

Outstanding Omni bonds (Subordinated Tier II, Upper Tier II & IPDI Tier I schemes) as on March 31,2020

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Disclosure template for main features of regulatory capital instruments

1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08U43	INE008A08U50	INE008A08T61
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group & solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	2000	1010	193.76
9	Par value of instrument (Rs. per bond)	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	25-Oct-12	13-Dec-12	4-Aug-11
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	25-Oct-37	13-Dec-27	4-Aug-21
14	Issuer call subject to prior supervisory approval	Yes	Yes	No
15	Optional call date, Contingent Call dates	25-10-2022; Tax event: None; Regulatory event: None	13-12-2022; Tax event: None; Regulatory event: None	Not Applicable
	Redemption Amount (Rs. Million)	10000	5050	4844
16	Subsequent call dates, if applicable	25-Oct-2027 and 25-Oct-2032	Not Applicable	Not Applicable
	Coupons / dividends			

Outstanding Omni bonds (Subordinated Tier II, Upper Tier II & IPDI Tier I schemes) as on March 31,2020

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17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.25% p.a.	8.99% p.a.	9.38% p.a.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable

Outstanding Omni bonds (Subordinated Tier II, Upper Tier II & IPDI Tier I schemes) as on March 31,2020

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35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All other creditors and depositors.	All other creditors and depositors.	All other creditors and depositors.
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbancy features	No loss absorbancy features	No loss absorbancy features
		T2 2012 SR II	T2 2012 SR III	T2 2011 SR I
1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08T79	INE008A08T87	INE008A08T95
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group & solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	100	200	240
9	Par value of instrument (Rs. per bond)	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	26-Nov-11	30-Nov-11	13-Dec-11
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	26-Nov-21	30-Nov-21	13-Dec-21
14	Issuer call subject to prior supervisory approval	No	No	No

Outstanding Omni bonds (Subordinated Tier II, Upper Tier II & IPDI Tier I schemes) as on March 31,2020

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15	Optional call date, Contingent Call dates	Not Applicable	Not Applicable	Not Applicable
	Redemption Amount (Rs. Million)	2500	5000	6000
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.72% p.a.	9.7% p.a.	9.45% p.a.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable

Outstanding Omni bonds (Subordinated Tier II, Upper Tier II & IPDI Tier I schemes) as on March 31,2020

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32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All other creditors and depositors.	All other creditors and depositors.	All other creditors and depositors.
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbancy features	No loss absorbancy features	No loss absorbancy features
		T2 2011 SR II	T2 2011 SR III	T2 2011 SR IV
1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08U19	INE008A08S70	INE008A08S88
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Additional Tier 1	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group & solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Tier 2 Debt Instruments	Perpetual Debt Instruments	Tier 2 Debt Instruments
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	400	490.2	604

Outstanding Omni bonds (Subordinated Tier II, Upper Tier II & IPDI Tier I schemes) as on March 31,2020

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9	Par value of instrument (Rs. per bond)	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	15-Mar-12	22-Jun-10	8-Jul-10
12	Perpetual or dated	Dated	Perpetual	Dated
13	Original maturity date	15-Mar-22	No maturity	8-Jul-25
14	Issuer call subject to prior supervisory approval	No	Yes	No
15	Optional call date, Contingent Call dates	Not Applicable	22-06-2020; Tax event: None; Regulatory event: None	Not Applicable
	Redemption Amount (Rs. Million)	10000	2451	3020
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.25% p.a.	9.15% p.a., if call not exercised : 9.65%	8.57 % p.a.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Partially discretionary	Mandatory
21	Existence of step up or other incentive to redeem	No	Yes	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable

Outstanding Omni bonds (Subordinated Tier II, Upper Tier II & IPDI Tier I schemes) as on March 31,2020

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28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All other creditors and depositors.	Tier 2 instruments.	All other creditors and depositors.
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbancy features	No loss absorbancy features	No loss absorbancy features
		T2 2011 SR VI	IPDI 2010 SR 1	T2 2010 SR II
1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08S96	INE008A08T20	INE008A08T46
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible

