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To: - Development Bank of Ethiopia

Dear Sir/Madam

I am delighted to see the vacancy the bank has posted in its home page dated September 20, 2021 and I would like to apply for the position: **Manager, Appraisal team-Bishoftu Branch**. In addition, I had assigned to appraise projects existed under Adama District and I will perform effectively by appraising ten projects within six weeks. Generally, my ten years of banking experience, educational background and the exposure I gained during those years of daily working activity combined with my instinctive ability allow me to excel in analytical, communication, problem solving, decision making and customer handling skills. Furthermore, as I have worked at risk management & Internal Audit directorate and branches, I have experience in loan reviewing & internal audit tasks and I acquired risk management, project & lease financing appraisal skills which makes me ideal candidate in being nominated for the job.

Currently, I am working at Bishoftu Branch, so I am familiar with dealing with customers and providing information about the bank's requirements, also I provide end to end loan service: - starting from reviewing and evaluating the client document I have conducted due diligence assessment, loan appraisal, prepared documents for loan approval & participating on loan approval meetings and also conducting follow up & monitoring of lease financing projects and investment projects.

So that, I will conduct project and lease financing loan appraisal comprehensively and will evaluate the technical, market, financial and managerial viability as well as socio-economic benefits of the project cautiously. I would exert my whole effort to maintain the bank's NPLs to zero by taking my part and to align with the banks vision. In addition, I will improve my team's performance by effectively planning, organizing, coordinating and controlling the entire work activity of the team.

Finally, I would like to express that I am so pleased to the reforms the bank has started and proud to be part of it. So, I will work until the bank has met its vision of being the state of art development bank that play vital role in achieving Ethiopian Economic Transformation.

Thank you for your time and consideration.

With Regards,

Natif Belachew