

EXPORT-IMPORT BANK OF INDIA

BALANCE SHEET AS AT 30TH SEPTEMBER, 2023

<u>GENERAL FUND</u>			<u>GENERAL FUND</u>
<u>Previous year</u> (As at 30.09.2022)			<u>This year</u> (As at 30.09.2023)
₹	<u>LIABILITIES</u>	<u>SCHEDULES</u>	₹
1,59,09,36,63,881	1.Capital	I	1,59,09,36,63,881
33,18,21,68,229	2.Reserves	II	47,18,25,89,124
8,55,52,66,794	3.Profit & Loss Account	III	10,16,14,01,035
8,97,71,55,03,000	4.Notes, Bonds and Debentures		8,73,61,30,89,000
-	5.Bills Payable		-
1,62,18,54,068	6.Deposits	IV	1,38,48,11,082
2,78,82,19,37,755	7.Borrowings	V	3,94,00,90,05,008
57,49,42,85,500	8.Current Liabilities		
73,15,80,52,970	and Provisions for contingencies		73,13,72,95,787
	9.Other Liabilities		58,64,01,63,261
15,09,64,27,32,197	Total		16,17,22,20,18,178
 <u>ASSETS</u>			
41,72,43,84,263	1. Cash & Bank Balances	VI	39,73,06,40,104
1,42,79,22,54,147	2. Investments	VII	1,26,27,14,05,083
12,35,75,98,38,071	3. Loans and Advances	VIII	13,09,48,20,63,603
21,01,67,00,000	4. Bills of Exchange and Promissory		
3,55,02,00,840	Notes Discounted/Rediscounted	IX	50,74,00,00,000
64,79,93,54,876	5. Fixed Assets	X	3,72,46,52,047
	6. Other Assets	XI	87,27,32,57,341
15,09,64,27,32,197	Total		16,17,22,20,18,178



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<u>GENERAL FUND</u>		<u>GENERAL FUND</u>	
<u>Previous year</u> (As at 30.09.2022)		<u>This Year</u> (As at 30.09.2023)	
₹	<u>CONTINGENT LIABILITIES</u>	₹	
1,39,11,64,53,213	(i) Acceptances, Guarantees, endorsements and other obligations	1,39,73,95,87,559	
4,40,95,167	(ii) On outstanding forward exchange contracts	2,26,35,670	
-	(iii) On underwriting commitments	-	
17,90,16,320	(iv) Uncalled Liability on partly paid investments	18,83,09,645	
5,07,88,00,000	(v) Claims on the Bank not acknowledged as debts	3,52,54,00,000	
-	(vi) Bills for collection	-	
-	(vii) On participation certificates	-	
-	(viii) Bills Discounted/Rediscounted	-	
24,48,53,72,352	(ix) Other monies for which the Bank is contingently liable	17,55,05,80,485	
<u>1,68,90,37,37,052</u>		<u>1,61,02,65,13,359</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 ₹57.08 bn (previous year ₹55.91 bn) held on agency account including a sum of ₹51.57 bn (previous year ₹50.52 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, 2023

<u>GENERAL FUND</u> Previous year ₹	<u>EXPENDITURE</u>	<u>SCHEDULES</u>	<u>GENERAL FUND</u> This Year ₹
29,84,25,22,040	1. Interest		54,14,28,00,043
38,91,12,728	2. Credit Insurance, fees and charges		34,81,12,821
46,46,46,963	3. Staff Salaries, Allowances etc. and Terminal Benefits		45,09,70,068
2,61,600	4. Directors' and Committee Members' Fees and Expenses		3,70,600
5,99,050	5. Audit Fees		5,99,050
14,85,96,917	6. Rent, Taxes, Electricity and Insurance Premia		15,11,44,585
2,00,24,719	7. Communication expenses		1,81,62,959
1,82,56,439	8. Legal Expenses		2,14,81,436
70,34,06,687	9. Other Expenses	XII	67,16,49,483
18,55,74,947	10. Depreciation		24,20,76,655
4,29,34,00,249	11. Provision for loan losses/contingencies depreciation on investments		3,79,47,82,849
11,62,73,88,378	12. Profit/(Loss) carried down		13,57,67,02,176
47,69,37,90,717	Total		73,41,88,52,725
3,07,21,21,584	Provision for Income Tax (Net of deferred tax) [including Deferred tax of ₹ 42,33,98,286 (previous year - ₹ 80,34,78,437)]		3,41,53,01,141
8,55,52,66,794	Balance of profit/(Loss) transferred to Balance Sheet		10,16,14,01,035
11,62,73,88,378			13,57,67,02,176
	<u>INCOME</u>		
45,27,80,42,261	1. Interest and Discount	XIII	71,01,81,49,650
2,01,40,52,570	2. Exchange, Commission, Brokerage and Fees		2,12,81,37,732
40,16,95,886	3. Other Income	XIV	27,25,65,343
47,69,37,90,717	Total		73,41,88,52,725
11,62,73,88,378	Profit/(Loss) brought down		13,57,67,02,176
-	Excess Income/Interest tax provision of earlier years written back		-
11,62,73,88,378			13,57,67,02,176



