

Union Bank of India (UK) Ltd (“UBI UK”) is a wholly owned subsidiary of Union Bank of India, one of India’s largest and most established public sector banks. Headquartered in London, UBI UK is authorised by the Prudential Regulation Authority (PRA) and regulated by both the PRA and the Financial Conduct Authority (FCA). Scheme (FSCS).

UBI UK operates a focused business model, delivering a range of retail and corporate banking services with a strong emphasis on prudent balance sheet management, robust governance, and adherence to high regulatory standards.

The Bank invites applications for the position of Chief Financial Officer (CFO) to join the Executive Team and lead the Bank’s financial strategy, performance management, and regulatory financial framework. This role offers a unique opportunity to head the Finance & Regulatory Reporting functions, contribute to strategic decision-making, and play a pivotal role in ensuring the Bank’s financial integrity, regulatory compliance, and long-term resilience.

### Role Overview

As CFO and PRA/FCA-approved Senior Management Function holder (SMF2), you will provide strategic financial leadership across Union Bank of India (UK) Ltd, ensuring high-quality financial management, regulatory reporting accuracy, and strong governance in line with UK regulatory expectations.

This is a critical executive role responsible for driving the Bank’s financial strategy, capital and liquidity management, reporting, and engagement with the PRA/FCA. The role requires a proven finance leader with deep technical expertise in UK banking regulation and experience operating within a lean organisational structure.

<b>Title and PRA - Senior Management Function</b>	Chief Finance officer (SMF-2)
<b>PRA Prescribed Responsibilities</b>	<ul style="list-style-type: none"> <li>• Responsibility for managing the allocation and maintenance of capital, funding (where applicable) and liquidity (O)</li> <li>• Responsibility for the production and integrity of the firm’s financial information and its regulatory reporting (Q)</li> </ul>
<b>Regulatory Approval Required</b>	Yes
<b>Reporting to</b>	Chief Executive Officer
<b>Team</b>	Head of Finance Deputy Manager – Reg Reporting Assistant Manager – Reg Reporting Deputy Manager – Finance Assistant Manager - Finance
<b>Skills, Qualifications &amp; Experience</b>	<b>Skills, Qualifications &amp; Experience</b> <ul style="list-style-type: none"> <li>• Professional accounting qualification such as ACCA, ICAEW, ICAS, or an equivalent internationally recognised designation.</li> <li>• Significant senior finance leadership experience within a UK-regulated bank or financial institution.</li> <li>• Strong technical expertise in PRA/FCA regulatory reporting, prudential standards, and supervisory frameworks.</li> <li>• Robust knowledge of IFRS 9, UK statutory accounting requirements, and Public Interest Entity (PIE) reporting obligations.</li> </ul>

	<ul style="list-style-type: none"> <li>• Deep, hands-on experience in ICAAP, ILAAP, capital management, liquidity management, and stress-testing frameworks.</li> <li>• Proven capability in managing external auditors, coordinating audit processes, and strengthening financial control environments.</li> <li>• Demonstrated ability to engage confidently and constructively with UK regulators, including responding to supervisory issues and thematic reviews.</li> <li>• Eligibility to hold the SMF2 (Chief Finance Officer) position under the Senior Managers &amp; Certification Regime (SM&amp;CR).</li> </ul>
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#### Key Responsibilities:

<b>Strategic &amp; Financial Leadership</b>	<ul style="list-style-type: none"> <li>• Support the CEO in shaping the Bank's strategic and financial direction, including long-term business planning, balance sheet positioning, and tactical initiatives.</li> <li>• Provide clear, data-driven financial insight to inform Executive and Board decision-making, long-term planning, and balance sheet optimisation.</li> <li>• Develop and oversee the Bank's financial strategy, including capital planning, tax strategy, budgeting, forecasting, profitability analysis, cost management, and other strategic initiatives.</li> <li>• Lead the model management and assurance frameworks for ICAAP, ILAAP, IFRS 9, and other key financial and regulatory models, ensuring alignment with PRA expectations and internal governance standards.</li> </ul>
<b>Finance, Accounting &amp; Operational Oversight</b>	<ul style="list-style-type: none"> <li>• Lead and manage the Finance &amp; Regulatory Reporting Department, including financial accounting, tax, regulatory reporting, payments, and transaction processing functions.</li> <li>• Oversee the preparation and submission of accurate monthly, quarterly, and annual financial statements in line with UK statutory requirements, IFRS, and internal governance standards.</li> <li>• Ensure the design, implementation, and maintenance of strong financial controls, robust reconciliations, and operational best practices to safeguard the Bank's financial integrity.</li> <li>• Liaise effectively with internal and external auditors, and support Audit Committee responsibilities.</li> </ul>
<b>Regulatory Reporting &amp; Compliance</b>	<ul style="list-style-type: none"> <li>• Ensure all prudential and financial regulatory submissions meet PRA/FCA expectations, are complete and accurate, and can withstand supervisory scrutiny.</li> <li>• Oversee end-to-end regulatory reporting obligations, including COREP, FINREP, PRA110, NSFR, LCR, ICAAP, ILAAP, and Pillar 3 disclosures.</li> <li>• Maintain constructive, transparent, and proactive engagement with the PRA and FCA, addressing supervisory themes, feedback, and emerging regulatory expectations.</li> <li>• Ensure full compliance with applicable regulatory standards, including obligations relating to Public Interest Entity (PIE) status, governance, and audit requirements.</li> <li>• Lead and Support statutory and regulatory audits, ensuring timely implementation of audit recommendations and strengthening of internal control frameworks.</li> </ul>

<b>Risk, Liquidity &amp; Capital Management</b>	<ul style="list-style-type: none"> <li>• Lead the Bank's capital planning, stress testing, liquidity risk oversight, and ongoing monitoring against the Board-approved Risk Appetite and regulatory thresholds.</li> <li>• Ensure full compliance with CRD/CRR requirements, including the maintenance of LCR, NSFR, and other PRA liquidity and capital expectations.</li> <li>• Contribute to the Bank's risk management framework by supporting ICAAP, ILAAP, and Recovery, stress-testing governance, and related assurance activities.</li> <li>• Oversee the monitoring and management of capital adequacy, liquidity buffers, funding plans, and cash-flow forecasting to ensure the Bank remains prudently funded at all times.</li> <li>• Understand, monitor, and mitigate key risks within the Bank's risk profile, ensuring robust internal controls and adherence to all applicable legal, regulatory, and governance requirements.</li> </ul>
<b>Executive Leadership &amp; Governance</b>	<ul style="list-style-type: none"> <li>• Serve as a key member of the Bank's governance framework, including participation in the Executive Management Committee (EMC), Asset and Liability Committee (ALCO), Investment Committee (IC), Senior Management Certification Team (SMCT), and attendance at the Audit Committee of the Board (ACB) as an invitee.</li> <li>• Prepare and present high-quality Board papers, MI dashboards, regulatory reporting summaries, and financial analyses, providing clear and insightful reporting to support effective oversight, constructive challenge, and informed decision-making.</li> <li>• Maintain strong, transparent, and constructive relationships with external and internal auditors, regulators, banking partners, and outsourced service providers, ensuring alignment with regulatory expectations and best practice governance standards.</li> </ul>