

**ISSUE OF COMMERCIAL PAPER (CP)**
**December 29, 2025**
**LETTER OF OFFER**
**PART I**

ISSUER DETAILS	
NAME AND ADDRESS OF ISSUER	: <b>Export-Import Bank of India (Exim Bank)</b> 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	:	INE514E14TB5	
PROPOSED DATE OF ISSUE	:	December 30, 2025	
AMOUNT	:	₹ 1500,00,00,000.00	
TENOR AND MATURITY	:	Tenor: 30 Days Maturity: January 29, 2026	
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/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, 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	:	05.12.2025	05.12.2025
VALIDITY FOR ISSUANCE	:	60 days	3 months
VALIDITY PERIOD FOR RATING	:	Till Maturity	Till Maturity
FOR AMOUNT	:	35,685.62 crore	35,685.62 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 <sup>st</sup> 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 <b>Annexure II</b>
DATE OF BOARD RESOLUTION	:	March 26, 2025
1. LIMIT APPROVED BY BOARD	:	₹ 63,000 crore
2. LIMIT AS PER CRA	:	₹ 35,685.62 crore
3. LIMIT APPROVED BY REGULATOR CONCERNED (IF APPLICABLE)	:	₹ 35,685.62 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
	<b>Total</b>			<b>100</b>	



## E. FINANCIAL SUMMARY

Particulars	MARCH 31, 2025 (Audited) Details in Annexure I	MARCH 31, 2024 (Audited) Details in Annexure I	MARCH 31, 2023 (Audited) Details in Annexure I
EQUITY PAID UP CAPITAL	₹ 15,909.37 crore	₹ 15,909.37 crore	₹ 15,909.37 crore
NET WORTH	₹ 25,812 crore	₹ 22,894 crore	₹ 20,628 crore
INVESTMENT IN SUBSIDIARIES/AFFILIATES	₹ 41.57 crore	₹ 41.57 crore	NIL
TOTAL DEBT OUTSTANDING	₹ 179,181 crore	₹ 154,611 crore	₹ 128,423 crore
-SHORT TERM (RUPEE)	₹32,651 crore	₹ 23,728 crore	₹ 17,146 crore
-OTHER DEBT	₹1,46,530 crore	₹ 130,883 crore	₹ 111,277 crore
GROSS INCOME	₹ 18,875 crore	₹ 15,463 crore	₹ 11,488 crore
OPERATING PROFIT (PBITD)	₹ 3,765 crore	₹ 3,750 crore	₹ 3,599 crore
GROSS PROFIT (PBTID)	₹ 4,297 crore	₹ 3,336 crore	₹ 2,089 crore
NET PROFIT (POST TAX)	₹ 3,243 crore	₹ 2,519 crore	₹ 1,556 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 <sup>th</sup> Road, Khar West, Mumbai-52	28-09-2020	23-12-2021	NA
M/s. GMJ & Co., Chartered Accountants	3 <sup>rd</sup> & 4 <sup>th</sup> 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 <sup>rd</sup> & 4 <sup>th</sup> 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 <sup>rd</sup> & 4 <sup>th</sup> 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
M/s MKPS & Associates LLP, Chartered Accountants	B 401, Vasudev Chambers, Old Nagardas Lane, Opp Wilson Pen, Andheri East, Mumbai 400069	14.11.2025	NA	NA

**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

(रूपेश कुमार शर्मा / Rupesh Kumar Sharma)

उप महाप्रबंधक / Deputy General Manager

प्राधिकृत अधिकारी / Authorised Signatories

## EXPORT-IMPORT BANK OF INDIA

## BALANCE SHEET AS AT 31ST MARCH, 2025

<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>	
₹	<u>LIABILITIES</u>		<u>SCHEDULES</u>
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
<b>19,19,51,41,78,537</b>	<b>Total</b>		<b>21,87,37,60,74,975</b>
	<u>ASSETS</u>		
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
<b>19,19,51,41,78,537</b>	<b>Total</b>		<b>21,87,37,60,74,975</b>


