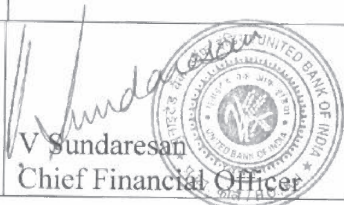


**FORM A**  
**Format of covering letter of the annual audit report to be filed with the stock exchanges**

1.	Name of the Company:	United Bank of India
2.	Annual financial statements for the year ended	31st March 2013
3.	Type of Audit observation	Un-qualified / Matter of Emphasis
4.	Frequency of observation	Since 2010-11
5.	 V Sundaresan Chief Financial Officer	