

EXPORT-IMPORT BANK OF INDIA

CONSOLIDATED BALANCE SHEET AS AT 31ST MARCH, 2024

GENERAL FUND

This year
(As at 31.03.2024)

LIABILITIES

₹

SCHEDULES

1.Capital	I	1,59,09,36,63,881
2.Reserves	II	69,84,65,95,100
3.Profit & Loss Account	III	2,52,00,00,000
4.Notes, Bonds and Debentures		9,12,35,46,53,250
5.Bills Payable		-
6.Deposits	IV	1,13,35,12,174
7.Borrowings	V	6,32,61,82,81,220
8.Current Liabilities and Provisions for contingencies		90,84,35,08,159
9.Other Liabilities		51,10,15,77,272
Total		19,19,51,17,91,056

ASSETS

1. Cash & Bank Balances	VI	84,69,84,94,154
2. Investments	VII	1,65,81,92,41,957
3. Loans and Advances	VIII	15,12,01,27,83,809
4. Bills of Exchange and Promissory Notes Discounted/Rediscounted	IX	64,01,00,00,000
5. Fixed Assets	X	3,63,84,80,792
6. Other Assets	XI	89,33,27,90,344
Total		19,19,51,17,91,056

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GENERAL FUND

This Year
(As at 31.03.2024)

₹

CONTINGENT LIABILITIES

(i) Acceptances, Guarantees, endorsements and other obligations	1,36,75,69,95,162
(ii) On outstanding forward exchange contracts	2,26,85,842
(iii) On underwriting commitments	-
(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	-
(ix) Other monies for which the Bank is contingently liable	17,50,39,25,640
	1,58,00,04,28,824

'Notes to Accounts' attached.

For and on behalf of the Board

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


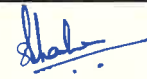
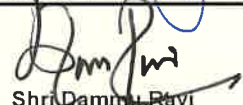




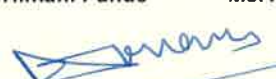

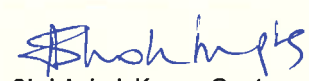
EXPORT-IMPORT BANK OF INDIA

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

<u>EXPENDITURE</u>	<u>SCHEDULES</u>	<u>GENERAL FUND</u> <u>This Year</u> ₹
1. Interest		1,12,91,85,43,653
2. Credit Insurance, fees and charges		70,80,17,873
3. Staff Salaries, Allowances etc. and Terminal Benefits		1,00,22,83,236
4. Directors' and Committee Members' Fees and Expenses		8,62,250
5. Audit Fees		14,33,923
6. Rent, Taxes, Electricity and Insurance Premia		32,03,97,077
7. Communication expenses		3,97,11,843
8. Legal Expenses		4,68,81,263
9. Other Expenses	XII	1,55,74,12,201
10. Depreciation		54,50,25,604
11. Provision for loan losses/contingencies depreciation on investments		4,13,57,64,503
12. Profit/(Loss) carried down		33,36,30,25,350
Total		1,54,63,93,58,776
Provision for Income Tax(Net of deferred tax) [including Deferred tax of ₹10,63,72,395]		8,17,90,19,374
Balance of profit/(Loss) transferred to Balance Sheet		25,18,40,05,976
		33,36,30,25,350
INCOME		
1. Interest and Discount	XIII	1,49,03,70,11,307
2. Exchange, Commission, Brokerage and Fees		4,79,94,67,975
3. Other Income	XIV	80,28,79,494
Total		1,54,63,93,58,776
Profit/(Loss) brought down		33,36,30,25,350
Excess Income/Interest tax provision of earlier years written back		-
		33,36,30,25,350

