

**Ketemaw Asmare**

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### **CORE COMPETENCIES**

- A deep understanding of banking operations, financial products, Operational Efficiency
  - Accounts Payables and Receivables • GL and Reconciliations • Reports
    - US GAAP & IFRS
  - A deep understanding of full stack web development (html, css, java script, react, oracle, data base with mySQL)
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### **EDUCATION**

#### **B.A. in Accounting and finance**

Debre markos University, Addis Ababa, Ethiopia

*September, 2015*

*Full stack web development*

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### **PROFESSIONAL EXPERIENCE**

**Commercial bank of Ethiopia Addis Ababa**

**September 2010 – October 2013**

#### **Accountant**

- Bank reconciliation
- Account Receivable
- Account Payable
- Balance sheet item reconciliation
- Verify credit sales documents for accuracy and completeness.
- Reconcile bank credit card merchant with company credit card sales daily base
- Oversee payment processing for credit sales and ensure settlement.
- Provide management with credit sales balance reports and payment status.
- Prepare Monthly payroll and other benefit payment process.
- Oversee branch GL account with subsidiary account balance.
- Follow-up all suspense account and made settlement timely.
- Make adjustment entry for overdrew or up normal balance account.

**Commercial bank of Ethiopia, Addis Ababa, Ethiopia**

**Oct- 2013 – feb-2021**

#### **Manager-branch operation**

- Follow-up daily banking activities of operational, financial and service
- Coordinates and develop annual/quarter/monthly operational plan.
- Ensure proper handling branch books of account;
- Keeps dual controls of the Branch's vault and petty cash;
- Ensure all accounting responsibilities are performed timely and accurately;
- Prepare and implement periodic job rotation plan for the staff.
- Set team objectives, goals , cascade goals and performance standards;
- Facilitate the provision of efficient high-quality service to customers ;
- Analyze needs, asses the capacities of staff.

- Bank ATM machine over all management and operations.
- Fixed Asset Depreciation calculation, recording and disposal;
- Ensure that all Branch transactions are processed accurately and efficiently;
- Monitor service levels against customer expectations;

**Commercial bank of Ethiopia, Addis Ababa, Ethiopia**

**March- 2021 – July-2023**

**Manager-branch business**

- Supervise the business activities , both banking service and credit management;
- Evaluate the periodic plans , as well as marketing plans and sales plans
- Identify areas of risk and non-compliance of the business ;
- Motivate and coach the banking business employees ;
- Enhance the Branch's competitive position;
- Set team objectives, goals , and performance standards and facilitate team's;
- management and maintenance of all bank products sold in the branch;

**Commercial bank of Ethiopia, Addis Ababa, Ethiopia**

**August 2023 – march 2024**

**Senior District Digital officer**

- Participates and involves in report preparation process of the unit;
- Identifies industry trends in digital channel business;
- Creates long term r/ship with merchants, agent and other development partners;
- Assesses potential area and deployment automated teller machine and POS;
- Leads and supervise Automated Teller Machine reconciliations of the District;
- Receives customer complaints from contact center and provide solution ;
- Visited ATM,POS ,Merchant and Agent with timelines ;

**Commercial bank of Ethiopia, Addis Ababa, Ethiopia**

**April-2024– November- 2024**

**Senior customer relation manager –Head office**

- Proactively target potential customers, identifies their needs, recruit and established relationship ;
- Advice /consults customer about credit process and documentations;
- Collect and checks all document of loan processing, conduct business visit with collaboration of other staff.
- Facilitates collateral estimation and legal opinion;
- Prepared due diligence report and forwarded to credit underwriting ;
- Collects loan processing and estimation fees customer;
- Prepares decision commination letter as per forward from credit appraisal ;
- Participate to resource mobilization activities.
- Proposes the new and optimization for existing products;
- Disburse and follow-up creditor business activities ;
- Driving complex program initiatives with customer interest.

**Reference**

- Mr. mulugeta Wondie  
Director – commercial bank of Ethiopia, Addiss Ababa  
+251 912 142 671
- Dr. Yidelo Asinu Birhanu  
(619) 386 7903

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**COMPUTER SKILLS**

- Advanced Excel user• Experience using Microsoft Office
- Opera • oracle • full stacks web development.

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## LANGUAGES

English, Amharic