



Reserve Bank of India

(Department of Statistics and Information Management)

Annual Survey on International Trade in Banking Services

2020-21

(To be reported by Indian Banks and Foreign Banks relating to their offices/branches of overseas operations)

ITBS

Provide Survey Year:

2 0 2 1

Type of Reporting Bank:

Select Bank Type

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Proceed >>**

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Reserve Bank of India

(Department of Statistics and Information Management)

Annual Survey on International Trade in Banking Services **2020-21**

To be reported by branches / subsidiaries of Indian banks operating abroad

Identification of Particulars

Type of Reporting Bank

Indian Bank

Section-I

Block-1. General Information and Overseas Branch Distribution

1. Name of the Reporting Bank
2. Bank Code
3. India's Head office Contact Person Name
4. Address of the Head Office of Reporting Bank

Select Bank Name		
Bank Code		
City		PIN

5. Email (Contact person in India)
6. Phone Number (Indian phone number)

7. Identification of Reporting Bank Branch

Select Branch Type

8. Country of operation for which information filled in

Select Country

9. Base Currency in which financial account reported to corporate office

Select Currency

10. Distribution on Overseas Select Branch Type

No. of Branches	Total No. of Employees		
	Local	Indian	Others

Section-II
Balance Sheet Information

Block-2. Information on *Banking Business*

Block-2A. Information on outstanding *Assets* (Based on the *Country wise* Balancesheet)

(Amount in Thousands of Base Currency)

Outstanding Position at the End of	Resident	Non Resident	
		India	Other Countries
Mar 2020			
Jun 2020			
Sep 2020			
Dec 2020			
Mar 2021			

Block-2B. Information on outstanding *Liabilities* (Based on the *Country wise* Balance sheet)

(Amount in Thousands of Base Currency)

Outstanding Position at the End of	Resident	Non Resident	
		India	Other Countries
Mar 2020			
Jun 2020			
Sep 2020			
Dec 2020			
Mar 2021			

Block-2C. Information on outstanding *Credit Extended* (Based on the operations of the bank in each country)

(Amount in Thousands of Base Currency)

Outstanding Position at the End of	Resident	Non Resident	
		India	Other Countries
Mar 2020			
Jun 2020			
Sep 2020			
Dec 2020			
Mar 2021			

Block-2D. Information on outstanding *Deposit Received* (Based on the operations of the bank in each country)

(Amount in Thousands of Base Currency)

Outstanding Position at the End of	Resident	Non Resident	
		India	Other Countries
Mar 2020			
Jun 2020			
Sep 2020			
Dec 2020			
Mar 2021			

Section-III
Profit & Loss A/C Information

Block-3. Information on *Income and Expenditure*

Block-3A. Information on total *Income and Expenditure* (Based on the Country wise Balancesheet)

(Amount in Thousands of Base Currency)

Period	Total Income	Total Expenditure	Net Profit/Loss for the Year
2019- 2020			
2020- 2021			

Block-3B. Information on *Interest Income Received* (Based on the country wise Balance sheet)

(Amount in Thousands of Base Currency)

During the period	Resident	Non Resident	
		India	Other Countries
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-3C. Information on *Interest Paid* (Based on the country wise Balance sheet)

(Amount in Thousands of Base Currency)

During the period	Resident	Non Resident	
		India	Other Countries
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Section-IV
Information on Trade in Banking Services

Block-4: Information on *Explicit Fees and Income*
[Please read the instructions before filing this information]

Block-4A. Deposit Account Management Services

(Amount in Thousands of Base Currency)

During the period	Resident	Non Resident	
		India	Other Countries
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4B. Credit Related Services

(Amount in Thousands of Base Currency)

During the period	Resident	Non Resident	
		India	Other Countries
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4C. Financial Leasing Services

(Amount in Thousands of Base Currency)

During the period	Resident	Non Resident	
		India	Other Countries
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4D. Trade Finance Related Services*(Amount in Thousands of Base Currency)*

During the period	Resident	Non Resident	
		India	Other Countries
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4E. Payment And Money Transmission Services*(Amount in Thousands of Base Currency)*

During the period	Resident	Non Resident	
		India	Other Countries
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4F. Fund Management Services*(Amount in Thousands of Base Currency)*

During the period	Resident	Non Resident	
		India	Other Countries
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4G. Financial Consultancy And Advisory Services*(Amount in Thousands of Base Currency)*

During the period	Resident	Non Resident	
		India	Other Countries
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4H. Underwriting Services*(Amount in Thousands of Base Currency)*

