

# Phase2

Batch-4

Project-Banking Loan Origination & Approval Workflow

Program: Tcs Last Mile Smart Bridge

## Introduction:

The Banking Loan Origination & Approval Workflow project is designed to **automate the loan application process** in a bank, replacing the traditional manual system. Currently, loan applications (home, car, personal) are collected, verified, and approved through spreadsheets and paper forms. This process is **time-consuming, error-prone, and lacks real-time tracking**, which leads to delays, lost applications, and inconsistent decision-making.

Using **Salesforce**, this project creates a structured workflow where **loan officers, managers, and other stakeholders** can process applications efficiently. The system includes **custom objects, record types, page layouts, roles, profiles, and permissions** to ensure each user sees only the information relevant to their role. The automation improves **accuracy, transparency, and speed** in loan processing, while also allowing for **data-driven insights and reporting**.

## Objectives:

1. Automate Loan Application Processing:
  - Enable loan officers to create, edit, and manage applications for Home, Car, and Personal loans.
  - Reduce manual paperwork and human errors.
2. Role-Based Access Control:
  - Ensure Managers have visibility over all subordinate applications.
  - Loan Officers can access only the applications they are responsible for.
3. Custom Record Types & Layouts:
  - Implement specific fields and layouts for Home, Car, and Personal loans to capture all necessary details.
4. Efficient Approval Workflow:
  - Streamline the approval process with pre-defined record types, page layouts, and permissions.
5. Data Accuracy and Tracking:
  - Maintain a single source of truth for all loan applications.
  - Track application status, loan amounts, and applicant details in real-time.

2.steps performed

2.1 Org Setup & Configuration:

- Use Developer Edition (free Dev Org) for building and testing.
- Configure Company Name, Address, Time Zone, and Default Currency (INR/USD) to reflect real business settings.
- Ensures workflows, reports, and currency calculations work correctly.

Setup

Home

Object Manager

Search Setup

Search Setup

Setup

Home

Object Manager

Search Setup

Search Setup

Company Information

max bank

The organization's profile is below.

Organization Detail

Organization Name max bank

Primary Contact komal kumar

Division

Address Bibinagar 3-29 Hyderabad 508126 Telangana IN

Fiscal Year Starts In January

Activate Multiple Currencies

Enable Data Translation

Newsletter

Admin Newsletter

Hide Notices About System Maintenance

Hide Notices About System Downtime

Locale Formats ICU

Phone 08309897937

Fax

Default Locale English (India)

Default Language English

Default Time Zone (GMT+05:30) India Standard Time (Asia/Kolkata)

Currency Locale English (India) - INR

Used Data Space 752 KB (15%) [View]

Used File Space 51 KB (0%) [View]

API Requests, Last 24 Hours 12 (15,000 max)

Streaming API Events, Last 24 Hours 0 (10,000 max)

Restricted Logins, Current Month 0 (0 max)

Optimization Requests, Last 24 Hours 0 (50,000 max)

Salesforce.com Organization ID 00DQy00000C0FWP

Organization Edition Developer Edition

Instance SWE42

2.2 Business Hours & Holidays:

Setup

Business Hours

Organization Business Hours

Select the days and hours that your support team is available. These hours, when associated with escalation rules, determine the times at which cases can escalate.

If you enter blank business hours for a day, that means your organization does not operate on that day.

Holidays (0)

Business Hours Detail

Business Hours Name Loan Officer Hours

Business Hours

Sunday 24 Hours

Monday 9:00 am to 4:00 pm

Tuesday 9:00 am to 4:00 pm

Wednesday 9:00 am to 4:00 pm

Thursday 9:00 am to 4:00 pm

Friday 9:00 am to 4:00 pm

Saturday 9:00 am to 1:00 pm

Time Zone (GMT+05:30) India Standard Time (Asia/Kolkata)

Default Business Hours

Active

Created By komal kumar 18/09/2024, 4:12 am

Last Modified By komal kumar 21/09/2025, 10:30 am

Holidays

Add/Remove

Organization Business Hours ~ Salesforce - Developer Edition


No records to display

Back To Top

Always show me fewer / more records per related list

2.3 fiscal year:

- Standard or Custom Fiscal Year (example: 21/09/2025 – 20/09/2026)
- Ensures accurate reporting and forecasting for loans and revenue.

 **SETUP**

### Fiscal Year

This page allows you to define and edit custom fiscal years, including the names used in reports and forecasts.

Click the New button to define a new fiscal year. Click Edit to edit a previously defined fiscal year.

Custom Fiscal Years


New

Action	Year	FY Start Date	FY End Date	Description
<a href="#">Edit</a>	2025	21/09/2025	20/09/2026	

Custom Fiscal Year Names

Action	Field Label
<a href="#">Edit</a>   <a href="#">Replace</a>	Quarter Prefix
<a href="#">Edit</a>   <a href="#">Replace</a>	Period Prefix
<a href="#">Edit</a>   <a href="#">Replace</a>	Quarter Name
<a href="#">Edit</a>   <a href="#">Replace</a>	Period Name

## 2.4 user setup and licenses:

 **SETUP**

**Users**

### All Users

On this page you can create, view, and manage users.

