

ISSUE OF COMMERCIAL PAPER (CP)
May 08, 2025
LETTER OF OFFER
PART I

ISSUER DETAILS	
NAME AND ADDRESS OF ISSUER	: Export-Import Bank of India (Exim Bank) Centre One Building, 21st Floor, World Trade Centre Complex, Cuffe Parade, Mumbai – 400 005
BUSINESS SEGMENT/ACTIVITY	: Financial Services
MANAGING DIRECTOR	: Ms. Harsha Bangari
GROUP AFFILIATION	: N.A.

PART II

ISSUE DETAILS			
ISIN	:	INE514E14SU7	
PROPOSED DATE OF ISSUE	:	May 09, 2025	
AMOUNT	:	₹ 2500,00,00,000.00	
TENOR AND MATURITY	:	Tenor: 91 Days Maturity: August 08, 2025	
PROPOSED TO BE LISTED	:	The proposed Commercial Papers shall be listed on the National Stock Exchange in terms of Chapter XVII of SEBI Master Circular No. SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, as amended from time to time.	
END USE OF CP	:	The Issue proceeds would be used to augment the Resources of Exim Bank for carrying out its functions under the Export – Import Bank of India Act, 1981 (28 of 1981).	
MARKET CONVENTIONS	:	FIMMDA CONVENTIONS	
CREDIT RATING DETAILS FOR THE PROPOSED ISSUE	:	CREDIT RATING – 1	CREDIT RATING -2
CREDIT RATING ISSUER	:	CRISIL Ratings Limited	ICRA Limited
RATING	:	CRISIL A1+	ICRA A1+
DATE OF RATING	:	02.05.2025	02.05.2025
VALIDITY FOR ISSUANCE	:	60 days	3 months
VALIDITY PERIOD FOR RATING	:	Till Maturity	Till Maturity
FOR AMOUNT	:	31,047.57 crore	31,047.57 crore
CONDITIONS (if any)	:	N.A.	N.A.
LONG TERM CREDIT RATING OBTAINED BY THE ISSUER	:	CRISIL AAA/Stable	ICRA AAA/Stable
UNACCEPTED CREDIT RATING ASSIGNED TO THE ISSUER	:	N.A.	N.A.
ISSUING AND PAYING AGENT	:	Bank of Maharashtra, Merchant Banking Cell, Treasury & International Banking Division, Apeejay House, 1 st Floor, 130 Dr. V. B. Gandhi Marg, Fort, Mumbai-400 001.	
DEBENTURE TRUSTEE DETAILS (NAME AND ADDRESS) (IN CASE OF NCD)	:	N.A.	
CREDIT ENHANCEMENT DETAILS (if any)	:	N.A.	
DESCRIPTION OF INSTRUMENT	:	N.A.	
AMOUNT (RS. IN LACS)	:	N.A.	



In Favor of	:	N.A.
NAME AND ADDRESS OF THE GURANTOR	:	N.A.
NET WORTH OF THE GUARANTOR (Rs. In Lacs)	:	N.A.
EXTENT OF THE GUARANTEE OFFERED BY THE GUARANTOR FOR THE ISSUE	:	N.A.
CONDITIONS UNDER WHICH THE GUARANTEE WILL BE INVOKED	:	N.A.
TRUSTEE DETAILS	:	N.A.
WHETHER GURANTOR IS A GROUP ENTITY If Yes:	:	N.A.
NAMES OF COMPANIES TO WHICH GUARANTOR HAS ISSUED SIMILAR GUARANTEE	:	N.A.

PART III

A. ISSUER FINANCIAL DETAILS

CP / NCD BORROWING	:	As at Annexure II
DATE OF BOARD RESOLUTION	:	March 26, 2025
1. LIMIT APPROVED BY BOARD	:	₹ 63,000 crore
2. LIMIT AS PER CRA	:	₹ 31,047.57 crore
3. LIMIT APPROVED BY REGULATOR CONCERNED (IF APPLICABLE)	:	₹ 31,047.57 crore

B. DETAILS OF CP / NCD AND OTHER DEBT INSTRUMENTS OUTSTANDING AS ON DATE OF LETTER OF OFFER CP / NCD / OTHER DEBT INSTRUMENTS (INCLUDING LIABILITIES NOT REDEEMED ON DUE DATE)

As at **Annexure II**.

C. FUND-BASED FACILITIES FROM BANKS/FINANCIAL INSTITUTIONS, IF ANY

As at **Annexure II**.

D. SHAREHOLDING OF THE ISSUER'S PROMOTERS AND THE DETAILS OF THE SHARES PLEDGED BY THE PROMOTERS, IF ANY.

Sr. No.	Promoters / Shareholder	Total No. of Equity Shares	No. of Shares in demat form	Total shareholding as % of total no of equity shares	No of Shares Pledged
1.	Government of India	NA	NA	100	NA
	Total			100	



E. FINANCIAL SUMMARY

Particulars	MARCH 31, 2024 (Audited) Details in Annexure I	MARCH 31, 2023 (Audited) Details in Annexure I	MARCH 31, 2022 (Audited) Details in Annexure I
EQUITY PAID UP CAPITAL	₹ 15,909.37 crore	₹ 15,909.37 crore	₹ 15,909.37 crore
NET WORTH	₹ 22,894 crore	₹ 20,628 crore	₹ 19,228 crore
INVESTMENT IN SUBSIDIARIES/AFFILIATES	₹ 41.57 crore	NIL	NIL
TOTAL DEBT OUTSTANDING	₹ 154,611 crore	₹ 128,423 crore	₹ 107,477 crore
-SHORT TERM (RUPEE)	₹ 23,728 crore	₹ 17,146 crore	₹ 19,008 crore
-OTHER DEBT	₹ 130,883 crore	₹ 111,277 crore	₹ 88,469 crore
GROSS INCOME	₹ 15,463 crore	₹ 11,488 crore	₹ 8,363 crore
OPERATING PROFIT (PBITD)	₹ 3,750 crore	₹ 3,599 crore	₹ 3,130 crore
GROSS PROFIT (PBTID)	₹ 3,337 crore	₹ 2,089 crore	₹ 2,150 crore
NET PROFIT (POST TAX)	₹ 2,519 crore	₹ 1,556 crore	₹ 738 crore
AUDIT QUALIFICATIONS (if any)	None	None	None

