Phase 1: Problem Understanding & Industry Analysis

Problem Statement - FinTech Lending CRM with KYC, Decisioning & Audit

Description - A digital lending startup needs a secure, scalable CRM to handle the full loan lifecycle — from lead intake and KYC/AML checks to credit decisioning, disbursal, repayment tracking, and collections. The system must enforce strict role-based access, maintain audit trails for compliance, support SLA-driven escalations, and integrate with credit bureaus, e-KYC providers, and payment gateways to improve efficiency, reduce risk, and ensure regulatory compliance.

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1. **Requirement Gathering**

- Capture loan lifecycle processes: lead intake, KYC/AML checks, credit scoring, loan decisioning, disbursement, collections, and closure.

- Define role-based access control (sales, credit analysts, underwriters, operations, auditors).

- Record customer data securely (PII, income docs, credit history).

- Ensure audit trails for all changes to loan applications.

- SLA-driven alerts/escalations for delayed approvals or disbursals.

- Integration with payment gateways, credit bureaus, and e-KYC providers.

- Reporting dashboards for management (loan pipeline, delinquency, compliance metrics).

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2. **Stakeholder Analysis**

Stakeholder	Role / Interest	Needs
Sales/Agents	Capture leads and applications	Easy lead intake, KYC initiation
Credit Analysts/Underwriters	Evaluate and approve loans	Credit scoring tools, decisioning workflow
Compliance Team	Monitor KYC/AML adherence	Real-time audit logs, suspicious activity reports
Operations Team	Disbursal & collections	Loan disbursal module, payment reminders
Customers (Borrowers)	Apply for loans	Digital-friendly, secure application process
Management/Executives	Strategy and oversight	Dashboards, KPIs, SLA compliance

Stakeholder	Role / Interest	Needs
Auditors/Regulators	Compliance reviews	Read-only access with audit logs

3. Business Process Mapping

Core workflow:
Lead Intake → KYC/AML Checks → Credit Decisioning → Approval/Rejection → Disbursal → Repayment Tracking → Collections → Closure

- SLA timers on each stage (e.g., credit decisioning within 24 hours).

- Automated KYC verification via external APIs.

- Decisioning engine integrates with credit bureau & internal risk scoring.

- Role-based approval hierarchy (e.g., loans above ₹X need manager approval).

- Automated reminders for repayments, escalations on defaults.

4. Industry-specific Use Case Analysis

- **Digital Lending Compliance:** Must follow RBI and AML guidelines in India (or applicable region).

- **KYC Integration:** Aadhaar e-KYC, PAN verification, or third-party KYC APIs.

- **Fraud & Risk Management:** Track suspicious patterns in applications.

- **Automated Decisioning:** Rule-based or AI-driven credit scoring models.

- **Collections Automation:** SMS/email reminders, payment links, escalation workflows.

- **Audit & Reporting:** Tamper-proof audit trails for regulator checks.

- **Scalability:** Handle thousands of applications simultaneously.

AppExchange Exploration

Potential Salesforce AppExchange apps to speed development:

- **KYC/AML Verification Apps** (e.g., Identity verification, credit bureau connectors).

- **Loan Management Apps** (prebuilt lending workflows).

- **Collections Management Apps** (payment reminder automation).

- **Document Management Apps** (secure upload, e-signatures).

- **Audit & Compliance Apps** (enhanced logging, data masking).

- **Analytics/Dashboard Apps** for lending KPIs.