

संदर्भ/Ref: BD/NSE/2026-27/Q2/35

दिनांक/Date: August 05, 2026

To
Listing Department
National Stock Exchange of India Ltd.
Exchange Plaza, Bandra Kurla Complex
Bandra (E), Mumbai – 400 051

Sub: Outcome of the Board Meeting and Submission of Unaudited Financial Results (Standalone) of Export-Import Bank of India for the quarter ended June 30, 2026

1. In terms of provisions of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015 [SEBI (LODR) Regulations, 2015], as amended from time to time, this is to inform you that the Board of Directors of Export-Import Bank of India ("Exim Bank / Bank") at its meeting held today, i.e. **August 05, 2026** (which commenced at **3.15 pm** and concluded at **4.50 pm**) has approved / noted the following:

- Unaudited Financial Results (Standalone) of the Bank for the quarter ended June 30, 2026 (based on the recommendation of Audit committee);
- Appointment of Shri Asheesh Pandey, MD & CEO, Union Bank of India, as Director on the Board of Exim Bank w.e.f. June 22, 2026.

2. Further, in compliance with the provisions of the SEBI (LODR) Regulations, 2015, we enclose herewith the following documents / disclosures:

- i. Unaudited Financial Results of the Bank (Standalone) for the quarter ended June 30, 2026 along with Independent Auditor's Limited Review Report, (enclosed as **Annexure I**), as per Regulation 52 of SEBI (LODR) Regulations, 2015.
- ii. Certificate of Financial Ratios (enclosed as **Annexure II**), as per Regulation 52 of SEBI (LODR) Regulations, 2015.
- iii. The Security Cover Certificate for unsecured securities issued by Exim Bank (enclosed as **Annexure III**), as per Regulation 54 read with Regulation 56(1)(d) of the SEBI (LODR) Regulations, 2015 and SEBI Circular No. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022.



- iv. Statement of Utilization of Issue Proceeds of non-convertible securities (bonds) issued by the Bank and Statement of material deviation / variation in the use of issue proceeds of non-convertible securities issued by the Bank, if any, (enclosed as **Annexure IV**), as per Regulation 52(7) and 52(7A) of SEBI LODR Regulations, 2015 for the quarter ended June 30, 2026.

This is for your kind information and record.

Thanking You.

भवदीय / Yours faithfully,

(सिद्धी केळुस्कर/ Siddhi Keluskar)

अनुपालन अधिकारी / Compliance Officer

Independent Auditor's Limited Review Report on Unaudited Standalone Financial Results for the quarter ended June 30, 2026 of General Fund of Export-Import Bank of India pursuant to requirement of the Regulation 52 read with 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To
The Board of Directors,
Export-Import Bank of India (EXIM Bank),
Centre One Building, World Trade Centre Complex,
Cuffe Parade,
Mumbai - 400 005.

We have reviewed the accompanying unaudited standalone financial results of the **General Fund of EXIM Bank** for the quarter ended **June 30, 2026** (hereinafter "Interim Financial Information") being submitted by the bank pursuant to the requirements of regulation 52 read with 63(2) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation, 2015 as amended ("the Listing Regulation"). The management is responsible for the preparation and fair presentation of this Interim Financial Information in accordance with the RBI Guidelines, other accounting principles generally accepted in India, in so far as they apply to EXIM Bank under the Export-Import Bank of India Act, 1981 ("the Act") and the Regulations framed thereunder. Our responsibility is to express a conclusion on this Interim Financial Information based on our review.

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India (ICAI). A review of Interim Financial Information consists of making inquiries, primarily of personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

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Registered Office: Unit 501, 5th floor, The Summit Business Park, Behind Gurunanak Petrol Pump,
Next to Western Expressway Highway Metro Station, Suren Road, Andheri (E), Mumbai-400093

Branches in Major Cities of States: New Delhi, Karnataka, Telangana, Haryana, Rajasthan, West Bengal, Odisha & Chattisgarh

Based on our review as stated in paragraph above, subject to limitations in scope as mentioned above, nothing has come to our attention that causes us to believe that the accompanying Interim Financial Information prepared in accordance with the applicable accounting standards and other recognized accounting practices and policies does not present fairly, in all material respects, the results of the operations of the **General Fund of EXIM Bank** for the quarter ended on **June 30, 2026** in accordance with information required to be disclosed in terms of “the Listing Regulation” including the manner in which it is to be disclosed, RBI Guidelines, other accounting principles generally accepted in India, in so far as they apply to EXIM Bank under the Act and the Regulations framed thereunder.