Outstanding Omni bonds (Subordinated Tier II, Upper Tier II & IPDI Tier I schemes) as on March 31,2020

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6	Eligible at solo/group/ group & solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Upper Tier 2 Capital Instruments
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	0	1712.2	2000
9	Par value of instrument (Rs. per bond)	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	29-Sep-10	20-Jan-11	25-Mar-11
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Sep-20	20-Jan-26	25-Mar-26
14	Issuer call subject to prior supervisory approval	No	Yes	Yes
15	Optional call date, Contingent Call dates	Not Applicable	20-01-2021: Tax event: None; Regulatory event: None	25-03-2021; Tax event: None; Regulatory event: None
	Redemption Amount (Rs. Million)	400	8561	10000
16	Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	8.63% p.a.	9.04% p.a., if call not exercised : 9.29%	9.40% p.a.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	No	Yes	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible

Outstanding Omni bonds (Subordinated Tier II, Upper Tier II & IPDI Tier I schemes) as on March 31,2020

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24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No
31	If write-down, write-down trigger(s)	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All other creditors and depositors.	All other creditors and depositors.	All other creditors and depositors.
36	Non-compliant transitioned features	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorbancy features	No loss absorbancy features	No loss absorbancy features
		T2 2010 SR III	T2 2010 SR IV	UT2 2010 SR V
1	Issuer	IDBI Bank Ltd.	IDBI Bank Ltd.	IDBI Bank Ltd.

Outstanding Omni bonds (Subordinated Tier II, Upper Tier II & IPDI Tier I schemes) as on March 31,2020

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2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE008A08V00	INE008A08V18	INE008A08V59
3	Governing law(s) of the instrument	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements	Applicable Indian Laws and regulatory requirements
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group/group & solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Basel III compliant Tier 2 Debt Instruments	Basel III compliant Tier 2 Debt Instruments	Basel III compliant Tier 2 Debt Instruments
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	10000	9000	7450
9	Par value of instrument (Rs. per bond)	1 000 000	1 000 000	1 000 000
10	Accounting classification	Liability	Liability	Liability
11	Original date of issuance	31-Dec-15	2-Jan-16	3-Feb-20
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	31-Dec-30	2-Jan-26	3-Feb-30
14	Issuer call subject to prior supervisory approval	Yes	No	Yes
15	Optional call date, Contingent Call dates	Call date : 31.12.2025, Tax event call : Yes Regulatory event call : Yes	Optional call : Not Applicable, Tax event call : Yes Regulatory event call : Yes	Call date : 03.02.2025, Tax event call : Yes Regulatory event call : Yes
	Redemption Amount (Rs. Million)	10000	9000	7450
16	Subsequent call dates, if applicable	Every interest payment date after 31.12.2025	Not Applicable	03-Feb-2025 and thereafter
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed

Outstanding Omni bonds (Subordinated Tier II, Upper Tier II & IPDI Tier I schemes) as on March 31,2020

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18	Coupon rate and any related index	8.62% p.a.	8.62% p.a.	9.5 % p.a.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Partially discretionary
21	Existence of step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	PONV trigger event as specified in Sr. No. 39 of Term Sheet for ISIN INE008A08V00 in DF-14 .	PONV trigger event as specified in Sr. No. 39 of Term Sheet for ISIN INE008A08V18 in DF-14 .	PONV trigger event as specified in Sr. No. 49 of Term Sheet for ISIN INE008A08V59 in DF-14 .
32	If write-down, full or partial	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	Not Applicable	Not Applicable	Not Applicable

Outstanding Omni bonds (Subordinated Tier II, Upper Tier II & IPDI Tier I schemes) as on March 31,2020

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35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All other creditors and depositors.	All other creditors and depositors.	All other creditors and depositors.
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	Not applicable	Not applicable	Not applicable
		2015-16 SR. I	2015-16 SR. II	2019-20 SR. I