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INDUSTRIAL DEVELOPMENT BANK OF INDIA LTD.

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Addendum to Shelf Offer Document dated March 21, 2005

Issue of **Second tranche** of 500 Unsecured Redeemable Subordinated Non-Convertible bonds of the face value of Rs.10,00,000/- each at par, aggregating Rs.50 crore on private placement basis

Name of the tranche	IDBI Omni bonds - Tier II (2005) Series II	
Face Value	Rs. 10 lakhs per bond	
Minimum subscription	1 bond and in multiples of 1 bond thereafter	
Key Terms	As under:	
Instrument	Regular Return Bond - I	Regular Return Bond - II
Interest Rate	7.00% p.a.	7.25% p.a.
Interest payment dates	March 31 each year	March 31 each year
Deemed Date of Allotment	March 31, 2005	March 31, 2005
Tenor	7 years	10years
Maturity Date	March 31, 2012	March 31, 2015
Put/call option	None	None
Listing	The bonds will be listed on the Wholesale Debt Market (WDM) segment of the National Stock Exchange (NSE) and on the Stock Exchange, Mumbai (BSE).	
Rating	AA+/Stable from CRISIL, AA+(ind) from FITCH & LAA+ from ICRA	

Issue Schedule

Issue opens on	March 30, 2005
Issue closes on	March 31, 2005

NOTE

1. IDBI LTD. RESERVES THE RIGHT TO CHANGE THE ISSUE PROGRAMME/STRUCTURE AS INDICATED ABOVE. IN THE EVENT OF EXERCISE OF SUCH A RIGHT, THE INVESTOR WILL BE INTIMATED THE REVISED SCHEDULE/STRUCTURE. INVESTORS MAY NOTE THAT IN SUCH AN EVENT, THE DATES AND TIME MENTIONED WILL STAND REVISED ACCORDINGLY.
2. FOR OTHER DETAILS INVESTORS MAY PLEASE REFER TO THE SHELF OFFER DOCUMENT FILED WITH NSE & BSE.