AXIS TRUSTEE

ATSL/CO/17-18/5766
November 28, 2017

**The Assistant Vice President**
**IDBI Bank Ltd.**
Domestic Resources Department,
IDBI Tower, WTC complex,
Cuffe Parade, Mumbai - 400 005

**Kind Attn: Mr. M.H. Gurhani**

**Sub: Letter of Debenture Trustee pursuant to Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) 2015 - for the half year ended September 30, 2017**

Dear Sir,

This has reference to the Unsecured Bonds issued by **IDBI Bank Limited** ("Company") and listed on the Stock Exchange (**"Listed Debt Securities"**).

Pursuant to Regulation 52(4) read with Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) 2015, the Company is required to submit its half yearly/annual financial results to the Stock Exchange, with a letter of the Debenture Trustee (Axis Trustee Services Limited) that the Debenture Trustee has noted the contents furnished by the Company as per Regulation 52(4).

In pursuance thereof we hereby confirm that we have received the said information vide your letter dated November 27, 2017 (enclosed herewith) along with the relevant/ necessary supporting(s) and we have noted the contents in respect of the Listed Debt Securities issued by the Company.

Further please note that we have not independently verified the contents submitted vide your above letter and the aforesaid noting is subject to the following:

1. The Debenture Trustee is relying on the information/ status as submitted by the company for the purpose of submission to the Stock Exchange, without reconfirming;

2. Any commitment pertaining to the interest / principal payable on the future due dates are sole commitment on the company's part and Trustee is not liable in any manner if company fails to fulfill / does not fulfill its commitments.

Thanking You,
Yours Faithfully
For **Axis Trustee Services Limited**

**Ankit Singhvi**
**Senior Manager**

AXIS TRUSTEE SERVICES LTD. MUMBAI

Encl: As above

IDBI BANK
CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड
पंजीकृत कार्यालय : आईडीबीआई टॉवर,
डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड,
मुंबई - 400 005.
टेलिफोन : (+91 22) 6655 3355, 2218 9111
फैक्स : (+91 22) 2218 0411
वेबसाइट : www.idbi.com

IDBI Bank Limited
Regd. Office : IDBI Tower,
WTC Complex, Cuffe Parade,
Mumbai - 400 005.
TEL.: (+91 22) 6655 3355, 2218 9111
FAX : (+91 22) 2218 0411
Website : www.idbi.com

HO.DRD. OMNI Bonds/ F-198/418

November 27, 2017

Assistant Vice President
AXIS Trustee Services Ltd.
2nd Floor, AXIS House.
Wadia International Centre,
Bombay Dyeing Mills Compound,P.B Marg
Worli, Mumbai - 400 025.

सहायक उपाध्यक्ष
अकसीस ट्रस्टी सर्विसेस एलटीडी
2थ मंजिल, अकसीस हाउस
वाडिया इंटरनेशनल सैंटर
बॉम्बे दाईंग मिल्स कम्पाउण्ड, पी बी मार्ग
वर्ली,मुंबई-४०००२५

**Sub: Submission of Half-Yearly information in r/o Omni Bonds as on September 30,2017**

Dear Sir, महोदय

*Kind attn:Ankit Singhvi*

Pursuant to Regulation 52 & 56 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we forward herewith Half-Yearly Trustee report information for the period from April 01, 2017 to September 30, 2017 confirming the following in respect of listed bonds.

| Sr. No. | Particulars | Remarks |
|---|---|---|
| 1. | Debenture Holders | Latest list of debenture holders with their address and contact details attached in the annexure I |
| 2 | Credit Rating | **Senior/ subordinated (lower Tier II) & Infrastructure Bonds**<br>'A+/Negative' by CRISIL,<br>A/Negative by ICRA<br>IND AA/Negative by India Ratings & Research |
| 3 | Security Value and Asset Cover | Not Applicable as the bonds are unsecured in nature. |
| 4 | Debt – Equity Ratio (as on 30-Sep-2017) | 24.66 times |
| 5 | Utilization of proceeds of deviation | Certificate regarding utilization of funds raised through Bonds is already furnished vide e-mail dated July 05, 2017. |
| 6 | Debenture Redemption Reserve | Not Applicable |
| 7 | Status of the security | All securities are unsecured in nature |
| 8 | Previous due date for the payment of interest//principal and whether the same has been paid or not | Various due dates are given in Annexure II. |

| | | |
|---|---|---|
| 10 | Debt Service Coverage Ratio | Not Applicable |
| 11 | Interest Service Coverage Ratio | Not applicable |
| 12 | Half Yearly results | Copy enclosed |
| 13 | Audited Results/Annual reports | Annual Report for the year ended March 31, 2017 is already Furnished |
| 14 | Undertaking to Stock Exchanges in terms of Regulation 57(2) of SEBI (LODR) 2015 | Letter copy enclosed |

In terms of SEBI (LODR) 2015, regulation 52(5), We request you to kindly issue a certificate that Debenture Trustee has taken note of the content submitted by issuer for onward submission to Stock Exchanges. Further we confirm that we are in compliance with the terms of issue of the bonds.

