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Registered Office : Kanchenjunga Building, 3rd Floor, 18, Barakhamba Road, New Delhi – 110 001. Tel No :011 - 23323864 – 66 Fax No: 011 – 23324863 Email: investors@idbihomefinance.com

Corporate Office: Gopika Niketan, 1204/2, Ghole Road, Shivaji Nagar, Pune – 411 004.

Contact Person: Shri Madhusudan Parkhi, Legal Advisor & Company Secretary

Tel: +91-20-25510625 - 30 Fax: +91-20-25510862

Website: www.idbihomefinance.com

Email: mparkhi@idbihomefinance.com

Addendum to Shelf Information Memorandum dated January 24, 2007

Issue of 200 Unsecured Redeemable Non Convertible Subordinated Bonds in the nature of Debentures of the face value of Rs. 10,00,000 each for cash at par aggregating Rs. 20 crore.

Term Sheet

Issue size	Rs.20 crore
Face value / Issue price per bond	Rs. 10,00,000
Key Terms	As under:
Instrument	Unsecured Redeemable, Non- Convertible Subordinated Bond in the nature of Debentures
Interest Rate	9.25 % p.a. (Payable Annually)
Interest payment dates	9 th February each year
Interest on application money	Payable at the coupon rate from the date of realization of cheque upto and including one day prior to the Deemed Date of Allotment
Deemed Date of Allotment	9 th February 2007
Tenor	10 years
Maturity Date	8 th February 2017
Redemption	At par
Put/call option	None
Listing	The bonds will be listed on the Wholesale Debt Market (WDM) segment of Bombay Stock Exchange (BSE).
Rating	ICRA : LAA & CARE : CARE AA
Trustee	IDBI Trusteeship Services Ltd
Registrar	Investor Services of India Ltd

Issue Schedule

Issue opens on	29 th January 2007
Issue closes on	2 nd February 2007

NOTE

FOR OTHER DETAILS INVESTORS MAY PLEASE REFER TO THE SHELF OFFER DOCUMENT FILED WITH BSE.

ARRANGER TO THE ISSUE



IDBI Capital Market Services Ltd.

5th floor, Mafatlal Centre, Nariman Point, Mumbai - 400

021. TEL.: 022 – 5637 1192 FAX: 022 – 2288 5848