For M K P S & Associates LLP

Chartered Accountants

FRN: 302014E/ W101061

M. Ramakrishnan Mani

CA Ramakrishnan Mani

Partner

M No.:032271



UDIN: *26032271 AHW JBL 8713*

Place: Mumbai

Date: August 05, 2026

EXPORT - IMPORT BANK OF INDIA
STANDALONE STATEMENT OF FINANCIAL RESULTS OF GENERAL FUND

Amount (₹ Crore)

Particulars	3 months Ended 30-06-2026	3 Months Ended 31-03-2026	3 Months Ended 30-06-2025	Year Ended 31-03-2026
	Unaudited	Audited	Unaudited	Audited
1. Interest earned (a)+(b)+(c)+(d)	5,304.70	5,064.95	5,435.09	19,661.77
(a) Interest/disc. on advances/ bills	3,317.21	3,161.54	3,859.61	13,179.63
(b) Income on investments	1,760.25	1,685.72	1,349.97	5,610.90
(c) Interest on balances with Reserve Bank of India and other interbank funds				
(d) Others (Interest on deposits with Banks, FIs and Interest on lending under CBLO)	227.24	217.69	225.50	871.24
2. Other Income	133.16	353.77	116.38	778.22
3. Total Income (1+2)	5,437.86	5,418.72	5,551.46	20,439.99
4. Interest Expended	3,983.53	3,829.33	3,842.24	14,988.99
5. Operating Expenses (i)+(ii)	111.32	148.71	107.62	462.45
(i) Employees cost	33.24	36.95	37.64	123.79
(ii) Other operating expenses (a)+(b)+(c)+(d)+(e)	78.08	111.76	69.97	338.66
(a) Rent, taxes, electricity and insurance premium	12.40	13.21	14.54	48.64
(b) Loss on exchange fluctuation	-	-	-	-
(c) Depreciation	14.07	29.58	13.32	71.14
(d) Repairs and Maintenance	25.88	22.93	18.77	84.34
(e) Others	25.73	46.04	23.34	134.54
(All items exceeding 10% of the total expenditure excluding interest expenditure may be shown separately)				
6. Total Expenditure ((4+5) excluding provisions and contingencies)	4,094.85	3,978.04	3,949.86	15,451.44
7. Operating Profit before Provisions and Contingencies (3-6)	1,343.01	1,440.69	1,601.60	4,988.55
8. Provisions (other than tax) and Contingencies	(369.12)	(197.80)	(267.42)	(605.82)
9. Exceptional Items	-	-	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	1,712.13	1,638.49	1,869.03	5,594.37
11. Tax expense	419.87	311.30	479.78	1,321.73
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	1,292.26	1,327.18	1,389.25	4,272.64
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit (+)/ Loss (-) for the period (12-13)	1,292.26	1,327.18	1,389.25	4,272.64
15. Paid-up equity share capital (Face Value of the Share shall be indicated)				
15. Paid up Capital (Wholly subscribed by Central Govt.)	15,909.37	15,909.37	15,909.37	15,909.37
16. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	13,435.42	13,435.42	9,903.08	13,435.42
17. Net Worth	29,344.79	29,344.79	25,812.45	29,344.79
18. Analytical Ratios				
(i) Capital Adequacy Ratio (Basel III)	28.31%	26.34%	28.39%	26.34%
(ii) Debt to Equity Ratio	6.61 : 1	7.00 : 1	6.54 : 1	7.00 : 1
(iii) Earnings Per Share (EPS)	NA	NA	NA	NA
19. NPA Ratios				
a) Gross NPAs	2,462.74	1,197.50	3,188.69	1,197.50
b) Net NPAs	1,009.15	19.24	601.69	19.24
c) % of Gross NPAs to Gross Loans	1.25%	0.57%	1.87%	0.57%
d) % of Net NPAs to Net Loans	0.52%	0.01%	0.36%	0.01%
20. Return on Assets	2.09%	1.88%	2.58%	1.88%

*strike off whichever is not applicable

NA - Not Applicable



Notes to the Statement of Standalone Financial Results for the quarter ended June 30, 2026.

1) The significant Accounting Policies followed in preparation of these financial results are consistent with those followed in preparation of the annual financial statements for the year ended March 2026.

2) The financial results have been reviewed by Audit Committee of the Board and adopted by the Board at their meetings held on August 05, 2026 at Mumbai. The same have been subjected to "Limited Review" by the Bank's Statutory Auditors.

3) Provision Coverage Ratio as at 30 June 2026 is 92.80%.

4) The above financial results for quarter ended June 30, 2026 have been prepared in accordance with recognition and measurement principles laid down in Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI), the circulars, guidelines, and directions issued by the Reserve Bank of India from time to time and the relevant provisions of The Export-Import Bank of India Act, 1981.

5) The Bank has transitioned from the erstwhile accrual accounting to the Fair Value Hedge accounting for Interest Rate Swaps (IRS) and fair valuation accounting for Cross Currency Interest Rate Swaps (CCIRS) w.e.f. September 30, 2025, in line with the revised ICAI Guidance Note (revised 2021) and based on RBI Circular no. 222 dated June 26, 2019. Contracts executed on or after June 26, 2019, were brought under the revised accounting policy, while contracts prior to June 26, 2019, continued under the accrual method.

