Dear Madam / Sir,

**Sub: Revision of Ratings**

Exchanges are hereby informed that CRISIL has revised the outlook from ‘Stable’ to ‘Watch Positive’ for Bank’s Tier I Perpetual Bonds (under BASEL II), Lower Tier II Bonds (under BASEL II) and Lower Tier II Bonds (under BASEL III), in view of Bank’s healthy resource profile and Government of India’s continuous support.

The ratings remains unchanged as **CRISIL A-** for Rs. 300 crore Tier I Perpetual Bonds (under BASEL II), **CRISIL A+** for Rs. 200 crore Lower Tier II Bonds (under BASEL II) and Rs. 1490 crore Lower Tier II Bonds (under BASEL III).

The submission may please be taken on record in terms of Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Thanking You,
For United Bank of India

Sushmita Mazumder
Company Secretary & Compliance Officer