F. DETAILS OF STATUTORY AUDITOR AND CHANGES THEREOF IN THE LAST THREE FINANCIAL YEARS:

Name	Address	Date of Appointment	Date of cessation, if applicable	Date of Resignation, if applicable
M/s. JCR & Co., Chartered Accountants,	Level 3, Raval House, 18 th Road, Khar West, Mumbai-52	28-09-2020	23-12-2021	NA
M/s. GMJ & Co., Chartered Accountants	3 rd & 4 th Floor, Vaastu Darshan, 'B' Wing, Above Central Bank of India, Azad Road, Andheri (East), Mumbai - 400 069	24-12-2021	NA	NA
M/s. GMJ & Co., Chartered Accountants	3 rd & 4 th Floor, Vaastu Darshan, 'B' Wing, Above Central Bank of India, Azad Road, Andheri (East), Mumbai - 400 069	10-10-2022	NA	NA
M/s: GMJ & Co., Chartered Accountants	3 rd & 4 th Floor, Vaastu Darshan, 'B' Wing, Above Central Bank of India, Azad Road, Andheri (East), Mumbai - 400 069	10.11.2023	18.11.2024	NA



M/s MKPS & Associates LLP, Chartered Accountants	B 301, Western Edge II, Off Western Express Highway, Borivali East, Mumbai 400 066	19.11.2024	NA	NA
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G. DETAILS OF DEFAULT IN REPAYMENT OF CP, NCD OR ANY OTHER DEBT INSTRUMENT AND OTHER FINANCIAL INDEBTEDNESS INCLUDING CORPORATE GUARANTEE ISSUED IN THE PAST FIVE FINANCIAL YEARS INCLUDING IN THE CURRENT FINANCIAL YEAR.

None

H. DETAILS OF ANY OTHER MATERIAL EVENT / DEVELOPMENT HAVING IMPLICATIONS FOR THE FINANCIALS / CREDIT QUALITY RESULTING IN MATERIAL LIABILITY, CORPORATE RESTRUCTURING EVENT OR SUCH OTHER MATTERS AFFECTING THE ISSUE OR INVESTOR'S DECISION.

There are no material events/developments that may have significant implication on the financials/credit quality of the Issuer. For internal and external risk factors the prospective holders of the Commercial Papers may refer to the section on "Risk Factors" set out in Section 3 of the General Information Document.

I. MATERIAL LITIGATION IF ANY:

None

J. REGULATORY STRICTURES, IF ANY:

None

K. AN ISSUER WHICH IS EITHER AN NBFC OR AN HFC SHALL DISCLOSE THE RESIDUAL MATURITY PROFILE OF ITS ASSETS AND LIABILITIES IN THE FOLLOWING FORMAT:

Not Applicable

Yours faithfully,

(मंगेश जोशी / Mangesh Joshi)

मुख्य प्रबंधक / Chief Manager

(अभिजीत डंके / Abhijit Danke)

सहायक महाप्रबंधक / Assistant General Manager

प्राधिकृत अधिकारी / Authorised Signatories

EXPORT-IMPORT BANK OF INDIA

BALANCE SHEET AS AT 31ST MARCH, 2024

<u>GENERAL FUND</u>		<u>GENERAL FUND</u>	
<u>Previous year</u>		<u>This year</u>	
<u>(As at 31 03 2023)</u>		<u>(As at 31 03 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
47,18,25,89,123	2. Reserves	II	69,84,92,97,495
1,55,80,00,000	3. Profit & Loss Account	III	2,52,00,00,000
9,15,33,00,48,500	4. Notes, Bonds and Debentures		9,12,35,46,53,250
-	5. Bills Payable		-
1,52,61,65,868	6. Deposits	IV	1,13,35,12,174
3,67,37,61,08,842	7. Borrowings	V	6,32,61,82,81,220
63,57,92,78,636	8. Current Liabilities		
59,02,32,97,198	and Provisions for contingencies		90,84,32,29,885
	9. Other Liabilities		51,10,15,40,632
16,14,66,91,52,048	Total		19,19,51,41,78,537
	<u>ASSETS</u>		
25,22,03,32,051	1. Cash & Bank Balances	VI	84,28,84,69,827
1,23,10,85,20,849	2. Investments	VII	1,66,23,49,66,956
12,92,33,40,28,165	3. Loans and Advances	VIII	15,12,01,27,83,809
52,90,00,00,000	4. Bills of Exchange and Promissory		
3,74,69,20,156	Notes Discounted/Rediscounted	IX	64,01,00,00,000
1,17,35,93,50,827	5. Fixed Assets	X	3,63,80,41,444
	6. Other Assets	XI	89,32,99,16,501
16,14,66,91,52,048	Total		19,19,51,41,78,537

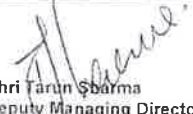
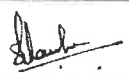







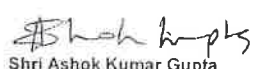
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GENERAL FUND		GENERAL FUND	
Previous year (As at 31.03.2023)		This Year (As at 31.03.2024)	
₹	CONTINGENT LIABILITIES	₹	
1,54,18,10,42,151	(i) Acceptances, Guarantees, endorsements and other obligations	1,36,75,69,95,162	
2,27,37,040	(ii) On outstanding forward exchange contracts	2,26,85,842	
-	(iii) On underwriting commitments	-	
18,91,62,520	(iv) Uncalled Liability on partly paid investments	18,98,22,180	
5,05,02,00,000	(v) Claims on the Bank not acknowledged as debts	3,52,70,00,000	
-	(vi) Bills for collection	-	
-	(vii) On participation certificates	-	
-	(viii) Bills Discounted/Rediscounted	-	
-	(ix) Other monies for which the Bank is contingently liable	-	
16,60,68,79,596		17,50,39,25,640	
1,76,05,00,21,307		1,58,00,04,28,824	

'Notes to Accounts' attached.