'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

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

		<u>GENERAL FUND</u>
		<u>This Year</u>
		<u>(As at 31.03.2024)</u>
		<u>₹</u>
Schedule I :	Capital:	
	1. Authorised	2,00,00,00,00,000
	2. Issued and Paid-up : (Wholly subscribed by the Central Government)	1,59,09,36,63,881
Schedule II :	Reserves:	
	1. Reserve Fund	52,26,93,79,636
	2. General Reserve	-
	3. Other Reserves :	
	Investment Fluctuation Reserve	1,98,18,96,400
	Sinking Fund (Lines of Credit)	1,95,53,19,064
	4. Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961	13,64,00,00,000
		<u>69,84,65,95,100</u>
Schedule III :	Profit & Loss Account:	
	1. Balance as per annexed accounts	25,18,40,05,976
	2. Less: Appropriations:	
	- Transferred to Reserve Fund	22,62,14,05,977
	- 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)	<u>2,52,00,00,000</u>
Schedule IV :	Deposits:	
	(a) In India	1,13,35,12,174
	(b) Outside India	-
		<u>1,13,35,12,174</u>

contd2



Schedule V : Borrowings:

1. From Reserve Bank of India :	
(a) Against Trustee Securities	-
(b) Against Bills of Exchange	-
(c) Out of the National Industrial Credit (Long Term Operations) Fund	-
2. From Government of India	-
3. From Other Sources :	
(a) In India	1,91,78,99,12,310
(b) Outside India	4,40,82,83,68,910
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	6,32,61,82,81,220

Schedule VI: Cash & Bank Balances:

1. Cash in Hand	1,69,832
2. Balance with Reserve Bank of India	28,64,02,616
3. Balances with other Banks:	
(a) In India	
i) in current accounts	8,24,13,06,160
ii) in other deposit accounts	12,01,43,13,945
(b) Outside India	34,17,27,80,212
4. Money at call and short notice / Lending under CBLO	29,98,35,21,389
	<hr/>
	84,69,84,94,154

contd3



Schedule VII: Investments:	
<i>(net of diminution in value, if any)</i>	
1. Securities of Central and State Governments	1,32,37,11,58,755
2. Equity Shares & Stocks	2,15,49,07,644
3. Preference Shares and Stocks	19,88,28,626
4. Notes, Debentures and Bonds	1,66,74,95,794
5. Others	29,42,68,51,138
	1,65,81,92,41,957
Schedule VIII : Loans & Advances:	
1. Foreign Governments	5,40,06,87,73,757
2. Banks:	
(a) In India	1,56,24,23,50,000
(b) Outside India	1,25,10,75,000.00
3. Financial Institutions:	
(a) In India	10,00,00,00,000.00
(b) Outside India	1,11,42,82,04,946
4. Others	6,93,02,23,80,106
	15,12,01,27,83,809
Schedule IX : Bills of Exchange and Promissory Notes Discounted/Rediscounted:	
(a) In India	64,01,00,00,000
(b) Outside India	-
	64,01,00,00,000

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Schedule X : Fixed Assets:
(At cost less depreciation)

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
Gross Block as at the end of the year	5,31,11,86,460
Accumulated Depreciation	2,16,07,05,514
Net Block	3,15,04,80,946
2. Others	
Gross Block b/f	1,86,00,90,076
Additions during the year	37,37,54,007
Disposals during the year	4,85,48,050
Gross Block as at the end of the year	2,18,52,96,033
Accumulated Depreciation	1,69,72,96,187
Net Block	48,79,99,846
	3,63,84,80,792

Schedule XI : Other Assets:

1. Accrued interest on	
a) investments / bank balances	12,17,24,98,132
b) loans and advances	30,35,58,57,343
2. Deposits with sundry parties	6,40,09,436
3. Advance Income Tax paid (Net)	17,57,35,00,554
4. Others [including Net Deferred tax asset of ₹17,77,16,40,983]	29,16,69,24,879
	89,33,27,90,344

Schedule XII : Other Expenses:

1. Export Promotion Expenses	4,20,45,166
2. Expenses on and related to Data Processing	32,84,470
3. Repairs and Maintenance	56,19,38,393
4. Printing and Stationery	95,65,423
5. Others	94,05,78,749
	1,55,74,12,201

contd5



Schedule XIII : Interest and Discount:

1. Interest and Discount on loans and advances/bills discounted/rediscounted	1,11,99,79,61,472
2. Income on Investments/bank balances	37,03,90,49,835
	1,49,03,70,11,307

Schedule XIV : Other Income:

1. Net Profit on sale/ revaluation of investments	30,90,69,474
2. Net Profit on sale of land, buildings and other assets	(5,39,299)
3. Others	49,43,49,319
	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) account of swaps.

