



MARIYA ELIZABETH JOHN

FOREIGN EXCHANGE OPERATIONS EXECUTIVE

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IMMEDIATE AVAILABILITY

CORE SKILLS

- Foreign Exchange Operations
- Prepaid Travel Cards
- International Remittances
- Transaction Processing & Reconciliation
- Billing Operations
- Advanced MS Excel
- Dispute Handling

PROFILE

MA Economics graduate with hands-on experience in foreign exchange operations. My expertise spans in accurately processing and loading foreign currencies into prepaid cards, ensuring compliance with company standards and minimizing errors. Developed strong skills in transaction handling and customer service. Additionally gained strong interpersonal and sales skills. Seeking entry level roles in banking, forex operations or financial services in UAE.

WORK EXPERIENCE

FOREIGN EXCHANGE OPERATIONS EXECUTIVE

Thomas Cook India Limited | Kottayam, India

May 2024- May 2025

- Processed and loaded foreign currency into prepaid travel cards for all the TC branches across Kerala maintaining near zero error rates.
- Verified and reconciled transactions using Advanced Excel to prevent errors.
- Handled day-to-day financial transactions and billing operations, ensuring high accuracy while resolving discrepancies and supporting customers with timely and accurate service.
- Maintained comprehensive transaction records using Excel for monitoring and record keeping.
- Assisted customers with card reloads, balance checks and billing discrepancies, maintaining a high standard of customer service.
- Contributed to business development by onboarding two new travel agencies.
- Handled customer's international remittance requests ensuring smooth and timely fund transfers.
- Worked as a part of Service Delivery Team, responsible for checking and calculating the till box, verifying branch records and ensuring all branches across locations adhered to proper operational procedures.
- Managed card back-end operations including transaction processing, verification, settlement, and reconciliation for prepaid, debit, and credit cards.
- Coordinated with banks, ATM networks, and internal teams to resolve discrepancies and ensure timely fund recovery.
- Performed daily and periodic reconciliation of card and ATM transactions, identifying mismatches, reversals, and pending entries.

LANGUAGES

- English (Highly Proficient)
- Hindi (Working Knowledge)
- Malayalam (Native)
- Tamil (Fluent)

- Maintained detailed dispute, reconciliation, and transaction records using Excel and internal systems while ensuring compliance and data accuracy.
- Investigated and resolved ATM dispute cases (cash not dispensed, partial/double debit, failed transactions).

Research Intern

Sept 2023- March 2024

*Kerala Institute for Environment and Development (KIED) |
Thiruvananthapuram, India*

- Collected, validated, and analyzed socio-economic and institutional data for research studies.
- Coordinated with government offices and institutional stakeholders for data gathering.
- Assisted in preparing analytical reports, summaries, and documentation.
- Supported monitoring and evaluation activities through structured data tracking.



EDUCATION

Master of Arts in Economics

2022- 2024

MG University, Kottayam , Kerala

Bachelor of Arts in Economics

2019- 2022

University of Madras , Chennai, TamilNadu

Diploma in Human Resource Management

2020- 2021

University of Madras , Chennai, TamilNadu



ACHIEVEMENTS

- Conducted an analytical presentation on Union Interim Budget 2024 at St Teresa's College (Feb 2024) .
- Worked as a volunteer in Academic Exchange Program organized by Sophia University Japan and Teresian International at St Teresa's (Sept 2023).
- Presented a paper on "Leading Issues and Challenges In Agricultural Sector of Kerala" at an international virtual academic exchange program organized by Sophia University Japan and St Teresa's College (Sept 2022)
- Supervised and coordinated a team of 14 interns contributed to planning, strategy execution, and daily operational meetings.