For and on behalf of the Board

 Shri Tarun Sharma Deputy Managing Director		 Ms. Harsha Bangari Managing Director	
 Shri Damini Kavi	 Ms. Himani Pande	 Ms. Aparna Bhatia	 Dr. Abhijit Phukon
 Shri Sristiraj Ambastha	 Shri Dinesh Kumar Khara	 Shri M. V. Rao	
	 Shri Ashok Kumar Gupta		
Directors			

Mumbai
Dated : May 10, 2024

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


(CA Atul Jain)
Partner
M. No. 037097






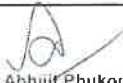







PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2024

<u>GENERAL FUND</u> <u>Previous year</u> ₹	<u>EXPENDITURE</u>	<u>SCHEDULES</u>	<u>GENERAL FUND</u> <u>This Year</u> ₹
74,83,22,98,013	1. Interest		1,12,91,85,43,653
73,20,90,012	2. Credit Insurance, fees and charges		70,80,02,228
97,87,02,641	3. Staff Salaries, Allowances etc. and Terminal Benefits		99,82,50,252
5,46,721	4. Directors' and Committee Members' Fees and Expenses		8,62,250
11,98,100	5. Audit Fees		12,93,600
30,40,84,447	6. Rent, Taxes, Electricity and Insurance Premia		31,91,45,577
4,21,04,140	7. Communication expenses		3,97,11,843
3,63,09,370	8. Legal Expenses		4,68,81,263
1,48,35,53,599	9. Other Expenses	XII	1,54,75,16,718
47,49,37,412	10. Depreciation		54,48,20,459
15,10,08,18,219	11. Provision for loan losses/contingencies depreciation on investments		4,13,57,64,503
20,89,08,46,605	12. Profit/(Loss) carried down		33,36,54,40,438
<u>1,14,87,74,89,279</u>	Total		<u>1,54,62,62,32,784</u>
5,33,24,25,711	Provision for Income Tax (Net of deferred tax) [including Deferred tax of ₹10,63,72,395 (previous year - ₹123,50,43,812)]		8,17,87,32,066
15,55,84,20,894	Balance of profit/(Loss) transferred to Balance Sheet		25,18,67,08,372
<u>20,89,08,46,605</u>			<u>33,36,54,40,438</u>
	INCOME		
1,09,39,46,31,318	1. Interest and Discount	XIII	1,49,02,38,22,762
4,37,42,51,247	2. Exchange, Commission, Brokerage and Fees		4,79,95,30,528
1,10,86,06,714	3. Other Income	XIV	80,28,79,494
<u>1,14,87,74,89,279</u>	Total		<u>1,54,62,62,32,784</u>
20,89,08,46,605	Profit/(Loss) brought down		33,36,54,40,438
	Excess Income/Interest tax provision of earlier years written back		
<u>20,89,08,46,605</u>			<u>33,36,54,40,438</u>

'Notes to Accounts' attached.

For and on behalf of the Board

 Shri Tarun Sharma Deputy Managing Director	 Ms. Harsha Bangari Managing Director		
 Shri Dhamu Ravi	 Ms. Himani Pande	 Ms. Aparna Bhatia	 Dr. Abhijit Phukon
 Shri Sristiraj Ambastha	 Shri Dinesh Kumar Khara	 Shri M. V. Rao	
 Shri Ashok Kumar Gupta			
Directors			

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

(CA Atul Jain)
Partner
M. No. 037097



Mumbai
Dated : May 10, 2024

EXPORT-IMPORT BANK OF INDIA
SCHEDULES TO THE BALANCE SHEET

<u>GENERAL FUND</u> <u>Previous year</u> <u>(As at 31.03.2023)</u>		<u>GENERAL FUND</u> <u>This Year</u> <u>(As at 31.03.2024)</u>	
₹		₹	
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:	
29,64,79,73,659		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
13,64,00,00,000		Sinking Fund (Lines of Credit)	1,95,53,19,064
47,18,25,89,123		4. Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961	13,64,00,00,000
			69,84,92,97,495
Schedule III :		Profit & Loss Account:	
15,55,84,20,894		1. Balance as per annexed accounts	25,18,67,08,372
14,00,04,20,894		2. Less: Appropriations:	
-		- Transferred to Reserve Fund	22,62,41,08,372
-		- Transferred to Investment Fluctuation Reserve	4,26,00,000
-		- Transferred to Sinking Fund	-
-		- Transferred to Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961	-
1,55,80,00,000		3. Balance of the net profits (Transferable to the Central Government in terms of Section 23(2) of the EXIM Bank Act, 1981)	2,52,00,00,000
Schedule IV :		Deposits:	
1,52,61,65,868		(a) In India	1,13,35,12,174
-		(b) Outside India	-
1,52,61,65,868			1,13,35,12,174

contd ...2



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 :	
90,47,56,28,920	(a) In India	1,91,78,99,12,310
2,76,90,04,79,922	(b) Outside India	4,40,82,83,68,910
3,67,37,61,08,842		6,32,61,82,81,220

Schedule VI:**Cash & Bank Balances:**

2,01,986	1. Cash in Hand	1,69,832
1,00,74,381	2. Balance with Reserve Bank of India	28,64,02,616
	3. Balances with other Banks:	
	(a) In India	
2,50,89,99,192	i) in current accounts	8,24,12,17,409
9,96,43,13,945	ii) in other deposit accounts	12,01,43,13,945
12,73,67,42,547	(b) Outside India	33,76,28,44,637
	4. Money at call and short notice / Lending under CBLO	29,98,35,21,388
25,22,03,32,051		84,28,84,69,827

contd ...3



Schedule VII:	Investments: <i>(net of diminution in value, if any)</i>	
1,06,83,76,64,874	1. Securities of Central and State Governments	1,32,37,11,58,755
2,13,67,83,687	2. Equity Shares & Stocks	2,57,06,32,644
40,61,99,960	3. Preference Shares and Stocks	19,88,28,626
2,13,03,59,328	4. Notes, Debentures and Bonds	1,66,74,95,794
11,59,75,13,000	5. Others	29,42,68,51,137
1,23,10,85,20,849		1,66,23,49,66,956
Schedule VIII :	Loans & Advances:	
5,56,97,47,43,079	1. Foreign Governments	5,40,06,87,73,757
	2. Banks:	
1,36,25,95,00,000	(a) In India	1,56,24,23,50,000
2,46,51,00,000	(b) Outside India	1,25,10,75,000,00
	3. Financial Institutions:	
	(a) In India	10,00,00,00,000.00
1,16,48,37,74,169	(b) Outside India	1,11,42,82,04,946
4,80,15,09,10,917	4. Others	6,93,02,23,80,106
12,92,33,40,28,165		15,12,01,27,83,809
Schedule IX :	Bills of Exchange and Promissory Notes Discounted/Rediscounted:	
52,90,00,00,000	(a) In India	64,01,00,00,000
	(b) Outside India	
52,90,00,00,000		64,01,00,00,000

