

EXPORT-IMPORT BANK OF INDIA

BALANCE SHEET AS AT 31ST MARCH, 2026

<u>GENERAL FUND</u>		<u>GENERAL FUND</u>	
<u>Previous year</u> (As at 31.03.2025)		<u>This year</u> (As at 31.03.2026)	
₹	<u>LIABILITIES</u>	₹	<u>SCHEDULES</u>
1,59,09,36,63,881	1.Capital	1,59,09,36,63,881	I
99,03,08,33,776	2.Reserves	1,34,35,42,37,925	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
6,75,11,23,78,035	7.Borrowings	8,20,20,03,24,551	V
86,94,46,91,544	8.Current Liabilities	1,14,54,45,27,762	
47,24,68,54,068	and Provisions for contingencies	70,45,11,42,914	
21,87,37,60,74,975	9.Other Liabilities	25,35,78,24,83,162	
21,87,37,60,74,975	Total	25,35,78,24,83,162	
70,15,47,45,958	<u>ASSETS</u>		
1,60,11,32,10,142	1. Cash & Bank Balances	1,12,42,83,12,871	VI
18,05,39,07,99,807	2. Investments	2,12,05,21,08,915	VII
52,00,00,00,000	3. Loans and Advances	19,36,60,04,53,583	VIII
3,40,34,93,792	4. Bills of Exchange and Promissory		
96,31,38,25,276	Notes Discounted/Rediscounted	1,41,19,00,00,000	IX
21,87,37,60,74,975	5. Fixed Assets	3,35,15,65,912	X
21,87,37,60,74,975	6. Other Assets	1,30,16,00,41,881	XI
21,87,37,60,74,975	Total	25,35,78,24,83,162	

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<u>GENERAL FUND</u>		<u>GENERAL FUND</u>	
<u>Previous year</u> (As at 31.03.2025)		<u>This Year</u> (As at 31.03.2026)	
₹	<u>CONTINGENT LIABILITIES</u>	₹	
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

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

<u>GENERAL FUND</u> Previous year ₹	<u>EXPENDITURE</u>	<u>SCHEDULES</u>	<u>GENERAL FUND</u> This Year ₹
1,45,54,68,05,076	1. Interest		1,48,82,61,91,837
92,18,27,856	2. Credit Insurance, fees and charges		1,06,36,71,929
1,68,69,09,873	3. Staff Salaries, Allowances etc. and Terminal Benefits		1,23,79,01,664
7,61,850	4. Directors' and Committee Members' Fees and Expenses		-
11,82,600	5. Audit Fees		18,82,100
45,23,80,964	6. Rent, Taxes, Electricity and Insurance Premia		48,64,64,377
5,22,56,795	7. Communication expenses		5,40,55,646
4,09,90,227	8. Legal Expenses		2,54,90,926
1,82,88,63,697	9. Other Expenses	XII	2,10,73,33,525
57,44,51,205	10. Depreciation		71,13,69,551
(5,32,29,78,270)	11. Provision for loan losses/contingencies depreciation on investments		(6,05,82,22,570)
42,97,26,43,847	12. Profit/(Loss) carried down		55,94,36,76,653
1,88,75,60,95,720	Total		2,04,39,98,15,638
10,54,11,07,565	Provision for Income Tax(Net of deferred tax) [including Deferred tax of ₹1,27,89,98,450 (previous year - ₹1,32,31,74,509)]		13,21,73,07,372
32,43,15,36,281	Balance of profit/(Loss) transferred to Balance Sheet		42,72,63,69,281
42,97,26,43,847			55,94,36,76,653
	<u>INCOME</u>		
1,83,25,50,66,042	1. Interest and Discount	XIII	1,96,61,76,62,206
4,28,52,84,246	2. Exchange, Commission, Brokerage and Fees		7,40,59,86,284
1,21,57,45,432	3. Other Income	XIV	37,61,67,148
1,88,75,60,95,720	Total		2,04,39,98,15,638
42,97,26,43,847	Profit/(Loss) brought down		55,94,36,76,653
-	Excess Income/Interest tax provision of earlier years written back		-
42,97,26,43,847			55,94,36,76,653

'Notes to Accounts' attached.