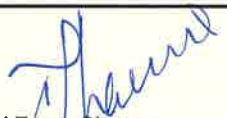

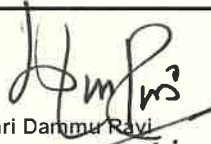





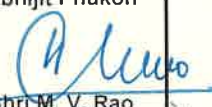



Consolidated Cash Flow Statement


(Amount ₹ crore)

Particulars	Year ended March 31, 2024
Cash flow from Operating Activities	
Net Profit / (Loss) before tax and extra-ordinary items	3,336.30
Adjustments for	
- (Profit)/Loss on sale of fixed assets (Net)	0.05
- (Profit)/Loss on sale of Investments (Net)	(30.91)
- Depreciation	54.50
- Discount/Expenses on bond issues written off	17.15
- Transfer from Investment Fluctuation Reserve	-
- Provisions/Write Off of Loans/Investments & other provisions	413.58
- Others - to specify	-
	3,790.68
Adjustments for	
- Other Assets	3,594.12
- Current liabilities	713.44
Cash generated from operations	8,098.24
Payment of income tax/interest tax	(819.28)
Net cash flow from Operating activities (A)	7,278.96
Cash flow from Investing activities	
- Net purchase of fixed assets	(43.71)
- Net change in investments	(4,240.17)
Net cash used in / raised from Investing activities (B)	(4,283.88)
Cash Flow from Financing activities	
- Equity capital infusion	-
- Loans borrowed (net of repayments made)	26,187.41
- Loans lent, bills discounted and rediscounted (net of repayments received)	(23,078.88)
- Dividend on equity shares and tax on dividend (Balance of Net profits transferred to Central Government)	(155.80)
Net cash used in / raised from Financing activities (C)	2,952.74
NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)	5,947.82
OPENING CASH AND CASH EQUIVALENTS	2,522.03
CLOSING CASH AND CASH EQUIVALENTS	8,469.85

For and on behalf of the Board

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



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>This year</u> (As at 31.03.2024)
₹	<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
63,57,92,78,636	8.Current Liabilities	
59,02,32,97,198	and Provisions for contingencies	90,84,32,29,885
	9.Other Liabilities	51,10,15,40,632
16,14,66,91,52,048	Total	19,19,51,41,78,537
	<u>ASSETS</u>	
25,22,03,32,051	1. Cash & Bank Balances	VI 84,28,84,69,827
1,23,10,85,20,849	2. Investments	VII 1,66,23,49,66,956
12,92,33,40,28,165	3. Loans and Advances	VIII 15,12,01,27,83,809
52,90,00,00,000	4. Bills of Exchange and Promissory	
3,74,69,20,156	Notes Discounted/Rediscounted	IX 64,01,00,00,000
1,17,35,93,50,827	5. Fixed Assets	X 3,63,80,41,444
	6. Other Assets	XI 89,32,99,16,501
16,14,66,91,52,048	Total	19,19,51,41,78,537











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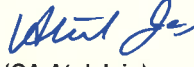
<u>GENERAL FUND</u>		<u>GENERAL FUND</u>
Previous year (As at 31.03.2023)		This Year (As at 31.03.2024)
₹	<u>CONTINGENT LIABILITIES</u>	₹
1,54,18,10,42,151	(i) Acceptances, Guarantees, endorsements and other obligations	1,36,75,69,95,162
2,27,37,040	(ii) On outstanding forward exchange contracts	2,26,85,842
-	(iii) On underwriting commitments	-
18,91,62,520	(iv) Uncalled Liability on partly paid investments	18,98,22,180
5,05,02,00,000	(v) Claims on the Bank not acknowledged as debts	3,52,70,00,000
-	(vi) Bills for collection	-
-	(vii) On participation certificates	-
-	(viii) Bills Discounted/Rediscounted	-
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	 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.
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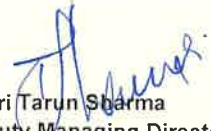

