

EXPORT-IMPORT BANK OF INDIA

BALANCE SHEET AS AT 31ST DECEMBER, 2024

<u>GENERAL FUND</u>		<u>GENERAL FUND</u>	
<u>Previous year</u> <u>(As at 31.12.2023)</u>		<u>This year</u> <u>(As at 31.12.2024)</u>	
<u>₹</u>	<u>LIABILITIES</u>	<u>₹</u>	<u>SCHEDULES</u>
1,59,09,36,63,881	1.Capital	I	1,59,09,36,63,881
47,18,25,89,124	2.Reserves	II	69,84,92,97,495
16,71,06,95,141	3.Profit & Loss Account	III	14,22,23,76,021
8,71,87,66,72,250	4.Notes, Bonds and Debentures		9,48,52,24,29,500
	5.Bills Payable		-
1,37,90,36,596	6.Deposits	IV	1,03,66,33,375
4,42,29,61,03,871	7.Borrowings	V	6,19,31,22,91,675
	8.Current Liabilities		
87,69,09,76,225	and Provisions for contingencies		1,12,76,32,73,869
56,50,97,33,336	9.Other Liabilities		51,26,81,11,842
16,82,73,94,70,424	Total		19,76,06,80,77,658
	<u>ASSETS</u>		
31,44,78,00,087	1. Cash & Bank Balances	VI	20,48,68,40,475
1,38,97,88,57,876	2. Investments	VII	1,64,63,80,56,426
13,66,22,68,90,890	3. Loans and Advances	VIII	16,57,47,48,54,380
	4. Bills of Exchange and Promissory		
42,80,00,00,000	Notes Discounted/Rediscounted	IX	16,00,00,00,000
3,67,39,62,420	5. Fixed Assets	X	3,44,36,82,568
99,61,19,59,151	6. Other Assets	XI	1,14,02,46,43,809
16,82,73,94,70,424	Total		19,76,06,80,77,658

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<u>GENERAL FUND</u>		<u>GENERAL FUND</u>	
<u>Previous year</u> <u>(As at 31.12.2023)</u>		<u>This Year</u> <u>(As at 31.12.2024)</u>	
₹	<u>CONTINGENT LIABILITIES</u>	₹	
1,35,56,32,04,658	(i) Acceptances, Guarantees, endorsements and other obligations	1,39,68,79,63,727	
2,27,78,680	(ii) On outstanding forward exchange contracts	5,18,26,62,972	
-	(iii) On underwriting commitments	-	
19,21,76,775	(iv) Uncalled Liability on partly paid investments	19,20,38,220	
3,52,66,00,000	(v) Claims on the Bank not acknowledged as debts	3,63,07,00,000	
-	(vi) Bills for collection	-	
-	(vii) On participation certificates	-	
-	(viii) Bills Discounted/Rediscounted	-	
17,31,59,28,365	(ix) Other monies for which the Bank is contingently liable	18,36,88,29,639	
<u>1,56,62,06,88,478</u>		<u>1,67,06,21,94,558</u>	

Notes :-

1. As Exim Bank is acting only in the capacity of an agency to facilitate certain transactions in Iraq relating to Indian contractors, foreign currency receivables advised to the Bank equivalent to ₹58.85 bn (previous year ₹57.19 bn) held on agency account including a sum of ₹53.17 bn (previous year ₹51.68 bn) assigned to GOI are not included in the above Balance Sheet.

