EXPORT-IMPORT BANK OF INDIA

BALANCE SHEET AS AT 30TH SEPTEMBER, 2025

GENERAL FUND Previous year (As at 30.09.2024) ₹	LIABILITIES	SCHEDULES	GENERAL FUND This year (As at 30.09.2025) ₹
1,59,09,36,63,881	1.Capital	I	1,59,09,36,63,881
69,84,92,97,496	2.Reserves	II	95,61,93,32,615
11,25,13,10,125	3.Profit & Loss Account	III	23,76,86,97,010
9,68,10,22,16,000	4.Notes, Bonds and Debentures		10,13,72,01,86,856
-	5.Bills Payable		-
1,01,63,69,374	6.Deposits	IV	78,80,22,066
5,99,41,49,59,945	7.Borrowings	V	6,41,99,17,78,394
95,70,89,42,829	8.Current Liabilities and Provisions for contingencies		1,02,41,79,47,280
46,84,33,98,949	9.Other Liabilities		67,82,43,56,157
19,51,28,01,58,598	**Total**		**21,05,22,39,84,259**

	ASSETS		
53,69,84,66,065	1. Cash & Bank Balances	VI	62,34,22,48,883
1,60,45,01,94,047	2. Investments	VII	2,52,27,39,22,235
15,90,27,20,41,700	3. Loans and Advances	VIII	16,16,42,40,21,754
35,50,00,00,000	4. Bills of Exchange and Promissory Notes Discounted/Rediscounted	IX	51,70,00,00,000
3,54,71,62,503	5. Fixed Assets	X	3,20,46,93,720
1,07,81,22,94,283	6. Other Assets	XI	1,19,27,90,97,667
19,51,28,01,58,598	**Total**		**21,05,22,39,84,259**

contd 2

भारतीय निर्यात-आयात बैंक / Export-Import Bank Of India

M K P S & ASSOCIATES LLP CHARTERED ACCOUNTANTS FRN 302014E/W101061

GENERAL FUND Previous year (As at 30.09.2024) ₹	CONTINGENT LIABILITIES	GENERAL FUND This Year (As at 30.09.2025) ₹
1,30,70,56,36,239	(i) Acceptances,Guarantees, endorsements and other obligations	1,45,47,31,95,716
9,45,27,68,036	(ii) On outstanding forward exchange contracts	12,91,98,88,750
-	(iii) On underwriting commitments	-
19,35,04,410	(iv) Uncalled Liability on partly paid investments	20,92,77,630
3,52,76,00,000	(v) Claims on the Bank not acknowledged as debts	4,39,60,80,000
-	(vi) Bills for collection	-
-	(vii) On participation certificates	-
-	(viii) Bills Discounted/Rediscounted	-
5,92,45,31,87,930	(ix) Other monies for which the Bank is contingently liable	6,50,72,02,17,224
7,36,33,26,96,614		**8,13,71,86,59,320**

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 ₹61.03 bn (previous year ₹57.59 bn) held on agency account including a sum of ₹55.14 bn (previous year ₹52.04 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, 2025

