

EXPORT-IMPORT BANK OF INDIA

CONSOLIDATED BALANCE SHEET AS AT 31ST MARCH, 2026

<u>GENERAL FUND</u>		<u>GENERAL FUND</u>	
<u>Previous year</u>		<u>This year</u>	
<u>(As at 31.03.2025)</u>		<u>(As at 31.03.2026)</u>	
₹	<u>LIABILITIES</u>	₹	<u>SCHEDULES</u>
1,59,09,36,63,881	1.Capital	1,59,09,36,63,881	I
99,02,80,15,711	2.Reserves	1,34,35,62,48,690	II
3,25,00,00,000	3.Profit & Loss Account	4,28,00,00,000	III
11,15,79,42,96,200	4.Notes, Bonds and Debentures	12,32,09,22,78,193	
-	5.Bills Payable	-	
90,33,57,470	6.Deposits	76,63,07,936	IV
6,75,46,41,46,198	7.Borrowings	8,20,60,07,91,310	V
86,94,85,36,540	8.Current Liabilities	1,14,55,40,25,845	
47,31,83,35,326	and Provisions for contingencies	70,63,24,03,474	
	9.Other Liabilities		
21,87,80,03,51,326	Total	25,36,37,57,19,329	
	<u>ASSETS</u>		
70,58,23,18,978	1. Cash & Bank Balances	1,13,13,14,78,094	VI
1,59,69,74,85,142	2. Investments	2,11,18,65,12,915	VII
18,05,39,07,99,807	3. Loans and Advances	19,36,60,04,53,583	VIII
52,00,00,00,000	4. Bills of Exchange and Promissory	1,41,19,00,00,000	IX
3,40,44,32,912	Notes Discounted/Rediscounted	3,35,18,30,565	X
96,72,53,14,487	5. Fixed Assets	1,30,91,54,44,172	XI
	6. Other Assets		
21,87,80,03,51,326	Total	25,36,37,57,19,329	

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GENERAL FUND		GENERAL FUND	
<u>Previous year</u> (As at 31.03.2025)		<u>This Year</u> (As at 31.03.2026)	
₹	CONTINGENT LIABILITIES	₹	
1,55,03,68,24,435	(i) Acceptances, Guarantees, endorsements and other obligations	1,39,27,94,54,733	
13,10,85,64,859	(ii) On outstanding forward exchange contracts	17,80,53,91,506	
-	(iii) On underwriting commitments	-	
19,45,97,850	(iv) Uncalled Liability on partly paid investments	22,10,71,260	
3,61,20,00,000	(v) Claims on the Bank not acknowledged as debts	4,50,43,80,000	
-	(vi) Bills for collection	-	
-	(vii) On participation certificates	-	
-	(viii) Bills Discounted/Rediscounted	-	
6,56,23,25,50,632	(ix) Other monies for which the Bank is contingently liable	8,00,03,19,16,156	
8,28,18,45,37,776		9,61,84,22,13,655	

'Notes to Accounts' attached.