EXPORT-IMPORT BANK OF INDIA
SCHEDULES TO THE BALANCE SHEET

<u>GENERAL FUND</u> Previous year (As at 31.03.2025)		<u>GENERAL FUND</u> This Year (As at 31.03.2026)
₹		₹
Schedule I :	Capital:	
<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
Schedule II :	Reserves:	
81,24,07,97,076	1. Reserve Fund	1,15,65,81,01,224
-	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	<u>13,64,00,00,000</u>
<u>99,03,08,33,776</u>		<u>1,34,35,42,37,925</u>
Schedule III :	Profit & Loss Account:	
32,43,15,36,281	1. Balance as per annexed accounts	42,72,63,69,281
	2. Less: Appropriations:	
28,96,87,15,045	- Transferred to Reserve Fund	37,54,02,69,281
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	-
<u>3,25,00,00,000</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>4,28,00,00,000</u>
Schedule IV :	Deposits:	
90,33,57,470	(a) In India	76,63,07,936
-	(b) Outside India	-
<u>90,33,57,470</u>		<u>76,63,07,936</u>

*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 :	
2,33,08,46,93,346	(a) In India	4,01,93,52,25,442
4,42,02,76,84,689	(b) Outside India	4,18,26,50,99,109
<u>6,75,11,23,78,035</u>		<u>8,20,20,03,24,551</u>
Schedule VI:		
	Cash & Bank Balances:	
2,71,395	1. Cash in Hand	2,35,023
18,60,03,37,135	2. Balance with Reserve Bank of India	28,68,30,44,356
	3. Balances with other Banks:	
	(a) In India	
8,08,65,17,277	i) in current accounts	25,93,79,03,744
8,75,00,00,000	ii) in other deposit accounts	10,50,00,00,000
34,71,76,20,152	(b) Outside India	47,30,71,29,748
-	4. Money at call and short notice / Lending under CBLO/ TREPS	-
<u>70,15,47,45,958</u>		<u>1,12,42,83,12,871</u>

contd3



<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 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	
2,75,46,55,882	2. Equity Shares & Stocks	3,03,74,71,627	
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	
1,60,11,32,10,142		2,12,05,21,08,915	
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		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 X :		Fixed Assets:	
		(At cost less depreciation)	
		1. Premises	
5,31,11,86,460		Gross Block b/f	5,31,16,32,264
4,45,804		Additions during the year	-
-		Disposals during the year	-
5,31,16,32,264		Gross Block as at the end of the year	5,31,16,32,264
2,39,20,41,727		Accumulated Depreciation	2,62,16,28,899
2,91,95,90,537		Net Block	2,69,00,03,365
		2. Others	
2,18,46,50,035		Gross Block b/f	2,43,38,09,499
34,12,71,937		Additions during the year	66,66,96,164
9,21,12,473		Disposals during the year	4,87,75,609
2,43,38,09,499		Gross Block as at the end of the year	3,05,17,30,054
1,94,99,06,244		Accumulated Depreciation	2,39,01,67,507
48,39,03,255		Net Block	66,15,62,547
3,40,34,93,792			3,35,15,65,912
Schedule XI :		Other Assets:	
		1. Accrued interest on	
12,96,98,02,058		a) investments / bank balances	14,58,49,88,566
37,21,96,64,082		b) loans and advances	33,12,10,07,150
7,00,48,743		2. Deposits with sundry parties	7,92,89,932
19,98,04,75,541		3. Advance Income Tax paid (Net)	31,77,33,68,182
26,07,38,34,854		4. Others [including Net Deferred tax asset of ₹15,16,94,68,025 (previous year ₹16,44,84,66,475)]	50,60,13,88,051
96,31,38,25,276			1,30,16,00,41,881
Schedule XII :		Other Expenses:	
		1. Export Promotion Expenses	7,57,01,434
5,55,93,837		2. Expenses on and related to Data Processing	25,26,529
42,43,169		3. Repairs and Maintenance	84,34,43,984
67,93,75,732		4. Printing and Stationery	1,26,83,751
1,08,66,061		5. Others	1,17,29,77,827
1,07,87,84,897			
1,82,88,63,697			2,10,73,33,525

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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	1,23,45,64,19,725	1,31,79,62,91,051
	2. Income on Investments/bank balances	59,79,86,46,317	64,82,13,71,155
		1,83,25,50,66,042	1,96,61,76,62,206
Schedule XIV :	Other Income:		
	1. Net Profit on sale/ revaluation of investments	1,06,50,02,196	35,65,56,159
	2. Net Profit on sale of land, buildings and other assets	4,33,511	29,68,781
	3. Others	15,03,09,725	1,66,42,208
		1,21,57,45,432	37,61,67,148

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.



