

EXPORT-IMPORT BANK OF INDIA

BALANCE SHEET AS AT 31ST MARCH, 2025

GENERAL FUND		GENERAL FUND	
Previous year (As at 31.03.2024)		This year (As at 31.03.2025)	
₹	LIABILITIES	₹	SCHEDULES
1,59,09,36,63,881	1.Capital	I	1,59,09,36,63,881
69,84,92,97,495	2.Reserves	II	99,03,08,33,776
2,52,00,00,000	3.Profit & Loss Account	III	3,25,00,00,000
9,12,35,46,53,250	4.Notes, Bonds and Debentures		11,15,79,42,96,200
-	5.Bills Payable		-
1,13,35,12,174	6.Deposits	IV	90,33,57,470
6,32,61,82,81,220	7.Borrowings	V	6,75,11,23,78,035
	8.Current Liabilities		
90,84,32,29,885	and Provisions for contingencies		86,94,46,91,544
51,10,15,40,632	9.Other Liabilities		47,24,68,54,068
19,19,51,41,78,537	Total		21,87,37,60,74,975
	ASSETS		
84,28,84,69,827	1. Cash & Bank Balances	VI	70,15,47,45,958
1,66,23,49,66,956	2. Investments	VII	1,60,11,32,10,142
15,12,01,27,83,809	3. Loans and Advances	VIII	18,05,39,07,99,807
	4. Bills of Exchange and Promissory		
64,01,00,00,000	Notes Discounted/Rediscounted	IX	52,00,00,00,000
3,63,80,41,444	5. Fixed Assets	X	3,40,34,93,792
89,32,99,16,501	6. Other Assets	XI	96,31,38,25,276
19,19,51,41,78,537	Total		21,87,37,60,74,975


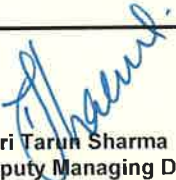





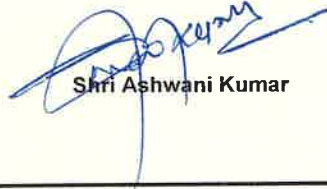
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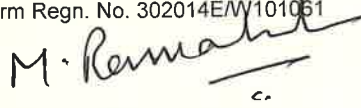
GENERAL FUND		GENERAL FUND
Previous year (As at 31.03.2024)		This Year (As at 31.03.2025)
₹	CONTINGENT LIABILITIES	₹
1,36,75,69,95,162	(i) Acceptances, Guarantees, endorsements and other obligations	1,55,03,68,24,435
2,26,85,842	(ii) On outstanding forward exchange contracts	13,10,85,64,859
-	(iii) On underwriting commitments	-
18,98,22,180	(iv) Uncalled Liability on partly paid investments	19,45,97,850
3,52,70,00,000	(v) Claims on the Bank not acknowledged as debts	3,61,20,00,000
-	(vi) Bills for collection	-
-	(vii) On participation certificates	-
-	(viii) Bills Discounted/Rediscounted	-
5,91,24,06,66,610	(ix) Other monies for which the Bank is contingently liable	6,56,23,25,50,632
<b>7,31,73,71,69,794</b>		<b>8,28,18,45,37,776</b>

'Notes to Accounts' attached.

For and on behalf of the Board

 Ms. Deepali Agrawal Deputy Managing Director	 Shri Tarun Sharma Deputy Managing Director	 Ms. Harsha Bangari Managing Director
 Ms. Himani Pande	 Ms. Aparna Bhatia	 Dr. Abhijit Phukon
 Shri Arnab Kumar Chowdhury	 Shri Ashwani Kumar	
Directors		

Mumbai  
Dated : May 09, 2025

For M K P S & Associates LLP  
Chartered Accountants  
Firm Regn. No. 302014EW101061  
  