During the quarter ended June 30, 2026 (post transition), the net impact of accounting of all the above derivatives amounting to ₹274 crore credited to the Profit & Loss account. While considering IRS, five derivative contracts were fair valued in place of fair value hedge. Further, for outstanding CCIRS, the Bank has opted for fair valuation accounting instead of fair value hedge accounting.

6) Details of loans transferred/ acquired during the quarter ended June 30, 2026, under the Reserve Bank of India (All India Financial Institutions – Transfer and Distribution of Credit Risk) Directions, 2025 and Reserve Bank of India (All India Financial Institutions – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 are given below: During the quarter ended June 30, 2026:

I) Details of loans not in default transferred/ acquired during the quarter ended June 30, 2026, are given below:

(a) Disclosure for loans not in default, transferred:		Amount (₹ Crore)
Particulars		3 months Ended 30-06-2026
Aggregate amount of loans transferred (out of which loans transferred through)		
a) assignment :		-
b) novation :		-
c) loan participation :		-
Weighted average residual maturity (in years)		-
Weighted average holding period (in years)		-
Retention of beneficial economic interest (in %)		-
Tangible security coverage (in %)		-
Rating-wise distribution of rated loans		
AAA – A		-
BBB		-
Below BBB i.e. Investment grade		-
Instances where it has been agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation or warranty		-
No. of instances, amount of loan replaced, amount of damages paid)		-

(b) Disclosure for loans not in default, acquired:

		Amount (₹ Crore)
Particulars		3 months Ended 30-06-2026
Aggregate amount of loans acquired (out of which loans acquired through)		
a) assignment :		322.78
b) novation :		300.00
c) loan participation :		-
Weighted average residual maturity (in years)		4.34
Weighted average holding period by originator (in years)*		-
Retention of beneficial economic interest by the originator (in %)*		-
Tangible security coverage (in %)*		-
Rating-wise distribution of rated loans*		
AAA – A		-
BBB		-
Below BBB i.e. Investment grade		-

*Multiple loan accounts with varied details.



II) Details of Stressed Loans transferred/ acquired during the quarter ended June 30, 2026, are given below:

(a) Disclosure for Stressed Loans, transferred:

Amount (₹ Crore)

Particulars	To ARCs	To permitted transferees	To other transferees (please specify)
No: of accounts	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years	14.94	-	-

(b) Disclosure for Stressed Loans, acquired:

Amount (₹ Crore)

Particulars	From SCBs, RRBs, Co-operative Banks, AIFIs, SFBs and NBFCs including Housing Finance Companies	To other transferees (please specify)
Aggregate principal outstanding of loans acquired	-	-
Aggregate consideration paid	-	-
Weighted average residual tenor of loans acquired	-	-

7) Disclosure related to Project Finance as per Reserve Bank of India (All India Financial Institutions - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025:

Amount (₹ Crore)

Particulars	No. of Accounts	3 months Ended 30-06-2026
1. Projects under implementation accounts at the beginning of the quarter. (#) (*)	55	6,618.77
2. Projects under implementation accounts sanctioned during the quarter. (*)	6	-
3. Projects under implementation accounts where DCCO has been achieved during the quarter.	3	1,554.66
4. Projects under implementation accounts at the end of the quarter. (1+2-3) (^) (#) (*)	57	6,684.99
5. Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked.	3	889.22
5.1. Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2. Out of '5' – accounts in respect of which Resolution plan is under implementation.	2	414.17
5.3. Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6. Out of '5', accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7. Out of '5', account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded.	-	-
7.1. Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously.	-	-
7.2. Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously.	-	-
8. Out of '4' – accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be, has been invoked.	-	-
8.1. Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2. Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3. Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

(#) 2 cases have been closed and 3 cases have been added during the quarter in projects under implementation accounts existing at the beginning of the quarter

(*) Includes cases sanctioned but not disbursed

(^) Excludes 1 case which have been prepaid

8) Return on Assets (ROA) for 3 months period has been computed on cumulative basis.

9) The institution has not entered into any Co-Lending Arrangements during the quarter ended June 30, 2026.

10) Number of investor complaints pending at the beginning of the period, received during the period and pending at the quarter ended June 30, 2026 is NIL.

11) The Bank has made provision for gratuity in accordance with the provisions of the new Labour Codes, which was made applicable w.e.f November 21, 2025. However, the detailed rules and procedural guidelines under the said Labour Codes are yet to be notified by all the State Governments. Accordingly, the final impact, if any, arising from such notifications and subsequent clarifications shall be appropriately considered and accounted for in the financial statements in the period in which the same becomes applicable.



12) During the quarter ended June 30, 2026, the bank has shifted investment in Ubharte Sitaare fund amounting to ₹34.82 crore from (Held to Maturity) HTM to Available for Sale (AFS), being a Category II AIF.