कृपया रसीद स्वीकार करें।

भवदीय,

(M. H. Gurhani)/ (एम.एच. गुरहानी)

Asst. General Manager/सहायक महाप्रबंधक

Domestic Resources Dept//देशी संसाधन विभाग

Encl: As above

**Position as on 30.09.2017**

## Annexure I - List of bonds holders

| Sr.No | ISIN no. | Scheme Name | DP id | Client id | Investor name | No. of bond | Address 1 | Address 2 | Address 3 | Address 4 | Pincode |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | INE008A08T79 | OMNI TIER II 2011 SR II | IN300812 | 10000012 | LIFE INSURANCE CORPORATION OF INDIA | 2500 | INVESTMENT DEPARTMENT | 6TH FLOOR, WEST WING, CENTRAL OFFICE | YOGAKSHEM, A. JEEVAN BIMA MARG | MUMBAI | 40002 |
| 2 | INE008A08T87 | OMNI TIER II 2011 SR III | IN300351 | 10175682 | THE STATE BANK OF INDIA EMPLOYEES PROVIDENT FUND | 2500 | 16TH FLOOR, PPG DEPTT | CORPORATE CENTRE | M C ROAD MUMBAI | MAHARASHTRA | 40002 |
| | INE008A08T87 | OMNI TIER II 2011 SR III | IN301524 | 30030311 | CBT EPF-11-D-DM | 372 | Standard Chartered Bank, CRESCENZO | Securities Services, 3rd Floor | C-38/39 G-Block, BKC Bandra (East) | Mumbai India | 40005 |
| | INE008A08T87 | OMNI TIER II 2011 SR III | IN301524 | 30030320 | CBT EPF-05-D-DM | 628 | Standard Chartered Bank, CRESCENZO | Securities Services, 3rd Floor | C-38/39 G-Block, BKC Bandra (East) | Mumbai India | 40005 |
| | INE008A08T87 | OMNI TIER II 2011 SR III | IN301524 | 30030379 | CBT EPF-11-C-DM | 430 | Standard Chartered Bank, CRESCENZO | Securities Services, 3rd Floor | C-38/39 G-Block, BKC Bandra (East) | Mumbai India | 40005 |
| | INE008A08T87 | OMNI TIER II 2011 SR III | IN301524 | 30030387 | CBT EPF-05-C-DM | 1000 | Standard Chartered Bank, CRESCENZO | Securities Services, 3rd Floor | C-38/39 G-Block, BKC Bandra (East) | Mumbai India | 40005 |
| | INE008A08T87 | OMNI TIER II 2011 SR III | IN301524 | 30030395 | CBT EPF-25-C-DM | 70 | Standard Chartered Bank, CRESCENZO | Securities Services, 3rd Floor | C-38/39 G-Block, BKC Bandra (East) | Mumbai India | 40005 |
| 3 | INE008A08T95 | OMNI TIER II 2011 SR IV | IN300126 | 11233797 | RURAL POSTAL LIFE INSURANCE FUND A/C UTI AMC | 50 | HDFC BANK LTD, CUSTODY SERVICES | LODHA - I THINK TECHNO CAMPUS | OFF FLR 8, NEXT TO KANJURMARG STN | KANJURMARG EAST MUMBAI | 4000 |
| | INE008A08T95 | OMNI TIER II 2011 SR IV | IN300126 | 11233802 | POSTAL LIFE INSURANCE FUND A/C UTI AMC | 100 | HDFC BANK LTD, CUSTODY SERVICES | LODHA - I THINK TECHNO CAMPUS | OFF FLR 8, NEXT TO KANJURMARG STN | KANJURMARG EAST MUMBAI | 4000 |
| | INE008A08T95 | OMNI TIER II 2011 SR IV | IN300126 | 11233869 | RURAL POSTAL LIFE INSURANCE FUND A/C SBIFMPL | 100 | HDFC BANK LTD, CUSTODY SERVICES | LODHA - I THINK TECHNO CAMPUS | OFF FLR 8, NEXT TO KANJURMARG STN | KANJURMARG EAST MUMBAI | 4000 |
| | INE008A08T95 | OMNI TIER II 2011 SR IV | IN300351 | 10175152 | STATE BANK OF INDIA EMPLOYEES PENSION FUND | 2000 | CENTRAL ACCOUNT OFFICE | KANKARIA CENTRE | 2/1, RUSSEL STREET | KOLKATA | 7000 |
| | INE008A08T95 | OMNI TIER II 2011 SR IV | IN300351 | 10175703 | COAL MINES PROVIDENT FUND ORGANISATION | 150 | COAL MINES PROVIDENT FUND | ORGANISATION | POLICE LINE DHANBAD | JHARKHAND | 8260 |
| | INE008A08T95 | OMNI TIER II 2011 SR IV | IN301330 | 20193851 | THE THANE DIST CENTRAL CO OP BANK LTD | 150 | SHIVAJI PATH | P B NO 19 | THANE WEST | THANE | 4900 |
| | INE008A08T95 | OMNI TIER II 2011 SR IV | IN301524 | 30030338 | CBT EPF-11-A-DM | 690 | Standard Chartered Bank, CRESCENZO | Securities Services, 3rd Floor | C-38/39 G-Block, BKC Bandra (East) | Mumbai India | 4000 |

