

Salesforce Project Report

Project Title: Smart Banking CRM – Loan Application & Risk Categorization System

Industry: Banking & Financial Services

Project Type: B2C Salesforce CRM Implementation

Target Users: Loan Officers, Managers, Compliance Officers

Problem Statement

Banks face challenges in processing loan applications due to manual approvals, lack of real-time credit evaluation, and high chances of risk misclassification. This causes delays, errors, and compliance issues, reducing customer satisfaction and increasing operational risks.

Proposed Salesforce Solution

The solution leverages Salesforce CRM to automate and streamline the loan application and risk categorization process. It integrates with external credit score APIs, introduces multi-level approval workflows, and provides real-time dashboards to track loan performance and risk categories. This ensures faster decisions, better compliance, and improved customer experience.

Key Use Cases

- Loan Application Management – Online form auto-creates a Lead and converts into Loan Application.
- Credit Risk Evaluation – Real-time credit score API integration with auto-assigned High/Medium/Low risk.
- Approval Workflow – Multi-level approval involving Loan Officer, Manager, and Compliance team.
- Customer Communication – Automated email/SMS for approvals, rejections, or pending status.
- Reporting & Analytics – Loan pipeline tracking, approval vs rejection ratios, and risk category trends.

Project Phases

Phase 1: Problem Understanding & Industry Analysis

- Requirement Gathering – Collect requirements from Loan Officers, Managers, and Compliance team.
- Stakeholder Analysis – Define responsibilities of different users.
- Business Process Mapping – Document current manual loan approval process.
- Industry-specific Use Case Analysis – Analyze banking loan approval challenges.
- AppExchange Exploration – Explore financial apps for best practices.

Phase 2: Org Setup & Configuration

- Salesforce Edition selection (Enterprise for banking needs).
- Company Profile Setup with fiscal year, holidays, and working hours.
- User Setup & Licenses for Loan Officers, Managers, Compliance Officers.
- Profiles, Roles, and Permission Sets for role-based access.
- OWD and Sharing Rules for secure loan data handling.
- Sandbox Usage for testing configurations.
- Deployment Basics set for future release cycles.

Phase 3: Data Modeling & Relationships

- Custom Objects – Loan Application, Risk Category.
- Standard Objects – Leads, Contacts (for Customers).
- Fields – Loan Amount, Employment Status, Income, Credit Score, Risk Level.
- Record Types for Personal Loan, Home Loan, Business Loan.
- Page Layouts & Compact Layouts for user-friendly design.
- Schema Builder to visualize relationships.
- Lookup relationship – Customer ↔ Loan Application.

Phase 4: Process Automation (Admin)

- Validation Rules – Ensure Loan Amount > 0, Credit Score mandatory.
- Workflow Rules – Notify managers on new applications.
- Process Builder – Simplify approval flow setup.
- Approval Process – Loan Officer → Manager → Compliance.
- Flow Builder – Auto-assign Risk Category based on Credit Score.
- Email Alerts – Notify applicants of approval/rejection.
- Tasks & Custom Notifications – Follow-up reminders.

Phase 5: Apex Programming (Developer)

- Apex Classes – Custom loan risk calculations.
- Apex Triggers – Auto-assign risk on Loan Application creation/update.
- SOQL Queries – Fetch applicant's past loan history.
- Batch Apex – Bulk loan processing.
- Queueable Apex – Background tasks for risk evaluation.
- Scheduled Apex – Daily checks on pending approvals.
- Future Methods – Handle asynchronous credit score API calls.
- Exception Handling & Test Classes for reliability.

Phase 6: User Interface Development

- Lightning App Builder – Loan Officer Console.
- Record Pages – Customized for Loan Officers & Managers.
- Tabs – Loan Applications, Customers, Risk Categories.

- Home Page Layouts – KPIs (Total Applications, Approval Rate).
- Utility Bar – Quick links to loan reports.
- LWC Components – Loan Risk Calculator, Application Tracker.
- Apex with LWC – Real-time Credit Score integration.

Phase 7: Integration & External Access

- Named Credentials for secure API connection.
- External Services – Credit Score API setup.
- REST Web Services (Callouts) for real-time score fetch.
- Platform Events – Notify compliance team on high-risk loans.
- Salesforce Connect – External loan history if needed.
- OAuth Authentication for API security.
- Remote Site Settings for endpoints.

Phase 8: Data Management & Deployment

- Data Import Wizard – Customer data migration.
- Data Loader – Bulk upload of loan applications.
- Duplicate Rules – Prevent multiple applications per customer.
- Data Export – Monthly backup of loan records.
- Change Sets for deployment between environments.
- Unmanaged vs Managed Packages for solution packaging.
- VS Code & SFDX for development and deployment automation.

Phase 9: Reporting, Dashboards & Security Review

- Reports – Loan Pipeline, Approval vs Rejection, Risk Breakdown.
- Report Types – Custom report types for loans.
- Dashboards – Risk Category distribution, Loan Officer performance.
- Dynamic Dashboards – Per logged-in user visibility.
- Sharing Settings & Field Level Security – Protect sensitive data.
- Session Settings – Secure login handling.
- Audit Trail – Track changes and approvals.

Phase 10: Final Presentation & Demo Day

- Pitch Presentation – Problem, Solution, and Salesforce Implementation.
- Demo Walkthrough – Loan form → API → Approval workflow → Dashboard.
- Feedback Collection from stakeholders.
- Handoff Documentation – For bank IT/admin teams.
- LinkedIn/Portfolio Showcase – Highlight project as case study.

Expected Outcomes

- Faster loan application processing with reduced manual effort.
- Automated credit risk categorization ensuring compliance and accuracy.
- Improved transparency via dashboards and reports for managers.
- Enhanced customer satisfaction through timely communication.
- Stronger security and audit trail for regulatory compliance.

This Salesforce project demonstrates how a modern CRM system can revolutionize banking processes by automating loan application management and risk categorization. It showcases end-to-end implementation covering admin, developer, and integration aspects, making it suitable as a real-world project case study.