

# Approval process

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## Credit Committee

After a loan application submitted the [Credit Committee](#) tab appears. [Credit Committee](#) is the group of employees who review loans files and, depending on their evaluation on repayment capacity, risks, and completeness of the loan file, decide to approve the loan, reject it or send it back for rework.

Whenever you log in as a credit committee member, you have three options:

- **Approve** - conditions seem satisfying for you so they have your approval for disbursement
- **Reject** - you are not satisfied with requested loan conditions and reject the loan application
- **Refer** - some conditions should be changed to meet financial organisation requirements

If there is more than one person in the credit committee then every member should make his or her decision. As soon as all members approve the application it can be disbursed.

After clicking the button (**approve**, **reject** or **refer**) a popup window with a text field appears. Leave a note (optionally) and click **Confirm**.

## Activity Log

The activity log shows a history of the review process. You can find here who and when made this or that decision.

## Disbursement

If the overall committee decision is positive, e.g. the application is approved by every member, then the **Disburse** button appears at the upper right-hand corner. Click the button to disburse the loan.

Once the loan is disbursed, it becomes active and appears in the **Loans** main menu tab.