EXPORT-IMPORT BANK OF INDIA
SCHEDULES TO THE BALANCE SHEET

<u>GENERAL FUND</u> Previous year (As at 30.09.2022)		<u>GENERAL FUND</u> This Year (As at 30.09.2023)
₹		₹
Schedule I :		
2,00,00,00,00,000	Capital:	2,00,00,00,00,000
1,59,09,36,63,881	1. Authorised	1,59,09,36,63,881
	2. Issued and Paid-up :	
	(Wholly subscribed by the Central Government)	
Schedule II :		
	Reserves:	
15,64,75,52,765	1. Reserve Fund	29,64,79,73,660
-	2. General Reserve	-
1,93,92,96,400	3. Other Reserves :	1,93,92,96,400
1,95,53,19,064	Investment Fluctuation Reserve	1,95,53,19,064
	Sinking Fund (Lines of Credit)	
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>33,18,21,68,229</u>		<u>47,18,25,89,124</u>
Schedule III :		
	Profit & Loss Account:	
8,55,52,66,794	1. Balance as per annexed accounts	10,16,14,01,035
-	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>8,55,52,66,794</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>10,16,14,01,035</u>
Schedule IV :		
	Deposits:	
1,62,18,54,068	(a) In India	1,38,48,11,082
-	(b) Outside India	-
<u>1,62,18,54,068</u>		<u>1,38,48,11,082</u>



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Previous year (As at 30.09.2022)		This Year (As at 30.09.2023)
₹		₹
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 :	
51,97,40,71,772	(a) In India	1,41,17,45,18,288
2,26,84,78,65,983	(b) Outside India	2,52,83,44,86,720
2,78,82,19,37,755		3,94,00,90,05,008
Schedule VI:		
	Cash & Bank Balances:	
7,20,220	1. Cash in Hand	5,89,252
7,78,24,073	2. Balance with Reserve Bank of India	84,66,68,370
	3. Balances with other Banks:	
2,74,57,05,178	(a) In India	2,99,77,18,605
6,50,00,00,000	i) in current accounts	5,01,43,13,945
32,40,01,34,792	ii) in other deposit accounts	30,87,13,49,932
-	(b) Outside India	-
-	4. Money at call and short notice / Lending under CBLO	-
41,72,43,84,263		39,73,06,40,104



Schedule VII:	Investments: <i>(net of diminution in value, if any)</i>	
1,12,48,67,10,000	1. Securities of Central and State Governments	90,31,69,65,525
1,90,67,18,052	2. Equity Shares & Stocks	2,59,11,88,683
29,21,70,284	3. Preference Shares and Stocks	34,11,91,036
2,74,83,70,264	4. Notes, Debentures and Bonds	2,01,60,70,839
25,35,82,85,547	5. Others	31,00,59,89,000
1,42,79,22,54,147		1,26,27,14,05,083
Schedule VIII :	Loans & Advances:	
6,28,49,35,38,081	1. Foreign Governments	5,76,60,06,82,141
	2. Banks:	
86,26,90,00,000	(a) In India	1,37,35,47,50,000
2,44,03,50,000	(b) Outside India	1,24,56,75,000
	3. Financial Institutions:	
-	(a) In India	-
1,03,69,35,99,415	(b) Outside India	1,15,26,88,42,302
4,14,86,33,50,575	4. Others	4,79,01,21,14,160
12,35,75,98,38,071		13,09,48,20,63,603
Schedule IX :	Bills of Exchange and Promissory Notes Discounted/Rediscounted:	
21,01,67,00,000	(a) In India	50,74,00,00,000
-	(b) Outside India	-
21,01,67,00,000		50,74,00,00,000



Schedule X :

5,13,54,13,642
28,41,476
-
5,13,82,55,118
1,81,46,28,301
3,32,36,26,817

1,49,19,44,300
4,15,20,348
5,11,88,321
1,48,22,76,327
1,25,57,02,304
22,65,74,023

3,55,02,00,840

**Fixed Assets:
(At cost less depreciation)**

1. Premises
Gross Block b/f 5,24,67,32,163
Additions during the year 11,62,08,251
Disposals during the year 5,17,53,954
Gross Block as at the end of the year 5,31,11,86,460
Accumulated Depreciation 2,04,50,49,212
Net Block 3,26,61,37,248

