

EXPORT-IMPORT BANK OF INDIA

BALANCE SHEET AS AT 31ST MARCH, 2022

<u>GENERAL FUND</u>		<u>GENERAL FUND</u>	
<u>Previous year</u> (As at 31.03.2021)		<u>This year</u> (As at 31.03.2022)	
₹	<u>LIABILITIES</u>		₹
		<u>SCHEDULES</u>	
151,593,663,881	1.Capital	I	159,093,663,881
26,543,243,671	2.Reserves	II	33,182,168,229
253,900,000	3.Profit & Loss Account	III	737,600,000
965,345,341,400	4. Notes, Bonds and Debentures		911,445,743,000
-	5.Bills Payable		-
2,051,739,943	6.Deposits	IV	1,774,864,091
128,772,977,903	7.Borrowings	V	161,553,999,474
	8.Current Liabilities		
33,014,055,544	and Provisions for contingencies		47,758,579,490
40,441,231,470	9.Other Liabilities		51,868,672,455
1,348,016,153,812	Total		1,367,415,290,620
	<u>ASSETS</u>		
144,922,665,318	1. Cash & Bank Balances	VI	32,733,783,010
100,172,242,817	2. Investments	VII	109,025,261,755
1,024,413,455,089	3. Loans and Advances	VIII	1,145,615,812,525
	4. Bills of Exchange and Promissory		
14,100,000,000	Notes Discounted/Rediscounted	IX	30,575,800,000
3,959,149,600	5. Fixed Assets	X	3,689,339,694
60,448,640,988	6. Other Assets	XI	45,775,293,636
1,348,016,153,812	Total		1,367,415,290,620



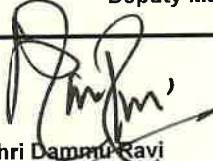

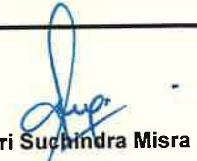
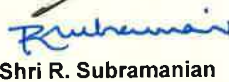




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GENERAL FUND		GENERAL FUND	
Previous year (As at 31.03.2021)		This Year (As at 31.03.2022)	
₹	CONTINGENT LIABILITIES	₹	
136,925,745,884	(i) Acceptances, Guarantees, endorsements and other obligations	138,112,009,528	
1,504,006,991	(ii) On outstanding forward exchange contracts	-	
-	(iii) On underwriting commitments	-	
180,035,910	(iv) Uncalled Liability on partly paid investments	178,279,005	
7,752,500,000	(v) Claims on the Bank not acknowledged as debts	5,081,997,787	
-	(vi) Bills for collection	-	
-	(vii) On participation certificates	-	
-	(viii) Bills Discounted/Rediscounted	-	
5,580,808,626	(ix) Other monies for which the Bank is contingently liable	15,076,162,871	
151,943,097,411		158,448,449,191	

'Notes to Accounts' attached.

For and on behalf of the Board

 Shri N. Ramesh Deputy Managing Director		 Ms. Harsha Bangari Managing Director	
 Shri Damini Ravi	 Smt Rupa Dutta	 Shri Suchindra Misra	
 Shri R. Subramanian	 Shri M. Senthilnathan	 Shri Dinesh Kumar Khara	
 Shri Rajkiran Rai G.	 Shri Ashok Kumar Gupta		
Directors			

