

By Regd/ Speed Post/Courier

Ref: HO: IRD: 2017-18: AT1

Date: March 23, 2018

To,
NAME OF THE BONDHOLDERS
(ADDRESS)

NOTICE FOR EXERCISE OF REGULATORY CALL OPTION IN RESPECT OF BANK OF INDIA - ADDITIONAL TIER-1 (AT1) BONDS SERIES-I ISIN NO. INE084A08052 ISSUED ON 8th August 2014.

1. It has been our privilege to have you as a valued Investor in BANK OF INDIA -ADDITIONAL TIER-1 (AT1) BONDS SERIES-I (ISIN NO. INE084A08052) ("Bonds"), issued on 8th August 2014. As per terms of Information Memorandum dated 24.07.2014 ,the Bonds carry a coupon rate of 11.00% p.a.

2. In the Information Memorandum, it was inter alia mentioned that subject to approval of Reserve Bank of India, or on the occurrence of Regulatory event, Bank can exercise call option on the said Bonds.

3. Our Bank, having been placed under Prompt Corrective Action (PCA) from 19.12.2017. The Reserve Bank of India has confirmed the PCA as a 'Regulatory Event' and therefore, call option may be exercised in the Additional Tier -1 (AT1) bonds issued by the Bank.

4. In view of the above, Bank intends to exercise call option on April 21, 2018 ("Call Option Date") and redeem above mentioned Bonds and declare Friday, April 06, 2018 as Record Date for this purpose.

5. After completion of necessary formalities, the redemption amount payable on Call Option Date (April 21, 2018), will be remitted through NACH/RTGS/Demand Draft etc. in the Bank account of the bond holder whose name appears first in the list of beneficiaries in the records of NSDL/CDSL as on Record Date (April 06, 2018). On such payment being made, the Bank will inform NSDL/ CDSL and accordingly the demat account of the Bondholders will be adjusted.

6. Bank shall not be liable to pay any interest or compensation from the Call Option Date and Bank's liability to the Bondholders towards all their rights including for the payment or otherwise shall cease and stand extinguished on the Bank dispatching/ remitting the redemption amount as specified above in respect of the Bonds.

7. We would like to place on the record our appreciation of your trust and support to the Bank over the years.

8. This letter is being sent in addition to the "notice of call option" issued in the newspapers on 24.03.2018 and the same is available on our website.

9. For any query, please contact our RTA at address mentioned below.

M/S Bigshare Services Pvt. Ltd.
1st Floor, Bharat Tin Works Building,
Opp. Vasant Oasis, Makwana Road,
Marol, Andheri East, Mumbai-400059
TEL. NO. 022-62638200 # EMAIL ID. investor@bigshareonline.com

Yours Sincerely,
For Bank of India
Sd/-
Name : Rajeev Bhatia
Designation: Company Secretary

NOTE : This is a computer generated letter, actual signature not required.

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To,
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NOTICE FOR EXERCISE OF REGULATORY CALL OPTION IN RESPECT OF BANK OF INDIA -ADDITIONAL TIER-1 (AT1) BONDS SERIES-II ISIN NO. INE084A08078 ISSUED ON 22nd June 2016.

1.It has been our privilege to have you as a valued Investor in BANK OF INDIA -ADDITIONAL TIER-1 (AT1) BONDS SERIES-II (ISIN NO. INE084A08078) ("Bonds"), issued on 22nd June 2016. As per terms of Information Memorandum dated 17.06.2016 ,the Bonds carry a coupon rate of 11.50% p.a.

2.In the Information Memorandum, it was inter alia mentioned that subject to approval of Reserve Bank of India, or on the occurrence of Regulatory event, Bank can exercise call option on the said Bonds.

3.Our Bank, having been placed under Prompt Corrective Action (PCA) from 19.12.2017. The Reserve Bank of India has confirmed the PCA as a 'Regulatory Event' and therefore, call option may be exercised in the Additional Tier -1 (AT1) bonds issued by the Bank.

