

SONU NINAN MATHEW

ANALYST/ACCOUNTANT/OFFICER

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SUMMARY

Detail-oriented and results-driven Quality Analyst with extensive experience in the Insurance and Banking sectors, specializing in reconciliation, debt management, customer refunds, and process optimization. Proven track record of ensuring financial accuracy and compliance through thorough quality assessments, cash reconciliation, and implementation of process improvements. Adept at managing suspense accounts, identifying discrepancies, and driving resolution of escalated issues in collaboration with cross-functional teams. Skilled in utilizing quality management tools, generating MIS reports, and supporting internal and external audits. Recognized for being consistent, punctual, and highly organized—committed to maintaining confidentiality, ensuring regulatory adherence, and delivering operational excellence in reconciliation workflows.

PERSONAL SKILLS

- **Quality Assurance & Compliance** – Proficient in auditing, SLA/KPI monitoring, and process quality improvements
- **Reconciliation Expertise** – Skilled in cash, vendor, and transaction reconciliation; ACH and GL processing
- **Credit & Account Management** – Strong track record in receipting, refunds, AP/AR processing, and budget assistance
- **Data Accuracy & Reporting** – Experienced in MIS preparation, EOD reports, unit time studies, and documentation
- **Stakeholder Communication** – Effective communicator; handles escalations and builds productive team relationships
- **Customer Service & Banking Operations** – Background in account handling, teller operations, and cross-selling banking products
- **Process Improvement** – Ability to identify inefficiencies, support automation, and enhance control frameworks
- **Technical & Market Proficiency** – Financial software familiarity; knowledge of Australian financial market standards
- **Leadership Support** – Collaborated with team leads for work allocation, mentoring, and performance improvement initiatives
- **Confidentiality & Integrity** – Trustworthy with sensitive data and committed to information security standards.

EXPERIENCE

1. Senior Quality Analyst- Credit Management at Allianz (2024 - 2025)

- Conduct audit work as per defined procedures and monthly targets.
- Provide comprehensive feedback to handlers on technical, process, and soft skill parameters.
- Lead Focus on Quality sessions to enhance team performance.
- Ensure compliance with SLAs and KPIs related to quality requirements.
- Collaborate with the process to deliver exceptional service.
- Cultivate open and effective relationships with stakeholders.
- Adhere to Information Security policies and promptly report any incidents.
- Develop reporting and supervisory skills, including knowledge of business processing and the Australian market.

2. Executive Finance and Accounts- Credit Management at Allianz (2022 - 2024)

- Accurately receipt daily transactions per company guidelines.
- Provide high-level customer service support to contribute to profitability.
- Manage customer refunds in a timely manner.
- Maintain high accuracy in data entry and reporting, meeting SLA timelines.
- Assist in unit time studies and completion of ad-hoc work on time.
- Support TL in work allocation, efficiency & EOD report and managing the team.
- Adhere to process compliance.

3. Junior Accountant at Triplent Solutions Private Limited (2021 - 2022)

- Proficiently input financial data into designated software platforms.
- Assist the finance team in budget preparation, record maintenance, and statement generation.
- Manage Accounts Payable and Accounts Receivable processing.
- Conduct vendor reconciliation activities.
- Create and present AP/AR payment proposals.
- Execute ACH bookings.

4. Accountant at SIGNATURE MEDIA PVT LTD (2020 - 2021)

- Prepare financial documents such as invoices, bills, and accounts payable and receivable.
- Complete purchase orders, assist with budgets, and manage company ledgers.
- Verify balances in account books and rectify discrepancies.
- Manage day-to-day transactions and record office expenditures.
- Report on debtors and creditors and handle accruals and prepayments.

5. Officer Trainee at ESAF SMALL FINANCE BANK (2019 - 2020)

- Cultivate and sustain enduring customer relationships.
- Drive retail banking acquisition initiatives and manage ongoing accounts.
- Ensure timely and successful delivery of solutions aligned with customer needs.
- Uphold high service standards and execute cross-selling of third-party products.
- Perform general accounting duties and provide account services.
- Manage account opening, closure, check orders, and bank statement provision.
- Oversee the opening and management of trading accounts and execute teller activities.

EDUCATION AND CERTIFICATIONS

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|---|------------|
| • B.COM CO-OPERATION • KERALA UNIVERSITY | Pursuing |
| • DCFM • C-DIT, ST. XAVIER'S COMPUTER CENTRE, TRIVADRUM | 2019 |
| • BACHELOR OF COMMERCE • KERALA UNIVERSITY | 2016 -2019 |
| • INDIAN SCHOOL CERTIFICATE • MARION VILLA CONVENT ISC SCHOOL | 2016 |

TECHNICAL SKILLS

- **Financial Tools:** Tally ERP 9, QuickBooks, Zoho Office Suite, SAP, Monday.com, Bill.com.
- **Process Management:** BPM (Business Process Management), MS Office Suite, Salesforce. Peoplesoft.
- **Banking Systems:** FIS, Finacle, ACH booking, GL entries, AP/AR systems
- **Documentation & Reporting:** Excel, Word, PowerPoint

ACHIEVEMENTS

-  **Best Performer H2 2024**
-  **Stevie Gold Winner** – Customer Service Team of the Year (Recovery Situation – Financial Services)
-  **€35.33 Million Recouped** – Initiative by Credit Management Team, GIO-Australia
-  **JFM & JAS Winner** – 2020
-  **1st Smart Board** – 2022, 2023, 2024
-  **Key Contributor** – Westpac Process Migration & BAU for Project Midst

PERSONAL DETAILS

- Date of birth : 23-05-1998
- Nationality : Indian
- Marital Status : Single
- Languages Known : English, Malayalam
- Visa Status : Work Visa, NOC