13) No penalty has been imposed by RBI or any other regulator during the quarter ended June 30, 2026.

14) In terms of Reserve Bank of India (All India Financial Institutions (AIFIs) - Prudential Norms on Capital Adequacy) Directions, 2025 dated November 28, 2025, AIF's are required to disclose Pillar 3 disclosures under BASEL III capital regulations. The details of Pillar 3 Disclosure including leverage ratio under Basel III capital regulations are available on Exim Bank website: <https://www.eximbankindia.in/investor-relations>. These disclosures have not been subjected to limited review by Statutory Auditors.

15) The financial results for the quarter ended June 30, 2026 have been arrived at after considering provision for non-performing assets, restructured assets, standard assets, standard stressed assets, depreciation on investments on the basis of prudential norms issued by Reserve Bank of India and other usual and necessary provisions including employee benefits, other operating expenses, depreciation on fixed assets, income tax provision made on estimate / proportionate basis wherever required and subject to adjustments as at the year end.

16) The Ratios required to be reported under Regulation 52 of the SEBI LODR Regulations are annexed herewith.

17) Previous period figures have been regrouped / rearranged wherever necessary.



Ms. Harsha Bangari
Managing Director

Mumbai
August 05, 2026



Standalone Statement of Assets and Liabilities

Amount (₹ Crore)

ASSETS			
Particulars	As at 30-06-2026	As at 30-06-2025	As at 31-03-2026
	Unaudited	Unaudited	Audited
1. Cash & Bank Balances	13,391	13,533	11,243
2. Investments	23,885	18,001	21,205
3. Loans and Advances	1,88,794	1,64,176	1,93,660
4. Bills of Exchange and Promissory Notes Discounted/Rediscounted	6,320	4,150	14,119
5. Fixed Assets	327	331	335
6. Other Assets	9,468	11,750	13,016
Total	2,42,185	2,11,941	2,53,578
LIABILITIES			
Particulars	As at 30-06-2026	As at 30-06-2025	As at 31-03-2026
1.Capital	15,909	15,909	15,909
2.Reserves	13,435	9,903	13,435
3.Profit & Loss Account	1,292	1,389	428
4.Notes, Bonds and Debentures	1,19,166	1,05,279	1,23,209
5.Bills Payable	-	-	-
6.Deposits	77	90	77
7.Borrowings	74,795	63,511	82,020
8.Current Liabilities and Provisions for contingencies	10,788	11,321	11,454
9.Other Liabilities	6,723	4,538	7,046
Total	2,42,185	2,11,941	2,53,578

Ms. Harsha Bangari
Managing Director

Mumbai
August 05, 2026



Standalone Cash Flow Statement

Amount (₹ Crore)

Particulars	Quarter ended June 30, 2026	Quarter ended June 30, 2025
Cash flow from Operating Activities		
Net Profit / (Loss) before tax and extra-ordinary items	1,712.13	1,869.03
Adjustments for		
- (Profit)/Loss on sale of fixed assets (Net)	(0.01)	(0.09)
- (Profit)/Loss on sale of Investments (Net)	(12.63)	(2.11)
- Depreciation	14.07	13.32
- Discount/Expenses on bond issues written off	6.99	5.21
- Transfer from Investment Fluctuation Reserve	-	-
- Provisions/Write Off of Loans/Investments & other provisions	(369.12)	(267.42)
- Others - to specify	-	-
	1,351.43	1,617.94
Adjustments for		
- Other Assets	3,627.81	(1,997.65)
- Current liabilities	(1,373.97)	1,968.77
Cash generated from operations	3,605.27	1,589.06
Payment of income tax/interest tax	(180.59)	(192.75)
Net cash flow from Operating activities (A)	3,424.68	1,396.31
Cash flow from Investing activities		
- Net purchase of fixed assets	(5.80)	(3.58)
- Net change in investments	(2,666.76)	(1,987.95)
Net cash used in / raised from Investing activities (B)	(2,672.56)	(1,991.52)
Cash Flow from Financing activities		
- Equity capital infusion	-	-
- Loans borrowed (net of repayments made)	(11,268.54)	(10,300.07)
- Loans lent, bills discounted and rediscounted (net of repayments received)	12,665.01	17,413.26
- Dividend on equity shares and tax on dividend (Balance of Net profits transferred to Central Government)	-	-
Net cash used in / raised from Financing activities (C)	1,396.47	7,113.19
NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)	2,148.59	6,517.98
OPENING CASH AND CASH EQUIVALENTS	11,242.83	7,015.47
CLOSING CASH AND CASH EQUIVALENTS	13,391.42	13,533.46