During the period	Resident	Non Resident	
		India	Other Countries
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4I. Clearing And Settlement Services*(Amount in Thousands of Base Currency)*

During the period	Resident	Non Resident	
		India	Other Countries
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4J. Derivative, Stock, Securities, Foreign Exchange Trading Services*(Amount in Thousands of Base Currency)*

During the period	Resident	Non Resident	
		India	Other Countries
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4K. Other Financial Services*(Amount in Thousands of Base Currency)*

During the period	Resident	Non Resident	
		India	Other Countries
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Section-V

Comments if any, in order to enhance the transparency on the methodology used for estimation on the data items provided in Part II & III

<- Write your comment here ->

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Reserve Bank of India

(Department of Statistics and Information Management)

Annual Survey on International Trade in Banking Services **2020-21**

To be reported by branches/subsidiaries of foreign banks operating in India

Identification of Particulars

Type of Reporting Bank

Foreign Bank

Section-I

Block-1. General Information and Branch Distribution in India

1. Name of the Reporting Bank
2. Bank Code
3. Contact person Name
4. Address of the Reporting Bank in India

Select Bank Name	
Bank Code	
City	PIN

5. Email (Contact person in India)
6. Phone Number (Indian phone number)

7. Identification of Reporting Bank Branch

Select Branch Type

8. Country of Origin

Country Name

9. Information on Branch Distribution

No. of Branches	Total No. of Employees	
	Indian	Foreign

Section-II
Balance Sheet Information

Block-2. Information on *Banking Business*

Block-2A. Information on outstanding *Assets* (Based on the *Country wise* Balancesheet)

(Amount in Rupees Thousands)

Outstanding Position at the End of	Within India	Abroad
Mar 2020		
Jun 2020		
Sep 2020		
Dec 2020		
Mar 2021		

Block-2B. Information on outstanding *Liabilities* (Based on the *Country wise* Balance sheet)

(Amount in Rupees Thousands)

Outstanding Position at the End of	Within India	Abroad
Mar 2020		
Jun 2020		
Sep 2020		
Dec 2020		
Mar 2021		

Block-2C. Information on outstanding *Credit Extended* (Based on the operations of the bank in each country)

(Amount in Rupees Thousands)

Outstanding Position at the End of	Within India	Abroad
Mar 2020		
Jun 2020		
Sep 2020		
Dec 2020		
Mar 2021		

Block-2D. Information on outstanding *Deposit Received* (Based on the operations of the bank in each country)

(Amount in Rupees Thousands)

Outstanding Position at the End of	Within India	Abroad
Mar 2020		
Jun 2020		
Sep 2020		
Dec 2020		
Mar 2021		

Section-III
Profit & Loss A/C Information

Block-3. Information on *Income and Expenditure*

Block-3A. Information on total *Income and Expenditure* (Based on the Country wise Balancesheet)

(Amount in Rupees Thousands)

Period	Total Income	Total Expenditure	Net Profit/Loss for the Year
2019- 2020			
2020- 2021			

Block-3B. Information on *Interest Income Received* (Based on the country wise Balance sheet)

(Amount in Rupees Thousands)

During the period	Resident		Non-Resident
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-3C. Information on *Interest Paid* (Based on the country wise Balance sheet)

(Amount in Rupees Thousands)

During the period	Resident		Non-Resident
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Section-IV
Information on Trade in Banking Services

Block-4. Information on *Explicit Fees and Income*
[Please read the instructions before filing this information]

Block-4A. Deposit Account Management Services

(Amount in Rupees Thousands)

During the period	Resident		Non-Resident
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4B. Credit Related Services

(Amount in Rupees Thousands)

During the period	Resident		Non-Resident
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4C. Financial Leasing Services

(Amount in Rupees Thousands)

During the period	Resident		Non-Resident
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4D. Trade Finance Related Services*(Amount in Rupees Thousands)*

During the period	Resident		Non-Resident
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4E. Payment And Money Transmission Services*(Amount in Rupees Thousands)*

During the period	Resident		Non-Resident
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4F. Fund Management Services*(Amount in Rupees Thousands)*

During the period	Resident		Non-Resident
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4G. Financial Consultancy And Advisory Services*(Amount in Rupees Thousands)*

During the period	Resident		Non-Resident
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4H. Underwriting Services*(Amount in Rupees Thousands)*

During the period	Resident		Non-Resident
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4I. Clearing And Settlement Services*(Amount in Rupees Thousands)*

During the period	Resident		Non-Resident
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4J. Derivative, Stock, Securities, Foreign Exchange Trading Services*(Amount in Rupees Thousands)*

