



**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 position:

CREDIT ADMINISTRATION MANAGER

Job Purpose

To oversee the credit administration function by ensuring efficient loan processing, proper documentation, compliance with credit policies, and effective monitoring of the loan portfolio to minimize risk and support sustainable growth.

KEY RESPONSIBILITIES

- Ensure compliance with CBK and Microfinance Act regulatory requirements and other regulations
- Responsible for ensuring a strong portfolio quality and control of the credit book by providing support to the branches on credit matters.
- Risk management through monitoring and administration of credit performance using credit scoring, appraisal reports and monitoring customers' credit rating with credit reference agencies.
- Responsible for credit administration by setting terms of credit and ensure timely repayment by customers.
- Disbursement of loans according to the approved terms ensuring that all loan account balance, commissions, and interest are properly calculated.
- Preparation of IFRS 9 reports, ISAS39 reports and other management reports as well as periodic returns to Central Bank of Kenya and credit reference bureaus
- Management of a database and loan listings of all loans received into the department
- Ensure all income is collected as per the approved terms
- Track credit facilities for all newly approved credit relationships within agreed terms of lending and time frames
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- Provide oversight on the normal and watch accounts and liaise with branch managers to ensure remedial action is taken promptly
- Provide leadership in performance management, employee development, talent management and building a work environment that drives high performance and employee satisfaction through coaching and mentorship.
- Oversee overall management of the credit processes within the bank policies and guidelines to minimize lending risks.

- Champion and embed culture of compliance to procedures and best credit practices
- Preparation and review of MOUs for institutional business
- Ensure automation and review of loan appraisal processes
- Identification and mitigation of credit exposures through external environment risk assessment as per the prudential guidelines
- Designing, reviewing and updating a risk-based model for the Bank
- Ensuring proper securities perfection and registration process
- Manage loan migration by ensuring zero arrears on all performing credit Facilities.
- Maintain an up-to-date register for all securities including valuations and insurances, and their maintenance in the banking system as well as safe custody of the same as per the control procedures
- Improving digital loan platforms, loan management systems and other related systems
- Preparation and reconciliations of the loan disbursement report
- Supporting both internal and external Audit exercise including regulatory Audits
- Analyse credit propositions as allocated and recommend for approval
- To perform any other duty as assigned in line with the organization goals and objectives
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QUALIFICATION AND EXPERIENCE REQUIREMENTS

- Holder of bachelor's degree in BCOM or a Business-related field.
- MBA will be an added advantage
- Professional qualifications such as CPA, CCP or CIFA etc
- Not less than 5 years in credit administration and extensive knowledge of lending products and prudential guidelines.
- Good knowledge in debt management will be an added advantage □ 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>.