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**INDUSTRIAL DEVELOPMENT BANK OF INDIA LTD.**

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**Addendum to Shelf Offer Document dated March 28, 2005**

Issue of **Thirteenth tranche** of 1750 Unsecured Redeemable Subordinated Non-Convertible bonds of the face value of Rs.10, 00,000/- each at par, aggregating Rs.175 crore with a green-shoe option of Rs.175 crore on private placement basis.

Name of the tranche	IDBI Omni bonds - Tier II (2005) Series VIII	
Minimum subscription	1 bond and in multiples of 1 bond thereafter	
Key Terms	As under:	
Instrument	<b>Regular Return Bond I (RRBI)</b>	<b>Regular Return Bond II (RRBII)</b>
Interest Rate	7.30%	7.45%
Interest payment dates	July 20 each year	July 20 each year
Deemed Date of Allotment	July 20, 2005	July 20, 2005
Tenor	7 years	10 years
Maturity Date	July 20, 2012	July 20, 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	June 28, 2005
Issue closes on	July 11, 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.