

XXIII. Summary Term Sheet for the Present Issue

Issue of 3,500 Unsecured Redeemable Non-Convertible Upper Tier II Bonds of the face value of Rs.10,00,000 each at par, amounting to Rs.350 crore on Private Placement basis

Name of the Issue	IDBI Omni Bonds 2008-09 Upper Tier II Series XIX
Minimum subscription	10 bonds and in multiples of 1 bond thereafter
Instrument	Regular Return Bond
Tenor	15 years from the deemed date of allotment
Coupon Rate	9.50 % p.a.
Coupon Payment date(s)	March 31 every year
Date of redemption	15 Years after the deemed date of allotment. As per extant guidelines of Reserve Bank of India, consent of RBI will be taken for redemption on due date or on Call option date
Put/ call option	Call option by IDBI Bank at the end of 10 years, subject to prior approval of RBI; No Put option by Bondholder
Step up of coupon	50 bps in the coupon rate if Call option is not exercised at the end of 10 years
Security	The bonds are unsecured in nature
Listing	The bonds will be listed on the Wholesale Debt Market (WDM) segment of the National Stock Exchange of India Ltd. (NSE) and on the Bombay Stock Exchange Ltd. (BSE).
Rating	'LAA' from ICRA, 'AA/Negative' from CRISIL & 'AA-(ind)' from Fitch Ratings
Issuance and Trading	Only in dematerialized form
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services Ltd.
Registrar	Investor Services of India Ltd.
Settlement	RTGS/ High Value Cheques RTGS Details: IFSC Code: IBKL0000796 Branch Name: Specialised Treasury Branch A/c Code : 79634920010004

Note: For full details on the instrument and terms thereof, investors may please refer to the RBI Master Circular dated July 01, 2008 on Capital Adequacy of Banks and Section V(iii) of the Disclosure Document dated March 05, 2008 available on www.nse-india.com and www.bseindia.com

Issue Schedule

Issue opens on	March 31, 2009
Issue closes on	March 31, 2009
Pay-in Date	March 31, 2009
Deemed Date of Allotment	March 31, 2009