



**CARITAS MICROFINANCE BANK LIMITED
JOB ADVERTISEMENT
VACANCIES APRIL 2026**

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 staff to fill the following positions:

CREDIT ANALYST

JOB PURPOSE

To support Head of Credit to plan, coordinate and control all lending activities to minimize credit risks. To prepare independent analysis of credit reviews and submit summary of analysis for credit review.

KEY RESPONSIBILITIES

- Reviewing the files for compliance of the approval conditions
- Weekly analysis of loan-book performance and risk Loan-book migration analysis
- Develop and track on a daily/weekly/monthly basis (as determined by Head of Business the key performance indicators in all business segments)
- Conduct Quality checks to ensure branches follow the bank's credit policy, CBK prudential guidelines and best practice in appraisal, approval, and management of facilities.
- Generate accurate management report on business performance to facilitate decision making
- Work with Business teams to roll out training on credit applications and portfolio management
- Assess temporary credit requests and recommend for approval
- Recommend changes to lending policies in line with business dynamics
- Check completeness of documents submitted by the Business segment credit analyst and branch managers.
- Provide coaching /guidance/training on aspects of credit including policy and procedures, as may be required by branch staff and other staff involved the credit granting process
- Immediately inform the Branch/Relationship Officers/Head of segments of any document missing (according to the credit checklist).
- Analyze customer's submitted documentation for existing state of operations.
- Regularly analyze the risk profile of the bank's loan portfolio by product, and by segment.
- Assign risk grades for each portfolio type following the guidelines in the bank's credit policy manual.
- Timely approval of all credit applications
- Preparation of various credit reports

- Review of credit policy and updating it in line with changes in the lending environment
- Review of new and existing products as per bank's guidelines
- Ensure compliance with both internal and external regulatory requirements.
- Review and ensure compliance of facilities approved conditions.
- Always ensure compliance with Credit policies and procedures.
- Always ensure compliance with set SLAs
- 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.
- Must have scored a min of C in overall KCSE exams and mathematics.
- Minimum of 5 years' working experience in lending related activities in a financial sector.
- Professional banking qualifications will be added advantage.
- 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 send their application letters and detailed CVs to: Email: recruitment@caritas-mfb.co.ke.

Kindly indicate the position title on the subject line when applying.

Closing date for application will be 18th April 2026. Only shortlisted candidates will be contacted. For more information, please visit <http://www.caritas-mfb.co.ke>.