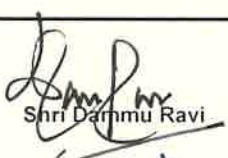







Mumbai
Dated : May 10, 2024

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


<u>GENERAL FUND</u> Previous year ₹	<u>EXPENDITURE</u>	<u>SCHEDULES</u>	<u>GENERAL FUND</u> 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		33,36,54,40,438
-	Excess Income/Interest tax provision of earlier years written back		-
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 Dammu 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) ₹
Schedule I :	Capital:	
2,00,00,00,00,000	1. Authorised	2,00,00,00,00,000
1,59,09,36,63,881	2. Issued and Paid-up : (Wholly subscribed by the Central Government)	1,59,09,36,63,881
Schedule II :	Reserves:	
29,64,79,73,659	1. Reserve Fund	52,27,20,82,031
-	2. General Reserve	-
1,93,92,96,400	3. Other Reserves :	
1,95,53,19,064	Investment Fluctuation Reserve	1,98,18,96,400
	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
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:	
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	-
1,55,80,00,000	3. Balance of the net profits (Transferable to the Central Government in terms of Section 23(2) of the EXIM Bank Act, 1981)	2,52,00,00,000
Schedule IV :	Deposits:	
1,52,61,65,868	(a) In India	1,13,35,12,174
-	(b) Outside India	-
1,52,61,65,868		1,13,35,12,174

contd ...2



Schedule V :**Borrowings:**

	1. From Reserve Bank of India :	
-	(a) Against Trustee Securities	-
-	(b) Against Bills of Exchange	-
-	(c) Out of the National Industrial Credit (Long Term Operations) Fund	-
-	2. From Government of India	-
	3. From Other Sources :	
90,47,56,28,920	(a) In India	1,91,78,99,12,310
2,76,90,04,79,922	(b) Outside India	4,40,82,83,68,910
3,67,37,61,08,842		6,32,61,82,81,220

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

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

contd3



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

contd ...5



Schedule XIII :		Interest and Discount:	
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.



EXPORT-IMPORT BANK OF INDIA

BALANCE SHEET AS AT 31ST MARCH, 2024

EXPORT DEVELOPMENT FUND

<u>Previous year</u> (As at 31.03.2023)		<u>This Year</u> (As at 31.03.2024)
₹	<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	-
33,55,15,316	4. Other Liabilities	38,32,61,481
1,00,47,68,189	5. Profit and Loss Account	1,07,58,07,691
<u>1,46,85,91,292</u>	Total	<u>1,58,73,76,959</u>
	<u>ASSETS</u>	
	1. Bank Balances	
15,00,000	a) in current accounts	15,00,000
1,18,56,86,055	b) in other deposit accounts	1,18,56,86,055
-	2. Investments	-
	3. Loans & Advances:	
-	(a) In India	-
85,05,318	(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	
2,82,616	i) Loans and Advances	-
27,26,17,303	ii) Investments/bank balances	10,37,19,918
-	(b) Advance Income Tax paid	29,64,70,986
-	(c) Others	-
<u>1,46,85,91,292</u>	Total	<u>1,58,73,76,959</u>

contd ...2



EXPORT DEVELOPMENT FUND

Previous year
(As at 31.03.2023)
₹

This Year
(As at 31.03.2024)
₹

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.