For GMJ & Co.
Chartered Accountants
Firm Regn. No. 103429W


(CA Atul Jain)
Partner
M. No. 037097



New Delhi
Dated: May 11, 2022






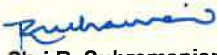



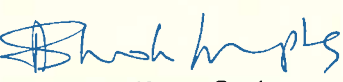
EXPORT-IMPORT BANK OF INDIA

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2022

GENERAL FUND		GENERAL FUND	
Previous year	EXPENDITURE		This Year
₹		SCHEDULES	₹
54,181,896,186	1. Interest		48,891,292,969
736,601,198	2. Credit Insurance, fees and charges		683,294,538
946,231,917	3. Staff Salaries, Allowances etc. and Terminal Benefits		875,750,434
-	4. Directors' and Committee Members' Fees and Expenses		239,800
1,198,100	5. Audit Fees		1,198,100
233,717,376	6. Rent, Taxes, Electricity and Insurance Premia		277,875,453
50,891,039	7. Communication expenses		42,983,915
50,210,455	8. Legal Expenses		42,755,953
926,601,821	9. Other Expenses	XII	1,123,453,662
401,966,573	10. Depreciation		391,207,376
	11. Provision for loan losses/contingencies depreciation on investments		9,806,678,917
24,671,675,118	12. Profit/(Loss) carried down		21,497,517,260
3,563,241,717			
85,764,231,500	Total		83,634,248,377
1,023,357,227	Provision for Income Tax(Net of deferred tax) [including Deferred tax of ₹ 13,91,50,30,279 (previous year - ₹ 77,61,48,307)]		14,120,992,702
	Balance of profit/(Loss) transferred to Balance Sheet		7,376,524,558
2,539,884,490			
3,563,241,717			21,497,517,260
	INCOME		
79,798,063,740	1. Interest and Discount	XIII	79,763,834,132
	2. Exchange, Commission, Brokerage and Fees		3,715,617,529
2,501,882,725			154,796,716
3,464,285,035	3. Other Income	XIV	
85,764,231,500	Total		83,634,248,377
3,563,241,717	Profit/(Loss) brought down		21,497,517,260
-	Excess Income/Interest tax provision of earlier years written back		-
3,563,241,717			21,497,517,260

'Notes to Accounts' attached.

For and on behalf of the Board

 Shri N. Ramesh Deputy Managing Director		 Ms. Harsha Bangari Managing Director	
 Shri Damodar Ravi	 Smt Rupa Dutta	 Shri Suchindra Misra	
 Shri R. Subramanian	 Shri M. Senthilnathan	 Shri Dinesh Kumar Khara	
 Shri Rajkiran Rai G.		 Shri Ashok Kumar Gupta	
Directors			

For GMJ & Co.
Chartered Accountants
Firm Regn. No. 103429W

(CA Atul Jain)
Partner
M. No. 037097



EXPORT-IMPORT BANK OF INDIA

SCHEDULES TO THE BALANCE SHEET

GENERAL FUND		GENERAL FUND	
<u>Previous year</u>		<u>This Year</u>	
<u>(As at 31.03.2021)</u>		<u>(As at 31.03.2022)</u>	
₹		₹	
Schedule I :	Capital:		
200,000,000,000	1. Authorised	200,000,000,000	
151,593,663,881	2. Issued and Paid-up : (Wholly subscribed by the Central Government)	159,093,663,881	
Schedule II :	Reserves:		
9,008,628,207	1. Reserve Fund	15,647,552,765	
-	2. General Reserve	-	
1,939,296,400	3. Other Reserves :	1,939,296,400	
1,955,319,064	Investment Fluctuation Reserve	1,955,319,064	
13,640,000,000	Sinking Fund (Lines of Credit)		
26,543,243,671	4. Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961	13,640,000,000	
		33,182,168,229	
Schedule III :	Profit & Loss Account:		
2,539,884,490	1. Balance as per annexed accounts	7,376,524,558	
537,684,490	2. Less: Appropriations:		
1,748,300,000	- Transferred to Reserve Fund	6,638,924,558	
-	- Transferred to Investment Fluctuation Reserve	-	
-	- Transferred to Sinking Fund	-	
-	- Transferred to Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961	-	
253,900,000	3. Balance of the net profits (Transferable to the Central Government in terms of Section 23(2) of the EXIM Bank Act, 1981)	737,600,000	
Schedule IV :	Deposits:		
2,051,739,943	(a) In India	1,774,864,091	
-	(b) Outside India	-	
2,051,739,943		1,774,864,091	

contd2



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 :