2. Previous year's figures have been regrouped, wherever necessary.



EXPORT-IMPORT BANK OF INDIA

PROFIT & LOSS ACCOUNT FOR THE NINE-MONTHS ENDED 31ST DECEMBER, 2024

<u>GENERAL FUND</u> Previous year ₹	<u>EXPENDITURE</u>	<u>SCHEDULES</u>	<u>GENERAL FUND</u> This Year ₹
82,99,33,13,571	1. Interest		1,08,43,32,39,454
48,35,51,305	2. Credit Insurance, fees and charges		63,58,91,011
66,93,69,443	3. Staff Salaries, Allowances etc. and Terminal Benefits		1,40,08,93,477
5,72,250	4. Directors' and Committee Members' Fees and Expenses		7,61,850
8,98,575	5. Audit Fees		10,15,388
23,31,39,554	6. Rent, Taxes, Electricity and Insurance Premia		28,49,24,476
2,74,99,105	7. Communication expenses		3,59,51,742
3,47,52,192	8. Legal Expenses		3,12,84,064
1,05,61,67,976	9. Other Expenses	XII	1,24,87,20,383
38,49,40,803	10. Depreciation		40,72,20,414
3,08,31,40,619	11. Provision for loan losses/contingencies depreciation on investments		1,98,94,76,693
22,17,65,44,175	12. Profit/(Loss) carried down		19,00,51,05,113
1,11,14,38,89,568	Total		1,33,47,44,84,065
5,46,58,49,034	Provision for Income Tax (Net of deferred tax)		4,78,27,29,092
16,71,06,95,141	Balance of profit/(Loss) transferred to Balance Sheet		14,22,23,76,021
22,17,65,44,175			19,00,51,05,113
	<u>INCOME</u>		
1,07,80,65,14,288	1. Interest and Discount	XIII	1,29,41,55,81,652
3,00,07,42,452	2. Exchange, Commission, Brokerage and Fees		3,28,21,53,212
33,66,32,828	3. Other Income	XIV	77,67,49,201
1,11,14,38,89,568	Total		1,33,47,44,84,065
22,17,65,44,175	Profit/(Loss) brought down		19,00,51,05,113
-	Excess Income/Interest tax provision of earlier years written back		-
22,17,65,44,175			19,00,51,05,113



EXPORT-IMPORT BANK OF INDIA

SCHEDULES TO THE BALANCE SHEET

GENERAL FUND Previous year (As at 31.12.2023)		GENERAL FUND This Year (As at 31.12.2024)	
₹		₹	
Schedule I :	Capital:		
2,00,00,00,00,000	1. Authorised	2,00,00,00,00,000	
1,59,09,36,63,881	2. Issued and Paid-up : (Wholly subscribed by the Central Government)	1,59,09,36,63,881	
Schedule II :	Reserves:		
29,64,79,73,660	1. Reserve Fund	52,27,20,82,031	
-	2. General Reserve		
1,93,92,96,400	3. Other Reserves :		
1,95,53,19,064	Investment Fluctuation Reserve	1,98,18,96,400	
	Sinking Fund (Lines of Credit)	1,95,53,19,064	
13,64,00,00,000	4. Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961	13,64,00,00,000	
47,18,25,89,124		69,84,92,97,495	
Schedule III :	Profit & Loss Account:		
16,71,06,95,141	1. Balance as per annexed accounts	14,22,23,76,021	
-	2. Less: Appropriations:		
-	- Transferred to Reserve Fund	-	
-	- Transferred to Investment Fluctuation Reserve	-	
-	- Transferred to Sinking Fund	-	
-	- Transferred to Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961	-	
16,71,06,95,141	3. Balance of the net profits (Transferable to the Central Government in terms of Section 23(2) of the EXIM Bank Act, 1981)	14,22,23,76,021	
Schedule IV :	Deposits:		
1,37,90,36,596	(a) In India	1,03,66,33,375	
-	(b) Outside India	-	
1,37,90,36,596		1,03,66,33,375	

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GENERAL FUND		GENERAL FUND	
<u>Previous year</u>		<u>This Year</u>	
<u>(As at 31.12.2023)</u>		<u>(As at 31.12.2024)</u>	
₹		₹	
Schedule V :	Borrowings:		
	1. From Reserve Bank of India :		
	(a) Against Trustee Securities		-
-	(b) Against Bills of Exchange		-
-	(c) Out of the National Industrial Credit (Long Term Operations) Fund		-
-	2. From Government of India		-
	3. From Other Sources :		
1,88,96,99,56,314	(a) In India	1,99,21,13,08,205	
2,53,32,61,47,558	(b) Outside India	4,20,10,09,83,470	
4,42,29,61,03,871		6,19,31,22,91,675	
Schedule VI:	Cash & Bank Balances:		
5,45,905	1. Cash in Hand	1,93,854	
65,04,75,593	2. Balance with Reserve Bank of India	25,30,98,209	
	3. Balances with other Banks:		
1,05,03,82,222	(a) In India		
7,01,43,13,945	i) in current accounts	3,65,46,97,659	
22,73,20,82,423	ii) in other deposit accounts	8,50,00,00,000	
-	(b) Outside India	8,07,88,50,753	
-	4. Money at call and short notice / Lending under CBLO	-	
31,44,78,00,087		20,48,68,40,475	



