



IDBI BANK LIMITED

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Summary Term Sheet

Issue of 5,000 Unsecured Redeemable Non-Convertible Upper Tier II Bonds of the face value of Rs.10,00,000 each at par, amounting to Rs.500 crore on Private Placement basis with a green shoe option to retain additional subscription upto Rs.100 crore

Name of the Issue	IDBI Omni Bonds 2009-10 Upper Tier II Series X
Minimum subscription	5 bonds and in multiples of 1 bond thereafter
Instrument	Regular Return Bond
Tenor	15 years from the deemed date of allotment
Coupon Rate	8.65% p.a.
Coupon Payment date(s)	February 03 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
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. In case of oversubscription, interest @3.5% p.a. will be payable on the amount of refund, if any, from the date of credit to the Bank's account till the day prior to the date of refund.
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' by ICRA (rating outlook Stable) & 'AA/Stable' by CRISIL
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 Department, Mumbai

IDBI Omni Bonds 2009-10 Upper Tier II Series X

Issue Schedule

Issue opens on	January 22, 2010
Issue closes on	January 27, 2010
Pay-in Dates	Between January 22 & 27, 2010
Deemed Date of Allotment	February 03, 2010

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 Master Circular dated July 01, 2009 on Capital Adequacy of Banks and Section V of the Disclosure Document dated January 21, 2009 being hosted on www.nse-india.com and www.bseindia.com.

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