4.In view of the above, Bank intends to exercise call option on April 21,2018 ("Call Option Date") and redeem above mentioned Bonds and declare Friday, April 06, 2018 as Record Date for this purpose.

5. After completion of necessary formalities, the redemption amount payable on Call Option Date (April 21, 2018), will be remitted through NACH/RTGS/Demand Draft etc. in the Bank account of the bond holder whose name appears first in the list of beneficiaries in the records of NSDL/CDSL as on Record Date (April 06, 2018). On such payment being made, the Bank will inform NSDL/ CDSL and accordingly the demat account of the Bondholders will be adjusted.

6.Bank shall not be liable to pay any interest or compensation from the Call Option Date and Bank's liability to the Bondholders towards all their rights including for the payment or otherwise shall cease and stand extinguished on the Bank dispatching/remitting the redemption amount as specified above in respect of the Bonds.

7.We would like to place on the record our appreciation of your trust and support to the Bank over the years.

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Marol, Andheri East, Mumbai-400059
TEL. NO.022-62638200 # EMAIL ID. investor@bigshareonline.com

Yours Sincerely,
For Bank of India
Sd/-
Name : Rajeev Bhatia
Designation: Company Secretary

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NOTICE FOR EXERCISE OF REGULATORY CALL OPTION IN RESPECT OF BANK OF INDIA –ADDITIONAL TIER-1 (AT1) BONDS SERIES-III ISIN NO. INE084A08086 ISSUED ON 23rd June 2016.

1.It has been our privilege to have you as a valued Investor in BANK OF INDIA -ADDITIONAL TIER-1 (AT1) BONDS SERIES-III (ISIN NO. INE084A08086) ("Bonds"), issued on 23rd June 2016. As per terms of Information Memorandum dated 23.06.2016 ,the Bonds carry a coupon rate of 11.50% p.a.

2.In the Information Memorandum, it was inter alia mentioned that subject to approval of Reserve Bank of India, or on the occurrence of Regulatory event, Bank can exercise call option on the said Bonds.

3.Our Bank, having been placed under Prompt Corrective Action (PCA) from 19.12.2017. The Reserve Bank of India has confirmed the PCA as a 'Regulatory Event' and therefore, call option may be exercised in the Additional Tier -1 (AT1) bonds issued by the Bank.

4.In view of the above, Bank intends to exercise call option on April 21,2018 ("Call Option Date") and redeem above mentioned Bonds and declare Friday, April 06, 2018 as Record Date for this purpose.

5. After completion of necessary formalities, the redemption amount payable on Call Option Date (April 21, 2018), will be remitted through NACH/RTGS/Demand Draft etc. in the Bank account of the bond holder whose name appears first in the list of beneficiaries in the records of NSDL/CDSL as on Record Date (April 06, 2018). On such payment being made, the Bank will inform NSDL/ CDSL and accordingly the demat account of the Bondholders will be adjusted.

6.Bank shall not be liable to pay any interest or compensation from the Call Option Date and Bank's liability to the Bondholders towards all their rights including for the payment or otherwise shall cease and stand extinguished on the Bank dispatching/ remitting the redemption amount as specified above in respect of the Bonds.

7.We would like to place on the record our appreciation of your trust and support to the Bank over the years.

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TEL. NO.022-62638200 # EMAIL ID. investor@bigshareonline.com

Yours Sincerely,
For Bank of India
Sd/-
Name : Rajeev Bhatia
Designation: Company Secretary

NOTE : This is a computer generated letter, actual signature not required.

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NOTICE FOR EXERCISE OF REGULATORY CALL OPTION IN RESPECT OF BANK OF INDIA -ADDITIONAL TIER-1 (AT1) BONDS SERIES-IV ISIN NO. INE084A08102 ISSUED ON 15th March 2017.

