 2022-23 |
| Total number of branches | 117                                     | 114     | 399  | 417     | 858                               | 774     |
| Number of Employees      | 3,035                                   | 3,051   | 4,868  | 5,170   | 28,087                            | 27,030  |
| <i>of which:</i>         |   |         |  |         |                                   |         |
| Local                    | 1,801                                   | 1,890   | 4,353  | 4,641   | 27,935                            | 26,857  |
| Indians                  | 1,207                                   | 1,144   | 467  | 488     |                                   |         |
| Others                   | 27                                      | 17      | 48   | 41      | 152                               | 173     |

\*including Joint ventures of Indian banks

# foreign banks' branches include their subsidiaries in India.

Notes:

1. Data are provisional.
2. The results include data updation by few banks for 2021-22.
3. Due to rounding off of figures, the constituent items may not add up to the totals.
4. Financial Year-end FBIL rates were used for Rupee-US Dollar conversion.
5. 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 |         |
|--|-------------------|-----------|------------------------|---------|
|  | 2021-22           | 2022-23   | 2021-22                | 2022-23 |
| <b>Indian Banks' Branches Operating Abroad</b>     |                   |           |                        |         |
| Credit extended                                    | 774,663           | 974,657   | 102.2                  | 118.5   |
| Deposits mobilised                                 | 449,428           | 616,733   | 59.3                   | 75.0    |
| <b>Total Assets/Liabilities</b>                    | 1,402,205         | 1,550,836 | 185.0                  | 188.6   |
| <b>Indian Banks' Subsidiaries Operating Abroad</b> |                   |           |                        |         |
| Credit extended                                    | 109,165           | 119,511   | 14.4                   | 14.5    |
| Deposits mobilised                                 | 111,104           | 134,891   | 14.7                   | 16.4    |
| <b>Total Assets/Liabilities</b>                    | 166,562           | 193,410   | 22.0                   | 23.5    |
| <b>Foreign Banks' Branches in India</b>            |                   |           |                        |         |
| Credit extended                                    | 471,673           | 495,878   | 62.2                   | 60.3    |
| Deposits mobilised                                 | 845,481           | 855,825   | 111.5                  | 104.1   |
| <b>Total Assets/Liabilities</b>                    | 1,364,416         | 1,564,506 | 180.0                  | 190.3   |

**Table 3: Consolidated Income and Expenditure – Bank-groups**

(Amount in ₹ crore)

|  | <b>Indian Banks' Branches Operating Abroad</b> |                | <b>Indian Banks Subsidiaries Operating Abroad</b> |                | <b>Foreign Banks' Branches# Operating in India</b> |                |
|--|--|----------------|---|----------------|--|----------------|
|  | <b>2021-22</b>                                 | <b>2022-23</b> | <b>2021-22</b>                                    | <b>2022-23</b> | <b>2021-22</b>                                     | <b>2022-23</b> |
| Total Income                           | 22,947   | 60,596         | 7,512   | 11,502         | 79,288   | 108,075        |
| (i) Interest Income                    | 18,912   | 54,298         | 6,175   | 10,097         | 65,717   | 83,222         |
| (ii) Non-Interest Income               | 4,035  | 6,297          | 1,337   | 1,405          | 13,571   | 24,853         |
| Total Expenditure                      | 19,709   | 51,479         | 5,784   | 8,700          | 60,637   | 77,627         |
| (i) Interest expenses                  | 9,854  | 41,548         | 2,760   | 4,540          | 21,438   | 31,713         |
| (ii) other expenses                    | 9,855  | 9,931          | 3,024   | 4,160          | 39,199   | 45,914         |
|  | <b>Ratio (per cent)</b>                        |                |   |                |  |                |
| Total income to total assets           | 1.6  | 3.9            | 4.5   | 5.9            | 5.8  | 6.9            |
| Interest Income to total assets        | 1.3  | 3.5            | 3.7   | 5.2            | 4.8  | 5.3            |
| Fee income to total income             | 14.5   | 7.0            | 16.5  | 11.6           | 14.0   | 11.5           |
| Total expenses to total liabilities    | 1.4  | 3.3            | 3.5   | 4.4            | 4.4  | 5.0            |
| Interest expenses to total liabilities | 0.7  | 2.7            | 1.7   | 2.3            | 1.6  | 2.0            |

