

EXPORT-IMPORT BANK OF INDIA

BALANCE SHEET AS AT 30TH SEPTEMBER, 2024

<u>GENERAL FUND</u>		<u>GENERAL FUND</u>	
<u>Previous year</u> (As at 30.09.2023)		<u>This year</u> (As at 30.09.2024)	
₹	<u>LIABILITIES</u>		₹
		<u>SCHEDULES</u>	
1,59,09,36,63,881	1.Capital	I	1,59,09,36,63,881
47,18,25,89,124	2.Reserves	II	69,84,92,97,496
10,16,14,01,035	3.Profit & Loss Account	III	11,25,13,10,125
8,73,61,30,89,000	4.Notes, Bonds and Debentures		9,68,10,22,16,000
-	5.Bills Payable		-
1,38,48,11,082	6.Deposits	IV	1,01,63,69,374
3,94,00,90,05,008	7.Borrowings	V	5,99,41,49,59,945
	8.Current Liabilities and Provisions for contingencies		95,70,89,42,829
73,13,72,95,787	9.Other Liabilities		46,84,33,98,949
58,64,01,63,261			
<b>16,17,22,20,18,178</b>	<b>Total</b>		<b>19,51,28,01,58,598</b>
	<u>ASSETS</u>		
39,73,06,40,104	1. Cash & Bank Balances	VI	53,69,84,66,065
1,26,27,14,05,083	2. Investments	VII	1,60,45,01,94,047
13,09,48,20,63,603	3. Loans and Advances	VIII	15,90,27,20,41,700
	4. Bills of Exchange and Promissory Notes Discounted/Rediscounted	IX	35,50,00,00,000
50,74,00,00,000	5. Fixed Assets	X	3,54,71,62,503
3,72,46,52,047	6. Other Assets	XI	1,07,81,22,94,283
87,27,32,57,341			
<b>16,17,22,20,18,178</b>	<b>Total</b>		<b>19,51,28,01,58,598</b>

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<u>GENERAL FUND</u>		<u>GENERAL FUND</u>	
<u>Previous year</u> (As at 30.09.2023)		<u>This Year</u> (As at 30.09.2024)	
₹	<u>CONTINGENT LIABILITIES</u>	₹	
1,39,73,95,87,559	(i) Acceptances, Guarantees, endorsements and other obligations	1,30,70,56,36,239	
2,26,35,670	(ii) On outstanding forward exchange contracts	9,45,27,68,036	
-	(iii) On underwriting commitments	-	
18,83,09,645	(iv) Uncalled Liability on partly paid investments	19,35,04,410	
3,52,54,00,000	(v) Claims on the Bank not acknowledged as debts	3,52,76,00,000	
-	(vi) Bills for collection	-	
-	(vii) On participation certificates	-	
-	(viii) Bills Discounted/Rediscounted	-	
17,55,05,80,485	(ix) Other monies for which the Bank is contingently liable	16,16,38,12,510	
<u>1,61,02,65,13,359</u>		<u>1,60,04,33,21,194</u>	

**Notes :-**

1. As Exim Bank is acting only in the capacity of an agency to facilitate certain transactions in Iraq relating to Indian contractors, foreign currency receivables advised to the Bank equivalent to ₹57.59 bn (previous year ₹57.08 bn) held on agency account including a sum of ₹52.04 bn (previous year ₹51.57 bn) assigned to GOI are not included in the above Balance Sheet.