GENERAL FUND Previous year (As at 31.12.2023)		GENERAL FUND This Year (As at 31.12.2024)	
₹		₹	
Schedule VII:	Investments: (net of diminution in value, if any)		
1,08,15,54,40,581	1. Securities of Central and State Governments	1,47,64,90,28,707	
2,57,98,97,926	2. Equity Shares & Stocks	2,65,91,62,121	
34,11,91,036	3. Preference Shares and Stocks	20,58,78,080	
2,02,83,56,834	4. Notes, Debentures and Bonds	1,34,56,14,214	
25,87,39,71,500	5. Others	12,77,83,73,304	
1,38,97,88,57,876		1,64,63,80,56,426	
Schedule VIII :	Loans & Advances:		
5,72,01,00,69,858	1. Foreign Governments	5,71,82,53,83,006	
	2. Banks:		
1,61,91,42,50,000	(a) In India	1,78,78,69,00,000	
1,24,81,87,500	(b) Outside India	12,31,19,83,943	
	3. Financial Institutions:		
-	(a) In India	10,00,00,00,000.00	
1,13,35,17,59,296	(b) Outside India	1,04,47,73,85,643	
5,17,70,26,24,236	4. Others	7,80,07,32,01,788	
13,66,22,68,90,890		16,57,47,48,54,380	
Schedule IX :	Bills of Exchange and Promissory Notes Discounted/Rediscounted:		
42,80,00,00,000	(a) In India	16,00,00,00,000	
-	(b) Outside India	-	
42,80,00,00,000		16,00,00,00,000	



GENERAL FUND		GENERAL FUND	
<u>Previous year</u>		<u>This Year</u>	
<u>(As at 31.12.2023)</u>		<u>(As at 31.12.2024)</u>	
₹		₹	
Schedule X :	Fixed Assets:		
	(At cost less depreciation)		
	1. Premises		
5,24,67,32,163	Gross Block b/f	5,31,11,86,461	
11,62,08,251	Additions during the year	-	
5,17,53,954	Disposals during the year	-	
5,31,11,86,460	Gross Block as at the end of the year	5,31,11,86,461	
2,10,31,93,933	Accumulated Depreciation	2,33,49,83,127	
3,20,79,92,766	Net Block	2,97,62,03,334	
	2. Others		
1,86,00,90,076	Gross Block b/f	2,18,46,50,096	
24,87,79,434	Additions during the year	21,37,66,453	
1,22,96,818	Disposals during the year	2,85,32,217	
2,09,65,72,692	Gross Block as at the end of the year	2,36,98,84,331	
1,63,06,03,038	Accumulated Depreciation	1,90,24,05,097	
46,59,69,654	Net Block	46,74,79,234	
3,67,39,62,420		3,44,36,82,568	
Schedule XI :	Other Assets:		
	1. Accrued interest on		
16,74,08,72,829	a) investments / bank balances	17,42,52,39,951	
39,11,55,09,229	b) loans and advances	44,68,31,70,816	
6,38,88,168	2. Deposits with sundry parties	6,92,12,314	
15,89,30,57,062	3. Advance Income Tax paid (Net)	23,42,24,85,934	
27,79,86,31,863	4. Others [including Net Deferred tax asset of ₹18,189,344,832 (previous year ₹18,600,577,925)]	28,42,45,34,794	
99,61,19,59,151		1,14,02,46,43,809	
Schedule XII :	Other Expenses:		
	1. Export Promotion Expenses	2,15,70,784	
1,11,55,879	2. Expenses on and related to Data Processing	28,84,577	
17,25,524	3. Repairs and Maintenance	49,50,19,712	
40,93,99,630	4. Printing and Stationery	76,11,485	
64,85,367	5. Others	72,16,33,825	
62,74,01,576		1,24,87,20,383	
1,05,61,67,976			



GENERAL FUND		GENERAL FUND	
<u>Previous year</u>		<u>This Year</u>	
<u>(As at 31.12.2023)</u>		<u>(As at 31.12.2024)</u>	
Schedule XIII :		Interest and Discount:	
		1. Interest and Discount on loans and advances/bills discounted/rediscouted	84,92,16,79,096
79,95,95,30,409		2. Income on Investments/bank balances	44,49,39,02,556
27,84,69,83,879			
	1,07,80,65,14,288		1,29,41,55,81,652
Schedule XIV :		Other Income:	
		1. Net Profit on sale/ revaluation of investments	59,63,68,385
19,81,36,876		2. Net Profit on sale of land, buildings and other assets	3,93,589
	1,44,960	3. Others	17,99,87,227
	13,83,50,992		
	33,66,32,828		77,67,49,201

Note : Deposits under 'Liabilities' [ref. Schedule IV (a)] include 'on shore' foreign currency deposits aggregating USD 4.67 mn. (Previous year USD 7.13 mn.) kept by counter party banks / institutions with Exim Bank against reciprocal rupee deposits / bonds.

