

ISSUE OF COMMERCIAL PAPER (CP)
January 22, 2026
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	: INE514E14TC3	
PROPOSED DATE OF ISSUE	: January 27, 2026	
AMOUNT	: ₹ 1250,00,00,000.00	
TENOR AND MATURITY	: Tenor: 363 Days Maturity: January 25, 2027	
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	: 06.01.2026	05.01.2026
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	
UNACCEPTED CREDIT RATING ASSIGNED TO THE ISSUER	: 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	:	₹ 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
	Total			100	



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 (PBTD)	₹ 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 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
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

Annexure II

EXPORT-IMPORT BANK OF INDIA

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>			
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
1,13,35,12,174	5. Bills Payable	IV	90,33,57,470
6,32,61,82,81,220	6. Deposits	V	6,75,11,23,78,035
90,84,32,29,885	7. Borrowings		
51,10,15,40,632	8. Current Liabilities and Provisions for contingencies		86,94,46,91,544
	9. Other Liabilities		47,24,68,54,068
19,19,51,41,78,537	Total		21,87,37,60,74,975
<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
64,01,00,00,000	4. Bills of Exchange and Promissory 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

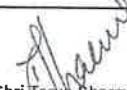
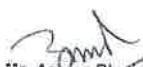
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<u>GENERAL FUND</u>		<u>GENERAL FUND</u>
<u>Previous year</u> (As at 31.03.2024)	<u>₹</u>	<u>This Year</u> (As at 31.03.2025)
<u>CONTINGENT LIABILITIES</u>		
		(i) Acceptances, Guarantees, endorsements and other obligations
1,36,75,69,95,162		1,55,03,68,24,435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

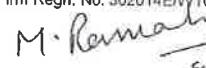
'Notes to Accounts' attached.

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. Achijit Phukon
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



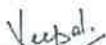
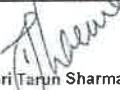
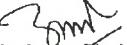
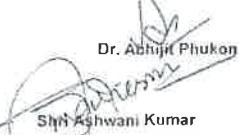
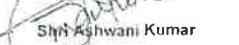
EXPORT-IMPORT BANK OF INDIA

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

GENERAL FUND		GENERAL FUND	
Previous year	EXPENDITURE	SCHEDULES	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
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 Excess Income/Interest tax provision of earlier years written back		42,97,26,43,847
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. Rimani Panda  Shri Arnab Kumar Chowdhury	 Ms. Aparna Bhatia	 Dr. Abhijit Phukan  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

EXPORT-IMPORT BANK OF INDIA
SCHEDULES TO THE BALANCE SHEET

GENERAL FUND		GENERAL FUND	
<u>Previous year</u> (As at 31.03.2024)		<u>This Year</u> (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 : Investment Fluctuation Reserve* Sinking Fund (Lines of Credit)	2,19,47,17,637
1,95,53,19,064		4. Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961	1,95,53,19,064
13,64,00,00,000			13,64,00,00,000
69,84,92,97,495			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
		2. Less: Appropriations: - Transferred to Reserve Fund	28,96,87,15,045
22,62,41,08,372		- Transferred to Investment Fluctuation Reserve*	21,28,21,237
4,26,00,000		- 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)	3,25,00,00,000
2,52,00,00,000			
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)

contd ... 2



<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>	
	₹		₹
Schedule V :		Borrowings:	
		1. From Reserve Bank of India :	
		(a) Against Trustee Securities	
	-		-
		(b) Against Bills of Exchange	
	-		-
		(c) Out of the National Industrial Credit (Long Term Operations) Fund	
	-		-
		2. From Government of India	
		3. From Other Sources :	
1,91,78,99,12,310		(a) In India	2,33,08,46,93,346
4,40,82,83,68,910		(b) Outside India	4,42,02,76,84,689
6,32,61,82,81,220			6,75,11,23,78,035
Schedule VI:		Cash & Bank Balances:	
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	
		(b) Outside India	34,71,76,20,152
29,98,35,21,388		4. Money at call and short notice / Lending under CBLO	
84,28,84,69,827			70,15,47,45,958

contd3



<u>GENERAL FUND</u> Previous year (As at 31.03.2024)	<u>GENERAL FUND</u> This Year (As at 31.03.2025)
₹	₹
Schedule VII:	Investments: <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 2,75,46,55,682
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
1,66,23,49,66,956	1,60,11,32,10,142
Schedule VIII :	Loans & Advances:
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
15,12,01,27,83,809	18,05,39,07,99,807
Schedule IX :	Bills of Exchange and Promissory Notes Discounted/Rediscounted:
64,01,00,00,000	(a) In India 52,00,00,00,000
	(b) Outside India -
64,01,00,00,000	52,00,00,00,000