2. Previous year's figures have been regrouped, wherever necessary.



## EXPORT-IMPORT BANK OF INDIA

PROFIT & LOSS ACCOUNT FOR THE HALF-YEAR ENDED 30TH SEPTEMBER, 2024			
<u>GENERAL FUND</u> Previous year ₹	<u>EXPENDITURE</u>	<u>SCHEDULES</u>	<u>GENERAL FUND</u> This Year ₹
54,14,28,00,043	1. Interest		72,45,88,61,626
34,81,12,821	2. Credit Insurance, fees and charges		43,10,69,928
45,09,70,068	3. Staff Salaries, Allowances etc. and Terminal Benefits		95,20,97,845
3,70,600	4. Directors' and Committee Members' Fees and Expenses		4,13,050
5,99,050	5. Audit Fees		6,34,088
15,11,44,585	6. Rent, Taxes, Electricity and Insurance Premia		18,78,17,132
1,81,62,959	7. Communication expenses		2,42,75,365
2,14,81,436	8. Legal Expenses		1,63,04,798
67,16,49,483	9. Other Expenses	XII	78,25,27,528
24,20,76,655	10. Depreciation		26,51,51,991
3,79,47,82,849	11. Provision for loan losses/contingencies depreciation on investments		1,21,28,21,318
13,57,67,02,176	12. Profit/(Loss) carried down		15,03,52,70,470
<b>73,41,88,52,725</b>	<b>Total</b>		<b>91,36,72,45,141</b>
3,41,53,01,141	Provision for Income Tax (Net of deferred tax)		3,78,39,60,346
10,16,14,01,035	Balance of profit/(Loss) transferred to Balance Sheet		11,25,13,10,125
<b>13,57,67,02,176</b>			<b>15,03,52,70,470</b>
	<u>INCOME</u>		
71,01,81,49,650	1. Interest and Discount	XIII	88,88,53,16,438
2,12,81,37,732	2. Exchange, Commission, Brokerage and Fees		1,92,06,35,872
27,25,65,343	3. Other Income	XIV	56,12,92,830
<b>73,41,88,52,725</b>	<b>Total</b>		<b>91,36,72,45,141</b>
13,57,67,02,176	Profit/(Loss) brought down		15,03,52,70,470
-	Excess Income/Interest tax provision of earlier years written back		-
<b>13,57,67,02,176</b>			<b>15,03,52,70,470</b>



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

<u>GENERAL FUND</u> Previous year (As at 30.09.2023) ₹		<u>GENERAL FUND</u> This Year (As at 30.09.2024) ₹
<b>Schedule I :</b>	<b>Capital:</b>	
2,00,00,00,00,000	1. Authorised	2,00,00,00,00,000
1,59,09,36,63,881	2. Issued and Paid-up : (Wholly subscribed by the Central Government)	1,59,09,36,63,881
<b>Schedule II :</b>	<b>Reserves:</b>	
29,64,79,73,660	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
<u>47,18,25,89,124</u>		<u>69,84,92,97,496</u>
<b>Schedule III :</b>	<b>Profit &amp; Loss Account:</b>	
10,16,14,01,035	1. Balance as per annexed accounts	11,25,13,10,125
-	2. Less: Appropriations:	
-	- Transferred to Reserve Fund	-
-	- Transferred to Investment Fluctuation Reserve	-
-	- Transferred to Sinking Fund	-
-	- Transferred to Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961	-
<u>10,16,14,01,035</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>11,25,13,10,125</u>
<b>Schedule IV :</b>	<b>Deposits:</b>	
1,38,48,11,082	(a) In India	1,01,63,69,374
-	(b) Outside India	-
<u>1,38,48,11,082</u>		<u>1,01,63,69,374</u>

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Previous year (As at 30.09.2023) ₹		This Year (As at 30.09.2024) ₹
<b>Schedule V : Borrowings:</b>		
	1. From Reserve Bank of India :	
	(a) Against Trustee Securities	-
-	(b) Against Bills of Exchange	-
-	(c) Out of the National Industrial Credit (Long Term Operations) Fund	-
-	2. From Government of India	-
	3. From Other Sources :	
1,41,17,45,18,288	(a) In India	1,95,13,01,41,472
2,52,83,44,86,720	(b) Outside India	4,04,28,48,18,472
<u>3,94,00,90,05,008</u>		<u>5,99,41,49,59,945</u>
<b>Schedule VI: Cash &amp; Bank Balances:</b>		
5,89,252	1. Cash in Hand	7,13,267
84,66,68,370	2. Balance with Reserve Bank of India	3,55,61,218
	3. Balances with other Banks:	
	(a) In India	
2,99,77,18,605	i) in current accounts	5,30,04,94,349
5,01,43,13,945	ii) in other deposit accounts	9,00,00,00,000
30,87,13,49,932	(b) Outside India	39,36,16,97,231
-	4. Money at call and short notice / Lending under CBLO	-
<u>39,73,06,40,104</u>		<u>53,69,84,66,065</u>