(CA Ramakrishnan Mani)  
Partner  
M. No. 032271







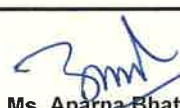


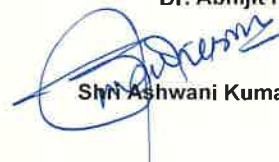
EXPORT-IMPORT BANK OF INDIA

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2025

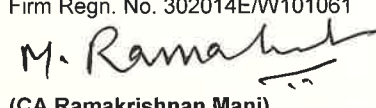
GENERAL FUND		GENERAL FUND	
Previous year	EXPENDITURE		This Year
₹		SCHEDULES	₹
1,12,91,85,43,653	1. Interest		1,45,54,68,05,076
70,80,02,228	2. Credit Insurance, fees and charges		92,18,27,856
99,82,50,252	3. Staff Salaries, Allowances etc. and Terminal Benefits		1,68,69,09,873
8,62,250	4. Directors' and Committee Members' Fees and Expenses		7,61,850
12,93,600	5. Audit Fees		11,82,600
31,91,45,577	6. Rent, Taxes, Electricity and Insurance Premia		45,23,80,964
3,97,11,843	7. Communication expenses		5,22,56,795
4,68,81,263	8. Legal Expenses		4,09,90,227
1,54,75,16,718	9. Other Expenses	XII	1,82,88,63,697
54,48,20,459	10. Depreciation		57,44,51,205
4,13,57,64,503	11. Provision for loan losses/contingencies depreciation on investments		(5,32,29,78,270)
33,36,54,40,438	12. Profit/(Loss) carried down		42,97,26,43,847
1,54,62,62,32,784	Total		1,88,75,60,95,720
8,17,87,32,066	Provision for Income Tax(Net of deferred tax) [including Deferred tax of ₹1,32,31,74,509 (previous year - ₹10,63,72,395)]		10,54,11,07,565
25,18,67,08,372	Balance of profit/(Loss) transferred to Balance Sheet		32,43,15,36,281
33,36,54,40,438			42,97,26,43,847
	INCOME		
1,49,02,38,22,762	1. Interest and Discount	XIII	1,83,25,50,66,042
4,79,95,30,528	2. Exchange, Commission, Brokerage and Fees		4,28,52,84,246
80,28,79,494	3. Other Income	XIV	1,21,57,45,432
1,54,62,62,32,784	Total		1,88,75,60,95,720
33,36,54,40,438	Profit/(Loss) brought down		42,97,26,43,847
-	Excess Income/Interest tax provision of earlier years written back		-
33,36,54,40,438			42,97,26,43,847

'Notes to Accounts' attached.

For and on behalf of the Board

 Ms. Deepali Agrawal Deputy Managing Director	 Shri Tarun Sharma Deputy Managing Director	 Ms. Harsha Bangari Managing Director
 Ms. Himani Pande	 Ms. Aparna Bhatia	 Dr. Abhijit Phukon
 Shri Arnab Kumar Chowdhury	 Shri Ashwani Kumar	
Directors		

Mumbai  
Dated : May 09, 2025

For M K P S & Associates LLP  
Chartered Accountants  
Firm Regn. No. 302014E/W101061  
  
(CA Ramakrishnan Mani)  
Partner  
M. No. 032271



EXPORT-IMPORT BANK OF INDIA  
SCHEDULES TO THE BALANCE SHEET

GENERAL FUND		GENERAL FUND	
Previous year (As at 31.03.2024)		This Year (As at 31.03.2025)	
₹		₹	
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:		
52,27,20,82,031	1. Reserve Fund	81,24,07,97,076	
-	2. General Reserve	-	
1,98,18,96,400	3. Other Reserves :	2,19,47,17,637	
1,95,53,19,064	Investment Fluctuation Reserve*	1,95,53,19,064	
13,64,00,00,000	Sinking Fund (Lines of Credit)	13,64,00,00,000	
69,84,92,97,495	4. Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961	99,03,08,33,776	
Schedule III :	Profit & Loss Account:		
25,18,67,08,372	1. Balance as per annexed accounts	32,43,15,36,281	
22,62,41,08,372	2. Less: Appropriations:	28,96,87,15,045	
4,26,00,000	- Transferred to Reserve Fund	21,28,21,237	
-	- Transferred to Investment Fluctuation Reserve*	-	
-	- Transferred to Sinking Fund	-	
-	- Transferred to Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961	-	
2,52,00,00,000	3. Balance of the net profits (Transferable to the Central Government in terms of Section 23(2) of the EXIM Bank Act, 1981)	3,25,00,00,000	
Schedule IV :	Deposits:		
1,13,35,12,174	(a) In India	90,33,57,470	
-	(b) Outside India	-	
1,13,35,12,174		90,33,57,470	

\*includes an amount of ₹21,28,21,237 towards Investment Reserve Account (Previous year: Nil)



GENERAL FUND		GENERAL FUND	
Previous year		This Year	
(As at 31.03.2024)		(As at 31.03.2025)	
₹		₹	
<b>Schedule V :</b>		<b>Borrowings:</b>	
		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 :	
1,91,78,99,12,310		(a) In India	2,33,08,46,93,346
4,40,82,83,68,910		(b) Outside India	4,42,02,76,84,689
<b>6,32,61,82,81,220</b>			<b>6,75,11,23,78,035</b>
<b>Schedule VI:</b>		<b>Cash &amp; Bank Balances:</b>	
1,69,832		1. Cash in Hand	2,71,395
		2. Balance with Reserve Bank of India	18,60,03,37,135
28,64,02,616		3. Balances with other Banks:	
		(a) In India	
8,24,12,17,409		i) in current accounts	8,08,65,17,277
12,01,43,13,945		ii) in other deposit accounts	8,75,00,00,000
33,76,28,44,637		(b) Outside India	34,71,76,20,152
29,98,35,21,388		4. Money at call and short notice / Lending under CBLO	-
<b>84,28,84,69,827</b>			<b>70,15,47,45,958</b>