1.It has been our privilege to have you as a valued Investor in BANK OF INDIA -ADDITIONAL TIER-1 (AT1) BONDS SERIES-IV (ISIN NO. INE084A08102) ("Bonds"), issued on 15th March 2017. As per terms of Information Memorandum dated 07.03.2017, the Bonds carry a coupon rate of 9.95% p.a.

2.In the Information Memorandum, it was inter alia mentioned that subject to approval of Reserve Bank of India, or on the occurrence of Regulatory event, Bank can exercise call option on the said Bonds.

3.Our Bank, having been placed under Prompt Corrective Action (PCA) from 19.12.2017. The Reserve Bank of India has confirmed the PCA as a 'Regulatory Event' and therefore, call option may be exercised in the Additional Tier -1 (AT1) bonds issued by the Bank.

4.In view of the above, Bank intends to exercise call option on April 21,2018 ("Call Option Date") and redeem above mentioned Bonds and declare Friday, April 06, 2018 as Record Date for this purpose.

5. After completion of necessary formalities, the redemption amount payable on Call Option Date (April 21, 2018), will be remitted through NACH/RTGS/Demand Draft etc. in the Bank account of the bond holder whose name appears first in the list of beneficiaries in the records of NSDL/CDSL as on Record Date (April 06, 2018). On such payment being made, the Bank will inform NSDL/ CDSL and accordingly the demat account of the Bondholders will be adjusted.

6.Bank shall not be liable to pay any interest or compensation from the Call Option Date and Bank's liability to the Bondholders towards all their rights including for the payment or otherwise shall cease and stand extinguished on the Bank dispatching/remitting the redemption amount as specified above in respect of the Bonds.

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Yours Sincerely,
For Bank of India
Sd/-
Name : Rajeev Bhatia
Designation: Company Secretary

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NOTICE FOR EXERCISE OF REGULATORY CALL OPTION IN RESPECT OF BANK OF INDIA -ADDITIONAL TIER-1 (AT1) BONDS SERIES-V ISIN NO. INE084A08128 ISSUED ON 2nd November 2017.

1.It has been our privilege to have you as a valued Investor in BANK OF INDIA -ADDITIONAL TIER-1 (AT1) BONDS SERIES-V (ISIN NO. INE084A08128) ("Bonds"), issued on 2nd November 2017. As per terms of Information Memorandum dated 27.10.2017, the Bonds carry a coupon rate of 8.79% p.a.

2.In the Information Memorandum, it was inter alia mentioned that subject to approval of Reserve Bank of India, or on the occurrence of Regulatory event, Bank can exercise call option on the said Bonds.

3.Our Bank, having been placed under Prompt Corrective Action (PCA) from 19.12.2017. The Reserve Bank of India has confirmed the PCA as a 'Regulatory Event' and therefore, call option may be exercised in the Additional Tier -1 (AT1) bonds issued by the Bank.

4.In view of the above, Bank intends to exercise call option on April 21,2018 ("Call Option Date") and redeem above mentioned Bonds and declare Friday, April 06, 2018 as Record Date for this purpose.

5. After completion of necessary formalities, the redemption amount payable on Call Option Date (April 21, 2018), will be remitted through NACH/RTGS/Demand Draft etc. in the Bank account of the bond holder whose name appears first in the list of beneficiaries in the records of NSDL/CDSL as on Record Date (April 06, 2018). On such payment being made, the Bank will inform NSDL/ CDSL and accordingly the demat account of the Bondholders will be adjusted.

6.Bank shall not be liable to pay any interest or compensation from the Call Option Date and Bank's liability to the Bondholders towards all their rights including for the payment or otherwise shall cease and stand extinguished on the Bank dispatching/ remitting the redemption amount as specified above in respect of the Bonds.

7.We would like to place on the record our appreciation of your trust and support to the Bank over the years.

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Yours Sincerely,
For Bank of India
Sd/-
Name : Rajeep Bhatia
Designation: Company Secretary

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