Previous year (As at 30.09.2023) ₹		This Year (As at 30.09.2024) ₹
<b>Schedule VII: Investments: (net of diminution in value, if any)</b>		
90,31,69,65,525	1. Securities of Central and State Governments	1,47,29,37,69,243
2,59,11,88,683	2. Equity Shares & Stocks	2,66,82,38,210
34,11,91,036	3. Preference Shares and Stocks	20,34,37,715
2,01,60,70,839	4. Notes, Debentures and Bonds	1,28,51,98,858
31,00,59,89,000	5. Others	8,99,95,50,022
<b>1,26,27,14,05,083</b>		<b>1,60,45,01,94,047</b>
<b>Schedule VIII : Loans &amp; Advances:</b>		
5,76,60,06,82,141	1. Foreign Governments	5,54,93,04,69,520
	2. Banks:	
1,37,35,47,50,000	(a) In India	1,97,95,95,25,000
1,24,56,75,000	(b) Outside India	12,55,86,00,000
	3. Financial Institutions:	
-	(a) In India	10,00,00,00,000.00
1,15,26,88,42,302	(b) Outside India	1,05,63,14,25,310
4,79,01,21,14,160	4. Others	7,09,19,20,21,870
<b>13,09,48,20,63,603</b>		<b>15,90,27,20,41,700</b>
<b>Schedule IX : Bills of Exchange and Promissory Notes Discounted/Rediscounted:</b>		
50,74,00,00,000	(a) In India	35,50,00,00,000
-	(b) Outside India	-
<b>50,74,00,00,000</b>		<b>35,50,00,00,000</b>



Previous year (As at 30.09.2023) ₹		This Year (As at 30.09.2024) ₹
<b>Schedule X : Fixed Assets: (At cost less depreciation)</b>		
	1. Premises	
5,24,67,32,163	Gross Block b/f	5,31,11,86,460
11,62,08,251	Additions during the year	-
5,17,53,954	Disposals during the year	-
5,31,11,86,460	Gross Block as at the end of the year	5,31,11,86,460
2,04,50,49,212	Accumulated Depreciation	2,27,66,79,344
3,26,61,37,248	Net Block	3,03,45,07,116
	2. Others	
1,86,00,90,076	Gross Block b/f	2,18,46,50,096
15,54,25,176	Additions during the year	17,64,34,474
1,01,94,553	Disposals during the year	67,49,627
2,00,53,20,699	Gross Block as at the end of the year	2,35,43,34,943
1,54,68,05,900	Accumulated Depreciation	1,84,16,79,556
45,85,14,799	Net Block	51,26,55,386
<b>3,72,46,52,047</b>		<b>3,54,71,62,503</b>
<b>Schedule XI : Other Assets:</b>		
	1. Accrued interest on	
12,87,29,92,160	a) investments / bank balances	12,01,53,13,903
30,22,81,48,087	b) loans and advances	49,18,56,22,989
6,14,03,824	2. Deposits with sundry parties	6,87,69,479
12,75,07,90,533	3. Advance Income Tax paid (Net)	20,89,27,06,030
31,35,99,22,737	4. Others [including Net Deferred tax asset of ₹18,04,58,55,036 (previous year ₹18,30,14,11,664)]	25,64,98,81,881
87,27,32,57,341		1,07,81,22,94,283
<b>Schedule XII : Other Expenses:</b>		
72,57,578	1. Export Promotion Expenses	92,59,382
14,00,133	2. Expenses on and related to Data Processing	9,54,498
28,37,80,922	3. Repairs and Maintenance	33,17,51,211
47,42,208	4. Printing and Stationery	43,24,716
37,44,68,642	5. Others	43,62,37,720
67,16,49,483		78,25,27,528



