



CARITAS MICROFINANCE BANK LIMITED
JOB ADVERTISEMENTS
DECEMBER 2025

Caritas Microfinance Bank is the fastest growing Micro Finance Bank in Kenya whose vision is 'The Household Bank that Adds Value to All'. As part of our expansion strategy, we are seeking competent and qualified internal staff to fill the following positions:

RELATIONSHIP OFFICERS – CONSUMER BUSINESS

JOB PURPOSE

The purpose of the role is to grow the consumer loan and liability book through retail customers, corporate schemes/partners, Government institutions, Developers, and other relevant partnerships.

KEY RESPONSIBILITIES

- Drive sales budgets/targets through the branch sales team to ensure they are achieved.
- Establish and maintain a strong customer focus approach both with internal and external customers.
- Facilitate and develop sound relationships with the Employers, Government institutions, Insurance companies and other strategic partners.
- Enter key partnerships with key stakeholders in the consumer lending segment.
- Ensure participation in relevant forums with key partners/customers
- Facilitate and develop sound relationships with the internal channels such as Branch network, Marketing units and other Head Office departments.
- Proactively engage customers to establish service levels and initiate constant improvement.
- Provide regular and honest feedback to agents and clients.
- Ensure that sub-ordinates maintain a good rapport with all customers in a professional manner.
- Keep customers constantly informed on the progress of their applications and drive this culture throughout the team
- Adherence to the consumer lending product profile, Credit Policies, Legislation (KYC) & (AML).
- Identify and address any fraud related activities and ensure risk exposure is minimized.
- Conduct a needs analysis to identify customer needs effectively when opening new accounts or giving product advice.
- Complete disclosure to the customers in terms of accreditation, repayments, service fees, and commissions.
- Research into industries in which existing and potential clients operate, to identify and understand the contextual threats to those clients.

- Maintain a high quality-lending book, through prudent and effective management thereof.
- Proactively assess the review process of existing facilities, ensure a consistent thorough and timely evaluation of all existing facilities.
- Ensure that allocated work is processed within the set TAT, therefore meeting monthly targets.
- Provide weekly/monthly management information reports to all relevant stakeholders.
- To perform any other duty as assigned in line with the Organizational goals and objectives.

QUALIFICATION AND EXPERIENCE REQUIREMENTS

- Holder of bachelor's degree in a business-related field.
- Thorough knowledge of MSME banking products and policies.
- Minimum 3 years' working experience in the same position
- AKIB banking certificates will be an added advantage
- 3 years' experience in banking, 2 of which should be in Business development (Personal Banking/Consumer lending) and customer relationship management.
- Knowledge of lending products and prudential guidelines.
- Ability to lead teams and deliver business results.
- Must be self-driven; possess excellent administrative, communication and interpersonal skills, strong organization, and negotiation skills.

Interested candidates who meet the criteria above are encouraged to attach their application letters and detailed CVs and submit application through <https://selfservice.caritas-mfb.co.ke/applicant/#/authentication/signin> .

Closing date for application will be on **08th December 2025**. Only shortlisted candidates will be contacted. For more information, please visit <https://www.caritas-mfb.co.ke>.