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<b>GENERAL FUND</b>		<b>GENERAL FUND</b>
<u>Previous year</u>		<u>This Year</u>
<u>(As at 31.03.2024)</u>		<u>(As at 31.03.2025)</u>
₹		₹
<b>Schedule VII:</b>	<b>Investments:</b> <i>(net of diminution in value, if any)</i>	
1,32,37,11,58,755	1. Securities of Central and State Governments	1,53,79,70,35,240
2,57,06,32,644	2. Equity Shares & Stocks	2,75,46,55,882
19,88,28,626	3. Preference Shares and Stocks	20,85,32,727
1,66,74,95,794	4. Notes, Debentures and Bonds	1,45,26,41,167
29,42,68,51,137	5. Others	1,90,03,45,125
<b>1,66,23,49,66,956</b>		<b>1,60,11,32,10,142</b>
<b>Schedule VIII :</b>	<b>Loans &amp; Advances:</b>	
5,40,06,87,73,757	1. Foreign Governments	5,51,97,63,33,756
	2. Banks:	
1,56,24,23,50,000	(a) In India	2,01,19,28,75,000
1,25,10,75,000	(b) Outside India	12,71,41,08,278
	3. Financial Institutions:	
10,00,00,00,000	(a) In India	17,00,00,00,000.00
1,11,42,82,04,946	(b) Outside India	1,03,63,61,98,640
6,93,02,23,80,106	4. Others	9,18,87,12,84,133
<b>15,12,01,27,83,809</b>		<b>18,05,39,07,99,807</b>
<b>Schedule IX :</b>	<b>Bills of Exchange and Promissory Notes Discounted/Rediscounted:</b>	
64,01,00,00,000	(a) In India	52,00,00,00,000
-	(b) Outside India	-
<b>64,01,00,00,000</b>		<b>52,00,00,00,000</b>

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<u>GENERAL FUND</u> <u>Previous year</u> <u>(As at 31.03.2024)</u>		<u>GENERAL FUND</u> <u>This Year</u> <u>(As at 31.03.2025)</u>	
₹		₹	
<b>Schedule X :</b>	<b>Fixed Assets: (At cost less depreciation)</b>		
5,24,67,32,163	1. Premises		
11,62,08,251	Gross Block b/f	5,31,11,86,460	
5,17,53,954	Additions during the year	4,45,804	
5,31,11,86,460	Disposals during the year	-	
2,16,07,05,514	Gross Block as at the end of the year	5,31,16,32,264	
3,15,04,80,946	Accumulated Depreciation	2,39,20,41,727	
	Net Block	2,91,95,90,537	
1,86,00,90,076	2. Others		
37,31,08,009	Gross Block b/f	2,18,46,50,035	
4,85,48,050	Additions during the year	34,12,71,937	
2,18,46,50,035	Disposals during the year	9,21,12,473	
1,69,70,89,537	Gross Block as at the end of the year	2,43,38,09,499	
48,75,60,498	Accumulated Depreciation	1,94,99,06,244	
	Net Block	48,39,03,255	
<b>3,63,80,41,444</b>		<b>3,40,34,93,792</b>	
<b>Schedule XI :</b>	<b>Other Assets:</b>		
12,16,93,74,005	1. Accrued interest on		
30,35,58,57,343	a) investments / bank balances	12,96,98,02,058	
6,37,28,946	b) loans and advances	37,21,96,64,082	
17,57,35,88,580	2. Deposits with sundry parties	7,00,48,743	
29,16,73,67,627	3. Advance Income Tax paid (Net)	19,98,04,75,541	
	4. Others [including Net Deferred tax asset of ₹ 16,44,84,66,475 (previous year ₹17,77,16,40,983)]	26,07,38,34,854	
<b>89,32,99,16,501</b>		<b>96,31,38,25,276</b>	
<b>Schedule XII :</b>	<b>Other Expenses:</b>		
4,20,45,166	1. Export Promotion Expenses	5,55,93,837	
24,58,829	2. Expenses on and related to Data Processing	42,43,169	
56,19,38,393	3. Repairs and Maintenance	67,93,75,732	
95,65,423	4. Printing and Stationery	1,08,66,061	
93,15,08,907	5. Others	1,07,87,84,897	
<b>1,54,75,16,718</b>		<b>1,82,88,63,697</b>	

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<u>GENERAL FUND</u>		<u>GENERAL FUND</u>	
<u>Previous year</u>		<u>This Year</u>	
<u>(As at 31.03.2024)</u>		<u>(As at 31.03.2025)</u>	
₹		₹	
<b>Schedule XIII :</b>		<b>Interest and Discount:</b>	
1,11,99,79,52,343		1. Interest and Discount on loans	1,23,45,64,19,725
37,02,58,70,419		and advances/bills discounted/rediscounted	59,79,86,46,317
		2. Income on Investments/bank balances	
<u>1,49,02,38,22,762</u>			<u>1,83,25,50,66,042</u>
<b>Schedule XIV :</b>		<b>Other Income:</b>	
30,90,69,474		1. Net Profit on sale/ revaluation of investments	1,06,50,02,196
(5,39,299)		2. Net Profit on sale of land, buildings and other assets	4,33,511
49,43,49,319		3. Others	15,03,09,725
<u>80,28,79,494</u>			<u>1,21,57,45,432</u>

Note : Deposits under 'Liabilities' [ref. Schedule IV (a)] include `on shore' foreign currency deposits aggregating USD 3.36 mn (Previous year USD 5.92 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 ₹0.15 bn (Previous year ₹0.27 bn) on account of swaps.