<u>Previous year</u> <u>(As at 30.09.2023)</u> ₹		<u>This Year</u> <u>(As at 30.09.2024)</u> ₹
<b>Schedule XIII :</b>		
	<b>Interest and Discount:</b>	
	1. Interest and Discount on loans and advances/bills discounted/rediscounted	58,87,60,86,313
52,27,30,09,214	2. Income on Investments/bank balances	30,00,92,30,126
18,74,51,40,436		
<u>71,01,81,49,650</u>		<u>88,88,53,16,438</u>
<b>Schedule XIV :</b>		
	<b>Other Income:</b>	
	1. Net Profit on sale/ revaluation of investments	45,09,33,839
14,51,58,970	2. Net Profit on sale of land, buildings and other assets	61,780
(1,25,789)	3. Others	11,02,97,211
12,75,32,162		
<u>27,25,65,343</u>		<u>56,12,92,830</u>

Note : Deposits under 'Liabilities' [ref. Schedule IV (a)] include 'on shore' foreign currency deposits aggregating USD 4.67 mn. (Previous year USD 7.13 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 Rs. 0.22 bn (Previous year Rs. 0.33 bn) on account of swaps.





# EXPORT-IMPORT BANK OF INDIA

## BALANCE SHEET AS AT 30TH SEPTEMBER, 2024

### EXPORT DEVELOPMENT FUND

<u>Previous year</u> (As at 30.09.2023)		<u>This Year</u> (As at 30.09.2024)
₹	<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	-
35,58,32,687	4. Other Liabilities	41,21,06,783
1,03,71,05,591	5. Profit and Loss Account	1,12,06,57,835
<b>1,52,12,46,065</b>	<b>Total</b>	<b>1,66,10,72,406</b>
	<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	1,29,31,81,817
-	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	-
5,20,01,267	ii) Investments/bank balances	5,61,58,601
28,20,58,743	(b) Advance Income Tax paid	31,02,31,988
-	(c) Others	-
<b>1,52,12,46,065</b>	<b>Total</b>	<b>1,66,10,72,406</b>

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**EXPORT DEVELOPMENT FUND**

<u>Previous year</u> <u>(As at 30.09.2023)</u> ₹	<b><u>CONTINGENT LIABILITIES</u></b>	<u>This Year</u> <u>(As at 30.09.2024)</u> ₹
-	(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 1 : 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 HALF-YEAR ENDED 30TH SEPTEMBER, 2024

### EXPORT DEVELOPMENT FUND

<u>Previous year</u>		<u>This Year</u>
₹		₹
	<b><u>EXPENDITURE</u></b>	
-	1. Interest	-
-	2. Other Expenses	-
85,05,318	3. Provision or Loan Losses / Contingencies	
4,32,13,333	4. Profit Carried Down	5,99,34,445
<b>5,17,18,651</b>	<b>Total</b>	<b>5,99,34,445</b>
1,08,75,932	Provision for Income Tax	1,50,84,301
3,23,37,401	Balance of profit/(Loss) transferred to Balance Sheet	4,48,50,144
<b>4,32,13,333</b>		<b>5,99,34,445</b>
	<b><u>INCOME</u></b>	
-	1. Interest and Discount	-
	(a) loans and advances	-
5,17,18,651	(b) investments / bank balances	5,99,34,445
-	2. Exchange, Commission, Brokerage and Fees	-
-	3. Other Income	-
-	4. Loss carried to Balance Sheet	-
<b>5,17,18,651</b>	<b>Total</b>	<b>5,99,34,445</b>
4,32,13,333	Profit / (Loss) brought down	5,99,34,445
-	Excess Income/Interest tax provision of earlier years written back	-
<b>4,32,13,333</b>		<b>5,99,34,445</b>

