

**CA.Susan Mathew,FCA.**

Result driven financial professional with demonstrated success in business development, risk management, customer experience and a dynamic team leader with 17 years of experience in various segments – tax and statutory audits, merger and amalgamation, tax planning, audit and assurance services, mortgages – credit appraisals and business promotions, building stronger customer/client relationship. A strategic planner with proficiency in achieving business targets, providing necessary assistance and ensuring achievement of organizational revenue targets in budgeted parameters, increasing profitability.

**Phone no 9526821382; 9745003323; Current address – Cochin, Kerala**

[susan\\_linc@yahoo.co.in](mailto:susan_linc@yahoo.co.in) -----

**PROFESSIONAL EXPERIENCES****(A) M/s Sajeev and Ajith, Chartered Accountants, Cochin. (May 2022 to till date)**

- Partner in the Sajeev and Ajith, Chartered Accountants, audit and assurance firm at Cochin. We provide audit and assurance services, services related to taxation matters, corporate Services, Consultancy services in Indirect taxes and project finance.
- Internal audits and Bank audits – Conducting internal audits to assess the effectiveness of internal controls, Statutory audit of Branches of nationalized bank.
- Leading team in statutory audits in compliance with IND AS and preparation of financial statements including consolidation of accounts.
- Industries dealt with are Brokers and Commodities Trading, Aviation, Marine and Allied services, Automobile Industry, Information and Technology Engineers, Architects, Builders and Contractors, NBFC and Chits, Hospitality and Event Management, Manufacturers and exporters, Trading and Distribution and Nationalized Banks.

**(B) ICICI Home Finance Company Limited (10 years)****Designation – Lead - Fulfilment - Mumbai (Nov 2021 to April 2022)**

- Involved in the development of loan processing software for the company by understanding the need of lenders, borrowers and other stakeholders. Design a user – friendly software which underwrites, approvals and disbursement are processed via AI integration.
- Driving branches across India for delivery of home loan/loan against property disbursement within the stipulated turnaround time (TAT) and increase customer satisfaction.

### **Designation – Zonal Business Manager- Kerala (Aug 2018 to Nov 2021)**

- Playing a leadership role and managing 7 branches across Kerala with reporting to Head of Sales and Distribution.
- Lead role in creation of branches in Kerala and opening up all branches within a year.
- Budgeting and planning, resource allocation for business within the Zone.
- Handling core business – mortgages – Affordable home loans, Loan against property and other products – Fixed deposits and gold loans.
- Driving team to regularize NPA accounts and reducing NPA level to less than 2 %.
- Cross selling various Retail Assets & Liability Products to maximize profitability of the zone.
- Portfolio Management of 400 cr book size from lending to NPA collections.
- Playing leadership role in creating zonal strategy to grow in market share in direct channel, Alliance with ICICI bank, NDMAs, National Distributors and DMA channel business. Leading in building relationship and collaboration to develop towards leadership in affordable space in Kerala.
- Leading a team size of 60 members and to derive optimum productivity from the team.
- To manage hiring/attrition and nurture & train team members of all branches.
- Ensure compliance with the company policies and its governance.
- To ensure alignment & synchronization of Sales /Portfolio/Technical Valuation/Developer Relations team.
- Maintenance of Portfolio quality by enabling right credit culture.
- Deliver business with best yield on each product and revenue as per targets on multiple products – home loan, loan against property for regular customers, gold loans, home loans and loan against property in affordable segment.
- Manage OPEX of the zone and increase profitability of the branches.
- Reporting to Chief Distribution Officer.

### **Designation: Regional Credit Manager – Kerala (April 2017 to July 2018)**

- Facilitating business growth by speedy credit decisions.
- Tracking and maintaining portfolio of the company and to ensure compliance and clearance during audit.
- Appraise /underwrite mortgage loans.
- Manage the entire credit application process, right from login to disbursement.
- Co-ordinate with legal, technical, FI and Risk Containment Unit for processing of file / docket.
- Training of CPA / DMA / referral partners / ICICI bank branch staffs on various products.

**Designation: Branch Credit Manager – Kottayam and Palakkad (Jan 2012 to April 2017)**

- Responsible for TAT of delivering sanction letter and disbursement.
- Resolve customer issues and legal cases pertaining to sanction and disbursement process.
- Training of CPA / DMA / referral partners / ICICI bank branch staffs on various products.
- Co-ordinate with legal, technical, FI and Risk Containment Unit agency for processing the files/ dockets.
- Monitoring PD, PDD and TAT on faster disbursement.
- Vendor management – including ongoing due diligence to maintain highest standards of quality.
- Received Award for best BCM in PAN India for FY 2016-17 and opportunity to attend all national conferences of ICICI Home Finance Company representing Kerala.

**(C) Reliance General Insurance Company Limited, Kadavantra, Kochi. -----  
Deputy Manager (26/07/2007-05/02/2010)**

- Handling Motor claims-preparing and reviewing of claim files.
- Manage and review the work of team members.
- Assessing, accounting and approving claims lodged along with financial authority of fifty thousand rupees.
- Conducting trainings.

**(D) Outsource Partners International, Infopark, Kakkanad, Ernakulam. -----  
Senior Associate (27/02/2006-20/04/2007)**

- Worked for Accounts Payable and Bank Reconciliation processes for a US based web search engine company and maintained the Books of Accounts and prepared the financials of a US based company.
- Managed a team of Accounts Payable with strict adherence to SLA terms.
- Effectively cross trained team members among different processes.
- Prepared the ISO documents as per OPI documentation standards for various processes.
- Instrumental in ISO 9001:2000 coordination for all the finance and accounts processes (like Accounts Payable, Sales & Use Tax, Payroll, General Accounting) in Kochi.
- Conducted internal audit for ISO 9001:2000.
- Reporting Product Manager.

**( E) Balan and Co, Chartered Accountants, Aluva, Ernakulam----- Audit Assistant (18/12/2001-30/9/2005)**

Entrusted with internal and statutory audits and taxation matters of individuals, partnership firms, and private limited companies.

Reporting to Partner Mr. Sajeev P G.

**Academic Credentials**

Chartered accountant in 2006.

BCOM from Mahatma Gandhi University in 2003 with 81 %.

**Soft Skills**

Demonstrated effective leadership skills, Critical Thinking, Risk assessment, adaptability Leadership and communication skills, regulatory Compliances, Problem – solving, teamwork and financial analysis.

**Languages Known**

Fluency in writing and speaking English, Hindi and Malayalam and can understand Tamil and Telugu.

**Personal Details**

Nationality: Indian.

Reference – on request.

**Affirmation**

I hereby declare that the above written particulars are true to the best of my knowledge and belief.

Date: 25.06.2026

Place – Ernakulam, Kerala.

CA. Susan Mathew.