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Schedule X :		Fixed Assets: (At cost less depreciation)	
5,13,54,13,642	1. Premises		
11,13,18,521	Gross Block b/f	5,24,67,32,163.00	
	Additions during the year	11,62,08,251.00	
	Disposals during the year	5,17,53,954	
5,24,67,32,163	Gross Block as at the end of the year	5,31,11,86,460	
1,93,19,79,947	Accumulated Depreciation	2,16,07,05,514	
3,31,47,52,216	Net Block	3,15,04,80,946	
1,49,19,44,300	2. Others		
42,27,33,039	Gross Block b/f	1,86,00,90,076	
5,45,87,263	Additions during the year	37,31,08,009	
	Disposals during the year	4,85,48,050	
1,86,00,90,076	Gross Block as at the end of the year	2,18,46,50,035	
1,42,79,22,136	Accumulated Depreciation	1,69,70,89,537	
43,21,67,940	Net Block	48,75,60,498	
3,74,69,20,156		3,63,80,41,444	
Schedule XI :		Other Assets:	
14,68,26,12,658	1. Accrued interest on		
19,41,59,36,548	a) investments / bank balances	12,16,93,74,005	
5,80,06,510	b) loans and advances	30,35,58,57,343	
9,38,09,84,168	2. Deposits with sundry parties	6,37,28,946	
73,82,18,10,943	3. Advance Income Tax paid (Net)	17,57,35,88,580	
	4. Others [including Net Deferred tax asset of ₹17,77,16,40,983 (previous year ₹17,87,80,13,378)]	29,16,73,67,627	
1,17,35,93,50,827		89,32,99,16,501	
Schedule XII :		Other Expenses:	
2,90,39,189	1. Export Promotion Expenses	4,20,45,166	
35,05,130	2. Expenses on and related to Data Processing	24,58,829	
47,21,26,829	3. Repairs and Maintenance	56,19,38,393	
1,11,42,760	4. Printing and Stationery	95,65,423	
96,77,39,691	5. Others	93,15,08,907	
1,48,35,53,599		1,54,75,16,718	

contd . 5



Schedule XIII :		Interest and Discount:	
		1. Interest and Discount on loans and advances/bills discounted/rediscouted	1,11,99,79,52,343
74,08,44,14,205		2. Income on Investments/bank balances	37,02,58,70,419
35,31,02,17,113			
	<u>1,09,39,46,31,318</u>		<u>1,49,02,38,22,762</u>
Schedule XIV :		Other Income:	
		1. Net Profit on sale/ revaluation of investments	30,90,69,474
52,93,14,303		2. Net Profit on sale of land, buildings and other assets	(5,39,299)
(5,52,707)		3. Others	49,43,49,319
57,98,45,118			
	<u>1,10,86,06,714</u>		<u>80,28,79,494</u>

Note : Deposits under 'Liabilities' [ref. Schedule IV (a)] include 'on shore' foreign currency deposits aggregating USD 5.92 mn (Previous year USD 8.30 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 ₹0.27 bn (Previous year ₹0.39 bn) on account of swaps.



EXPORT-IMPORT BANK OF INDIA

BALANCE SHEET AS AT 31ST MARCH, 2023

		<u>GENERAL FUND</u>	
<u>Previous year</u>		<u>This year</u>	
<u>(As at 31.03.2022)</u>		<u>(As at 31.03.2023)</u>	
₹	<u>LIABILITIES</u>	₹	<u>SCHEDULES</u>
1,59,09,36,63,881	1.Capital	I	1,59,09,36,63,881
33,18,21,68,229	2.Reserves	II	47,18,25,89,123
73,76,00,000	3.Profit & Loss Account	III	1,55,80,00,000
9,11,44,57,43,000	4.Notes, Bonds and Debentures		9,15,33,00,48,500
	5.Bills Payable		
1,77,48,64,091	6.Deposits	IV	1,52,61,65,868
1,61,55,39,99,474	7.Borrowings	V	3,67,37,61,08,842
	8.Current Liabilities		
47,75,85,79,490	and Provisions for contingencies		63,57,92,78,636
51,86,86,72,455	9.Other Liabilities		59,02,32,97,198
13,67,41,52,90,620	Total		16,14,66,91,52,048
	<u>ASSETS</u>		
32,73,37,83,010	1. Cash & Bank Balances	VI	25,22,03,32,051
1,09,02,52,61,755	2. Investments	VII	1,23,10,85,20,849
11,45,61,58,12,525	3. Loans and Advances	VIII	12,92,33,40,28,165
	4. Bills of Exchange and Promissory		
30,57,58,00,000	Notes Discounted/Rediscounted	IX	52,90,00,00,000
3,68,93,39,694	5. Fixed Assets	X	3,74,69,20,156
45,77,52,93,636	6. Other Assets	XI	1,17,35,93,50,827
13,67,41,52,90,620	Total		16,14,66,91,52,048




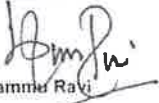


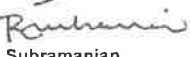


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		GENERAL FUND
Previous year (As at 31.03.2022)		This Year (As at 31.03.2023)
₹	CONTINGENT LIABILITIES	₹
	(i) Acceptances, Guarantees, endorsements and other obligations	
1,38,11,20,09,528		1,54,18,10,42,151
-	(ii) On outstanding forward exchange contracts	2,27,37,040
-	(iii) On underwriting commitments	-
17,82,79,005	(iv) Uncalled Liability on partly paid investments	18,91,62,520
5,08,19,97,787	(v) Claims on the Bank not acknowledged as debts	5,05,02,00,000
-	(vi) Bills for collection	-
-	(vii) On participation certificates	-
-	(viii) Bills Discounted/Rediscounted	-
15,07,61,62,871	(ix) Other monies for which the Bank is contingently liable	16,60,68,79,596
1,58,44,84,49,191		1,76,05,00,21,307

'Notes to Accounts' attached.