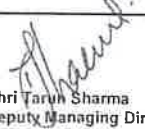




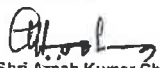
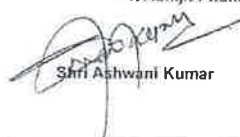
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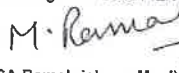
GENERAL FUND		GENERAL FUND	
Previous year (As at 31.03.2024)		This Year (As at 31.03.2025)	
₹	CONTINGENT LIABILITIES	₹	
1,36,75,69,95,162	(i) Acceptances, Guarantees, endorsements and other obligations	1,55,03,68,24,435	
2,26,85,842	(ii) On outstanding forward exchange contracts	13,10,85,64,859	
-	(iii) 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. Ashijit Phukon
 Shri Anub Kumar Chowdhury	 Shri Ashwani Kumar	
Directors		

For M K P S & Associates LLP  
Chartered Accountants  
Firm Regn. No. 302014EW101051

  
(M. Ramakrishnan Mani)  
Partner  
M. No. 032271



Mumbai  
Dated : May 09, 2025


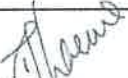





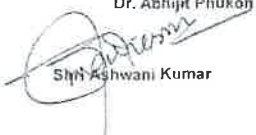
# EXPORT-IMPORT BANK OF INDIA

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

<u>GENERAL FUND</u> Previous year ₹	<u>EXPENDITURE</u>	<u>SCHEDULES</u>	<u>GENERAL FUND</u> This Year ₹
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
<b>1,54,62,62,32,784</b>	<b>Total</b>		<b>1,88,75,60,95,720</b>
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
<b>33,36,54,40,438</b>			<b>42,97,26,43,847</b>
	<b>INCOME</b>		
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
<b>1,54,62,62,32,784</b>	<b>Total</b>		<b>1,88,75,60,95,720</b>
33,36,54,40,438	Profit/(Loss) brought down		42,97,26,43,847
-	Excess Income/Interest tax provision of earlier years written back		-
<b>33,36,54,40,438</b>			<b>42,97,26,43,847</b>

'Notes to Accounts' attached.

For and on behalf of the Board

 <b>Ms. Deepali Agrawal</b> Deputy Managing Director	 <b>Shri Tarun Sharma</b> Deputy Managing Director	 <b>Ms. Harsha Bangari</b> Managing Director
 <b>Ms. Himani Pandey</b>	 <b>Ms. Aparna Bhatia</b>	 <b>Dr. Ashutosh Phukan</b>
 <b>Shri Arnab Kumar Chowdhury</b>	 <b>Shri Ashwani Kumar</b>	
<b>Directors</b>		

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

  
**(CA Ramakrishnan Mani)**  
 Partner  
 M. No. 032271



Mumbai  
Dated : May 09, 2025

**EXPORT-IMPORT BANK OF INDIA**  
**SCHEDULES TO THE BALANCE SHEET**

<u>GENERAL FUND</u> Previous year (As at 31.03.2024)		<u>GENERAL FUND</u> This Year (As at 31.03.2025)	
₹		₹	
<b>Schedule I :</b>	<b>Capital:</b>		
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	
<b>Schedule II :</b>	<b>Reserves:</b>		
52,27,20,82,031	1. Reserve Fund	81,24,07,97,076	
-	2. General Reserve	-	
1,98,18,96,400	3. Other Reserves :		
1,95,53,19,064	Investment Fluctuation Reserve*	2,19,47,17,637	
	Sinking Fund (Lines of Credit)	1,95,53,19,064	
13,64,00,00,000	4. Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961	13,64,00,00,000	
69,84,92,97,495		99,03,08,33,776	
<b>Schedule III :</b>	<b>Profit &amp; Loss Account:</b>		
25,18,67,08,372	1. Balance as per annexed accounts	32,43,15,36,281	
	2. Less: Appropriations:		
22,62,41,08,372	- Transferred to Reserve Fund	28,96,87,15,045	
4,26,00,000	- Transferred to Investment Fluctuation Reserve*	21,28,21,237	
-	- Transferred to Sinking Fund	-	
-	- Transferred to Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961	-	
	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		3,25,00,00,000	
<b>Schedule IV :</b>	<b>Deposits:</b>		
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)