To get more licenses, use the Your Account app. [Let's Go](#)

View: 

All Users

[Edit](#) | [Create New View](#)

A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | W | X | Y | Z | Other | **All**

New User

Reset Password(s)

Add Multiple Users

<input type="checkbox"/>	Action	Full Name ↑	Alias	Username	Role	Active	Profile
<input type="checkbox"/>	<a href="#">Edit</a>	Chatter Expert	Chatter	chatty.00dgy00000c0fwpma3.edz54b4xcp4e@chatter.salesforce.com		✓	Chatter Free User
<input type="checkbox"/>	<a href="#">Edit</a>	kumar, komal	kkuma	kk5258786@gmail.com		✓	System Administrator
<input type="checkbox"/>	<a href="#">Edit</a>	Palwal, komal kumar reddy	kpalw	komal@maxbank.com	Manager	✓	Loan Officer Profile
<input type="checkbox"/>	<a href="#">Edit</a>	User Integration	Integ	integration@00dgy00000c0fwpma3.com		✓	Analytics Cloud Integration User
<input type="checkbox"/>	<a href="#">Edit</a>	User Security	sec	insightssecurity@00dgy00000c0fwpma3.com		✓	Analytics Cloud Security User

New User

Reset Password(s)

Add Multiple Users

A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | W | X | Y | Z | Other | **All**

## 2.5 profiles:

- Loan Officer Profile: Can create and manage loan applications but cannot change sharing rules.
- Manager Profile: Full access to view, edit, and approve all loan applications.
- Purpose: Ensures role-based access control—users see only what they are allowed to.

SETUP

Profiles

Profiles

All Profiles

Edit | Delete | Create New View

New Profile

A | B | C | D | E | F | G | H | I | J | K | L | M | N

<input type="checkbox"/>	Action	Profile Name	User License	Custom
<input type="checkbox"/>	<a href="#">Edit</a>   <a href="#">Clone</a>	<a href="#">Gold Partner User</a>	Gold Partner	<input type="checkbox"/>
<input type="checkbox"/>	<a href="#">Edit</a>   <a href="#">Clone</a>	<a href="#">High Volume Customer Portal</a>	High Volume Customer Portal	<input type="checkbox"/>
<input type="checkbox"/>	<a href="#">Edit</a>   <a href="#">Clone</a>	<a href="#">High Volume Customer Portal User</a>	High Volume Customer Portal	<input type="checkbox"/>
<input type="checkbox"/>	<a href="#">Edit</a>   <a href="#">Clone</a>	<a href="#">Identity User</a>	Identity	<input type="checkbox"/>
<input type="checkbox"/>	<a href="#">Edit</a>   <a href="#">Del</a>   ...	<a href="#">Loan Officer</a>	Salesforce	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<a href="#">Edit</a>   <a href="#">Del</a>   ...	<a href="#">Loan Officer Profile</a>	Salesforce	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<a href="#">Edit</a>   <a href="#">Clone</a>	<a href="#">Marketing User</a>	Salesforce	<input type="checkbox"/>
<input type="checkbox"/>	<a href="#">Edit</a>   <a href="#">Clone</a>	<a href="#">Minimum Access - API Only Integrations</a>	Salesforce Integration	<input type="checkbox"/>
<input type="checkbox"/>	<a href="#">Edit</a>   <a href="#">Clone</a>	<a href="#">Minimum Access - Salesforce</a>	Salesforce	<input type="checkbox"/>
<input type="checkbox"/>	<a href="#">Edit</a>   <a href="#">Clone</a>	<a href="#">Partner App Subscription User</a>	Partner App Subscription	<input type="checkbox"/>
<input type="checkbox"/>	<a href="#">Edit</a>   <a href="#">Clone</a>	<a href="#">Partner Community Login User</a>	Partner Community Login	<input type="checkbox"/>
<input type="checkbox"/>	<a href="#">Edit</a>   <a href="#">Clone</a>	<a href="#">Partner Community User</a>	Partner Community	<input type="checkbox"/>
<input type="checkbox"/>	<a href="#">Edit</a>   <a href="#">Del</a>   ...	<a href="#">Read Only</a>	Salesforce	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<a href="#">Edit</a>   <a href="#">Del</a>   ...	<a href="#">Salesforce API Only System Integrations</a>	Salesforce Integration	<input checked="" type="checkbox"/>

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0 Selected

Previous

Next

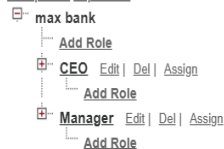
## 2.6 roles:

### Creating the Role Hierarchy

[Help for this Page](#)

You can build on the existing role hierarchy shown on this page. To insert a new role, click **Add Role**.