For and on behalf of the Board

 Shri Tarun Sharma Deputy Managing Director	 Shri N. Ramesh Deputy Managing Director	 Ms. Harsha Bangari Managing Director
 Shri Damme Ravi	 Shri Rajat Kumar Mishra	 Shri Sugendra Misra
 Shri R. Subramanian	 Shri A. S. Rajeev	 Shri Ashok Kumar Gupta
Directors		

Mumbai
Dated : May 11, 2023

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


 (CA Atul Jain)
 Partner
 M. No. 037097



EXPORT-IMPORT BANK OF INDIA

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2023

Previous year ₹	EXPENDITURE	SCHEDULES	GENERAL FUND
			This Year ₹
48,89,12,92,969	1. Interest		74,83,22,98,013
68,32,94,538	2. Credit Insurance, fees and charges		73,20,90,012
87,57,50,434	3. Staff Salaries, Allowances etc. and Terminal Benefits		97,87,02,641
2,39,800	4. Directors' and Committee Members' Fees and Expenses		5,46,721
11,98,100	5. Audit Fees		11,98,100
27,78,75,453	6. Rent, Taxes, Electricity and Insurance Premia		30,40,84,447
4,29,83,915	7. Communication expenses		4,21,04,140
4,27,55,953	8. Legal Expenses		3,63,09,370
1,12,34,53,662	9. Other Expenses	XII	1,48,35,53,599
39,12,07,376	10. Depreciation		47,49,37,412
9,80,66,78,917	11. Provision for loan losses/contingencies depreciation on investments		15,10,08,18,219
21,49,75,17,260	12. Profit/(Loss) carried down		20,89,08,46,605
83,63,42,48,377	Total		1,14,87,74,89,279
14,12,09,92,702	Provision for Income Tax(Net of deferred tax) [including Deferred tax of ₹123,50,43,812 (previous year - ₹13,91,50,30,279)]		5,33,24,25,711
7,37,65,24,558	Balance of profit/(Loss) transferred to Balance Sheet		15,55,84,20,894
21,49,75,17,260			20,89,08,46,605
	INCOME		
79,76,38,34,132	1. Interest and Discount	XIII	1,09,39,46,31,318
3,71,56,17,529	2. Exchange, Commission, Brokerage and Fees		4,37,42,51,247
15,47,96,716	3. Other Income	XIV	1,10,86,06,714
83,63,42,48,377	Total		1,14,87,74,89,279
21,49,75,17,260	Profit/(Loss) brought down		20,89,08,46,605
	Excess Income/Interest tax provision of earlier years written back		-
21,49,75,17,260			20,89,08,46,605

'Notes to Accounts' attached.
For and on behalf of the Board

Shri Tarun Sharma Deputy Managing Director	Shri N. Ramesh Deputy Managing Director	Ms. Harsha Bangari Managing Director
Shri Damru Ravi Shri R. Subramanian	Shri Rajat Kumar Mishra Shri A. S. Rajeev	Shri Suchindra Misra Shri Ashok Kumar Gupta

Directors

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

(CA Atul Jain)
Partner
M. No. 037097



Mumbai
Dated : May 11, 2023

EXPORT-IMPORT BANK OF INDIA
SCHEDULES TO THE BALANCE SHEET

Previous year (As at 31.03.2022)		GENERAL FUND This Year (As at 31.03.2023)	
₹		₹	
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:		
15,64,75,52,765	1. Reserve Fund	29,64,79,73,659	
-	2. General Reserve	-	
1,93,92,96,400	3. Other Reserves :	1,93,92,96,400	
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	
33,18,21,68,229	4. Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961	47,18,25,89,123	
Schedule III :	Profit & Loss Account:		
7,37,65,24,558	1. Balance as per annexed accounts	15,55,84,20,894	
6,63,89,24,558	2. Less: Appropriations:		
-	- Transferred to		
-	Reserve Fund	14,00,04,20,894	
-	- Transferred to Investment		
-	Fluctuation Reserve	-	
-	- Transferred to Sinking		
-	Fund	-	
-	- Transferred to Special		
-	Reserve u/s 36(1)(viii) of		
-	the Income Tax Act, 1961	-	
73,76,00,000	3. Balance of the net profits (Transferable to the Central Government in terms of Section 23(2) of the EXIM Bank Act, 1981)	1,55,80,00,000	
Schedule IV :	Deposits:		
1,77,48,64,091	(a) In India	1,52,61,65,868	
-	(b) Outside India	-	
1,77,48,64,091		1,52,61,65,868	

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 :

22,84,04,42,293

(a) In India

90,47,56,28,920

1,38,71,35,57,181

(b) Outside India

2,76,90,04,79,922

1,61,55,39,99,4743,67,37,61,08,842**Schedule VI:****Cash & Bank Balances:**

2,02,366

1. Cash in Hand

2,01,986

1,30,14,82,828

2. Balance with Reserve Bank of India

1,00,74,381

3. Balances with other Banks:

(a) In India

1,67,01,37,227

i) in current accounts

2,50,89,99,192

1,75,00,00,000

ii) in other deposit accounts

9,96,43,13,945

28,01,19,60,589

(b) Outside India

12,73,67,42,547

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

32,73,37,83,01025,22,03,32,051

contd3



Schedule VII:		Investments: <i>(net of diminution in value, if any)</i>	
92,76,41,20,000	1. Securities of Central and State Governments		1,06,83,76,64,874
1,78,76,31,245	2. Equity Shares & Stocks		2,13,67,83,687
-	3. Preference Shares and Stocks		40,61,99,960
3,30,84,00,010	4. Notes, Debentures and Bonds		2,13,03,59,328
11,16,51,10,500	5. Others		11,59,75,13,000
1,09,02,52,61,755			1,23,10,85,20,849
Schedule VIII :		Loans & Advances:	
5,33,18,36,76,763	1. Foreign Governments		5,56,97,47,43,079
	2. Banks:		
1,39,15,85,00,000	(a) In India		1,36,25,95,00,000
2,34,95,67,500	(b) Outside India		2,46,51,00,000.00
	3. Financial Institutions:		
	(a) In India		-
90,19,00,94,780	(b) Outside India		1,16,48,37,74,169
3,80,73,39,73,482	4. Others		4,80,15,09,10,917
11,45,61,58,12,525			12,92,33,40,28,165
Schedule IX :		Bills of Exchange and Promissory Notes Discounted/Rediscounted:	
30,57,58,00,000	(a) In India		52,90,00,00,000
-	(b) Outside India		-
30,57,58,00,000			52,90,00,00,000

contd4



Schedule X :

5,12,00,83,818
1,53,29,824
<u>5,13,54,13,642</u>
<u>1,70,20,85,519</u>
<u>3,43,33,28,123</u>
1,43,24,61,033
11,38,79,687
<u>5,43,96,420</u>
<u>1,49,19,44,300</u>
<u>1,23,59,32,729</u>
<u>25,60,11,571</u>
<u>3,68,93,39,694</u>