| | ISIN no. | Scheme Name | DP id | Client id | Investor name | No. of bond | Address 1 | Address 2 | Address 3 | Address 4 | Pincode |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | INE008A08T95 | OMNI TIER II 2011 SR IV | IN301524 | 30030346 | CBT EPF-05-A-DM | 610 | Standard Chartered Bank, CRESCENZO | Securities Services, 3rd Floor | C-38/39 G-Block, BKC Bandra (East) | Mumbai India | 400051 |
| | INE008A08T95 | OMNI TIER II 2011 SR IV | IN301524 | 30030354 | CBT EPF-11-B-DM | 199 | Standard Chartered Bank, CRESCENZO | Securities Services, 3rd Floor | C-38/39 G-Block, BKC Bandra (East) | Mumbai India | 400051 |
| | INE008A08T95 | OMNI TIER II 2011 SR IV | IN301524 | 30030362 | CBT EPF-05-B-DM | 901 | Standard Chartered Bank, CRESCENZO | Securities Services, 3rd Floor | C-38/39 G-Block, BKC Bandra (East) | Mumbai India | 400051 |
| | INE008A08T95 | OMNI TIER II 2011 SR IV | IN301524 | 30030387 | CBT EPF-05-C-DM | 1002 | Standard Chartered Bank, CRESCENZO | Securities Services, 3rd Floor | C-38/39 G-Block, BKC Bandra (East) | Mumbai India | 400051 |
| | INE008A08T95 | OMNI TIER II 2011 SR IV | IN301524 | 30030395 | CBT EPF-25-C-DM | 42 | Standard Chartered Bank, CRESCENZO | Securities Services, 3rd Floor | C-38/39 G-Block, BKC Bandra (East) | Mumbai India | 400051 |
| | INE008A08T95 | OMNI TIER II 2011 SR IV | IN301524 | 30030400 | CBT EPF-09-C-DM | 1 | Standard Chartered Bank, CRESCENZO | Securities Services, 3rd Floor | C-38/39 G-Block, BKC Bandra (East) | Mumbai India | 400051 |
| | INE008A08T95 | OMNI TIER II 2011 SR IV | IN301524 | 30030418 | CBT EPF-08-C-DM | 5 | Standard Chartered Bank, CRESCENZO | Securities Services, 3rd Floor | C-38/39 G-Block, BKC Bandra (East) | Mumbai India | 400051 |
| 4 | INE008A08U27 | OMNI PP 2011 SR V | IN300812 | 10000012 | LIFE INSURANCE CORPORATION OF INDIA | 3000 | 6TH FLOOR, WEST WING, CENTRAL OFFICE | YOGAKSHEMA, | JEEVAN BIMA MARG | MUMBAI | 400021 |
| 5 | INE008A08U19 | OMNI TIER II 2011 SR VI | IN300812 | 10000012 | LIFE INSURANCE CORPORATION OF INDIA | 10000 | 6TH FLOOR, WEST WING, CENTRAL OFFICE | YOGAKSHEMA, | JEEVAN BIMA MARG | MUMBAI | 400021 |



## ANNEXURE - II

## Details of interest of IDBI Omni bonds

| Sr. No. | Issue Name | ISIN NO / APPLN No. | Tenure of Issue | Interest / Coupon Rate | Due dates / Periodicity of payment of Interest with dates of payment made so far supported by proof | Amount of interest payment which have fallen due in the half year | Due dates for redemption of principal | Amount of redemption fallen due during the half year | The number and nature of grievances received from debenture holders and resolved by the body corporate | Next due date |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Omni bond Tier II 2011-12 Sr.II | INE008A08T79 | 10 YRS | 9.72 | 28-Nov-16 | 24 31 29 069.00 | 26-Nov-21 | 0 | 0 | 26-Nov-17 |
| 2 | Omni bond Tier II 2011-12 Sr.III | INE008A08T87 | 10 YRS | 9.7 | 30-Nov-16 | 48 50 00 000.00 | 30-Nov-21 | 0 | 0 | 30-Nov-17 |
| 3 | Omni bond Tier II 2011-12 Sr.IV | INE008A08T95 | 10 YRS | 9.45 | 13-Dec-16 | 56 70 00 000.00 | 13-Dec-21 | 0 | 0 | 13-Dec-17 |
| 4 | Omni bond 2011-12 Sr.V | INE008A08U27 | 10 YRS | 9.33 | 13-Mar-17 | 27 99 71 352.00 | 13-Mar-22 | 0 | 0 | 13-Mar-18 |
| 5 | Omni bond Tier II 2011-12 Sr.VI | INE008A08U19 | 10 YRS | 9.25 | 15-Mar-17 | 92 50 00 000.00 | 15-Mar-22 | 0 | 0 | 15-Mar-18 |