

Date: 24/09/2021

To: Human Resource Management Directorate

Development Bank of Ethiopia

Addis Ababa

Subject: Application for the Vacant Post for Loan Review Team at Adama District

I am applying for the loan review Team at Adama District. I have BA in Management and have been working on the bank for more than 17 years in different positions of which five years has been on managerial positions as loan approval team manager and loan review team manager.

On my managerial experience as loan approval and loan review team manager, I have opportunity to reviewed different appraisal report & ensure all assumptions in the financial analysis is as per parameters prepared in the bank's commodity study, verify customer due diligence and credit risk evaluation reports based on the bank's standard format and credit policy and other relevant procedures. And hence, this exposure helped me to understand and know the necessary skill required for loan review work.

Moreover, in my stay with the bank particularly in management positions, I have obtained adequate managerial skills.

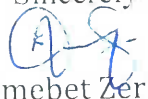
I will prefer to use combined management style adapt to the situation at hand and the goals of the company, while always staying true to certain core principles involving respect, intellectual honesty, and professionalism.

My vision is to help the current reforms undertaking by the banks in order to achieve its vision by reviewing a loan and assuring the viability of the project.

On Top of that, I am hard working, honest, effective communicator and open to feed back and a kind of leader who love taking accountability and responsibility.

Thank you for your time and consideration. It would be a pleasure to apply this opportunity with the bank. I look forward to hearing from you soon.

Sincerely yours,


Emebet Zerihun