

PART 'A' – ISSUE DETAILS

I. Summary Term Sheet for the Issue

Issue of 5,000 Unsecured Redeemable Non-Convertible Subordinated Lower Tier II Bonds of the face value of Rs. 10,00,000 each at par, amounting to Rs. 500 crore on private placement basis with a Green Shoe Option to retain additional subscription of upto Rs. 400 crore

Name of the Issue	IDBI Omni Bonds 2012-13 Tier II Series III
Issuer	IDBI Bank Ltd.
Type of instrument	Regular Return Bond
Nature of Instrument	Unsecured
Seniority	Subordinated
Mode of Issue	Private Placement
Eligible Investors	Statutory Corporations/ Undertakings, Scheduled Commercial Banks, Co-operative Banks, Regional Rural Banks, Companies, Mutual Funds, Trusts, Provident/ Superannuation/ Gratuity/ Pension Funds, Societies, Associations of Persons, Foreign Institutional Investors, Insurance Companies, Public Financial Institutions, Companies and Bodies Corporate and any other eligible investors registered under the applicable laws in India and which are duly authorized to invest in bonds/ debentures.
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 BSE Ltd. ("BSE")
Rating	"[ICRA] AA + (Outlook: Stable)" by ICRA and "CRISIL AA+/Stable" by CRISIL
Issue Size	Rs.500 crore
Option to retain oversubscription	Upto Rs.400 crore
Coupon Rate	8.99% p.a.
Step-up/Step Down Coupon Rate	Nil
Coupon Payment Frequency	Annual
Coupon Payment Date	December 13, every year till maturity/ exercise of Call Option
Coupon Type	Fixed
Day Count Basis	Actual/Actual
Interest on Application Money	Interest at the coupon rate (subject to deduction of income tax under the provisions of the Income Tax Act, 1961, or any other statutory modification or re-enactment thereof, as applicable) will be paid to the applicants on the application money for the Bonds for the period starting from and including the date of realization of application money in Issuer's Bank Account upto one day prior to the Deemed Date of Allotment
Tenor	15 years from the deemed date of allotment
Date of redemption	December 13, 2027 (subject to prior consent from the Reserve Bank of India)
Redemption Amount	At par (Rs.10 lakhs) per Bond
Redemption Premium/ Discount	Nil

Issue Price	At par (Rs.10 lakhs) per Bond
Discount at which security is issued and effective yield as a result of such discount	Nil
Put Option	None
Put Option Price	Not Applicable
Call Option	At the end of 10 years from the deemed date of allotment (subject to prior consent from the Reserve Bank of India)
Call Option Price	At par
Put Notification Time	Not Applicable
Call Notification Time	One month prior to call option due date
Minimum subscription	5 bonds and in multiples of 1 bond thereafter
Issue Timing	
1. Issue Opening Date	December 03, 2012
2. Issue Closing Date	December 10, 2012
3. Pay-in Dates	December 03 to 10, 2012
4. Deemed Date of Allotment	December 13, 2012
Issuance mode	Only in dematerialized form
Trading mode	Only in dematerialized form
Settlement mode	RTGS/ High Value Cheques RTGS Details: R 41 (Customer RTGS) , A/C No.: 79637000010645 R 42 (Interbank RTGS) IFSC Code: IBKL0000796 Branch Name: Domestic Resources Department, Mumbai
Depository	NSDL & CDSL
Business Day Convention	'Business Day' shall be a day on which commercial banks are open for business in the city of Mumbai, Maharashtra. If any coupon payment date and/or redemption date falls on a day which is not a business day, payment of interest and/or principal amount shall be made on the next business day.
Record Date	15 (fifteen) days prior to the due date/s of payment of interest or repayment of face value or Call Option date (both dates exclusive).
Security	The bonds are unsecured in nature

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 Circulars on Capital Adequacy of Banks and Section II of the Disclosure Document for the issue being hosted on www.nse-india.com and www.bseindia.com.

SOLE ARRANGER TO THE ISSUE



A. K. Capital Services Ltd.
30-39, 3rd Floor
Free Press House
215, Nariman Point
Mumbai – 400 021
Tel: +91-22-66349300
Fax: +91-22-66360977