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<b>GENERAL FUND</b> Previous year (As at 31.03.2024) ₹		<b>GENERAL FUND</b> This Year (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	
28,64,02,616	2. Balance with Reserve Bank of India	18,60,03,37,135	
	3. Balances with other Banks:		
8,24,12,17,409	(a) In India	8,08,65,17,277	
12,01,43,13,945	i) in current accounts	8,75,00,00,000	
33,76,28,44,637	ii) in other deposit accounts	34,71,76,20,152	
29,98,35,21,388	(b) Outside India		
	4. Money at call and short notice / Lending under CBLO		
<b>84,28,84,69,827</b>		<b>70,15,47,45,958</b>	

contd ....3



<b>GENERAL FUND</b> Previous year (As at 31.03.2024)		<b>GENERAL FUND</b> This Year (As at 31.03.2025)	
₹		₹	
<b>Schedule VII:</b>	<b>Investments:</b> (net of diminution in value, if any)		
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>	

contd ....4



<b>GENERAL FUND</b>		<b>GENERAL FUND</b>	
Previous year		This Year	
(As at 31.03.2024)		(As at 31.03.2025)	
₹		₹	
<b>Schedule X :</b>		<b>Fixed Assets:</b>	
		<i>(At cost less depreciation)</i>	
		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	2,18,46,50,035
37,31,08,009		Additions during the year	34,12,71,937
4,85,48,050		Disposals during the year	9,21,12,473
2,18,46,50,035		Gross Block as at the end of the year	2,43,38,09,499
1,69,70,89,537		Accumulated Depreciation	1,94,99,06,244
48,75,60,498		Net Block	48,39,03,255
3,63,80,41,444		3,40,34,93,792	
<b>Schedule XI :</b>		<b>Other Assets:</b>	
		1. Accrued interest on	
12,16,93,74,005		a) investments / bank balances	12,96,98,02,058
30,35,58,57,343		b) loans and advances	37,21,96,64,082
6,37,28,946		2. Deposits with sundry parties	7,00,48,743
17,57,35,88,580		3. Advance Income Tax paid (Net)	19,98,04,75,541
29,16,73,67,627		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
89,32,99,16,501		96,31,38,25,276	
<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
1,54,75,16,718		1,82,88,63,697	

contd ...5



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



# 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>LIABILITIES</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
	8 Current Liabilities		
63,57,92,78,636	and Provisions for contingencies		90,84,32,29,885
59,02,32,97,198	9 Other Liabilities		51,10,15,40,632
<u>16,14,66,91,52,048</u>	<u>Total</u>		<u>19,19,51,41,78,537</u>
	<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
	4. Bills of Exchange and Promissory		
52,90,00,00,000	Notes Discounted/Rediscounted	IX	64,01,00,00,000
3,74,69,20,156	5. Fixed Assets	X	3,63,80,41,444
1,17,35,93,50,827	6. Other Assets	XI	89,32,99,16,501
<u>16,14,66,91,52,048</u>	<u>Total</u>		<u>19,19,51,41,78,537</u>


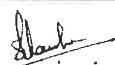




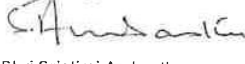
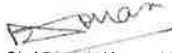

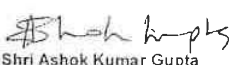
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GENERAL FUND		GENERAL FUND	
Previous year (As at 31.03.2023)		This Year (As at 31.03.2024)	
₹	CONTINGENT LIABILITIES	₹	
1,54,18,10,42,151	(i) Acceptances, Guarantees, endorsements and other obligations	1,36,75,69,95,162	
2,27,37,040	(ii) On outstanding forward exchange contracts	2,26,85,842	
18,91,62,520	(iii) On underwriting commitments	-	
5,05,02,00,000	(iv) Uncalled Liability on partly paid investments	18,98,22,180	
-	(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	-	
16,60,68,79,596	(ix) Other monies for which the Bank is contingently liable	17,50,39,25,640	
<b>1,76,05,00,21,307</b>		<b>1,58,00,04,28,824</b>	

\*Notes to Accounts' attached.