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GENERAL FUND		GENERAL FUND																													
Previous year (As at 31.03.2024)		This Year (As at 31.03.2025)																													
₹		₹																													
Schedule X :																															
Fixed Assets: <i>(At cost less depreciation)</i>																															
<table> <tr> <td>1. Premises</td> <td>5,24,67,32,163</td> <td>5,31,11,86,460</td> <td></td> </tr> <tr> <td>Gross Block b/f</td> <td>11,62,08,251</td> <td>4,45,804</td> <td></td> </tr> <tr> <td>Additions during the year</td> <td>5,17,53,954</td> <td></td> <td>-</td> </tr> <tr> <td>Disposals during the year</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Gross Block as at the end of the year</td> <td>5,31,11,86,460</td> <td>5,31,16,32,264</td> <td></td> </tr> <tr> <td>Accumulated Depreciation</td> <td>2,16,07,05,514</td> <td>2,39,20,41,727</td> <td></td> </tr> <tr> <td>Net Block</td> <td>3,15,04,80,946</td> <td>2,91,95,90,537</td> <td></td> </tr> </table>				1. Premises	5,24,67,32,163	5,31,11,86,460		Gross Block b/f	11,62,08,251	4,45,804		Additions during the year	5,17,53,954		-	Disposals during the year				Gross Block as at the end of the year	5,31,11,86,460	5,31,16,32,264		Accumulated Depreciation	2,16,07,05,514	2,39,20,41,727		Net Block	3,15,04,80,946	2,91,95,90,537	
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<table> <tr> <td>2. Others</td> <td>1,86,00,90,076</td> <td>2,18,46,50,035</td> <td></td> </tr> <tr> <td>Gross Block b/f</td> <td>37,31,08,009</td> <td>34,12,71,937</td> <td></td> </tr> <tr> <td>Additions during the year</td> <td>4,85,48,050</td> <td>9,21,12,473</td> <td></td> </tr> <tr> <td>Disposals during the year</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Gross Block as at the end of the year</td> <td>2,18,46,50,035</td> <td>2,43,38,09,499</td> <td></td> </tr> <tr> <td>Accumulated Depreciation</td> <td>1,69,70,89,537</td> <td>1,94,99,06,244</td> <td></td> </tr> <tr> <td>Net Block</td> <td>48,75,60,498</td> <td>48,39,03,255</td> <td></td> </tr> </table>				2. Others	1,86,00,90,076	2,18,46,50,035		Gross Block b/f	37,31,08,009	34,12,71,937		Additions during the year	4,85,48,050	9,21,12,473		Disposals during the year				Gross Block as at the end of the year	2,18,46,50,035	2,43,38,09,499		Accumulated Depreciation	1,69,70,89,537	1,94,99,06,244		Net Block	48,75,60,498	48,39,03,255	
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<table> <tr> <td>Schedule XII :</td> <td>Other Expenses:</td> <td></td> <td></td> </tr> <tr> <td>1. Export Promotion Expenses</td> <td>4,20,45,166</td> <td>5,55,93,837</td> <td></td> </tr> <tr> <td>2. Expenses on and related to</td> <td>24,58,829</td> <td>42,43,169</td> <td></td> </tr> <tr> <td> Data Processing</td> <td>56,19,38,393</td> <td>67,93,75,732</td> <td></td> </tr> <tr> <td>3. Repairs and Maintenance</td> <td>95,65,423</td> <td>1,08,66,061</td> <td></td> </tr> <tr> <td>4. Printing and Stationery</td> <td>93,15,08,907</td> <td>1,07,87,84,897</td> <td></td> </tr> <tr> <td>5. Others</td> <td></td> <td></td> <td></td> </tr> </table>				Schedule XII :	Other Expenses:			1. Export Promotion Expenses	4,20,45,166	5,55,93,837		2. Expenses on and related to	24,58,829	42,43,169		Data Processing	56,19,38,393	67,93,75,732		3. Repairs and Maintenance	95,65,423	1,08,66,061		4. Printing and Stationery	93,15,08,907	1,07,87,84,897		5. Others			
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4. Printing and Stationery	93,15,08,907	1,07,87,84,897																													
5. Others																															
1,54,75,16,718																															

contd ...5



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

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> (As at 31 03 2023)	<u>LIABILITIES</u>	<u>This year</u> (As at 31 03 2024)	
₹		₹	
<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		-
1,52,61,55,868	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 and Provisions for contingencies		90,84,32,29,885
59,02,32,97,198	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 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
16,14,66,91,52,048	Total		19,19,51,41,78,537