During the period	Resident		Non-Resident
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Block-4K. Other Financial Services*(Amount in Rupees Thousands)*

During the period	Resident		Non-Resident
Annual Information			
Apr 2019- Mar 2020			
Apr 2020- Mar 2021			
Quarterly Information			
Apr 2020- Jun 2020			
Jul 2020- Sep 2020			
Oct 2020- Dec 2020			
Jan 2021- Mar 2021			

Section-V

Comments if any, in order to enhance the transparency on the methodology used for estimation on the data items provided in Part II & III

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Declaration

Section Number	Validation points for confirmation	Check Below
	Provide data for any one Bank type (i.e. Indain_Bank or Foreign_Bank).	<input type="checkbox"/>
Block-3a and Block-3b	sum of Annual Interest Income(Block-3B) cannot be more than Total Income(Block-3A)	<input type="checkbox"/>
Block-3a and Block-3c	sum of Annual Interest Paid(Block-3C) cannot be more than Total Expenditure(3A)	<input type="checkbox"/>
Block-3b to 4k	Note more that 3% deviation is allowed between sum of quaterly and annual value.	<input type="checkbox"/>

I hereby declare that the information given in this return is complete and correct to the best of my knowledge and belief.

- i. Name in Full
- ii. Designation
- iii. Email ID:
- iv. Date:

Form is Complete, Now you can submit the form to itbs@rbi.org.in

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Reserve Bank of India

Department of Statistics and Information Management

Annual Survey on International Trade in Banking Services 2020-21

(To be reported by Indian banks having Offices/Branches/Joint ventures/Associates/Subsidiaries abroad)

Please note the following instructions before filling up the survey schedule

Objective : Liberalization of international trade in financial services is one of the important aspects of negotiations on trade in services as a part of the General Agreement on Trade in Services (GATS), which mainly depends on the multilateral negotiations with WTO members. The availability of data is a prerequisite for meaningful negotiations under GATS. The basic objective of this annual survey is to create a consistent and comparable database on international trade in banking services, keeping in view of the requirements for policy decisions and consistency with international standards. **The data furnished in the schedule will be kept confidential and will be used only for statistical purposes.**

Who should submit this Schedule: The schedule has to be filled in by all Indian banks who have set up Branches/Subsidiaries/Joint Venture/Associates abroad. They should submit separate schedule for each country of their operations. The data should consist of the operations consolidated for all branches in a particular country. **In case, the bank has set up a Joint Venture / Subsidiary/Associate , separate survey form should be submitted for each entity .**

Further, it may be noted that banks have to submit the survey form only for those Joint Ventures/Subsidiaries/Associates which are engaged in the financial service/banking service.

Information collected: This survey collects information in five sections.

Section I: The information on contact detail in India and their overseas branches / subsidiaries distribution operating abroad is collected in Section I.

Section II: The information on Indian banks' overseas operations like assets and liabilities, credit extended and deposits mobilized is collected in Section II. This information is collected mainly to analyze the Indian bank's growth in overseas business.

Section III: The Section III collects information on income and expenditure mainly interest received, interest paid and net profit or loss for during the period. This information is collected mainly to analyze the Indian bank's growth in income on Indian Bank's overseas business.

Section IV: This section collects information on the various banking services provided by the Indian banks abroad . The banking services are captured based on the explicit and implicit fees or commission charged to the customers for the various services rendered by the bank. **Please note that any income generated on account of interest should not be reported in Section IV.**

Section V: In this section, banks may provide their comments and additional information on the data which they have provided in Section I to IV. This will be helpful in compiling the data at our end to maintain consistency among the banks

Important Points to be remembered:

1. Indians who are working abroad for more than one year and Indian Companies incorporated in the foreign country have to be considered as local entities to that country for which the survey form is filled in.
2. Indian Embassies and Indian employees of the Embassies have to be considered as Indian residents.
3. The figures representing amounts in the schedule have to be provided in the base currency in which the information is reported to the Corporate office in India. This base currency has to be specified in the appropriate column of the Survey form.
4. Before mailing the schedule please ensure that **total assets is equal to total liabilities** for all time periods
5. For any further clarification please feel free to contact our concerned officials. The contact numbers are:

(1) 022-26578649

(2) 022-26578494

Last date of Submission: Submit the filled in questionnaire in soft copy on or before **August 31** of the Survey Year
Where to Submit the Filled in Schedule: The filled in survey schedule in soft copy is to be emailed to itbs@rbi.org.in

General Guidelines for properly filling the survey form

This survey form is designed to collect and compile information relating to the various financial services rendered by the overseas branches/offices / JV/ Subsidiary/ Associate of Indian banks. During the course of carrying out banking business abroad, they may be catering to the financial services needs of the residents of the country of their operations as well as residents of India and other countries. Accordingly the survey schedule is designed to collect information with bifurcation of services rendered to residents of the country of operation, residents of India and residents of other countries. In order to provide clarity to some of the parameters for which information is sought for in the survey a detailed description is provided as given below.

