

For Private Circulation only



IDBI BANK LIMITED

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Summary Term Sheet

Issue of 6,000 Unsecured Redeemable Non-Convertible Subordinated (lower) Tier II Bonds of the face value of Rs.10,00,000 each at par, amounting to Rs.600 crore on Private Placement basis

Name of the Issue	IDBI Omni Bonds 2009-10 Tier II Series XII
Minimum subscription	5 bonds and in multiples of 1 bond thereafter
Instrument	Regular Return Bond
Tenor	10 years from the deemed date of allotment
Coupon Rate	9.05% p.a.
Coupon Payment date(s)	March 23 every year
Date of redemption	March 23, 2020. As per extant guidelines of Reserve Bank of India, consent of RBI will be taken for redemption of the bonds
Put / call option	None
Interest on Application Money	At coupon rate on the retained subscription from the date of credit to IDBI Bank's account till the day prior to the date of allotment.
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	CRISIL 'AA+/Stable', ICRA 'LAA+' (rating outlook Stable) and Fitch 'AA+(ind)'
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: R 41 (Customer RTGS), A/C No.: 79637050010001 R 42 (Interbank RTGS) IFSC Code: IBKL0000796 Branch Name: Domestic Resources Deptt., Mumbai

Issue Schedule

Issue opens on	March 15, 2010
Issue closes on	March 17, 2010
Pay-in Dates	Between March 15 and March 17, 2010
Deemed Date of Allotment	March 23, 2010

IDBI Omni Bonds 2009-10 Tier II Series XII

Note: IDBI Bank Limited reserves the right to change the Issue Programme including closure any time during the issue period. The Bank may also accept or reject any application in part or in full, at its sole discretion and without assigning any reason or prior notice. For full details on the instrument and terms thereof, investors may please refer to the RBI Circular DBOD No. BP. BC. 38 /21.01.002/ 2009-10 dated September 07, 2009 on issue of subordinated debt for raising Tier II capital and Section V of the Disclosure Document dated March 23, 2010 being hosted on www.nse-india.com and www.bseindia.com

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