

# 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.