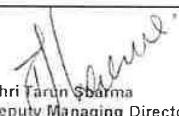
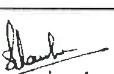
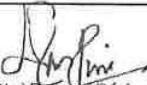
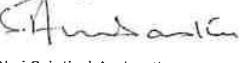
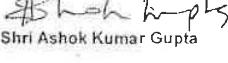
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<u>GENERAL FUND</u>		<u>GENERAL FUND</u>
<u>Previous year</u> (As at 31.03.2023)	<u>₹</u>	<u>This Year</u> (As at 31.03.2024)
<u>CONTINGENT LIABILITIES</u>		
1,54,18,10,42,151	(i) Acceptances, Guarantees, endorsements and other obligations	1,36,75,69,95,162
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
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 Damodar Ravi		Ms. Himani Pande
	Shri Sristiraj Ambastha		Shri Dinesh Kumar Khara
	Shri Ashok Kumar Gupta		Ms. Aparna Bhatia
Directors			
Dr. Abhijit Phukon			
Shri M. V. Rao			

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

GENERAL FUND		GENERAL FUND	
Previous year	EXPENDITURE	SCHEDULES	This Year
₹	₹		₹
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 Excess Income/Interest tax provision of earlier years written back		33,36,54,40,438
20,89,08,46,605			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 Darmu Ravi
S. Ambastha

Ms. Hinali 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



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
29,64,79,73,659		1. Reserve Fund	52,27,20,82,031
		2. General Reserve	-
		3. Other Reserves : Investment Fluctuation Reserve	1,98,18,96,400
1,93,92,96,400		Sinking Fund (Lines of Credit)	1,95,53,19,064
1,95,53,19,064		4. Special Reserve u/s 36(1)(viii) of the Income Tax Act,1961	13,64,00,00,000
13,64,00,00,000			13,64,00,00,000
47,18,25,89,123			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
		2. Less: Appropriations: - Transferred to Reserve Fund	22,62,41,08,372
14,00,04,20,894		- 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	-
		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
1,55,80,00,000			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:		
2,50,89,99,192	(a) In India	8,24,12,17,409
9,96,43,13,945	i) in current accounts	12,01,43,13,945
12,73,67,42,547	ii) in other deposit accounts	33,76,28,44,637
	(b) Outside India	
	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

contd .. 4



Schedule X :

Fixed Assets:
(At cost less depreciation)

5,13,54,13,642	1. Premises	5,24,67,32,163.00
11,13,18,521	Gross Block b/f	11,62,08,251.00
	Additions during the year	5,17,53,954
	Disposals during the year	
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	1,86,00,90,076
42,27,33,039	Gross Block b/f	37,31,08,009
5,45,87,263	Additions during the year	4,85,48,050
	Disposals during the year	
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	12,16,93,74,005
19,41,59,36,548	a) investments / bank balances	30,35,58,57,343
5,80,06,510	b) loans and advances	6,37,28,946
9,38,09,84,168	2. Deposits with sundry parties	
73,82,18,10,943	3. Advance Income Tax paid (Net)	17,57,35,88,580
	4. Others [including Net Deferred	29,16,73,67,527
1,17,35,93,50,827	tax asset of ₹17,77,16,40,983	
	(previous year ₹17,87,80,13,378)]	
		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	
47,21,26,829	Data Processing	24,58,829
1,11,42,760	3. Repairs and Maintenance	56,19,38,393
96,77,39,691	4. Printing and Stationery	95,85,423
	5. Others	93,15,08,907
1,48,35,53,599		1,54,75,16,718

contd ... 5



Schedule XIII :		Interest and Discount:
74,08,44,14,205	1. Interest and Discount on loans and advances/bills discounted/rediscounted	1,11,99,79,52,343
35,31,02,17,113	2. Income on Investments/bank balances	37,02,58,70,419
1,09,39,46,31,318		1,49,02,38,22,762
Schedule XIV :		Other Income:
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
1,10,86,06,714		80,28,79,494

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.



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
CP/25-26/08	INE514E14TB5	30	6.15	15,00,00,00,000.00	30-Dec-25	29-Jan-26	A1+	Unsecured	NA	IPA - Bank of Maharashtra, CRISIL/ICRA
				1,40,00,00,00,000.00						

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/24-25/02	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
				1,35,00,00,00,000.00						

Outstanding Rupee Term Loans					Annexure II D
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	CRISIL & ICRA AAA/Stable
		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) 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
53	USY2387VAB90 (Reg S) US30218VAB27 (Rule 144 A)	10.00	5.00%	500.00	12-01-2026	12-01-2036	BBB	Unsecured	NA	144A/RegS Bond
54	USY2387VAC73 (Reg S) US30218VAC00 (Rule 144 A)	30.00	5.75%	500.00	12-01-2026	12-01-2056	BBB	Unsecured	NA	144A/RegS Bond
			TOTAL	7,621.72						

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
MUFG/ CTBC-USD 350 Mn,(1st tranche of \$ 100 mn)	Long Term Loan	350.00	100.00	30-12-2030	NA	NA	Standard
Total			4,280.58				