



Industrial Development Bank of India Ltd.
(Incorporated under the Companies Act, 1956 and
a Banking Company under the Banking Regulations Act, 1949)
IDBI Tower, WTC Complex, Cuffe Parade, Mumbai 400 005
Tel: (022) 5655 3355 Fax:(022) 22188137 Grams:INDBANKIND. Website: www.idbi.com

Addendum to Shelf Offer Document dated March 28, 2005

Issue of First Tranch of 1000 unsecured Redeemable Non-convertible Subordinate Bonds of the Face value of Rs.10,00,000 each at par, aggregating Rs.100 crore on Private Placement basis.

Instruments	IDBI Omni Bonds 2005 Tier II Sr.V
Issue Size	Rs.100 crore
Issue price	Rs.10,00,000/- per bond
Minimum Subscription	1 bond and in multiples of 1 bond thereafter
Interest Rate (subject to TDS at applicable rates)	7.25% p.a.
Interest on Application money	At coupon rate payable from the date of credit of application money to IDBI's account upto one day prior to the deemed date of allotment
Interest payment date(s)	April 8 every year till maturity
Deemed Date of Allotment	April 8, 2005
Tenor	10 years
Date of redemption	April 8, 2015
Put/Call Option	None
Listing	The Bonds are proposed to be listed on The Stock Exchange, Mumbai (BSE) and on the Whole sale Debt Market (WDM) segment of the National stock Exchange (NSE)
Rating	CRISIL 'AA+/Stable', FITCH 'AA+(ind)/ Stable' and ICRA 'LAA+'
Issuance and Trading	Demat Mode
Depository	NSDL & CDSL
Trustee	IDBI Trusteeship Services Ltd.
Registrar	Investor Services of India Ltd.