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

1. Premises	
Gross Block b/f	5,13,54,13,642.00
Additions during the year	11,13,18,521.00
Disposals during the year	-
Gross Block as at the end of the year	<u>5,24,67,32,163</u>
Accumulated Depreciation	<u>1,93,19,79,947</u>
Net Block	<u>3,31,47,52,216</u>
2. Others	
Gross Block b/f	1,49,19,44,300
Additions during the year	42,27,33,039
Disposals during the year	<u>5,45,87,263</u>
Gross Block as at the end of the year	<u>1,86,00,90,076</u>
Accumulated Depreciation	<u>1,42,79,22,136</u>
Net Block	<u>43,21,67,940</u>
	<u>3,74,69,20,156</u>

Schedule XI :

11,01,78,09,688
6,43,23,99,561
5,72,93,416
3,45,65,21,868
24,81,12,69,103
<u>45,77,52,93,636</u>

Other Assets:

1. Accrued interest on	
a) investments / bank balances	14,68,26,12,658
b) loans and advances	19,41,59,36,548
2. Deposits with sundry parties	5,80,06,510
3. Advance Income Tax paid (Net)	9,38,09,84,168
4. Others [including Net Deferred tax asset of ₹17,87,80,13,378 (previous year ₹16,64,29,69,567)]	73,82,18,10,943
	<u>1,17,35,93,50,827</u>

Schedule XII :

70,30,733
12,50,341
34,75,63,495
95,44,157
75,80,64,936
<u>1,12,34,53,662</u>

Other Expenses:

1. Export Promotion Expenses	2,90,39,189
2. Expenses on and related to Data Processing	35,05,130
3. Repairs and Maintenance	47,21,26,829
4. Printing and Stationery	1,11,42,760
5. Others	96,77,39,691
	<u>1,48,35,53,599</u>

contd5



Schedule XIII :		Interest and Discount:	
43,39,25,77,052		1. Interest and Discount on loans and advances/bills discounted/rediscouted	74,08,44,14,205
36,37,12,57,080		2. Income on Investments/bank balances	35,31,02,17,113
<u>79,76,38,34,132</u>			<u>1,09,39,46,31,318</u>
Schedule XIV :		Other Income:	
(28,39,96,746)		1. Net Profit on sale/ revaluation of investments	52,93,14,303
22,57,350		2. Net Profit on sale of land, buildings and other assets	(5,52,707)
43,65,36,112		3. Others	57,98,45,118
<u>15,47,96,716</u>			<u>1,10,86,06,714</u>

Note : Deposits under 'Liabilities' [ref. Schedule IV (a)] include 'on shore' foreign currency deposits aggregating USD 8.30 mn (Previous year USD 12.63 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 ₹0.39 bn (Previous year ₹0.59 bn) on account of swaps.



INR Outstanding Bonds

Series	ISIN	Tenor/ Period of maturity (in years)	Coupon	Amount issued (INR)	Date of allotment	Redemption date/ Schedule	Credit rating/ Outlook	Secured/ Unsecured	Security	Debenture Trustee/ Details of CRA
8.87% EXIM BOND 2014-15 (Sr. R 15 - 2029)	INE514E08ED5	15.01	8.87	3,50,00,00,000.00	30-Oct-14	30-Oct-29	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
8.83% EXIM BOND 2014-15 (Sr. R 16 - 2029)	INE514E08EE3	15.01	8.83	2,50,00,00,000.00	03-Nov-14	03-Nov-29	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
8.15% EXIM BOND 2014-15 (Sr. R 21 - 2030)	INE514E08EJ2	15.01	8.15	4,65,00,00,000.00	21-Jan-15	21-Jan-30	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
8.3750% EXIM BOND 2015-16 (Sr. S 02 - 2025)	INE514E08EO2	10.01	8.38	3,20,00,00,000.00	24-Jul-15	24-Jul-25	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
8.25% EXIM BOND 2015-16 (Sr. S 03 - 2025)	INE514E08EP9	10.01	8.25	2,50,00,00,000.00	28-Sep-15	28-Sep-25	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
8.02% EXIM BOND 2015-16 (Sr. S 04 - 2025)	INE514E08EQ7	10.01	8.02	3,25,00,00,000.00	29-Oct-15	29-Oct-25	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
8.10% EXIM BOND 2015-16 (Sr. S 06 - 2025)	INE514E08ES3	10.01	8.100	2,25,00,00,000.00	19-Nov-15	19-Nov-25	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
8.18% EXIM BOND 2015-16 (Sr. S 08 - 2025)	INE514E08EU9	10.01	8.18	7,00,00,00,000.00	07-Dec-15	07-Dec-25	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
8.02% EXIM BOND 2016-17 (Sr. T 01 - 2026)	INE514E08FB6	10.01	8.02	3,50,00,00,000.00	20-Apr-16	20-Apr-26	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
8.12% EXIM BOND 2016-17 (Sr. T 02 - 2031)	INE514E08FC4	15.01	8.12	4,00,00,00,000.00	25-Apr-16	25-Apr-31	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
8.25% EXIM BOND 2016-17 (Sr. T 04 - 2031)	INE514E08FE0	15.01	8.25	2,40,00,00,000.00	23-Jun-16	23-Jun-31	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
8.11% EXIM BOND 2016-17 (Sr. T 05 - 2031)	INE514E08FF7	15.01	8.11	4,75,00,00,000.00	11-Jul-16	11-Jul-31	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
7.62% EXIM BOND 2016-17 (Sr. T 06 - 2026)	INE514E08FG5	10.01	7.62	6,75,00,00,000.00	01-Sep-16	01-Sep-26	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
7.02% EXIM BOND 2016-17 (Sr. T 07 - 2031)	INE514E08FH3	15.01	7.02	3,50,00,00,000.00	25-Nov-16	25-Nov-31	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
7.25% EXIM BOND 2016-17 (Sr. T 09 - 2027)	INE514E08FJ9	10.01	7.25	3,50,00,00,000.00	01-Feb-17	01-Feb-27	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
7.56% EXIM BOND 2017-18 (Sr. U 02 - 2027)	INE514E08FN1	10.01	7.56	3,25,00,00,000.00	18-May-17	18-May-27	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
7.74% EXIM BOND 2017-18 (Sr. U 03 - 2037)	INE514E08FO9	20.01	7.74	3,25,00,00,000.00	26-May-17	26-May-37	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
7.22% EXIM BOND 2017-18 (Sr. U 04 - 2027)	INE514E08FP6	10.01	7.22	6,50,00,00,000.00	03-Aug-17	03-Aug-27	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
7.88% EXIM BOND 2017-18 (Sr. U 05 - 2033)	INE514E08FQ4	15.01	7.88	3,50,00,00,000.00	11-Jan-18	11-Jan-33	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
7.92% EXIM BOND 2017-18 (Sr. U 06 - 2033)	INE514E08FR2	15.01	7.92	6,50,00,00,000.00	17-Jan-18	17-Jan-33	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
8.50% EXIM BOND 2017-18 (Sr. U 07 - 2033)	INE514E08FS0	15.01	8.50	8,20,00,00,000.00	14-Mar-18	14-Mar-33	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
5.62 % EXIM BOND 2020-21 (Sr. W 01 - 2025)	INE514E08FU6	5.00	5.62	7,40,00,00,000.00	22-Jun-20	20-Jun-25	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
5.85 % EXIM BOND 2020-21 (Sr. W 02 - 2025)	INE514E08FV4	5.00	5.85	13,00,00,00,000.00	14-Sep-20	12-Sep-25	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
7.20 % EXIM BOND 2022-23 (Sr. Y01 - 2025)	INE514E08FY8	3.01	7.20	16,30,00,00,000.00	02-Jun-22	05-Jun-25	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
7.32 % EXIM BOND 2022-23 (Sr. Y02 - 2026)	INE514E08FZ5	4.01	7.32	10,80,00,00,000.00	06-Jun-22	08-Jun-26	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
7.10 % EXIM BOND 2022-23 (Sr. Y03 - 2026)	INE514E08GA6	3.61	7.1	20,00,00,00,000.00	10-Aug-22	18-Mar-26	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
7.45% EXIM BOND 2023-24 (Sr. Z 01 - 2028)	INE514E08GB4	4.17	7.45	20,00,00,00,000.00	12-Feb-24	12-Apr-28	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
7.40% EXIM BOND 2023-24 (Sr. Z 02 - 2029)	INE514E08GC2	5.01	7.40	20,00,00,00,000.00	11-Mar-24	14-Mar-29	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
7.14% EXIM BOND 2024-25 (Sr. AA 01 - 2029)	INE514E08GD0	5.00	7.14	25,00,00,00,000.00	13-Dec-24	13-Dec-29	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
7.35% EXIM BOND 2024-25 (Sr. AA 02 - 2028)	INE514E08GE8	3.50	7.35	25,00,00,00,000.00	27-Jan-25	27-Jul-28	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
7.12% EXIM BOND 2024-25 (Sr. AA 03 - 2030)	INE514E08GF5	5.25	7.12	23,50,00,00,000.00	27-Mar-25	27-Jun-30	AAA/ Stable	Unsecured	NA	Axis Trusteeship Pvt. Ltd. / CRISIL, ICRA
				2,69,45,00,00,000.00						