EXPORT-IMPORT BANK OF INDIA

BALANCE SHEET AS AT 31ST MARCH, 2026

EXPORT DEVELOPMENT FUND

<u>Previous year</u> (As at 31.03.2025)		<u>This Year</u> (As at 31.03.2026)
₹	<u>LIABILITIES</u>	₹
	1. Loans:	
-	(a) From Government	-
-	(b) From Other Sources	-
	2. Grants:	
12,83,07,787	(a) From Government	12,83,07,787
-	(b) From Other Sources	-
	3. Gifts, Donations, Benefactions :	
-	(a) From Government	-
-	(b) From Other Sources	-
41,17,60,348	4. Other Liabilities	47,26,12,906
1,16,29,14,620	5. Profit and Loss Account	1,25,33,26,134
<u>1,70,29,82,755</u>	Total	<u>1,85,42,46,827</u>
	<u>ASSETS</u>	
	1. Bank Balances	
15,00,000	a) in current accounts	15,00,000
1,29,31,81,817	b) in other deposit accounts	1,40,64,29,824
-	2. Investments	-
	3. Loans & Advances:	
-	(a) In India	-
-	(b) Outside India	-
	4. Bills of Exchange and Promissory Notes Discounted, Rediscounted :	
-	(a) In India	-
-	(b) Outside India	-
	5. Other Assets	
-	(a) Accrued interest on	-
-	i) Loans and Advances	-
11,26,27,470	ii) Investments/bank balances	12,01,98,785
29,56,73,468	(b) Advance Income Tax paid	32,61,18,218
-	(c) Others	-
<u>1,70,29,82,755</u>	Total	<u>1,85,42,46,827</u>



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EXPORT DEVELOPMENT FUND

Previous year
(As at 31.03.2025)
₹

This Year
(As at 31.03.2026)
₹

CONTINGENT LIABILITIES

-	(i) Acceptances, Guarantees, endorsements & other obligations	-
-	(ii) On outstanding forward exchange contracts	-
-	(iii) On underwriting commitments	-
-	(iv) Uncalled Liability on partly paid investments	-
-	(v) Claims on the Bank not acknowledged as debts	-
-	(vi) Bills for collection	-
-	(vii) On participation certificates	-
-	(viii) Bills Discounted/ Rediscounted	-
-	(ix) Other monies for which the Bank is contingently liable	-

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



EXPORT-IMPORT BANK OF INDIA

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2026		<u>EXPORT DEVELOPMENT FUND</u>
<u>Previous year</u> (As at 31.03.2025)		<u>This Year</u> (As at 31.03.2026)
₹		₹
	<u>EXPENDITURE</u>	
-	1. Interest	-
-	2. Other Expenses	-
-	3. Provision or Loan Losses / Contingencies	-
11,64,03,314	4. Profit carried down	12,08,19,322
11,64,03,314	Total	12,08,19,322
2,92,96,386	Provision for Income Tax	3,04,07,807
8,71,06,928	Balance of profit/(Loss) transferred to Balance Sheet	9,04,11,515
11,64,03,314		12,08,19,322
	<u>INCOME</u>	
-	1. Interest and Discount	-
11,64,03,314	(a) loans and advances	-
	(b) investments / bank balances	12,08,19,322
-	2. Exchange, Commission, Brokerage and Fees	-
-	3. Other Income	-
-	4. Loss carried to Balance Sheet	-
11,64,03,314	Total	12,08,19,322
8,71,06,928	Profit / (Loss) brought down	12,08,19,322
-	Excess Income/Interest tax provision of earlier years written back	-
8,71,06,928		12,08,19,322