# 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 <sup>#</sup> Operating in India |               |
|--|---|--------------|--|--------------|---|---------------|
|  | 2021-22                                 | 2022-23      | 2021-22                                    | 2022-23      | 2021-22   | 2022-23       |
| Credit Related Services (CRS)  | 1,479                                   | 2,129        | 272  | 302          | 1,260   | 1,358         |
| Deposit Account Management Services (DAM)                              | 77                                      | 74           | 63   | 101          | 270   | 241           |
| Payment and Money Transmission Services (PMT)                          | 333                                     | 376          | 125  | 182          | 1,557   | 1,825         |
| Financial Leasing Services (FLS)                                       | 0                                       | 0            | 0  | 0            | 0   | 0             |
| Trade Finance Related Services (TFR)                                   | 712                                     | 759          | 133  | 156          | 1,635   | 1,641         |
| Fund Management Services (FMS)   | 0                                       | 0            | 213  | 193          | 435   | 600           |
| Financial Consultancy and Advisory Services (FCA)                      | 13                                      | 9            | 43   | 25           | 1,112   | 1,201         |
| Underwriting Services (US)   | 10                                      | 0            | 0  | 0            | 150   | 97            |
| Clearing and Settlement Services (CCS)                                 | 84                                      | 112          | 9  | 13           | 44  | 37            |
| Derivative, Stock, Securities, Foreign Exchange Trading Services (DER) | 198                                     | 350          | 79   | 101          | 3,278   | 3,387         |
| Other Financial Services (OFS)   | 428                                     | 436          | 300  | 261          | 1,350   | 2,022         |
| <b>Total</b>   | <b>3,335</b>                            | <b>4,245</b> | <b>1,237</b>                               | <b>1,335</b> | <b>11,091</b>   | <b>12,409</b> |

<sup>#</sup> 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)

| <b>Indian Banks' Branches Operating Abroad</b>    |                |                      |                |            |            |               |                 |              |
|---|----------------|----------------------|----------------|------------|------------|---------------|-----------------|--------------|
| Country   |                | United Arab Emirates | United Kingdom | Hong Kong  | Singapore  | United States | Other countries | Total        |
| CRS   | 2021-22        | 322                  | 335            | 88         | 207        | 216           | 312             | <b>1,479</b> |
|   | 2022-23        | 540                  | 512            | 424        | 140        | 153           | 361             | <b>2,129</b> |
| DAM   | 2021-22        | 42                   | 0              | 10         | 2          | 4             | 19              | <b>77</b>    |
|   | 2022-23        | 39                   | 0              | 7          | 3          | 4             | 21              | <b>74</b>    |
| DER   | 2021-22        | 85                   | 11             | 3          | 40         | 1             | 59              | <b>198</b>   |
|   | 2022-23        | 112                  | 85             | 17         | 33         | 2             | 101             | <b>350</b>   |
| PMT   | 2021-22        | 19                   | 0              | 12         | 15         | 163           | 125             | <b>333</b>   |
|   | 2022-23        | 25                   | 0              | 18         | 15         | 184           | 134             | <b>376</b>   |
| TFR   | 2021-22        | 80                   | 51             | 107        | 204        | 88            | 183             | <b>712</b>   |
|   | 2022-23        | 109                  | 30             | 115        | 232        | 79            | 193             | <b>759</b>   |
| Other Services                                    | 2021-22        | 131                  | 120            | 88         | 84         | 2             | 110             | <b>535</b>   |
|   | 2022-23        | 155                  | 147            | 117        | 40         | 5             | 93              | <b>557</b>   |
| <b>All Services</b>                               | <b>2021-22</b> | <b>678</b>           | <b>517</b>     | <b>307</b> | <b>551</b> | <b>474</b>    | <b>808</b>      | <b>3,335</b> |
|   | <b>2022-23</b> | <b>981</b>           | <b>774</b>     | <b>697</b> | <b>463</b> | <b>427</b>    | <b>903</b>      | <b>4,245</b> |
| <b>Indian Banks Subsidiaries Operating Abroad</b> |                |                      |                |            |            |               |                 |              |
|   |                | United Kingdom       | Nepal          | Singapore  | Canada     | Mauritius     | Other countries | Total        |
| CRS   | 2021-22        | 99                   | 37             | 0          | 79         | 7             | 50              | <b>272</b>   |
|   | 2022-23        | 52                   | 37             | 0          | 66         | 82            | 66              | <b>302</b>   |
| DAM   | 2021-22        | 5                    | 8              | 0          | 38         | 0             | 12              | <b>63</b>    |
|   | 2022-23        | 4                    | 21             | 0          | 47         | 0             | 28              | <b>101</b>   |
| DER   | 2021-22        | 12                   | 38             | 0          | 5          | 10            | 15              | <b>79</b>    |
|   | 2022-23        | 14                   | 33             | 0          | 7          | 21            | 27              | <b>101</b>   |
| PMT   | 2021-22        | 36                   | 35             | 0          | 8          | 5             | 40              | <b>125</b>   |
|   | 2022-23        | 57                   | 30             | 0          | 10         | 5             | 81              | <b>182</b>   |
| TFR   | 2021-22        | 12                   | 58             | 0          | 34         | 2             | 27              | <b>133</b>   |
|   | 2022-23        | 12                   | 66             | 0          | 14         | 2             | 63              | <b>156</b>   |
| Other Services                                    | 2021-22        | 137                  | 16             | 189        | 22         | 109           | 92              | <b>565</b>   |
|   | 2022-23        | 139                  | 23             | 190        | 29         | 40            | 72              | <b>492</b>   |
| <b>All Services</b>                               | <b>2021-22</b> | <b>301</b>           | <b>192</b>     | <b>189</b> | <b>188</b> | <b>132</b>    | <b>237</b>      | <b>1,237</b> |
|   | <b>2022-23</b> | <b>278</b>           | <b>209</b>     | <b>190</b> | <b>172</b> | <b>149</b>    | <b>336</b>      | <b>1,335</b> |

## 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 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.