Outstanding Commercial Papers

Series	ISIN	Tenor/ Period of maturity (in days)	Coupon	Amount issued (INR)	Date of allotment	Redemption date/ Schedule	Credit rating	Secured/ Unsecured	Security	Details of IPA, Details of CRA
CP/24-25/17	INE514E14SH4	210	7.40	15,00,00,00,000.00	21-Oct-24	19-May-25	A1+	Unsecured	NA	IPA - Bank of Maharashtra, CRISIL/ICRA
CP/24-25/18	INE514E14SI2	364	7.51	25,00,00,00,000.00	11-Nov-24	10-Nov-25	A1+	Unsecured	NA	IPA - Bank of Maharashtra, CRISIL/ICRA
CP/24-25/19	INE514E14SJ0	364	7.53	25,00,00,00,000.00	18-Nov-24	17-Nov-25	A1+	Unsecured	NA	IPA - Bank of Maharashtra, CRISIL/ICRA
CP/24-25/21	INE514E14SL6	181	7.45	23,00,00,00,000.00	04-Dec-24	03-Jun-25	A1+	Unsecured	NA	IPA - Bank of Maharashtra, CRISIL/ICRA
CP/24-25/24	INE514E14SO0	364	7.66	25,00,00,00,000.00	28-Jan-25	27-Jan-26	A1+	Unsecured	NA	IPA - Bank of Maharashtra, CRISIL/ICRA
CP/24-25/26	INE514E14SQ5	91	7.46	25,00,00,00,000.00	25-Feb-25	27-May-25	A1+	Unsecured	NA	IPA - Bank of Maharashtra, CRISIL/ICRA
CP/24-25/27	INE514E14SR3	91	7.58	25,00,00,00,000.00	10-Mar-25	09-Jun-25	A1+	Unsecured	NA	IPA - Bank of Maharashtra, CRISIL/ICRA
CP/24-25/28	INE514E14SS1	91	7.59	25,00,00,00,000.00	13-Mar-25	12-Jun-25	A1+	Unsecured	NA	IPA - Bank of Maharashtra, CRISIL/ICRA
CP/24-25/29	INE514E14ST9	212	7.50	25,00,00,00,000.00	26-Mar-25	24-Oct-25	A1+	Unsecured	NA	IPA - Bank of Maharashtra, CRISIL/ICRA
				2,13,00,00,00,000.00						

Outstanding Certificate of Deposits

Series	ISIN	Tenor/ Period of maturity (in days)	Coupon	Amount issued (INR)	Date of allotment	Redemption date/ Schedule	Credit rating	Secured/ Unsecured	Security	Details of CRA
CD/24-25/01	INE514E16CI1	365	7.6400	20,00,00,00,000.00	30-Dec-24	30-Dec-25	AAA/A1+	Unsecured	NA	CRISIL/ICRA
CD/24-25/02	INE514E16CJ9	365	7.5800	25,00,00,00,000.00	04-Mar-25	04-Mar-26	AAA/A1+	Unsecured	NA	CRISIL/ICRA
CD/24-25/03	INE514E16Ck7	365	7.5300	25,00,00,00,000.00	20-Mar-25	20-Mar-26	AAA/A1+	Unsecured	NA	CRISIL/ICRA
				70,00,00,00,000.00						

Outstanding Rupee Term Loans					
Name of lender	Type of Facility	Amount (INR Crore)		Repayment Date / Schedule	Credit Rating, if applicable
		Sanctioned	outstanding		
Union Bank of India	Term Loan	2,000.00	2,000.00	31-10-2025	CRISIL & ICRA AAA/Stable
		1,000.00	1,000.00	19-06-2026	
		1,700.00	1,700.00	31-08-2026	
		300.00	300.00	07-12-2026	
		1,500.00	1,500.00	29-12-2028	
		500.00	500.00	22-03-2029	
Bank of India	Term Loan	2,000.00	2,000.00	12-06-2026	
		1,000.00	1,000.00	25-06-2026	
		1,000.00	1,000.00	13-06-2025	
State Bank of India	Term Loan	2,500.00	2,500.00	10-04-2026	
Total		13,500.00	13,500.00		