Resident: For the purpose of this survey, the concept of resident is as follows:

"An entity is called a resident entity in India, if they reside in India and conduct economic activities and transactions over a period of one year or more in India." Accordingly the residency of the entity/individual/institution with whom the bank provides their services may be captured based on the location of the entity/individual/institution.

Eg: HTC Global services India Pvt. Ltd is a Non- resident entity for overseas Indian bank. But HTC Global services INC, USA is a Resident for an Indian bank in US.

State Bank of India is a Non-resident while State Bank of India, UK, is a Resident for the information regarding SBI branches in UK.

Wipro, US will be local resident to Indian Banks in US.

Mr. 'X' Working as an Engineer in UAE is a local to UAE.

6. Detailed description of Section IV items

6.A Deposit Account Management services

This includes fees and commissions charged or received from the deposit account holders, for maintaining deposit accounts such as fee for cheque book, fee for internet banking, 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.

6.B Credit related services

Fees received for credit-related or lending related services like credit processing fees, late payment or default charges, and early redemption charges are to be reported under "credit related services". Charges for facility and management fees, fees for renegotiating debt terms, mortgage fees, etc also to be covered.

[Items Not to be reported: Interest income on Deposit/ loans should not be reported under Section III.]

6.C Financial Leasing services

This includes fees or commission received for arranging or entering into financial lease contracts. This also includes fees received directly or deducted from the proceedings.

6.D Trade Finance related services

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, etc., to be included.

6.E Payment and Money Transmission services

Fees or charges for electronic fund transfer services like SWIFT, TT, wire transfer, etc to be included. ATM network Services, annual credit /debit card fees, Interchange charges; fees for point of services, etc. are also to be covered. Further, charges on the customer for making remittances abroad or receiving remittances from abroad are to be reported under this head.

6.F Fund Management services

Fee or income received for managing or administering financial portfolios, all forms of collective investment management, pension fund management, custodial, depository and trust services are included. 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 under this head.

6.G Financial Consultancy and Advisory services

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 are to be reported. Arrangement/management fees for Pvt. Placement of share/ equities are also to be covered.

6.H Underwriting services

Underwriting fees, earning from buying and reselling an entire or substantial portion of newly issued securities are to be reported.

6.I Clearing and Settlement services

Fees for settlement and clearance services for financial assets, including securities, derivative products, and other negotiable instruments are to be reported.

6.J Derivative, Stock, Securities, Foreign Exchange trading services

Commissions, margin fees, etc received for carrying out financial derivative transactions, placement services, and redemption fees etc has to be reported. 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. However, it may be noted that the earnings received on banks' own account for carrying out trading in derivative, stock, securities etc should not be reported.

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Reserve Bank of India

Department of Statistics and Information Management

Annual Survey on International Trade in Banking Services 2020-21

(To be reported by Foreign banks having Offices/Branches/Joint ventures/Associates/Subsidiaries in India)

Please note the following instructions before filling up the survey schedule

Objective : Liberalization of international trade in financial services is one of the important aspects of negotiations on trade in services as a part of the General Agreement on Trade in Services (GATS), which mainly depends on the multilateral negotiations with WTO members. The availability of data is a prerequisite for meaningful negotiations under GATS. The basic objective of this annual survey is to create a consistent and comparable database on international trade in banking services, keeping in view of the requirements for policy decisions and consistency with international standards. **The data furnished in the schedule will be kept confidential and will be used only for statistical purposes.**

Who should submit this Schedule: The schedule has to be filled in by all Foreign banks who have set up Branches/Subsidiaries/Joint Venture/Associates in India. The data should consist of the operations consolidated for all branches. In case, the foreign bank has set up Joint Venture / Subsidiary/Associate , separate survey form should be submitted for each Joint Venture/Subsidiary/ Associate.

Further, it may be noted that banks have to submit the survey form only for those Joint Ventures/Subsidiaries/Associates which are engaged in the financial service/banking service.

Information collected: This survey collects information in five sections.

Section I: The information on contact detail in India and their branches / subsidiaries distribution operating in India is collected in Section I.

