

**Flexibonds 21 - Regular Income Bond – Option ‘C’ & Retirement Bond – Option ‘B’**  
**Redemption/Maturity Payment on April 20, 2014**

In terms of the Offer Document dated February 27, 2004 for Flexibonds 21, your investment in the captioned Bonds would mature on April 20, 2014 and no interest shall be payable thereafter. To effect the maturity payment, there would be book closure from 21/03/2014 to 19/04/2014 as per notices sent to BSE/NSE.

2. **The bondholders of IDBI Bank Ltd. are no longer required to surrender the Original Bond Certificate for redemption.** The redemption proceeds comprising principal and interest/last annuity payment would be sent by way of warrants/ECS dated April 20, 2014 to all registered bondholders (as on the Record Date : March 21, 2014).

3. No tax will be recovered at source from interest payment on the bonds, vide Notification No 5/2005/F.No 275/67/2004-IT(B) dated January 17, 2005 issued by Ministry of Finance (Deptt. of Revenue). However, the interest income would be taxable in the hands of the recipients as per relevant provisions of the Income Tax Act, 1961.

4. Any change in name, address and bank account particulars of the bondholders, the status of the bondholder on account of 'minor' becoming 'major' or change of name on account of marriage (along with the attested copies of birth/marriage certificate as evidence) has to be furnished **latest by 21/03/2014 by quoting the respective Folio No.**, to the Registrars, viz. Karvy Computershare Private Ltd., Plot no 17 to 24, Vittal Rao Nagar, Madhapur, Hyderabad – 500081 (Tel : 040 – 44655205/44655206/44655137/44655210, Fax :040 – 23420814). Further, in case of transfer of bonds, the Transferee is required to register his/her name with the Registrars by submission of the transferred bond certificates before the aforesaid date.

4. IDBI Bank Ltd., a Public Sector Bank having 1238 fully networked branches, has launched various deposit products, including IDBI Suvidha Fixed Deposits (ISFD) scheme. To continue with the fruitful association built up over the years, the Bank requests the bondholders to consider investing the redemption proceeds of Flexibonds in any of our deposit schemes. The bondholders may contact any of the branches of the Bank for further details.

5. IDBI Bank Ltd. thanks all the bondholders for reposing their confidence in the Bank and look forward to continue the association as an esteemed depositor under its deposit schemes. Bondholders may kindly communicate their telephone number, e-mail address, etc., for faster communication and always quote their registered folio number RIB/RTB 21xxxxxx) in all correspondences.

Yours faithfully,

Sd/-

(Partha Patnaik)  
Dy. General Manager  
Domestic Resources Deptt.