Ms. Harsha Bangari
Managing Director

Mumbai
August 05, 2026



Annexure II

Certificate of Financial Ratios

Particulars	Standalone			
	3 months Ended 30-06-2026	3 months Ended 31-03-2026	3 months Ended 30-06-2025	Year Ended 31-03-2026
Debt Equity Ratio	6.61 : 1	7.00 : 1	6.54 : 1	7.00 : 1
Debt Service Coverage Ratio ¹	NA	NA	NA	NA
Interest Service Coverage Ratio ¹	NA	NA	NA	NA
Outstanding redeemable preference shares (quantity and value) ³	NA	NA	NA	NA
Capital Redemption Reserve / Debenture Redemption Reserve ²	NA	NA	NA	NA
Net worth (₹ in crore)	₹29,344.79	₹29,344.79	₹25,812.45	₹29,344.79
Net profit after tax (₹ in crore)	₹ 1,292.25	₹1,327.18	₹1,389.25	₹4,272.64
Earnings per share ³	NA	NA	NA	NA
Current Ratio ²	NA	NA	NA	NA
Long term debt to working capital ²	NA	NA	NA	NA
Bad debts to Account receivable Ratio ²	NA	NA	NA	NA
Current liability Ratio ²	NA	NA	NA	NA
Total debts to total Assets	0.80: 1	0.81: 1	0.80:1	0.81: 1
Debtors turnover ²	NA	NA	NA	NA
Inventory turnover ²	NA	NA	NA	NA
Operating margin (%) ⁴ (Operating Profit / Average Net Total Assets)	2.17%	2.11%	2.98%	2.11%
Net profit margin (%) ⁴ (Profit After Tax / Average Total Assets)	2.09%	1.88%	2.58%	1.88%
Sector specific equivalent ratios, as applicable:				
a) CRAR	28.31%	26.34%	28.39%	26.34%
b) GNPA	1.25%	0.57%	1.87%	0.57%
c) NNPA	0.52%	0.01%	0.36%	0.01%

NA - Not Applicable



¹ Export-Import Bank of India is a Public Financial Institution falling under the regulations of Reserve Bank of India and hence, the requirements of disclosure of Debt Service Coverage Ratio, and Interest Service Coverage Ratio are not applicable to us as per Regulation 52(4) of SEBI (LODR) Regulations, 2015.

² Export-Import Bank of India is a Statutory Corporation established under Export-Import Bank of India Act, 1981 and not a Company registered under Companies Act. Hence, maintenance of Capital Redemption Reserve / Debenture Redemption Reserve, Current Ratio, Long term debt to working capital, Bad debts to Account receivable Ratio, Current liability Ratio, Debtors turnover, and Inventory turnover are not applicable to us.

³ Earning per share is not applicable to us as we have not issued equity / preference shares. We are a Statutory Corporation having share capital which is wholly contributed by Government of India.

⁴ Operating Margin and Net Profit Margin for 3months period is calculated on cumulative basis.

This is for your information and records.

Yours faithfully,

ANANYA
KHAWTE
Digitally signed by
ANANYA KHAWTE
Date: 2026.08.05
16:54:54 +05'30'

(अनन्या खवटे/ Ananya Khawte)
मुख्य प्रबंधक / Chief Manager

प्राधिकृत अधिकारी / Authorised Signatories

RUPESH KUMAR
SHARMA
Digitally signed by
RUPESH KUMAR SHARMA
Date: 2026.08.05 16:55:13
+05'30'

(रूपेश कुमार शर्मा / Rupesh Kumar Sharma)
उप महाप्रबंधक / Deputy General Manager

Ref:- MKPS/RK/EXIM/186

To,
The Compliance Officer
Export-Import Bank of India
Centre One Building, Floor 21
World Trade Centre Complex
Cuffe Parade
Mumbai 400005

Independent Auditor's Certificate on the Statement of maintenance of security cover in respect of listed Non-Convertible Debentures as per terms of Disclosure Document as at June 30, 2026.

The accompanying Statement ('the Statement') contains the details of security cover for listed debt securities issued by Export-Import Bank of India ('Exim Bank' or 'the Bank') as on June 30, 2026 for submission to the Debenture Trustee / Exchanges which we have initialled for identification purpose only.

Management Responsibility for the Statement

The preparation of the accompanying Statement and compliance with all the covenants of listed non-convertible securities issued by the Bank is the responsibility of the Management of the Bank including compilation of the aforesaid financial information from its Financial Statements and other relevant records. This responsibility includes design, implementation, and maintenance of internal controls relevant to the preparations of financial reporting; making estimates that are reasonable in the circumstances.

The management is also responsible for ensuring that the Bank complies with the requirements of SEBI (LODR) Regulations, 2015 as amended from time to time and provides all relevant information to the Debenture Trustee in connection with the statement.

Independent Auditor's Responsibility

Our responsibility for the purpose of this certificate is to provide reasonable assurance that the financial information contained in the Statement is correctly extracted from the unaudited Financial Statements, other relevant records and documents maintained by the Bank.