For and on behalf of the Board

 Shri Tarun Sharma Deputy Managing Director		 Ms. Harsha Bangari Managing Director	
 Shri Damini 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









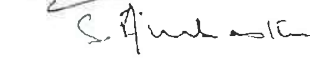



Mumbai  
Dated : May 10, 2024

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

<u>GENERAL FUND</u>		<u>GENERAL FUND</u>	
<u>Previous year</u>	<u>EXPENDITURE</u>	<u>SCHEDULES</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
1,14,87,74,89,279	Total		1,54,62,62,32,784
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
20,89,08,46,605			33,36,54,40,438
	<u>INCOME</u>		
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
1,14,87,74,89,279	Total		1,54,62,62,32,784
20,89,08,46,605	Profit/(Loss) brought down		33,36,54,40,438
20,89,08,46,605	Excess Income/Interest tax provision of earlier years written back		-
			33,36,54,40,438

'Notes to Accounts' attached.

For and on behalf of the Board

 Shri Tarun Sharma Deputy Managing Director	 Ms. Harsha Bangari Managing Director		
 Shri Dhanu 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> Previous year (As at 31.03.2023) ₹		<u>GENERAL FUND</u> This Year (As at 31.03.2024) ₹	
<b>Schedule I :</b>		<b>Capital:</b>	
<u>2,00,00,00,00,000</u>		1. Authorised	<u>2,00,00,00,00,000</u>
1,59,09,36,63,881		2. Issued and Paid-up : (Wholly subscribed by the Central Government)	1,59,09,36,63,881
<b>Schedule II :</b>		<b>Reserves:</b>	
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
		Sinking Fund (Lines of Credit)	1,95,53,19,064
<u>13,64,00,00,000</u>		4. Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961	<u>13,64,00,00,000</u>
<u>47,18,25,89,123</u>			<u>69,84,92,97,495</u>
<b>Schedule III :</b>		<b>Profit &amp; Loss Account:</b>	
15,55,84,20,894		1. Balance as per annexed accounts	25,18,67,08,372
		2. Less: Appropriations:	
14,00,04,20,894		- 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	-
<u>1,55,80,00,000</u>		3. Balance of the net profits (Transferable to the Central Government in terms of Section 23(2) of the EXIM Bank Act, 1981)	<u>2,52,00,00,000</u>
<b>Schedule IV :</b>		<b>Deposits:</b>	
1,52,61,65,868		(a) In India	1,13,35,12,174
-		(b) Outside India	-
<u>1,52,61,65,868</u>			<u>1,13,35,12,174</u>

contd ...2





<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 :	
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
<b>3,67,37,61,08,842</b>			<b>6,32,61,82,81,220</b>
<b>Schedule VI:</b>		<b>Cash &amp; Bank Balances:</b>	
2,01,986		1. Cash in Hand	1,69,832
		2. Balance with Reserve Bank of India	28,64,02,616
1,00,74,381		3. Balances with other Banks:	
		(a) In India	
		i) in current accounts	8,24,12,17,409
2,50,89,99,192		ii) in other deposit accounts	12,01,43,13,945
9,96,43,13,945		(b) Outside India	33,76,28,44,637
12,73,67,42,547		4. Money at call and short notice / Lending under CBLO	29,98,35,21,388
<b>25,22,03,32,051</b>			<b>84,28,84,69,827</b>

contd....3



<b>Schedule VII:</b>		<b>Investments:</b> <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	
<b>1,23,10,85,20,849</b>		<b>1,66,23,49,66,956</b>	
<b>Schedule VIII :</b>		<b>Loans &amp; Advances:</b>	
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	
<b>12,92,33,40,28,165</b>		<b>15,12,01,27,83,809</b>	
<b>Schedule IX :</b>		<b>Bills of Exchange and Promissory Notes Discounted/Rediscounted:</b>	
52,90,00,00,000	(a) In India	64,01,00,00,000	
	(b) Outside India		
<b>52,90,00,00,000</b>		<b>64,01,00,00,000</b>	