For and on behalf of the Board


Shri Tarun Sharma
Deputy Managing Director

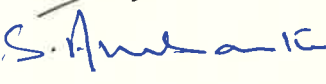

Ms. Harsha Bangari
Managing Director



Shri Dammu 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

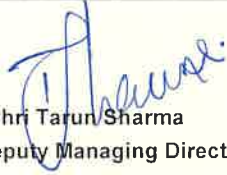









EXPORT-IMPORT BANK OF INDIA

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

EXPORT DEVELOPMENT FUND

Previous year (As at 31.03.2023)		This Year (As at 31.03.2024)
₹	<u>EXPENDITURE</u>	₹
26,18,39,097	1. Interest	-
-	2. Other Expenses	-
	3. Provision or Loan Losses / Contingencies	85,05,318
11,44,09,048	4. Profit carried down	9,49,31,984
37,62,48,145	Total	10,34,37,302
2,87,94,469	Provision for Income Tax	2,38,92,482
8,56,14,579	Balance of profit/(Loss) transferred to Balance Sheet	7,10,39,502
11,44,09,048		9,49,31,984
	<u>INCOME</u>	
37,59,65,529	1. Interest and Discount	-
2,82,616	(a) loans and advances	-
	(b) investments / bank balances	10,34,37,302
-	2. Exchange, Commission, Brokerage and Fees	-
-	3. Other Income	-
-	4. Loss carried to Balance Sheet	-
37,62,48,145	Total	10,34,37,302
11,44,09,048	Profit / (Loss) brought down	9,49,31,984
-	Excess Income/Interest tax provision of earlier years written back	-
11,44,09,048		9,49,31,984

For and on behalf of the Board

 Shri Tarun Sharma Deputy Managing Director	 Ms. Harsha Bangari Managing Director		
 Shri Damru Ravi	 Ms. Himani Pande	 Ms. Aparna Bhatia	 Dr. Abhijit Prukon
 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



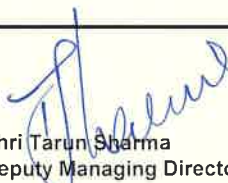

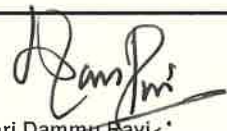




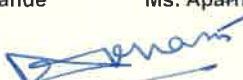

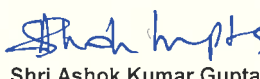
Mumbai
Dated : May 10, 2024

Cash Flow Statement

Amount (₹ Crore)

Particulars	Year ended March 31, 2024	Year ended March 31, 2023
Cash flow from Operating Activities		
Net Profit / (Loss) before tax and extra-ordinary items	3,336.54	2,089.08
Adjustments for		
- (Profit)/Loss on sale of fixed assets (Net)	0.05	0.06
- (Profit)/Loss on sale of Investments (Net)	(30.91)	(52.93)
- Depreciation	54.48	47.49
- Discount/Expenses on bond issues written off	17.15	12.79
- Transfer from Investment Fluctuation Reserve	-	-
- Provisions/Write Off of Loans/Investments & other provisions	413.58	1,510.08
- Others - to specify	-	-
	3,790.90	3,606.58
Adjustments for		
- Other Assets	3,594.42	(7,629.18)
- Current liabilities	713.41	130.70
Cash generated from operations	8,098.72	(3,891.90)
Payment of income tax/interest tax	(819.26)	(592.45)
Net cash flow from Operating activities (A)	7,279.46	(3,299.45)
Cash flow from Investing activities		
- Net purchase of fixed assets	(43.65)	(53.31)
- Net change in investments	(4,281.74)	(1,355.39)
Net cash used in / raised from Investing activities (B)	(4,325.39)	(1,408.70)
Cash Flow from Financing activities		
- Equity capital infusion	-	-
- Loans borrowed (net of repayments made)	26,187.41	20,934.81
- Loans lent, bills discounted and rediscounted (net of repayments received)	(23,078.88)	(16,904.24)
- Dividend on equity shares and tax on dividend (Balance of Net profits transferred to Central Government)	(155.80)	(73.76)
Net cash used in / raised from Financing activities (C)	2,952.74	3,956.81
NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)	5,906.81	(751.35)
OPENING CASH AND CASH EQUIVALENTS	2,522.03	3,273.38
CLOSING CASH AND CASH EQUIVALENTS	8,428.85	2,522.03

For and on behalf of the Board

 Shri Tarun Sharma Deputy Managing Director		 Ms. Harsha Bangari Managing Director	
 Shri Dammu 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.
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Partner
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