EXPORT-IMPORT BANK OF INDIA

BALANCE SHEET AS AT 31ST MARCH, 2025

EXPORT DEVELOPMENT FUND

Previous year (As at 31.03.2024)		This Year (As at 31.03.2025)
₹	LIABILITIES	₹
	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	-
38,32,61,481	4. Other Liabilities	41,17,60,348
1,07,58,07,691	5. Profit and Loss Account	1,16,29,14,620
1,58,73,76,959	Total	1,70,29,82,755
	ASSETS	
	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	-
	i) Loans and Advances	-
10,37,19,918	ii) Investments/bank balances	11,26,27,470
29,64,70,986	(b) Advance Income Tax paid	29,56,73,468
-	(c) Others	-
1,58,73,76,959	Total	1,70,29,82,755

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Previous year  
(As at 31.03.2024)  
₹








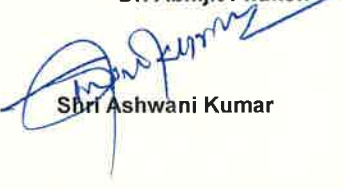
This Year  
(As at 31.03.2025)  
₹

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	-

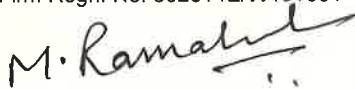
Note : The Bank has established Export Development Fund in terms of Section 15 of Export-Import Bank of India Act, 1981 (the Act). In terms of Section 17 of the Act, before granting any loan or advance or entering into any such arrangement, Exim Bank has to obtain the prior approval of the Central Government.

For and on behalf of the Board

 Ms. Deepali Agrawal Deputy Managing Director	 Shri Tarun Sharma Deputy Managing Director	 Ms. Harsha Bangari Managing Director
 Ms. Himani Pande	 Ms. Aparna Bhatia	 Dr. Abhijit Phukon
 Shri Arnab Kumar Chowdhury		 Shri Ashwani Kumar
Directors		

Mumbai  
Dated : May 09, 2025

For M K P S & Associates LLP  
Chartered Accountants  
Firm Regn. No. 302014EW101061



(CA Ramakrishnan Mani)  
Partner  
M. No. 032271


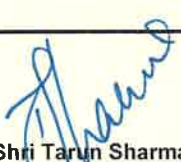


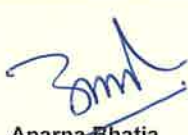

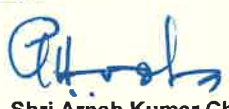
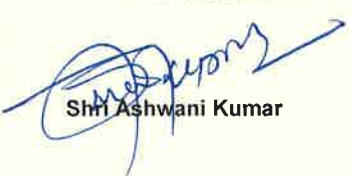


EXPORT-IMPORT BANK OF INDIA

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2025  
EXPORT DEVELOPMENT FUND

Previous year (As at 31.03.2024) ₹		This Year (As at 31.03.2025) ₹
	<b>EXPENDITURE</b>	
-	1. Interest	-
-	2. Other Expenses	-
85,05,318	3. Provision or Loan Losses / Contingencies	-
9,49,31,984	4. Profit carried down	11,64,03,314
<b>10,34,37,302</b>	<b>Total</b>	<b>11,64,03,314</b>
2,38,92,482	Provision for Income Tax	2,92,96,386
7,10,39,502	Balance of profit/(Loss) transferred to Balance Sheet	8,71,06,928
<b>9,49,31,984</b>		<b>11,64,03,314</b>
	<b>INCOME</b>	
-	1. Interest and Discount	-
10,34,37,302	(a) loans and advances	-
	(b) investments / bank balances	11,64,03,314
-	2. Exchange, Commission, Brokerage and Fees	-
-	3. Other Income	-
-	4. Loss carried to Balance Sheet	-
<b>10,34,37,302</b>	<b>Total</b>	<b>11,64,03,314</b>
9,49,31,984	Profit / (Loss) brought down	8,71,06,928
-	Excess Income/Interest tax provision of earlier years written back	-
<b>9,49,31,984</b>		<b>8,71,06,928</b>

For and on behalf of the Board

 Ms. Deepali Agrawal Deputy Managing Director	 Shri Tarun Sharma Deputy Managing Director	 Ms. Harsha Bangari Managing Director
 Ms. Humani Pande	 Ms. Aparna Bhatia	 Dr. Abhijit Phukon
 Shri Arnab Kumar Chowdhury		 Shri Ashwani Kumar
Directors		

For M K P S & Associates LLP  
Chartered Accountants  
Firm Regn. No. 302014E/W101061



(CA Ramakrishnan Mani)  
Partner  
M. No. 032271




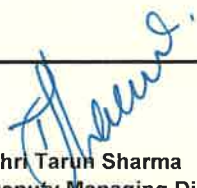





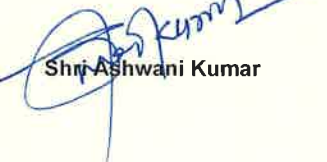
Mumbai  
Dated : May 09, 2025

Standalone Cash Flow Statement


Amount (₹ Crore)