contd ... 4



<b>Schedule X :</b>		<b>Fixed Assets:</b> <i>(At cost less depreciation)</i>	
5,13,54,13,642	11,13,18,521	1. Premises	
		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
		2. Others	
1,49,19,44,300		Gross Block b/f	1,86,00,90,076
42,27,33,039		Additions during the year	37,31,08,009
5,45,87,263		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
<b>Schedule XI :</b>		<b>Other Assets:</b>	
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
<b>Schedule XII :</b>		<b>Other Expenses:</b>	
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



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



Annexure II A										
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
8.02% 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
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
				2,14,55,00,00,000.00						

## 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/24-25/24	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/25-26/04	INE514E14SX1	91	6.01	25,00,00,00,000.00	14-Nov-25	13-Feb-26	A1+	Unsecured	NA	IPA - Bank of Maharashtra, CRISIL/ICRA
CP/25-26/05	INE514E14SY9	182	6.22	25,00,00,00,000.00	24-Nov-25	25-May-26	A1+	Unsecured	NA	IPA - Bank of Maharashtra, CRISIL/ICRA
CP/25-26/06	INE514E14SZ6	91	5.91	25,00,00,00,000.00	27-Nov-25	26-Feb-26	A1+	Unsecured	NA	IPA - Bank of Maharashtra, CRISIL/ICRA
CP/25-26/07	INE514E14TA7	91	5.98	25,00,00,00,000.00	11-Dec-25	12-Mar-26	A1+	Unsecured	NA	IPA - Bank of Maharashtra, CRISIL/ICRA
				1,25,00,00,00,000.00						

## 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
CD/25-26/01	INE514E16CL5	365	6.5000	40,00,00,00,000.00	28-May-25	28-May-26	AAA/A1+	Unsecured	NA	CRISIL/ICRA
CD/25-26/02	INE514E16CM3	365	6.2200	20,00,00,00,000.00	11-Jun-25	11-Jun-26	AAA/A1+	Unsecured	NA	CRISIL/ICRA
CD/25-26/03	INE514E16CN1	365	6.4000	25,00,00,00,000.00	11-Nov-25	11-Nov-26	AAA/A1+	Unsecured	NA	CRISIL/ICRA
				1,55,00,00,00,000.00						

Annexure II D					
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	1,000.00	1,000.00	19-06-2026	CRISIL & ICRA AAA/Stable
		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	22-12-2026	
State Bank of India	Term Loan	2,500.00	2,500.00	10-04-2026	
		2,000.00	2,000.00	23-10-2026	
		2,000.00	2,000.00	24-12-2026	
Punjab National Bank	Term Loan	2,000.00	2,000.00	31-07-2026	
		200.00	200.00		
		1,800.00	1,800.00	09-10-2026	
		2,000.00	2,000.00	19-12-2030	
		2,000.00	2,000.00	27-12-2030	
Total		23,500.00	23,500.00		



## 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)	10.00	5.50%	1,000.00	18-01-2023	18-01-2033	BBB-	Unsecured	NA	144A/RegS Bond
	US30216KAG76 (Regulation S)									
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)	10.00	5.50%	1,000.00	13-01-2025	13-01-2035	BBB-	Unsecured	NA	144A/RegS Bond
	US30218VAA44 (Rule 144 A)									
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
			<b>TOTAL</b>	<b>6,621.72</b>						

**ANNEXURE III.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	4.75	01-02-2027	NA	NA	Standard
EIB (EUR 40 mn)	Long Term Loan	52.63	29.04	20-12-2033	NA	NA	Standard
EIB (EUR 35.85 mn)	Long Term Loan	40.19	29.47	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
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
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
HSBC	Short Term Loan	150.00	150.00	28-03-2026	NA	NA	Standard
HSBC	Short Term Loan	200.00	200.00	08-05-2026	NA	NA	Standard
BOFA	Short Term Loan	100.00	100.00	22-05-2026	NA	NA	Standard
<b>Total</b>			<b>4,180.58</b>				