2. Others
Gross Block b/f 1,86,00,90,076
Additions during the year 15,54,25,176
Disposals during the year 1,01,94,553
Gross Block as at the end of the year 2,00,53,20,699
Accumulated Depreciation 1,54,68,05,900
Net Block 45,85,14,799

3,72,46,52,047

Schedule XI :

12,82,82,25,045
17,72,55,21,904
5,63,70,510
5,95,80,91,385
28,23,11,46,032
64,79,93,54,876

Other Assets:

1. Accrued interest on
a) investments / bank balances 12,87,29,92,160
b) loans and advances 30,22,81,48,087
2. Deposits with sundry parties 6,14,03,824
3. Advance Income Tax paid (Net) 12,75,07,90,533
4. Others [including Net Deferred tax asset of ₹18,30,14,11,664 (previous year ₹17,446,448,004)] 31,35,99,22,737
87,27,32,57,341

Schedule XII :

84,72,996
4,45,340
23,09,23,537
64,01,142
45,71,63,672
70,34,06,687

Other Expenses:

1. Export Promotion Expenses 72,57,578
2. Expenses on and related to Data Processing 14,00,133
3. Repairs and Maintenance 28,37,80,922
4. Printing and Stationery 47,42,208
5. Others 37,44,68,642
67,16,49,483



Schedule XIII :**Interest and Discount:**

28,18,80,48,184
17,08,99,94,077

1. Interest and Discount on loans
and advances/bills discounted/rediscounted
2. Income on Investments/bank balances

52,27,30,09,214
18,74,51,40,436

45,27,80,42,261

71,01,81,49,650

Schedule XIV :**Other Income:**

16,33,31,825

1. Net Profit on sale/
revaluation of investments
2. Net Profit on sale of land,
buildings and other assets
3. Others

14,51,58,970

(1,08,947)
23,84,73,008

(1,25,789)
12,75,32,162

40,16,95,886

27,25,65,343

Note : Deposits under 'Liabilities' [ref. Schedule IV (a)] include 'on shore' foreign currency deposits aggregating USD 7.13 mn. (Previous year USD 9.42 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. 0.33 bn (Previous year Rs. 0.44 bn) on account of swaps.



EXPORT-IMPORT BANK OF INDIA

BALANCE SHEET AS AT 30TH SEPTEMBER, 2023

EXPORT DEVELOPMENT FUND

<u>Previous year</u> (As at 30.09.2022)		<u>This Year</u> (As at 30.09.2023)
₹	<u>LIABILITIES</u>	₹
	1. Loans:	
-	(a) From Government	-
2,90,78,66,928	(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	-
38,26,50,995	4. Other Liabilities	35,58,32,687
41,65,51,235	5. Profit and Loss Account	1,03,71,05,591
3,83,53,76,945	Total	1,52,12,46,065
	<u>ASSETS</u>	
15,00,000	1. Bank Balances	
-	a) in current accounts	15,00,000
-	b) in other deposit accounts	1,18,56,86,055
-	2. Investments	-
	3. Loans & Advances:	
-	(a) In India	-
3,41,16,26,326	(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	-
-	ii) Investments/bank balances	5,20,01,267
25,56,15,703	(b) Advance Income Tax paid	28,20,58,743
16,66,34,916	(c) Others	-
3,83,53,76,945	Total	1,52,12,46,065

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EXPORT DEVELOPMENT FUND

Previous year
(As at 30.09.2022)
₹

This Year
(As at 30.09.2023)
₹

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 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, 2023		<u>EXPORT DEVELOPMENT FUND</u>
<u>Previous year</u>		<u>This Year</u>
₹		₹
	<u>EXPENDITURE</u>	
13,64,95,576	1. Interest	-
-	2. Other Expenses	-
60,05,50,766	3. Provision or Loan Losses / Contingencies	85,05,318
(66,20,90,419)	4. Profit Carried Down	4,32,13,333
7,49,55,923	Total	5,17,18,651
(15,94,88,044)	Provision for Income Tax	1,08,75,932
(50,26,02,375)	Balance of profit/(Loss) transferred to Balance Sheet	3,23,37,401
(66,20,90,419)		4,32,13,333
	<u>INCOME</u>	
7,49,55,923	1. Interest and Discount	-
-	(a) loans and advances	-
-	(b) investments / bank balances	5,17,18,651
-	2. Exchange, Commission, Brokerage and Fees	-
-	3. Other Income	-
-	4. Loss carried to Balance Sheet	-
7,49,55,923	Total	5,17,18,651
(66,20,90,419)	Profit / (Loss) brought down	4,32,13,333
-	Excess Income/Interest tax provision of earlier years written back	-
(66,20,90,419)		4,32,13,333

