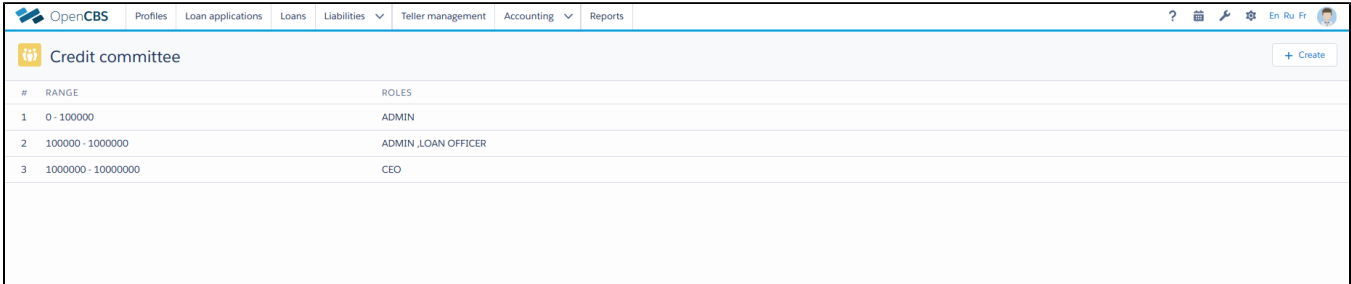


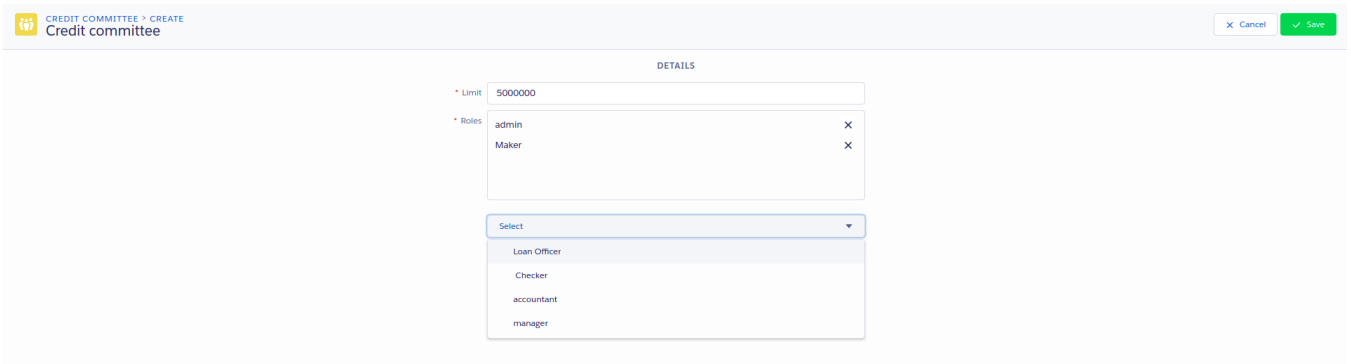
# Credit Committee

The credit committee is the decision-making body of a financial institution which acts at the authority to approve or reject loans. OpenCBS manages simple credit committee workflows based on loan amounts and user roles, more complex decision workflows are available in our [Loan Origination Solution](#).



#	RANGE	ROLES
1	0 - 100000	ADMIN
2	100000 - 1000000	ADMIN ,LOAN OFFICER
3	1000000 - 10000000	CEO

To add a new credit committee approval workflow, click on the **+ Create** and fill the following fields:



CREDIT COMMITTEE > CREATE  
Credit committee

DETAILS

\* Limit 5000000

\* Roles  
admin x  
Maker x

Select  
Loan Officer  
Checker  
accountant  
manager

- **Limit** – indicate the loan amount limit up to which the credit committee will be able to approve.
- **Roles** – in Select dropdown list, choose roles which will be responsible for loan approval. Roles identify the users in charge of accepting or rejecting applications. Once selected, the role names will appear in the box above.

Click on the **Save** button at the top right-hand corner to save changes or **Cancel** to discard them.

Using the same method, you can define several loan amount ranges for credit committee approval. In the screenshot above, you can see that admin can approve loan applications up to 100,000, then admin and loan officer jointly up to 1,000,000, and finally CEO only has the right to approve loan applications for loan amounts between 1,000,000 and 10,000,000. Loans exceeding 10,000,000 will not be allowed by the system.