EXPORT-IMPORT BANK OF INDIA

CONSOLIDATED PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2026

<u>GENERAL FUND</u>	<u>EXPENDITURE</u>	<u>SCHEDULES</u>	<u>GENERAL FUND</u>
Previous year			This Year
₹			₹
1,45,54,99,68,629	1. Interest		1,48,84,87,45,519
92,35,05,699	2. Credit Insurance, fees and charges		1,07,84,32,428
1,70,59,65,880	3. Staff Salaries, Allowances etc. and Terminal Benefits		1,26,13,13,608
9,58,077	4. Directors' and Committee Members' Fees and Expenses		5,49,700
14,54,195	5. Audit Fees		20,83,232
45,39,65,029	6. Rent, Taxes, Electricity and Insurance Premia		49,02,20,900
5,22,56,795	7. Communication expenses		5,40,55,646
4,09,90,228	8. Legal Expenses		2,58,32,131
1,83,42,85,599	9. Other Expenses	XII	2,12,03,19,417
57,48,29,343	10. Depreciation		71,20,14,638
(5,32,11,59,758)	11. Provision for loan losses/contingencies depreciation on investments		(6,05,69,35,127)
42,97,26,79,256	12. Profit/(Loss) carried down		55,95,22,40,461
1,88,78,96,98,971	Total		2,04,48,88,72,553
10,54,13,61,504	Provision for Income Tax(Net of deferred tax) [including Deferred tax of ₹1,27,89,98,450 (previous year - ₹1,32,31,74,509)]		13,22,04,86,049
32,43,13,17,753	Balance of profit/(Loss) transferred to Balance Sheet		42,73,17,54,412
42,97,26,79,256			55,95,22,40,461
	<u>INCOME</u>		
1,83,28,61,59,311	1. Interest and Discount	XIII	1,96,69,97,75,081
4,28,73,71,906	2. Exchange, Commission, Brokerage and Fees		7,41,27,02,917
1,21,61,67,755	3. Other Income	XIV	37,63,94,555
1,88,78,96,98,971	Total		2,04,48,88,72,553
42,97,26,79,256	Profit/(Loss) brought down		55,95,22,40,461
-	Excess Income/Interest tax provision of earlier years written back		-
42,97,26,79,256			55,95,22,40,461



EXPORT-IMPORT BANK OF INDIA
SCHEDULES TO THE BALANCE SHEET

<u>GENERAL FUND</u> <u>Previous year</u> <u>(As at 31.03.2025)</u>		<u>GENERAL FUND</u> <u>This Year</u> <u>(As at 31.03.2026)</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:	
81,23,79,79,010	1. Reserve Fund	1,15,66,01,11,989
-	2. General Reserve	-
2,19,47,17,637	3. Other Reserves :	
1,95,53,19,064	Investment Fluctuation Reserve*	3,10,08,17,637
	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
99,02,80,15,711		1,34,35,62,48,690
Schedule III :	Profit & Loss Account:	
32,43,13,17,753	1. Balance as per annexed accounts	42,73,17,54,412
	2. Less: Appropriations:	
28,96,84,96,516	- Transferred to Reserve Fund	37,54,56,54,412
21,28,21,237	- Transferred to Investment Fluctuation Reserve	90,61,00,000
-	- 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		4,28,00,00,000
Schedule IV :	Deposits:	
90,33,57,470	(a) In India	76,63,07,936
-	(b) Outside India	-
90,33,57,470		76,63,07,936

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

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<u>GENERAL FUND</u> Previous year (As at 31.03.2025) ₹		<u>GENERAL FUND</u> This Year (As at 31.03.2026) ₹
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 :	
2,33,43,64,61,510	(a) In India	4,02,33,56,92,201
4,42,02,76,84,688	(b) Outside India	4,18,26,50,99,109
6,75,46,41,46,198		8,20,60,07,91,310
Schedule VI:		
	Cash & Bank Balances:	
2,71,911	1. Cash in Hand	2,35,934
18,60,03,37,135	2. Balance with Reserve Bank of India	28,68,30,44,356
	3. Balances with other Banks:	
8,09,54,76,502	(a) In India	25,94,02,72,740
8,75,00,00,000	i) in current accounts	10,50,00,00,000
35,13,62,33,431	ii) in other deposit accounts	48,00,79,25,064
-	(b) Outside India	-
	4. Money at call and short notice / Lending under CBLO/ TREPS	-
70,58,23,18,978		1,13,13,14,78,094

