The Integrated Banking Hub

A Unified CRM Solution for Lending, Wealth Management, and Compliance

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The Business Challenge & Solution

The Challenge (Why we built this):

- **Data Silos:** Lending, Wealth, and Compliance teams operate on separate systems.
- **High Risk:** Manual approvals and lack of audit trails create compliance exposure.
- **Stale Data:** Financial advisors cannot access real-time portfolio valuations.

Our Unified Solution (3 Core Modules):

1. **Loan Management:** Intelligent, automated decision-making.
2. **Wealth Management:** Real-time valuation powered by Apex and Integration.
3. **Compliance & Risk:** Centralized oversight and automated audit logging.

Module 1: Loan Management & Automation

Intelligent Lending and Governance

Key Feature 1: Intelligent Routing (Flow)

- **Logic:** Loan Amount Decision → Auto-routes based on value.
- **Efficiency:** Low-value loans (≤₹20 Lakhs) are **auto-approved** instantly.
- **Governance:** High-value loans (>₹20 Lakhs) are **mandatorily submitted** to the Approval Process.

Key Feature 2: Compliance Audit Trail

- **Automation:** A separate Flow automatically creates a record in the **Audit Log** object every time the loan status changes.
- **Security:** Validation Rule prevents users from bypassing the approval workflow.

Module 2: Wealth & Portfolio Management

Unique Feature: Guaranteed Real-Time Roll-up

- **Problem:** Standard Roll-Up Summary fields can be slow or fail under high volume.
- **Solution:** An **Apex Trigger** and Service Class execute on every asset change (Insert/Update/Delete).
- **Result:** The parent Portfolio's **Total Value** updates instantaneously, providing a guaranteed single source of truth for advisory services.

Future-Proofing (AI Concept):

- **Integration:** Named Credentials secure the connection to external APIs (simulating real-time stock prices).
- **Benefit:** This secure, live data feed is the foundation for our **AI Financial Assistant**—ensuring recommendations are based on verified, up-to-the-minute market valuation.

Module 3: Compliance & Risk Management

Key Feature 1: Risk Triage Dashboard (LWC)

- **Function:** A custom LWC component (Compliance Dashboard) uses an Apex Controller to display *only* high-risk items (e.g., Rejected/Suspended Loan Applications).
- **Benefit:** Enables Compliance Officers to prioritize critical follow-up immediately.

Key Feature 2: Data Security Foundation

- **OWD:** Set to **Private** for all financial objects, enforcing a 'restrictive first' policy.
- **FLS:** Field-Level Security restricts access to sensitive data (e.g., Credit Score) based on user profile.

Project Summary & Technical Highlights

Process & Automation:

- **Intelligent Flow Routing:** Automating low-risk approval and high-risk submission.
- **Compliance Flows:** Creating the immutable Audit Log record.

Advanced Development:

- **Apex Trigger:** Guaranteed real-time portfolio value roll-up.
- **LWC Dashboards:** Custom, role-based user experience for Loan Officer, Wealth Advisor, and Compliance.
- **Secure Integration:** Named Credentials for API callouts.

Thankyou