We have carried out our verification in accordance with the 'Guidance Note on Reports or Certificates for Special Purposes (Revised 2016)' issued by the Institute of Chartered Accountants of India (ICAI) in so far as applicable for the purpose of this Certificate. This Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.

We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality control for firms that performs Audits and Review of Historical Financial Information, and other Assurance and Related Services Engagements.

Opinion

Based on our examination as stated above and as per the information and explanation provided to us, we are of the opinion that the financial information as stated in the Statement as at June 30, 2026 has been correctly extracted from the unaudited financial



Registered Office: Unit 501, 5th floor, The Summit Business Park, Behind Gurnanak Petrol Pump,
Next to Western Expressway Highway Metro Station, Suren Road, Andheri (E), Mumbai-400093

Branches in Major Cities of States: New Delhi, Karnataka, Telangana, Haryana, Rajasthan, West Bengal, Odisha & Chattisgarh

review of Financial Statements for the three months period ended June 30, 2026 and other relevant records of the Bank.

We hereby certify that the debt securities issued by the listed entity are unsecured in nature, hence the security cover for Exim Bank as on June 30, 2026 is NIL.

Restriction on Use

This Certificate has been issued at the request of the Bank solely for the purpose of submission by the Bank to the Debenture Trustee / Exchanges and should not be used for any other purpose or by any person other than the addressees of this report.

For M/s M K P S & Associates LLP
Chartered Accountants
FRN: 302014E / W101061

M. Ramakrishnan

CA Ramakrishnan Mani
Partner
Membership Number: 032271



UDIN: 26032271BVXTPJ6092
Date: August 05, 2026
Place: Mumbai

As per the requirement of SEBI's guidelines under Regulation 54 read with Regulation 56(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Last amended on July 14, 2026), a certificate required to be submitted to Stock Exchange(s) and Debenture Trustee regarding maintenance of security cover in the format prescribed by the SEBI vide its Circular no. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022.

Based on examination of books of accounts and other relevant records/documents, we hereby certify that:

a) The listed entity under various information memorandum/key information document and Debenture Trust Deeds, has issued the following unsecured listed debt securities which are outstanding as on June 30, 2026:

Sr. No.	ISIN	Private Placement/ Public Issue	Secured/ Unsecured	Amount (₹ crore)
1	INE514E08ED5	Private Placement	Unsecured	350.00
2	INE514E08EE3	Private Placement	Unsecured	250.00
3	INE514E08EJ2	Private Placement	Unsecured	465.00
4	INE514E08FC4	Private Placement	Unsecured	400.00
5	INE514E08FE0	Private Placement	Unsecured	240.00
6	INE514E08FF7	Private Placement	Unsecured	475.00
7	INE514E08FG5	Private Placement	Unsecured	675.00
8	INE514E08FH3	Private Placement	Unsecured	350.00
9	INE514E08FJ9	Private Placement	Unsecured	350.00
10	INE514E08FN1	Private Placement	Unsecured	325.00
11	INE514E08FO9	Private Placement	Unsecured	325.00
12	INE514E08FP6	Private Placement	Unsecured	650.00
13	INE514E08FQ4	Private Placement	Unsecured	350.00
14	INE514E08FR2	Private Placement	Unsecured	650.00
15	INE514E08FS0	Private Placement	Unsecured	820.00
16	INE514E08GB4	Private Placement	Unsecured	2,000.00
17	INE514E08GC2	Private Placement	Unsecured	2,000.00
18	INE514E08GD0	Private Placement	Unsecured	2,500.00
19	INE514E08GE8	Private Placement	Unsecured	2,500.00
20	INE514E08GF5	Private Placement	Unsecured	2,350.00
21	INE514E08GG3	Private Placement	Unsecured	4,000.00
Total				22,025.00

b) Security Cover for listed debt securities:

Not Applicable in case of Export-Import Bank of India, as all securities are unsecured. However, as advised by the Exchange vide its email dated October 14, 2022, we hereby enclose the security cover in the format prescribed by the SEBI vide its Circular no. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 is at **Annexure A**.

c) Monitoring of covenants: Compliance of all the covenants of the issue in respect of listed debt securities of the listed entity.



We, Statutory Auditors of Export-Import Bank of India, have examined the status of compliances made by Export-Import Bank of India in respect of the financial covenants, affirmative or restrictive covenants, negative covenants, and default covenants of the listed debt securities (NCD's) and certified that such covenants of the issues have been complied by the Bank. The detailed note on list of Covenants is at Annexure B.

For M/s M K P S & Associates LLP
Chartered Accountants
FRN: 302014E / W101061.