GENERAL FUND Previous year ₹	EXPENDITURE	SCHEDULES	GENERAL FUND This Year ₹
72,45,88,61,626	1. Interest		74,73,24,55,753
43,10,69,928	2. Credit Insurance, fees and charges		49,78,81,541
95,20,97,845	3. Staff Salaries, Allowances etc. and Terminal Benefits		58,65,51,372
4,13,050	4. Directors' and Committee Members' Fees and Expenses		-
6,34,088	5. Audit Fees		11,22,900
18,78,17,132	6. Rent, Taxes, Electricity and Insurance Premia		24,41,26,676
2,42,75,365	7. Communication expenses		2,29,91,596
1,63,04,798	8. Legal Expenses		91,34,361
78,25,27,528	9. Other Expenses	XII	89,33,78,032
26,51,51,991	10. Depreciation		27,35,28,898
1,21,28,21,318	11. Provision for loan losses/contingencies depreciation on investments		(4,39,01,74,348)
15,03,52,70,470	12. Profit/(Loss) carried down		31,86,12,31,242
91,36,72,45,141	**Total**		**1,04,73,22,28,023**
3,78,39,60,346	Provision for Income Tax(Net of deferred tax) [including Deferred tax of ₹90,86,69,676 (previous year - ₹27,42,14,053)]		8,09,25,34,232
11,25,13,10,125	Balance of profit/(Loss) transferred to Balance Sheet		23,76,86,97,010
15,03,52,70,470			**31,86,12,31,242**
	INCOME		
88,88,53,16,438	1. Interest and Discount	XIII	1,01,83,75,83,330
1,92,06,35,872	2. Exchange, Commission, Brokerage and Fees		2,73,94,06,008
56,12,92,830	3. Other Income	XIV	15,52,38,685
91,36,72,45,141	**Total**		**1,04,73,22,28,023**
15,03,52,70,470	Profit/(Loss) brought down		31,86,12,31,242
-	Excess Income/Interest tax provision of earlier years written back		-
15,03,52,70,470			**31,86,12,31,242**

भारतीय निर्यात-आयात बैंक / Export-Import Bank Of India

MKPS & ASSOCIATES LLP CHARTERED ACCOUNTANTS FRN 302014E/W101061

EXPORT-IMPORT BANK OF INDIA
SCHEDULES TO THE BALANCE SHEET

GENERAL FUND Previous year (As at 30.09.2024) ₹		GENERAL FUND This Year (As at 30.09.2025) ₹
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	77,82,92,95,914
	2. General Reserve	
	3. Other Reserves :	
1,98,18,96,400	Investment Fluctuation Reserve*	2,19,47,17,637
1,95,53,19,064	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
69,84,92,97,496		**95,61,93,32,615**
Schedule III :	**Profit & Loss Account:**	
11,25,13,10,125	1. Balance as per annexed accounts	23,76,86,97,010
	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	-
	3. Balance of the net profits (Transferable to the Central Government in terms of Section 23(2) of the EXIM Bank Act,1981)	
11,25,13,10,125		**23,76,86,97,010**
Schedule IV :	**Deposits:**	
1,01,63,69,374	(a) In India	78,80,22,066
-	(b) Outside India	-
1,01,63,69,374		**78,80,22,066**

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

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भारतीय निर्यात-आयात बैंक / Export-Import Bank of India

M K P S & ASSOCIATES LLP
FRN 302014E/W101061
CHARTERED ACCOUNTANTS

GENERAL FUND Previous year (As at 30.09.2024) ₹		GENERAL FUND This Year (As at 30.09.2025) ₹
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 :	
1,95,13,01,41,472	(a) In India	2,44,89,24,31,462
4,04,28,48,18,472	(b) Outside India	3,97,09,93,46,932
5,99,41,49,59,945		**6,41,99,17,78,394**
Schedule VI:	**Cash & Bank Balances:**	
7,13,267	1. Cash in Hand	1,81,342
3,55,61,218	2. Balance with Reserve Bank of India	1,58,86,224
	3. Balances with other Banks:	
	(a) In India	
5,30,04,94,349	i) in current accounts	3,73,96,04,362
9,00,00,00,000	ii) in other deposit accounts	11,50,00,00,000
39,36,16,97,231	(b) Outside India	47,08,65,76,955
-	4. Money at call and short notice / Lending under CBLO/ TREPS	-
53,69,84,66,065		**62,34,22,48,883**