Particulars	Year ended March 31, 2025	Year ended March 31, 2024
<b>Cash flow from Operating Activities</b>		
Net Profit / (Loss) before tax and extra-ordinary items	4,297.26	3,336.54
Adjustments for		
- (Profit)/Loss on sale of fixed assets (Net)	(0.04)	0.05
- (Profit)/Loss on sale of Investments (Net)	(106.50)	(30.91)
- Depreciation	57.45	54.48
- Discount/Expenses on bond issues written off	15.16	17.15
- Transfer from Investment Fluctuation Reserve	-	-
- Provisions/Write Off of Loans/Investments & other provisions	(532.30)	413.58
- Others - to specify	-	-
	<b>3,731.03</b>	<b>3,790.90</b>
Adjustments for		
- Other Assets	(533.98)	3,594.42
- Current liabilities	(1,164.82)	713.41
<b>Cash generated from operations</b>	<b>2,032.23</b>	<b>8,098.72</b>
Payment of income tax/interest tax	(240.69)	(819.26)
<b>Net cash flow from Operating activities (A)</b>	<b>1,791.54</b>	<b>7,279.46</b>
<b>Cash flow from Investing activities</b>		
- Net purchase of fixed assets	(33.95)	(43.65)
- Net change in investments	718.68	(4,281.74)
<b>Net cash used in / raised from Investing activities (B)</b>	<b>684.73</b>	<b>(4,325.39)</b>
<b>Cash Flow from Financing activities</b>		
- Equity capital infusion	-	-
- Loans borrowed (net of repayments made)	24,499.16	26,187.41
- Loans lent, bills discounted and rediscounted (net of repayments received)	(28,136.80)	(23,078.88)
- Dividend on equity shares and tax on dividend	(252.00)	(155.80)
(Balance of Net profits transferred to Central Government)		
<b>Net cash used in / raised from Financing activities (C)</b>	<b>(3,889.64)</b>	<b>2,952.74</b>
<b>NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)</b>	<b>(1,413.37)</b>	<b>5,906.81</b>
<b>OPENING CASH AND CASH EQUIVALENTS</b>	<b>8,428.85</b>	<b>2,522.03</b>
<b>CLOSING CASH AND CASH EQUIVALENTS</b>	<b>7,015.47</b>	<b>8,428.85</b>

For and on behalf of the Board

 Ms. Deepali Agrawal Deputy Managing Director	 Shri Tarun Sharma Deputy Managing Director	 Ms. Harsha Bangari Managing Director
 Ms. Himani Pande	 Ms. Aparna Bhatia	 Dr. Abhijit Phukon
 Shri Arnab Kumar Chowdhury		 Shri Ashwani Kumar
Directors		

Mumbai  
Dated : May 09, 2025

For M K P S & Associates LLP  
Chartered Accountants  
Firm Regn. No. 302014E/W101061  
  
(CA Ramakrishnan Mani)  
Partner  
M. No. 032271





EXPORT-IMPORT BANK OF INDIA

CONSOLIDATED BALANCE SHEET AS AT 31ST MARCH, 2025

<u>GENERAL FUND</u>		<u>GENERAL FUND</u>	
<u>Previous year</u> (As at 31.03.2024)		<u>This year</u> (As at 31.03.2025)	
₹	<u>LIABILITIES</u>		₹
		<u>SCHEDULES</u>	
1,59,09,36,63,881	1.Capital	I	1,59,09,36,63,881
69,84,65,95,100	2.Reserves	II	99,02,80,15,711
2,52,00,00,000	3.Profit & Loss Account	III	3,25,00,00,000
9,12,35,46,53,250	4.Notes, Bonds and Debentures		11,15,79,42,96,200
-	5.Bills Payable		-
1,13,35,12,174	6.Deposits	IV	90,33,57,470
6,32,61,82,81,220	7.Borrowings	V	6,75,46,41,46,198
	8.Current Liabilities		
90,84,35,08,159	and Provisions for contingencies		86,94,85,36,540
51,10,15,77,272	9.Other Liabilities		47,31,83,35,326
<u>19,19,51,17,91,056</u>	<u>Total</u>		<u>21,87,80,03,51,326</u>
	<u>ASSETS</u>		
84,69,84,94,154	1. Cash & Bank Balances	VI	70,58,23,18,978
1,65,81,92,41,957	2. Investments	VII	1,59,69,74,85,142
15,12,01,27,83,809	3. Loans and Advances	VIII	18,05,39,07,99,807
	4. Bills of Exchange and Promissory		
64,01,00,00,000	Notes Discounted/Rediscounted	IX	52,00,00,00,000
3,63,84,80,792	5. Fixed Assets	X	3,40,44,32,912
89,33,27,90,344	6. Other Assets	XI	96,72,53,14,487
<u>19,19,51,17,91,056</u>	<u>Total</u>		<u>21,87,80,03,51,326</u>

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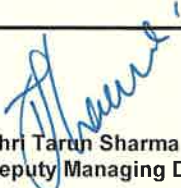










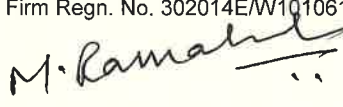
GENERAL FUND		GENERAL FUND	
Previous year (As at 31.03.2024)		This Year (As at 31.03.2025)	
₹	CONTINGENT LIABILITIES	₹	
1,36,75,69,95,162	(i) Acceptances, Guarantees, endorsements and other obligations	1,55,03,68,24,435	
2,26,85,842	(ii) On outstanding forward exchange contracts	13,10,85,64,859	
-	(iii) On underwriting commitments	-	
18,98,22,180	(iv) Uncalled Liability on partly paid investments	19,45,97,850	
3,52,70,00,000	(v) Claims on the Bank not acknowledged as debts	3,61,20,00,000	
-	(vi) Bills for collection	-	
-	(vii) On participation certificates	-	
-	(viii) Bills Discounted/Rediscounted	-	
5,91,24,06,66,610	(ix) Other monies for which the Bank is contingently liable	6,56,23,25,50,632	
7,31,73,71,69,794		8,28,18,45,37,776	

'Notes to Accounts' attached.