M. Ramakrishnan

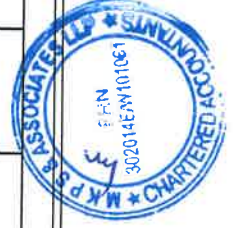
CA Ramakrishnan Mani
Partner
Membership Number: 032271



UDIN: 26032271BVXTPI 6092
Date: August 05, 2026
Place: Mumbai

ANNEXURE A

Column A	Column B	Column C ¹	Column D ²	Column E ³	Column F ⁴	Column G ⁵	Column H ⁶	Column I ⁷	Column J ⁸	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relates	Exclusive Charge	Exclusive Charge	Particulars Charge	Particulars Charge	Particulars Charge	Assets not offered as Security	Eliminated on (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				Total Value=(K+L+M+N)
		Debt for which this certificate is being issued	Other Secured Debt	Debt for which this certificate is being issued	Assets shared by debt holder (including this certificate is issued & other debt with part-passu charge)	Other assets on which there is part-passu charge (including items covered in column F)		debit amount considered more than once (due to exclusive part passu charge)		Market Value for Assets charged on Exclusive books	Carrying (book) value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DERA market value is not applicable)	Market Value for Part passu charge Assets	Carrying value/book value for part passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DERA market value is not applicable)	
		Book Value	Book Value	Yes/No	Book Value	Book Value	Book Value						Referring to Column F	
ASSETS														
Property, Plant and Equipment:														
Capital														
Work-in-Progress														
Right of Use Assets														
Goodwill														
Intangible Assets														
Intangible Assets under Development														
Investments														



[illegible]

ANNEXURE B

Category	Sub-type (As applicable)	Covenant
Accounts/ funds/ reserves maintained	a. Debt Service Reserve amount b. Interest Service Reserve Account c. Major maintenance reserve d. Escrow account/RERA account e. Debenture Redemption Reserve f. Debenture Reserve Fund g. Recovery Expense Fund h. Account details i. Any other Fund/Account	Export-Import Bank of India is a Statutory Corporation established under Export-Import Bank of India Act, 1981 and not a Company registered under Companies Act. Further, the Bank has complied with and is in compliance with the provisions of the extant SEBI regulations and the terms and conditions of the Bonds issued by the Bank, and there is no event of default which has occurred or subsisting as on date.
Financial	a. Debt Service Coverage Ratio (DSCR) b. Interest cover c. Net Debt to EBITDA d. Gross Debt to EBITDA e. Debt cap f. Debt Equity ratio g. Debt/Tangible Net Worth h. Gross Non-Performing Assets i. PAR 90 and write off j. Net Non-Performing Assets/Tangible Net Worth k. Debt to Value Ratio l. CAR (Capital Adequacy Ratio) (Tier I CAR) m. Current Ratio n. Dividend ratio (Dividend/PAT) o. Liquidity p. Asset liability mismatch q. Any other ratio (state the ratio and define the formula) r. Payment of Interest on due dates s. Payment of principal on due dates	Export-Import Bank of India is a Statutory Corporation established under Export-Import Bank of India Act, 1981 and not a Company registered under Companies Act. Further, the Bank has complied with and is in compliance with the provisions of the extant SEBI regulations and the terms and conditions of the Bonds issued by the Bank, and there is no event of default which has occurred or subsisting as on date.
Affirmative	a. Security Cover as per terms of Issue b. Title of Security/asset	Not applicable, as all the securities issued by the Bank are unsecured in the nature.
Affirmative or restrictive	a. Credit rating b. Credit downgrade	The Bank has obtained long term AAA (Stable) rating from SEBI registered rating agencies, and there is no downgrade in the rating in the recent past.
Negative	a. Purpose/end-use b. Change in nature and conduct of business c. Change in management d. Fund raising/ borrowing/ encumbrance	The Bank has complied with and is in compliance with the provisions of the extant SEBI regulations and the terms and conditions of the Bonds issued by the Bank, and there is no event of default which has occurred or subsisting as on date.
Default	a. Default of principal or interest or both b. Security creation default	None



Annexure IV

संदर्भ/Ref: TAG/RES/2026-27/NSE/315

दिनांक/Date: August 05, 2026

To,

The Listing Department
National Stock Exchange of India Ltd.
Exchange Plaza, Bandra Kurla Complex
Bandra (E), Mumbai – 400 051

Sub: Submission of data pursuant to Regulation 52(7) and 52(7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2026

Pursuant to Regulation 52(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we confirm that the proceeds of non-convertible securities outstanding as on the quarter ended **June 30, 2026**, were fully utilised towards the purpose mentioned in the respective offer documents.

Further, we confirm that, pursuant to Regulation 52(7A) of the Listing Regulations, there have been no deviations / variations in the use of proceeds of issue of non-Convertible debt securities from the objects stated in their offer documents.

The details of non-convertible securities and the statement of Deviation or Variation, if any, as per the SEBI Circular No. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022 is attached herewith.

You are requested to kindly take the above information on record.

Thanking You.