(a) In India

22,840,442,293

(b) Outside India

138,713,557,181

128,772,977,903

128,772,977,903**161,553,999,474****Schedule VI:****Cash & Bank Balances:**

1,482,382

1. Cash in Hand

202,366

191,813,444

2. Balance with Reserve Bank of India

1,301,482,828

3. Balances with other Banks:

(a) In India

i) in current accounts

1,670,137,227

ii) in other deposit accounts

1,750,000,000

(b) Outside India

28,011,960,589

6,743,703,578

21,000,000,000

111,088,386,576

5,897,279,338

4. Money at call and short notice / Lending under CBLO

144,922,665,318**32,733,783,010**

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Schedule VII:**Investments:***(net of diminution in value, if any)*

93,573,740,000	1. Securities of Central and State Governments	92,764,120,000
1,734,555,661	2. Equity Shares & Stocks	1,787,631,245
-	3. Preference Shares and Stocks	-
4,863,947,156	4. Notes, Debentures and Bonds	3,308,400,010
-	5. Others	11,165,110,500
100,172,242,817		109,025,261,755

Schedule VIII :**Loans & Advances:**

478,222,803,060	1. Foreign Governments	533,183,676,763
	2. Banks:	
93,159,800,000	(a) In India	139,158,500,000
1,090,304,683	(b) Outside India	2,349,567,500.00
	3. Financial Institutions:	
-	(a) In India	-
50,921,812,932	(b) Outside India	90,190,094,780
401,018,734,414	4. Others	380,733,973,482
1,024,413,455,089		1,145,615,812,525

Schedule IX :**Bills of Exchange and Promissory Notes Discounted/Rediscounted:**

14,100,000,000	(a) In India	30,575,800,000
-	(b) Outside India	-
14,100,000,000		30,575,800,000

contd4



Schedule X :**Fixed Assets:
(At cost less depreciation)**

4,767,405,894	1. Premises	
352,677,924	Gross Block b/f	5,120,083,818.00
-	Additions during the year	15,329,824.00
5,120,083,818	Disposals during the year	-
1,477,013,450	Gross Block as at the end of the year	5,135,413,642
3,643,070,368	Accumulated Depreciation	1,702,085,519
	Net Block	3,433,328,123
1,185,896,824	2. Others	
281,394,653	Gross Block b/f	1,432,461,033
34,830,444	Additions during the year	113,879,687
1,432,461,033	Disposals during the year	54,396,420
1,116,381,801	Gross Block as at the end of the year	1,491,944,300
316,079,232	Accumulated Depreciation	1,235,932,729
	Net Block	256,011,571
3,959,149,600		3,689,339,694

Schedule XI :**Other Assets:**

11,377,940,070	1. Accrued interest on	
6,026,583,840	a) investments / bank balances	11,017,809,688
57,572,733	b) loans and advances	6,432,399,561
4,588,507,286	2. Deposits with sundry parties	57,293,416
38,398,037,059	3. Advance Income Tax paid (Net)	3,456,521,868
	4. Others [including Net Deferred tax asset of ₹16,64,29,69,567 (previous year ₹30,55,79,99,846)]	24,811,269,103
60,448,640,988		45,775,293,636

Schedule XII :**Other Expenses:**

4,885,349	1. Export Promotion Expenses	7,030,733
4,967,419	2. Expenses on and related to Data Processing	1,250,341
300,311,862	3. Repairs and Maintenance	347,563,495
6,612,095	4. Printing and Stationery	9,544,157
609,825,096	5. Others	758,064,936
926,601,821		1,123,453,662

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Schedule XIII :		Interest and Discount:	
		1.Interest and Discount on loans	
43,788,660,137		and advances/bills discounted/rediscounted	43,392,577,052
36,009,403,603		2.Income on Investments/bank balances	36,371,257,080
79,798,063,740		79,763,834,132	
Schedule XIV :		Other Income:	
		1. Net Profit on sale/	
2,715,922,640		revaluation of investments	(283,996,746)
(81,867)		2. Net Profit on sale of land,	2,257,350
748,444,262		buildings and other assets	436,536,112
		3. Others	
3,464,285,035		154,796,716	

Note : Deposits under 'Liabilities' [ref. Schedule IV (a)] include `on shore' foreign currency deposits aggregating USD 12.63 mn (Previous year USD 18.76 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 ₹ 0.59 bn (Previous year ₹ 0.86 bn) on account of swaps.