Section II: The information on Foreign banks' overseas operations like assets and liabilities, credit extended and deposits mobilized is collected in Section II. This information is collected mainly to analyze the foreign banks' growth in India .

Section III: The Section III collects information on income and expenditure mainly interest received, interest paid and net profit or loss for during the period. This information is collected mainly to analyze the Indian bank's growth in income on the foreign banks' growth in India.

Section IV: This section collects information on the various banking services provided by the Foreign banks operating in India . The banking services are captured based on the explicit and implicit fees or commission charged to the customers for the various services rendered by the bank. **Please note that any income generated on account of interest should not be reported in Section IV.**

Section V: In this section, banks may provide their comments and additional information on the data which they have provided in Section I to IV. This will be helpful in compiling the data at our end to maintain consistency among the banks

Important Points to be remembered:

1. Indians who are working abroad for more than one year have to be considered as non-residents
2. Foreign Embassies and employees of Foreign Embassies other than Indian employees have to be considered as non-resident or non-resident entities.
3. The figures representing amounts in the schedule have to be provided in Rs. thousands.
4. Before mailing the schedule please ensure that **total assets is equal to total liabilities** for all time periods
5. For any further clarification please feel free to contact our concerned officials. The contact numbers are:
 - (1) 022-26578649
 - (2) 022-26578494

Last date of Submission: Submit the filled in questionnaire in soft copy on or before **August 31** of Survey year.

Where to Submit the Filled in Schedule: The filled in survey schedule in soft copy is to be emailed to itbs@rbi.org.in

General Guidelines for properly filling the survey form

This survey form is designed to collect and compile information relating to the various financial services rendered by the foreign bank branches/offices/JV/subsidiary/associate in India. During the course of carrying out banking business in India, they may be catering to the financial services needs of the residents of the country of their operations as well as residents of India and other countries. Accordingly in the survey schedule, the information has to be provided with bifurcation of services rendered to residents and non-residents separately. In order to provide clarity to some of the parameters for which information is sought for in the survey, a detailed description is provided as given below.

Resident: For the purpose of this survey, the concept of resident is as follows:

"An entity is called a resident entity in India, if they reside in India and conduct economic activities and transactions over a period of one year or more in India." Accordingly the residency of the entity/individual/institution with whom the bank provides their services may be captured based on the location of the entity/individual/institution.

Eg: HTC Global services India Pvt. Ltd is a resident entity for India. But HTC Global services INC, USA is a Non-resident entity.

State Bank of India is a resident while State Bank of India, UK, is a non-resident.

6. Detailed description of Section IV items

6.A Deposit Account Management services

This includes fees and commissions charged or received from the deposit account holders, for maintaining deposit accounts such as fee for cheque book, fee for internet banking, 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.

6.B Credit related services

Fees received for credit-related or lending related services like credit processing fees, late payment or default charges, and early redemption charges are to be reported under "credit related services". Charges for facility and management fees, fees for renegotiating debt terms, mortgage fees, etc also to be covered.

[Items Not to be reported: Interest income on Deposit/ loans should not be reported under Section III.]

6.C Financial Leasing services

This includes fees or commission received for arranging or entering into financial lease contracts. This also includes fees received directly or deducted from the proceedings.

6.D Trade Finance related services

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, etc., to be included.

6.E Payment and Money Transmission services

Fees or charges for electronic fund transfer services like SWIFT, TT, wire transfer, etc to be included. ATM network Services, annual credit /debit card fees, Interchange charges; fees for point of services, etc. are also to be covered. Further, charges on the customer for making remittances abroad or receiving remittances from abroad are to be reported under this head.

6.F Fund Management services

Fee or income received for managing or administering financial portfolios, all forms of collective investment management, pension fund management, custodial, depository and trust services are included. 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 under this head.

6.G Financial Consultancy and Advisory services

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 are to be reported. Arrangement/management fees for Pvt. Placement of share/ equities are also to be covered.

6.H Underwriting services

Underwriting fees, earning from buying and reselling an entire or substantial portion of newly issued securities are to be reported.

6.I Clearing and Settlement services

Fees for settlement and clearance services for financial assets, including securities, derivative products, and other negotiable instruments are to be reported.

6.J Derivative, Stock, Securities, Foreign Exchange trading services

Commissions, margin fees, etc received for carrying out financial derivative transactions, placement services, and redemption fees etc has to be reported. 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.

However, it may be noted that the earnings received on banks' own account for carrying out trading in derivative, stock, securities etc should not be reported.

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