contd 3

भारतीय निर्यात-आयात बैंक / Export-Import Bank of India

M K P S & ASSOCIATES LLP
FRN 302014E/W101061
CHARTERED ACCOUNTANTS

GENERAL FUND Previous year (As at 30.09.2024) ₹		GENERAL FUND This Year (As at 30.09.2025) ₹
Schedule VII:	**Investments:** ***(net of diminution in value, if any)***	
1,47,29,37,69,243	1. Securities of Central and State Governments	1,76,91,28,94,622
2,66,82,38,210	2. Equity Shares & Stocks	2,76,35,97,557
20,34,37,715	3. Preference Shares and Stocks	26,25,26,189
1,28,51,98,858	4. Notes,Debentures and Bonds	1,35,92,00,138
8,99,95,50,022	5. Others	70,97,57,03,729
1,60,45,01,94,047		**2,52,27,39,22,235**
Schedule VIII :	**Loans & Advances:**	
5,54,93,04,69,520	1. Foreign Governments	5,71,61,01,16,039
	2. Banks:	
1,97,95,95,25,000	(a) In India	1,82,21,86,01,875
12,55,86,00,000	(b) Outside India	18,33,31,26,272
	3. Financial Institutions:	
10,00,00,00,000	(a) In India	17,00,00,00,000
1,05,63,14,25,310	(b) Outside India	1,06,32,25,89,993
7,09,19,20,21,870	4. Others	7,20,93,95,87,575
15,90,27,20,41,700		**16,16,42,40,21,754**
Schedule IX :	**Bills of Exchange and Promissory Notes Discounted/Rediscounted:**	
35,50,00,00,000	(a) In India	51,70,00,00,000
-	(b) Outside India	-
35,50,00,00,000		**51,70,00,00,000**

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भारतीय निर्यात-आयात बैंक / Export-Import Bank Of India

M K P S & ASSOCIATES LLP CHARTERED ACCOUNTANTS FRN 302014E/W101061

GENERAL FUND Previous year (As at 30.09.2024) ₹		GENERAL FUND This Year (As at 30.09.2025) ₹
Schedule X :	**Fixed Assets:** ***(At cost less depreciation)***	
	1. Premises	
5,31,11,86,460	Gross Block b/f	5,31,16,32,264
-	Additions during the year	-
-	Disposals during the year	-
5,31,11,86,460	Gross Block as at the end of the year	5,31,16,32,264
2,27,66,79,344	Accumulated Depreciation	2,50,71,49,818
3,03,45,07,116	Net Block	2,80,44,82,446
	2. Others	
2,18,46,50,096	Gross Block b/f	2,43,38,09,499
17,64,34,474	Additions during the year	7,86,31,140
67,49,627	Disposals during the year	2,57,88,156
2,35,43,34,943	Gross Block as at the end of the year	2,48,66,52,483
1,84,16,79,556	Accumulated Depreciation	2,08,64,41,209
51,26,55,386	Net Block	40,02,11,274
3,54,71,62,503		**3,20,46,93,720**
Schedule XI :	**Other Assets:**	
	1. Accrued interest on	
12,01,53,13,903	a) investments / bank balances	11,20,80,93,167
49,18,56,22,989	b) loans and advances	62,13,23,96,947
6,87,69,479	2. Deposits with sundry parties	7,76,94,811
20,89,27,06,030	3. Advance Income Tax paid (Net)	22,98,22,46,640
25,64,98,81,881	4. Others [including Net Deferred tax asset of ₹15,53,97,96,799 (previous year ₹18,04,58,55,036)]	22,87,86,66,102
1,07,81,22,94,283		**1,19,27,90,97,667**
Schedule XII :	**Other Expenses:**	
92,59,382	1. Export Promotion Expenses	2,62,81,609
9,54,498	2. Expenses on and related to Data Processing	9,76,995
33,17,51,211	3. Repairs and Maintenance	40,36,17,527
43,24,716	4. Printing and Stationery	70,03,667
43,62,37,720	5. Others	45,54,98,234
78,25,27,528		**89,33,78,032**

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भारतीय निर्यात-आयात बैंक / Export-Import Bank of India