For and on behalf of the Board

 Ms. Deepali Agrawal Deputy Managing Director	 Shri Tarun Sharma Deputy Managing Director	 Ms. Harsha Bangari Managing Director
 Ms. Himani Pande	 Ms. Aparna Bhatia	 Dr. Abhijit Phukon
 Shri Arnab Kumar Chowdhury		 Shri Ashwani Kumar
Directors		

Mumbai  
Dated : May 09, 2025

For M K P S & Associates LLP  
Chartered Accountants  
Firm Regn. No. 302014E/W101061  
  
(CA Ramakrishnan Mani)  
Partner  
M. No. 032271











EXPORT-IMPORT BANK OF INDIA

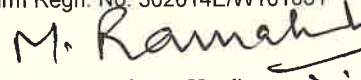
CONSOLIDATED PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2025			
GENERAL FUND		GENERAL FUND	
Previous year	EXPENDITURE		This Year
₹		SCHEDULES	₹
1,12,91,85,43,653	1. Interest		1,45,54,99,68,629
70,80,17,873	2. Credit Insurance, fees and charges		92,35,05,699
1,00,22,83,236	3. Staff Salaries, Allowances etc. and Terminal Benefits		1,70,59,65,880
8,62,250	4. Directors' and Committee Members' Fees and Expenses		9,58,077
14,33,923	5. Audit Fees		14,54,195
32,03,97,077	6. Rent, Taxes, Electricity and Insurance Premia		45,39,65,029
3,97,11,843	7. Communication expenses		5,22,56,795
4,68,81,263	8. Legal Expenses		4,09,90,228
1,55,74,12,201	9. Other Expenses	XII	1,83,42,85,599
54,50,25,604	10. Depreciation		57,48,29,343
4,13,57,64,503	11. Provision for loan losses/contingencies depreciation on investments		(5,32,11,59,758)
33,36,30,25,350	12. Profit/(Loss) carried down		42,97,26,79,256
1,54,63,93,58,776	Total		1,88,78,96,98,971
8,17,90,19,374	Provision for Income Tax(Net of deferred tax) [including Deferred tax of ₹1,32,31,74,509 (previous year - ₹10,63,72,395)]		10,54,13,61,504
25,18,40,05,976	Balance of profit/(Loss) transferred to Balance Sheet		32,43,13,17,753
33,36,30,25,350			42,97,26,79,256
	INCOME		
1,49,03,70,11,307	1. Interest and Discount	XIII	1,83,28,61,59,311
4,79,94,67,975	2. Exchange, Commission, Brokerage and Fees		4,28,73,71,906
80,28,79,494	3. Other Income	XIV	1,21,61,67,755
1,54,63,93,58,776	Total		1,88,78,96,98,971
33,36,30,25,350	Profit/(Loss) brought down		42,97,26,79,256
-	Excess Income/Interest tax provision of earlier years written back		-
33,36,30,25,350			42,97,26,79,256

'Notes to Accounts' attached.

For and on behalf of the Board

 Ms. Deepali Agrawal Deputy Managing Director	 Shri Tarun Sharma Deputy Managing Director	 Ms. Harsha Bangari Managing Director
 Ms. Himani Pande	 Ms. Aparna Bhatia	 Dr. Abhijit Phukon
 Shri Arnab Kumar Chowdhury	 Shri Ashwani Kumar	
Directors		

Mumbai  
Dated : May 09, 2025

For M K P S & Associates LLP  
Chartered Accountants  
Firm Regn. No. 302014E/W101061  
  
(CA Ramakrishnan Mani)  
Partner  
M. No. 032271



EXPORT-IMPORT BANK OF INDIA  
SCHEDULES TO THE BALANCE SHEET

GENERAL FUND		GENERAL FUND	
Previous year		This Year	
(As at 31.03.2024)		(As at 31.03.2025)	
₹		₹	
Schedule I :		Capital:	
2,00,00,00,00,000		1. Authorised	
1,59,09,36,63,881		2. Issued and Paid-up :	
		(Wholly subscribed by the Central Government)	
Schedule II :		Reserves:	
52,26,93,79,636		1. Reserve Fund	
-		2. General Reserve	
1,98,18,96,400		3. Other Reserves :	
1,95,53,19,064		Investment Fluctuation Reserve*	
		Sinking Fund (Lines of Credit)	
13,64,00,00,000		4. Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961	
69,84,65,95,100			
Schedule III :		Profit & Loss Account:	
25,18,40,05,976		1. Balance as per annexed accounts	
		2. Less: Appropriations:	
22,62,14,05,977		- Transferred to Reserve Fund	
4,26,00,000		- Transferred to Investment Fluctuation Reserve*	
-		- Transferred to Sinking Fund	
-		- Transferred to Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961	
2,52,00,00,000		3. Balance of the net profits (Transferable to the Central Government in terms of Section 23(2) of the EXIM Bank Act, 1981)	
Schedule IV :		Deposits:	
1,13,35,12,174		(a) In India	
-		(b) Outside India	
1,13,35,12,174			