EXPORT-IMPORT BANK OF INDIA

BALANCE SHEET AS AT 31ST MARCH, 2022

EXPORT DEVELOPMENT FUND

Previous year (As at 31.03.2021)		This Year (As at 31.03.2022)
₹	LIABILITIES	₹
	1. Loans:	
-	(a) From Government	-
5,094,360,835	(b) From Other Sources	3,526,698,130
	2. Grants:	
128,307,787	(a) From Government	128,307,787
-	(b) From Other Sources	-
	3. Gifts, Donations, Benefactions :	
-	(a) From Government	-
-	(b) From Other Sources	-
417,953,894	4. Other Liabilities	401,235,335
795,697,548	5. Profit and Loss Account	919,153,610
6,436,320,064	Total	4,975,394,862
	ASSETS	
	1. Bank Balances	
1,500,000	a) in current accounts	1,500,000
-	b) in other deposit accounts	-
-	2. Investments	-
	3. Loans & Advances:	
-	(a) In India	-
5,731,575,847	(b) Outside India	4,570,530,758
	4. Bills of Exchange and Promissory Notes Discounted, Rediscounted :	
-	(a) In India	-
-	(b) Outside India	-
	5. Other Assets	
174,728,992	(a) Accrued interest on	
-	i) Loans and Advances	160,948,401
242,415,703	ii) Investments/bank balances	-
286,099,522	(b) Advance Income Tax paid	242,415,703
	(c) Others	-
6,436,320,064	Total	4,975,394,862

contd2



EXPORT DEVELOPMENT FUND

Previous year
(As at 31.03.2021)
₹

This Year
(As at 31.03.2022)
₹

CONTINGENT LIABILITIES

	(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	-

Note : 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.

For and on behalf of the Board



Shri N. Ramesh
Deputy Managing Director



Ms. Harsha Bangari
Managing Director



Shri Damnu Ravi



Smt Rupa Dutta



Shri M. Senthilnathan



Shri Suchindra Misra



Shri Dinesh Kumar Khara



Shri Rajkiran Rai G.



Shri Ashok Kumar Gupta

Directors

For GMJ & Co.
Chartered Accountants
Firm Regn. No. 103429W



(CA Atul Jain)
Partner
M. No. 037097





New Delhi
Dated: May 11, 2022





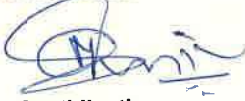
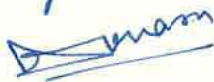


EXPORT-IMPORT BANK OF INDIA

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2022		
		EXPORT DEVELOPMENT FUND
Previous year (As at 31.03.2021)		This Year (As at 31.03.2022)
₹		₹
	EXPENDITURE	
456,095,562	1. Interest	413,766,067
26,110	2. Other Expenses	524,169
93,654,717	3. Profit carried down	123,456,062
549,776,389	Total	537,746,298
-	Provision for Income Tax	-
93,654,717	Balance of profit/(Loss) transferred to Balance Sheet	123,456,062
93,654,717		123,456,062
	INCOME	
549,776,389	1. Interest and Discount	537,746,298
-	(a) loans and advances	-
-	(b) investments / bank balances	-
-	2. Exchange, Commission, Brokerage and Fees	-
-	3. Other Income	-
-	4. Loss carried to Balance Sheet	-
549,776,389	Total	537,746,298
93,654,717	Profit / (Loss) brought down	123,456,062
-	Excess Income/Interest tax provision of earlier years written back	-
93,654,717		123,456,062


Notes to Accounts attached.

For and on behalf of the Board

 Shri N. Ramesh Deputy Managing Director	 Ms. Harsha Bangari Managing Director
--	---

 Shri Dammu Ravi	 Smt Rupa Dutta	 Shri Suchindra Misra
 Shri R. Subramanian	 Shri M. Senthilnathan	 Shri Dinesh Kumar Khara
 Shri Rajkiran Rai G.	 Shri Ashok Kumar Gupta	
Directors		

For GMJ & Co.
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