Investments under 'Assets' [ref. Schedule VII 4.] include bonds aggregating Rs. 0.22 bn (Previous year Rs. 0.33 bn) on account of swaps.



EXPORT-IMPORT BANK OF INDIA

BALANCE SHEET AS AT 31ST DECEMBER, 2024

EXPORT DEVELOPMENT FUND

Previous year (As at 31.12.2023)		This Year (As at 31.12.2024)
₹	<u>LIABILITIES</u>	₹
	1. Loans:	
-	(a) From Government	-
-	(b) From Other Sources	-
	2. Grants:	
12,83,07,787	(a) From Government	12,83,07,787
-	(b) From Other Sources	-
	3. Gifts, Donations, Benefactions :	
-	(a) From Government	-
-	(b) From Other Sources	-
37,00,51,717	4. Other Liabilities	42,78,87,865
1,05,65,62,385	5. Profit and Loss Account	1,14,20,18,407
1,55,49,21,888	Total	1,69,82,14,059
	<u>ASSETS</u>	
	1. Bank Balances	
15,00,000	a) in current accounts	15,00,000
1,18,56,86,055	b) in other deposit accounts	1,29,31,81,817
-	2. Investments	-
	3. Loans & Advances:	
-	(a) In India	-
-	(b) Outside India	-
	4. Bills of Exchange and Promissory Notes Discounted, Rediscounted :	
-	(a) In India	-
-	(b) Outside India	-
	5. Other Assets	
-	(a) Accrued interest on	
7,80,01,900	i) Loans and Advances	-
28,97,33,933	ii) Investments/bank balances	8,47,03,304
-	(b) Advance Income Tax paid	31,88,28,938
-	(c) Others	-
1,55,49,21,888	Total	1,69,82,14,059

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EXPORT DEVELOPMENT FUND

Previous year
(As at 31.12.2023)

₹

CONTINGENT LIABILITIES

This Year
(As at 31.12.2024)

₹

- (i) Acceptances, Guarantees, endorsements & other obligations
- (ii) On outstanding forward exchange contracts
- (iii) On underwriting commitments
- (iv) Uncalled Liability on partly paid investments
- (v) Claims on the Bank not acknowledged as debts
- (vi) Bills for collection
- (vii) On participation certificates
- (viii) Bills Discounted/ Rediscounted
- (ix) Other monies for which the Bank is contingently liable

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Note 1 : The Bank has established Export Development Fund in terms of Section 15 of Export-Import Bank of India Act, 1981 (the Act). In terms of Section 17 of the Act, before granting any loan or advance or entering into any such arrangement, Exim Bank has to obtain the prior approval of the Central Government.



EXPORT-IMPORT BANK OF INDIA

PROFIT & LOSS ACCOUNT FOR THE NINE-MONTHS ENDED 31ST DECEMBER, 2024		
		<u>EXPORT DEVELOPMENT FUND</u>
<u>Previous year</u> (As at 31.12.2023)		<u>This Year</u> (As at 31.12.2024)
₹		₹
	<u>EXPENDITURE</u>	
-	1. Interest	-
-	2. Other Expenses	-
85,05,318	3. Provision or Loan Losses / Contingencies	
6,92,13,967	4. Profit Carried Down	8,84,79,148
7,77,19,285	Total	8,84,79,148
1,74,19,771	Provision for Income Tax	2,22,68,432
5,17,94,196	Balance of profit/(Loss) transferred to Balance Sheet	6,62,10,716
6,92,13,967		8,84,79,148
	<u>INCOME</u>	
-	1. Interest and Discount	
	(a) loans and advances	-
7,77,19,285	(b) investments / bank balances	8,84,79,148
-	2. Exchange, Commission, Brokerage and Fees	-
-	3. Other Income	-
-	4. Loss carried to Balance Sheet	-
7,77,19,285	Total	8,84,79,148
5,17,94,196	Profit / (Loss) brought down	8,84,79,148
-	Excess Income/Interest tax provision of earlier years written back	-
5,17,94,196		8,84,79,148