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GENERAL FUND		GENERAL FUND	
<u>Previous year</u>		<u>This Year</u>	
<u>(As at 31.03.2025)</u>		<u>(As at 31.03.2026)</u>	
₹		₹	
Schedule VII:	Investments: <i>(net of diminution in value, if any)</i>		
1,53,79,70,35,240	1. Securities of Central and State Governments	1,86,23,70,59,041	
2,33,89,30,882	2. Equity Shares & Stocks	2,17,18,75,627	
20,85,32,727	3. Preference Shares and Stocks	39,03,17,183	
1,45,26,41,167	4. Notes, Debentures and Bonds	1,69,39,29,076	
1,90,03,45,125	5. Others	20,69,33,31,988	
1,59,69,74,85,142		2,11,18,65,12,915	
Schedule VIII :	Loans & Advances:		
5,51,97,63,33,756	1. Foreign Governments	6,01,87,08,07,934	
	2. Banks:		
2,01,19,28,75,000	(a) In India	2,76,57,88,66,250	
12,71,41,08,278	(b) Outside India	15,55,41,78,026	
	3. Financial Institutions:		
17,00,00,00,000	(a) In India	22,00,00,00,000	
1,03,63,61,98,640	(b) Outside India	1,16,81,76,10,515	
9,18,87,12,84,133	4. Others	9,03,77,89,90,858	
18,05,39,07,99,807		19,36,60,04,53,583	
Schedule IX :	Bills of Exchange and Promissory Notes Discounted/Rediscounted:		
52,00,00,00,000	(a) In India	1,41,19,00,00,000	
-	(b) Outside India	-	
52,00,00,00,000		1,41,19,00,00,000	

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GENERAL FUND Previous year (As at 31.03.2025) ₹		GENERAL FUND This Year (As at 31.03.2026) ₹
Schedule X :	Fixed Assets: (At cost less depreciation)	
5,31,11,86,460	1. Premises	
4,45,804	Gross Block b/f	5,31,16,32,264
-	Additions during the year	-
5,31,16,32,264	Disposals during the year	-
2,39,20,41,727	Gross Block as at the end of the year	5,31,16,32,264
2,91,95,90,537	Accumulated Depreciation	2,62,16,28,899
	Net Block	2,69,00,03,365
	2. Others	
2,18,52,96,033	Gross Block b/f	2,43,51,72,717
34,19,89,157	Additions during the year	66,70,08,051
9,21,12,473	Disposals during the year	4,87,75,609
2,43,51,72,717	Gross Block as at the end of the year	3,05,34,05,159
1,95,03,30,342	Accumulated Depreciation	2,39,15,77,959
48,48,42,376	Net Block	66,18,27,200
3,40,44,32,912		3,35,18,30,565
Schedule XI :	Other Assets:	
12,97,99,39,514	1. Accrued interest on	
37,21,97,24,588	a) investments / bank balances	14,59,40,46,576
7,02,54,044	b) loans and advances	33,12,10,12,046
19,98,21,90,053	2. Deposits with sundry parties	8,29,50,289
26,47,32,06,288	3. Advance Income Tax paid (Net)	31,77,52,97,462
96,72,53,14,487	4. Others [including Net Deferred tax asset of ₹15,16,94,68,025 (previous year ₹16,44,84,66,475)]	51,34,21,37,799
		1,30,91,54,44,172
Schedule XII :	Other Expenses:	
5,55,93,837	1. Export Promotion Expenses	7,57,01,434
42,43,169	2. Expenses on and related to Data Processing	25,26,529
67,99,59,716	3. Repairs and Maintenance	84,43,82,528
1,08,66,061	4. Printing and Stationery	1,30,02,312
1,08,36,22,814	5. Others	1,18,47,06,614
1,83,42,85,599		2,12,03,19,417

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<u>GENERAL FUND</u>		<u>GENERAL FUND</u>	
<u>Previous year</u>		<u>This Year</u>	
<u>(As at 31.03.2025)</u>		<u>(As at 31.03.2026)</u>	
₹		₹	
Schedule XIII :		Interest and Discount:	
		1. Interest and Discount on loans and advances/bills discounted/rediscounted	1,31,85,41,17,416
1,23,46,33,68,674		2. Income on Investments/bank balances	64,84,56,57,665
59,82,27,90,636			
1,83,28,61,59,311			1,96,69,97,75,081
Schedule XIV :		Other Income:	
		1. Net Profit on sale/ revaluation of investments	35,65,56,159
1,06,50,02,196		2. Net Profit on sale of land, buildings and other assets	29,68,781
4,33,511		3. Others	1,68,69,615
15,07,32,048			
1,21,61,67,755			37,63,94,555

Note : Deposits under 'Liabilities' [ref. Schedule IV (a)] include 'on shore' foreign currency deposits aggregating USD 1.75 mn (Previous year USD 3.36 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 ₹0.08 bn (Previous year ₹0.15 bn) on account of swaps.

