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RESERVE BANK OF INDIA

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Survey on International Trade in Banking Services: 2012-13

The Reserve Bank of India today released, on its website, [the data](#) related to the results of Survey on International Trade in Banking Services: 2012-13.

The Survey on International Trade in Banking Services 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 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 (details of these services are explained in [Annex](#)). The survey covered 170 overseas branches, 184 overseas subsidiaries of Indian Banks and 316 branches of foreign banks operating in India.

Main Findings:

- Employment Distribution and Growth:** Indian banks branches operating abroad employed 64.5 per cent of employees from local sources, 32.5 per cent from India and remaining 3.0 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 2012-13. Total number of employees of Indian banks operating abroad increased by 7.8 per cent during 2012-13. In case of foreign banks operating in India, number of employees decreased by 8.1 per cent (Table 1).
- Credit and Deposit Growth:** Growth of credit extended by Indian banks' branches operating abroad increased by 31.7 per cent to ₹ 5,855.7 billion (US\$ 107.7 billion). Credit extended by foreign banks operating in India increased by 27.5 per cent to ₹ 3,077.0 billion (US\$ 56.6 billion) during 2012-13. Deposit mobilised by Indian banks' branches operating abroad increased by 45.5 per cent during 2012-13. In case of foreign banks operating in India, deposit growth moderated to 3.2 per cent from 14.3 per cent in the previous year (Table 2).
- Income and Expenditure:** The total income of Indian overseas branches increased by 28.1 per cent to ₹ 365.6 billion (US\$ 6.7 billion) in 2012-13. In case of foreign banks operating in India, the total income increased by 13.1 per cent to ₹ 528.4 billion (US\$ 9.7 billion). Total expenditure accounted for about 75 percent and 71 percent of the total income of Indian overseas branches and foreign banks operating in India respectively (Table 3).
- Fee Income Generated:** During 2012-13, total fee income generated by 170 overseas branches of Indian banks increased to ₹ 93.5 billion (US\$ 1.7 billion) in 2012-13 from ₹ 68.0 billion (US\$1.4 billion) in 2011-12. In case of foreign banks operating in India, total fee income generated declined to ₹ 74.5 billion (US\$ 1.4 billion) from ₹ 94.3 billion (US\$ 2.0 billion) in the previous year (Table 4).

- **Activity-wise Banking Services:** 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 (Table 4).
- **Country-wise Banking Services:** Bahrain, Belgium, Hong Kong, Japan, Singapore, Sri Lanka, UAE, UK and USA were the major countries which together accounted for nearly 92.2 per cent of the total banking services of the branches of Indian banks operating abroad (Table 5).

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