\*includes an amount of ₹21,28,21,237 towards Investment Reserve Account (Previous year: Nil)

contd ....2



<b>GENERAL FUND</b>		<b>GENERAL FUND</b>	
<u>Previous year</u>		<u>This Year</u>	
<u>(As at 31.03.2024)</u>		<u>(As at 31.03.2025)</u>	
₹		₹	
<b>Schedule V :</b>	<b>Borrowings:</b>		
	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 :		
1,91,78,99,12,310	(a) In India	2,33,43,64,61,510	
4,40,82,83,68,910	(b) Outside India	4,42,02,76,84,688	
<b>6,32,61,82,81,220</b>		<b>6,75,46,41,46,198</b>	
<b>Schedule VI:</b>	<b>Cash &amp; Bank Balances:</b>		
1,69,832	1. Cash in Hand	2,71,911	
	2. Balance with Reserve Bank of India	18,60,03,37,135	
28,64,02,616	3. Balances with other Banks:		
	(a) In India		
8,24,13,06,160	i) in current accounts	8,09,54,76,502	
12,01,43,13,945	ii) in other deposit accounts	8,75,00,00,000	
34,17,27,80,212	(b) Outside India	35,13,62,33,431	
29,98,35,21,389	4. Money at call and short notice / Lending under CBLO	-	
<b>84,69,84,94,154</b>		<b>70,58,23,18,978</b>	

contd ....3



<u>GENERAL FUND</u>		<u>GENERAL FUND</u>
<u>Previous year</u>		<u>This Year</u>
<u>(As at 31.03.2024)</u>		<u>(As at 31.03.2025)</u>
₹		₹
<b>Schedule VII:</b>	<b>Investments:</b> <i>(net of diminution in value, if any)</i>	
1,32,37,11,58,755	1. Securities of Central and State Governments	1,53,79,70,35,240
2,15,49,07,644	2. Equity Shares & Stocks	2,33,89,30,882
19,88,28,626	3. Preference Shares and Stocks	20,85,32,727
1,66,74,95,794	4. Notes, Debentures and Bonds	1,45,26,41,167
29,42,68,51,138	5. Others	1,90,03,45,125
<b>1,66,23,49,66,956</b>		<b>1,59,69,74,85,142</b>
<b>Schedule VIII :</b>	<b>Loans &amp; Advances:</b>	
5,40,06,87,73,757	1. Foreign Governments	5,51,97,63,33,756
	2. Banks:	
1,56,24,23,50,000	(a) In India	2,01,19,28,75,000
1,25,10,75,000	(b) Outside India	12,71,41,08,278
	3. Financial Institutions:	
10,00,00,00,000	(a) In India	17,00,00,00,000
1,11,42,82,04,946	(b) Outside India	1,03,63,61,98,640
6,93,02,23,80,106	4. Others	9,18,87,12,84,133
<b>15,12,01,27,83,809</b>		<b>18,05,39,07,99,807</b>
<b>Schedule IX :</b>	<b>Bills of Exchange and Promissory Notes Discounted/Rediscounted:</b>	
64,01,00,00,000	(a) In India	52,00,00,00,000
-	(b) Outside India	-
<b>64,01,00,00,000</b>		<b>52,00,00,00,000</b>

contd ....4





GENERAL FUND		GENERAL FUND	
Previous year (As at 31.03.2024)		This Year (As at 31.03.2025)	
₹		₹	
<b>Schedule X :</b>	<b>Fixed Assets: (At cost less depreciation)</b>		
	1. Premises		
5,24,67,32,163	Gross Block b/f	5,31,11,86,460	
11,62,08,251	Additions during the year	4,45,804	
5,17,53,954	Disposals during the year	-	
5,31,11,86,460	Gross Block as at the end of the year	5,31,16,32,264	
2,16,07,05,514	Accumulated Depreciation	2,39,20,41,727	
3,15,04,80,946	Net Block	2,91,95,90,537	
	2. Others		
1,86,00,90,076	Gross Block b/f	2,18,52,96,033	
37,37,54,007	Additions during the year	34,19,89,157	
4,85,48,050	Disposals during the year	9,21,12,473	
2,18,52,96,033	Gross Block as at the end of the year	2,43,51,72,717	
1,69,72,96,187	Accumulated Depreciation	1,95,03,30,342	
48,79,99,846	Net Block	48,48,42,376	
3,63,84,80,792		3,40,44,32,912	
<b>Schedule XI :</b>	<b>Other Assets:</b>		
	1. Accrued interest on		
12,17,24,98,132	a) investments / bank balances	12,97,99,39,514	
30,35,58,57,343	b) loans and advances	37,21,97,24,588	
6,40,09,436	2. Deposits with sundry parties	7,02,54,044	
17,57,35,00,554	3. Advance Income Tax paid (Net)	19,98,21,90,053	
29,16,69,24,879	4. Others [including Net Deferred tax asset of ₹16,44,84,66,475 (previous year ₹17,77,16,40,983)]	26,47,32,06,288	
89,33,27,90,344		96,72,53,14,487	
<b>Schedule XII :</b>	<b>Other Expenses:</b>		
	1. Export Promotion Expenses	5,55,93,837	
4,20,45,166	2. Expenses on and related to Data Processing	42,43,169	
32,84,470	3. Repairs and Maintenance	67,99,59,716	
56,19,38,393	4. Printing and Stationery	1,08,66,061	
95,65,423	5. Others	1,08,36,22,814	
94,05,78,749			
1,55,74,12,201		1,83,42,85,599	

