

Flexibonds 19 - Retirement Bond – Option ‘B’ & Regular Income Bond – Option ‘C’ & ‘D’
Redemption on January 12, 2014

In terms of the Offer Document dated November 20, 2003 for Flexibonds 19, your investment in the captioned Bonds would mature on January 12, 2014 and no interest shall be payable thereafter. To effect the maturity payment, there would be book closure from 13/12/2013 to 11/01/2014 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 tenth / last annuity payment would be sent by way of warrants dated January 12, 2014 to all registered bondholders (as on the Record Date : December 13, 2013).

3. In terms of the new provision relating to TDS under the Income Tax Act 1961, effective from April 1, 2010, tax at higher of the prescribed rate or 20% will be deducted on all transactions liable to TDS, where the Permanent Account Number (PAN) of the deductee is not available. As per the new provision, declaration by deductee under section 197A for non-deduction of TDS on payments shall also not be valid, unless the application bears PAN of the deductee. All bondholders are, therefore, advised to furnish a copy of the PAN card, if not already done, to the Registrars of the Bond series. Bondholders eligible for and desirous of availing TDS exemption may furnish declaration in Form 15G/15H (in duplicate) alongwith PAN, if not already submitted for FY 2013-14, before December 20, 2013.

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 13/12/2013 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 1159 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 (RTB/RIB 19xxxxxxx) in all correspondences.

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