#### Your Organization's Role Hierarchy

[Show in tree view](#)[Collapse All](#) [Expand All](#)

## 2.7 permission sets:

SETUP

Permission Sets

Permission Set

Loan Officer Extra Access

Find Settings...

Clone | Delete | Edit Properties | Manage Assignments | View Summary

Permission Set Overview

Description

License

Session Activation Required

Permission Set Groups Added To

Salesforce

☒

0

API Name

Namespace Prefix

Created By

Last Modified By

Loan\_Officer\_Extra\_Access

komal.kumar, 21/09/2025, 2:21 pm

komal.kumar, 21/09/2025, 2:23 pm

Apps

Permission Set: Loan Officer Extra Access – Salesforce – Developer Edition

Assigned Apps

Settings that specify which apps are visible in the app menu

Assigned Connected Apps

Settings that specify which connected apps are visible in the app menu

Object Settings

Permissions to access objects and fields, and settings such as tab availability

App Permissions

Permissions to perform app-specific actions, such as "Manage Call Centers"

Apex Class Access

Permissions to execute Apex classes

Visualforce Page Access

Permissions to execute Visualforce pages

tp%3Dp1%27);

## 2.8 Org-Wide Defaults (OWD):

- Default Internal Access: Public Read/Write, allowing all Loan Officers to view and edit records.
- External Access: Private.
- Grant Access Using Hierarchies: Checked, so Managers automatically see subordinate records.

SETUP Sharing Settings			
Course	Public Read/Write	Private	✓
Crew Management User Settings	Public Read/Write	Private	✓
Crew Management User Settings Territory	Controlled by Parent	Controlled by Parent	
Criteria	Public Read/Write	Private	✓
customer	Public Read/Write	Private	✓
Drivers	Public Read/Write	Private	✓
Enrollment	Public Read/Write	Private	✓
FSL Operation	Private	Private	✓
Gantt Filter	Private	Private	✓
Gantt Palette	Private	Private	✓
Loan Application	Public Read/Write	Private	✓
Map Polygon	Public Read/Write	Private	✓
Optimization Data	Public Read/Write	Private	✓
Optimization Request	Public Read/Write	Private	✓
Optimization Request Queue	Public Read/Write	Private	✓
Route	Public Read/Write	Private	✓
Scheduling Policy	Public Read/Write	Private	✓
Scheduling Policy Objective	Controlled by Parent	Controlled by Parent	
Scheduling Policy Work Rule	Controlled by Parent	Controlled by Parent	
Scheduling Recipe	Public Read/Write	Private	✓
Service Objective	Public Read/Write	Private	✓

## 2.9 login access polices:

### Select allowed login times for each day:

- Monday–Friday: 9:00 AM – 6:00 PM
- Saturday: 9:00 AM – 1:00 PM
- Sunday: holiday

SETUP

Profiles

password emails

Edit

Clone

Delete

View Users

Login Hours

Edit

Delete

Login Hours Help ?

Day	Start Time	End Time
Sunday	All Day	All Day
Monday	9:00 am IST	4:00 pm IST
Tuesday	9:00 am IST	4:00 pm IST
Wednesday	9:00 am IST	4:00 pm IST
Thursday	9:00 am IST	4:00 pm IST
Friday	9:00 am IST	4:00 pm IST
Saturday	9:00 am IST	1:00 pm IST

Login IP Ranges

New

Login IP Ranges Help ?

No login IP ranges specified. Users from any IP address are allowed to log in.

## 2.10 Security & Field-Level Security

- Field-level security applied for sensitive fields in Loan Applications.
- Example: Monthly Income and Other Income visible but read-only for Loan Officers if needed.

## 2.11 Sandbox & Testing Strategy

- Using Developer Edition as the main environment.
- For testing, optionally a second Developer Org can serve as Sandbox.
- Scratch Orgs can be used for advanced testing via Salesforce CLI.

## 2.12 Deployment Basics

- Deployment Options:
  - Change Sets (UI-based)
  - Salesforce CLI (sfdx source push/deploy)
  - ANT Migration Tool
- Project Plan: Use Change Sets for simple deployment between sandbox and production.

## 3. Expected Outcomes

- Salesforce Org fully configured with Profiles, Roles, and Security.
- Business Hours, Fiscal Year, and Company Profile defined.
- Sandbox and deployment strategy documented.
- Environment ready for Phase 3: Data Modeling & Relationships.

## **5. Conclusion**

Phase 2 established a secure and structured foundation for the Banking Loan Origination & Approval Workflow. By setting up roles, profiles, permission sets, OWD, and login policies, the project now has proper role-based access control. Sandbox and deployment strategies are defined to support future development. The Salesforce environment is now prepared for data modeling in Phase 3.