M K P S & ASSOCIATES LLP
FRN 302014E/W101061
CHARTERED ACCOUNTANTS

GENERAL FUND Previous year (As at 30.09.2024) ₹		GENERAL FUND This Year (As at 30.09.2025) ₹
Schedule XIII :	**Interest and Discount:**	
58,87,60,86,313	1.Interest and Discount on loans and advances/bills discounted/rediscounted	70,08,98,16,000
30,00,92,30,126	2.Income on Investments/bank balances	31,74,77,67,330
88,88,53,16,438		**1,01,83,75,83,330**
Schedule XIV :	**Other Income:**	
45,09,33,839	1. Net Profit on sale/ revaluation of investments	14,55,21,088
61,780	2. Net Profit on sale of land, buildings and other assets	9,35,478
11,02,97,211	3. Others	87,82,119
56,12,92,830		**15,52,38,685**

Note : Deposits under 'Liabilities' [ref. Schedule IV (a)] include `on shore' foreign currency deposits aggregating USD 2.00 mn (Previous year USD 4.67 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 ₹0.09 bn (Previous year ₹0.22 bn) on account of swaps.

भारतीय निर्यात-आयात बैंक / Export-Import Bank Of India

M K P S & ASSOCIATES LLP * CHARTERED ACCOUNTANTS * FRN 302014E/W101061

EXPORT-IMPORT BANK OF INDIA

BALANCE SHEET AS AT 30TH SEPTEMBER, 2025

EXPORT DEVELOPMENT FUND

Previous year (As at 30.09.2024) ₹		This Year (As at 30.09.2025) ₹
	LIABILITIES	
	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	-
41,21,06,783	4. Other Liabilities	44,07,00,091
1,12,06,57,835	5. Profit and Loss Account	1,20,82,28,663
1,66,10,72,406	**Total**	**1,77,72,36,542**
	ASSETS	
	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	-
5,61,58,601	ii) Investments/bank balances	5,99,33,830
31,02,31,988	(b) Advance Income Tax paid	30,93,72,888
-	(c) Others	-
1,66,10,72,406	**Total**	**1,77,72,36,542**

contd 2

EXPORT DEVELOPMENT FUND

Previous year (As at 30.09.2024) ₹	CONTINGENT LIABILITIES	This Year (As at 30.09.2025) ₹
-	(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.

भारतीय निर्यात-आयात बैंक / Export-Import Bank of India

M K P S & ASSOCIATES LLP CHARTERED ACCOUNTANTS FRN 302014E/W101061

EXPORT-IMPORT BANK OF INDIA

PROFIT & LOSS ACCOUNT FOR THE HALF-YEAR ENDED 30TH SEPTEMBER, 2025

EXPORT DEVELOPMENT FUND

Previous year (As at 30.09.2024) ₹		This Year (As at 30.09.2025) ₹
	EXPENDITURE	
-	1. Interest	-
-	2. Other Expenses	-
-	3. Provision or Loan Losses / Contingencies	-
5,99,34,445	4. Profit carried down	6,05,54,367
5,99,34,445	**Total**	**6,05,54,367**
1,50,84,301	Provision for Income Tax	1,52,40,323
4,48,50,144	Balance of profit/(Loss) transferred to Balance Sheet	4,53,14,044
5,99,34,445		**6,05,54,367**
	INCOME	
	1. Interest and Discount	
-	(a) loans and advances	-
5,99,34,445	(b) investments / bank balances	6,05,54,367
-	2. Exchange, Commission, Brokerage and Fees	-
-	3. Other Income	-
-	4. Loss carried to Balance Sheet	-
5,99,34,445	**Total**	**6,05,54,367**
5,99,34,445	Profit / (Loss) brought down	6,05,54,367
-	Excess Income/Interest tax provision of earlier years written back	-
5,99,34,445		**6,05,54,367**

भारतीय निर्यात-आयात बैंक / Export-Import Bank Of India

M K P S & ASSOCIATES LLP CHARTERED ACCOUNTANTS FRN 302014E/N500061