contd ....5



<u>GENERAL FUND</u>		<u>GENERAL FUND</u>	
<u>Previous year</u>		<u>This Year</u>	
<u>(As at 31.03.2024)</u>		<u>(As at 31.03.2025)</u>	
₹		₹	
<b>Schedule XIII :</b>	<b>Interest and Discount:</b>		
	1.Interest and Discount on loans		
1,11,99,79,61,472	and advances/bills discounted/rediscounted	1,23,46,33,68,674	
37,03,90,49,835	2.Income on Investments/bank balances	59,82,27,90,636	
<b>1,49,03,70,11,307</b>		<b>1,83,28,61,59,311</b>	
<b>Schedule XIV :</b>	<b>Other Income:</b>		
	1. Net Profit on sale/		
30,90,69,474	revaluation of investments	1,06,50,02,196	
(5,39,299)	2. Net Profit on sale of land,	4,33,511	
49,43,49,319	buildings and other assets	15,07,32,048	
	3. Others		
<b>80,28,79,494</b>		<b>1,21,61,67,755</b>	

Note : Deposits under 'Liabilities' [ref. Schedule IV (a)] include `on shore' foreign currency deposits aggregating USD 3.36 mn (Previous year USD 5.92 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 ₹0.15 bn (Previous year ₹0.27 bn) on account of swaps.


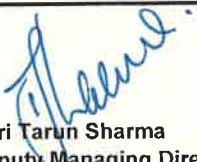








Consolidated Cash Flow Statement

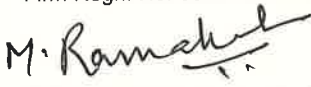
Amount (₹ Crore)

Particulars	Year ended March 31, 2025	Year ended March 31, 2024
<b>Cash flow from Operating Activities</b>		
Net Profit / (Loss) before tax and extra-ordinary items	4,297.27	3,336.30
Adjustments for		
- (Profit)/Loss on sale of fixed assets (Net)	(0.04)	0.05
- (Profit)/Loss on sale of Investments (Net)	(106.50)	(30.91)
- Depreciation	57.48	54.50
- Discount/Expenses on bond issues written off	15.16	17.15
- Transfer from Investment Fluctuation Reserve	-	-
- Provisions/Write Off of Loans/Investments & other provisions	(532.12)	413.58
- Others - to specify	0.01	-
	<b>3,731.26</b>	<b>3,790.68</b>
Adjustments for		
- Other Assets	(574.66)	3,594.12
- Current liabilities	(1,157.53)	713.44
<b>Cash generated from operations</b>	<b>1,999.07</b>	<b>8,098.24</b>
Payment of income tax/interest tax	(240.87)	(819.28)
<b>Net cash flow from Operating activities (A)</b>	<b>1,758.21</b>	<b>7,278.96</b>
<b>Cash flow from Investing activities</b>		
- Net purchase of fixed assets	(34.03)	(43.71)
- Net change in investments	718.68	(4,240.17)
<b>Net cash used in / raised from Investing activities (B)</b>	<b>684.64</b>	<b>(4,283.88)</b>
<b>Cash Flow from Financing activities</b>		
- Equity capital infusion	-	-
- Loans borrowed (net of repayments made)	24,534.33	26,187.41
- Loans lent, bills discounted and rediscounted (net of repayments received)	(28,136.80)	(23,078.88)
- Dividend on equity shares and tax on dividend	(252.00)	(155.80)
(Balance of Net profits transferred to Central Government)		
<b>Net cash used in / raised from Financing activities (C)</b>	<b>(3,854.47)</b>	<b>2,952.74</b>
<b>NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)</b>	<b>(1,411.62)</b>	<b>5,947.82</b>
<b>OPENING CASH AND CASH EQUIVALENTS</b>	<b>8,469.85</b>	<b>2,522.03</b>
<b>CLOSING CASH AND CASH EQUIVALENTS</b>	<b>7,058.23</b>	<b>8,469.85</b>

For and on behalf of the Board

 Ms. Deepali Agrawal Deputy Managing Director	 Shri Tarun Sharma Deputy Managing Director	 Ms. Harsha Bangari Managing Director
 Ms. Himani Pande	 Ms. Aparna Bhatia	 Dr. Abhijit Bhukon
 Shri Arnab Kumar Chowdhury	 Shri Ashwani Kumar	
Directors		

For M K P S & Associates LLP  
Chartered Accountants  
Firm Regn. No. 302014E/W101061

  
(CA Ramakrishnan Mani)  
Partner  
M. No. 032271