Foreign Currency Bond outstanding

Series	ISIN	Tenor/ Period of maturity (in years)	Coupon	Amount in USD mn	Date of allotment	Redemption date/ Schedule	Credit rating	Secured/ Unsecured	Security	Other Details viz. Details of IPA, Details of CRA
28	US30216JAA34	10.00	3.375%	1,000.00	05-08-2016	05-08-2026	BBB-	Unsecured	NA	144A/RegS Bond
30	US30216KAC62	10.00	3.875%	1,000.00	01-02-2018	01-02-2028	BBB-	Unsecured	NA	144A/RegS Bond
35	US30216JAE55	10.00	3.250%	1,000.00	15-01-2020	15-01-2030	BBB-	Unsecured	NA	144A/RegS Bond
36	US30216JAF21	10.00	2.250%	1,000.00	13-01-2021	13-01-2031	BBB-	Unsecured	NA	144A/RegS Bond
37	XS2357799605	5.00	3.45%	68.82	25-06-2021	25-06-2026	BBB-	Unsecured	NA	CNH Bond
40	US30216JAG04 (Rule 144A) US30216KAG76 (Regulation S)	10.00	5.50%	1,000.00	18-01-2023	18-01-2033	BBB-	Unsecured	NA	144A/RegS Bond
45	XS2643814283	3.00	NA	150.00	07-07-2023	07-07-2026		Unsecured	NA	USD PP-FRN
48	XS2783086932	5.00	NA	150.00	12-03-2024	12-03-2029	BBB-	Unsecured	NA	USD PP-FRN
49	USY2387VAA18 (Reg S) US30218VAA44 (Rule 144 A)	10.00	5.50%	1,000.00	13-01-2025	13-01-2035	BBB-	Unsecured	NA	144A/RegS Bond
50	XS3014215670	1.44	12.68%	75.48	28-02-2025	30-07-2026	BBB-	Unsecured	NA	BRL Bond
51	XS3014215753	1.66	12.55%	100.70	28-02-2025	19-10-2026	BBB-	Unsecured	NA	BRL Bond
52	XS3018113814	1.66	12.83%	76.72	06-03-2025	26-10-2026	BBB-	Unsecured	NA	BRL Bond
			TOTAL	6,621.72						

ANNEXURE II.F

Details of secured/ unsecured loan facilities/ bank fund based facilities/ rest of the borrowing, if any, including hybrid debt like foreign currency convertible bonds (FCCB), optionally convertible debentures / preference shares from banks or financial institutions or financial creditors:

Lender's name/ Name of the Bank	Nature of facility/ instrument	Amount sanctioned in Equivalent to USD mn	Principal Amount outstanding in USD mn	Repayment date / schedule	Security, if applicable	Credit rating, if applicable	Asset classification
EIB (EUR 50.29 mn)	Long Term Loan	43.79	6.27	01-02-2027	NA	NA	Standard
EIB (EUR 40 mn)	Long Term Loan	52.63	32.67	20-12-2033	NA	NA	Standard
EIB (EUR 35.85 mn)	Long Term Loan	40.19	30.81	24-10-2036	NA	NA	Standard
STATE BANK OF INDIA, FRANKFURT (EUR 100 mn)	Long Term Loan	122.81	39.86	03-02-2026	NA	NA	Standard
UCO Bank, Singapore (1st Tranche)	Long Term Loan	100.00	100.00	30-06-2027	NA	NA	Standard
MUFG	Long Term Loan	300.00	300.00	07-07-2027	NA	NA	Standard
UCO Bank, Singapore (2nd Tranche)	Long Term Loan	100.00	100.00	02-09-2027	NA	NA	Standard
UCO Bank, Singapore	Long Term Loan	100.00	100.00	29-09-2027	NA	NA	Standard
Union Bank of India, DIFC	Long Term Loan	100.00	100.00	29-10-2027	NA	NA	Standard
JBIC	Long Term Loan	100.00	100.00	23-05-2029	NA	NA	Standard
SBI, London (SONIA linked GBP Loan)	Long Term Loan	11.69	8.46	01-07-2028	NA	NA	Standard
PNB - DIFC Branch, Dubai	Short Term Loan	100.00	100.00	25-08-2025	NA	NA	Standard
MUFG	Short Term Loan	300.00	300.00	28-01-2026	NA	NA	Standard
STATE BANK OF INDIA, New York	Long Term Loan	100.00	100.00	30-11-2026	NA	NA	Standard
MUFG	Long Term Loan	200.00	200.00	28-12-2026	NA	NA	Standard
HSBC USD 750 (1st tranche 250)	Long Term Loan	250.00	250.00	25-01-2029	NA	NA	Standard
HSBC USD 750 (1st tranche 250)	Long Term Loan	500.00	500.00	04-03-2029	NA	NA	Standard
BOFA	Long Term Loan	100.00	100.00	28-05-2027	NA	NA	Standard
SCB	Long Term Loan	250.00	250.00	28-09-2027	NA	NA	Standard
SCB	Long Term Loan	500.00	500.00	27-03-2029	NA	NA	Standard
MUFG JPY	Short Term Loan	316.93	335.40	16-02-2027	NA	NA	Standard
CACIB JPY	Long Term Loan	125.87	132.62	13-12-2028	NA	NA	Standard
CLUB loan GBP (BOFA+CITI)	Short Term Loan	83.11	88.18	21-09-2026	NA	NA	Standard
CACIB GBP Facility B Loan	Short Term Loan	41.27	41.42	21-09-2026	NA	NA	Standard
CACIB EUR Facility C Loan	Short Term Loan	95.61	98.86	20-08-2027	NA	NA	Standard
CACIB GBP Facility A Loan	Short Term Loan	49.30	52.11	12-10-2027	NA	NA	Standard
CACIB	Short Term Loan	200.00	200.00	25-03-2026	NA	NA	Standard
The Saudi National Bank	Short Term Loan	100.00	100.00	27-03-2026	NA	NA	Standard
SCB	Short Term Loan	90.00	90.00	25-06-2025	NA	NA	Standard
HSBC	Short Term Loan	150.00	150.00	28-03-2026	NA	NA	Standard
Total			4,506.67				