भवदीय / Yours faithfully,

ANANYA Digitally signed by
ANANYA KHAWTE
KHAWTE Date: 2026.08.05
16:55:43 +05'30'

(अनन्या खवटे/ Ananya Khawte)

मुख्य प्रबंधक/ Chief Manager

प्राधिकृत अधिकारी / Authorised Signatories

RUPESH KUMAR Digitally signed by
RUPESH KUMAR SHARMA
SHARMA Date: 2026.08.05 16:56:01
+05'30'

(रूपेश कुमार शर्मा /Rupesh Kumar Sharma)

उप महाप्रबंधक / Deputy General Manager

BONDS OUTSTANDING AS ON JUNE 30, 2026

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of Instrument	Date of raising funds	Amount Raised (Rs.)	Funds utilized (Rs.)	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Export-Import Bank of India	INE514E08ED5	Private Placement	Unsecured, Redeemable, Taxable, Non-Convertible Securities in the nature of Debentures	30-Oct-14	3,50,00,00,000.00	3,50,00,00,000.00	No	NA	-
Export-Import Bank of India	INE514E08EE3	Private Placement	Unsecured, Redeemable, Taxable, Non-Convertible Securities in the nature of Debentures	03-Nov-14	2,50,00,00,000.00	2,50,00,00,000.00	No	NA	-
Export-Import Bank of India	INE514E08EJ2	Private Placement	Unsecured, Redeemable, Taxable, Non-Convertible Securities in the nature of Debentures	21-Jan-15	4,65,00,00,000.00	4,65,00,00,000.00	No	NA	-
Export-Import Bank of India	INE514E08FC4	Private Placement	Unsecured, Redeemable, Taxable, Non-Convertible Securities in the nature of Debentures	25-Apr-16	4,00,00,00,000.00	4,00,00,00,000.00	No	NA	-
Export-Import Bank of India	INE514E08FE0	Private Placement	Unsecured, Redeemable, Taxable, Non-Convertible Securities in the nature of Debentures	23-Jun-16	2,40,00,00,000.00	2,40,00,00,000.00	No	NA	-
Export-Import Bank of India	INE514E08FF7	Private Placement	Unsecured, Redeemable, Taxable, Non-Convertible Securities in the nature of Debentures	11-Jul-16	4,75,00,00,000.00	4,75,00,00,000.00	No	NA	-
Export-Import Bank of India	INE514E08FG5	Private Placement	Unsecured, Redeemable, Taxable, Non-Convertible Securities in the nature of Debentures	01-Sep-16	6,75,00,00,000.00	6,75,00,00,000.00	No	NA	-
Export-Import Bank of India	INE514E08FH3	Private Placement	Unsecured, Redeemable, Taxable, Non-Convertible Securities in the nature of Debentures	25-Nov-16	3,50,00,00,000.00	3,50,00,00,000.00	No	NA	-
Export-Import Bank of India	INE514E08FJ9	Private Placement	Unsecured, Redeemable, Taxable, Non-Convertible Securities in the nature of Debentures	01-Feb-17	3,50,00,00,000.00	3,50,00,00,000.00	No	NA	-
Export-Import Bank of India	INE514E08FN1	Private Placement	Unsecured, Redeemable, Taxable, Non-Convertible Securities in the nature of Debentures	18-May-17	3,25,00,00,000.00	3,25,00,00,000.00	No	NA	-
Export-Import Bank of India	INE514E08FO9	Private Placement	Unsecured, Redeemable, Taxable, Non-Convertible Securities in the nature of Debentures	26-May-17	3,25,00,00,000.00	3,25,00,00,000.00	No	NA	-
Export-Import Bank of India	INE514E08FP6	Private Placement	Unsecured, Redeemable, Taxable, Non-Convertible Securities in the nature of Debentures	03-Aug-17	6,50,00,00,000.00	6,50,00,00,000.00	No	NA	-
Export-Import Bank of India	INE514E08FQ4	Private Placement	Unsecured, Redeemable, Taxable, Non-Convertible Securities in the nature of Debentures	11-Jan-18	3,50,00,00,000.00	3,50,00,00,000.00	No	NA	-

[illegible]

Statement of deviation / variation in use of Issue proceeds

Name of listed entity					Export-Import Bank of India	
Mode of Fund Raising					Private Placement (NSE-EBP)	
Type of instrument					Rated, Listed, Unsecured, Redeemable, Taxable, Non-Convertible Securities (bonds) in the nature of Debentures	
Date of Raising Funds					NA	
Amount Raised					Nil	
Report filed for quarter ended					June 30, 2026	
Is there a Deviation / Variation in use of funds raised?					NA	
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?					NA	
If yes, details of the approval so required?					NA	
Date of approval					NA	
Explanation for the Deviation / Variation					NA	
Comments of the audit committee after review					NA	
Comments of the auditors, if any					NA	
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation / Variation for the quarter according to applicable object (in Rs. Crore and in %)	Remarks, if any
NA						

NA: Not Applicable

Deviation could mean:

(a) Deviation in the objects or purposes for which the funds have been raised.

(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.