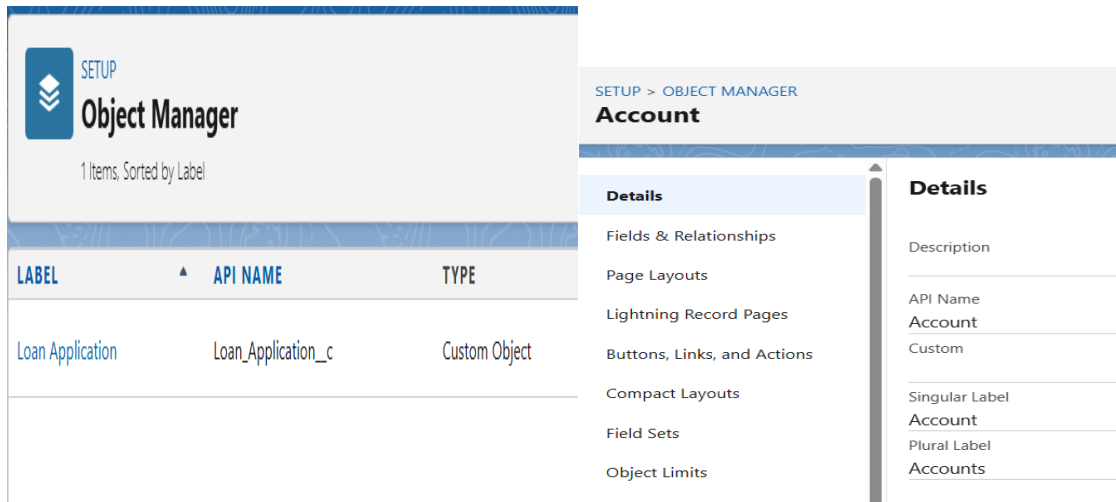# Phase 3: Data Modeling & Relationships

1. 1. Standard & Custom Objects
   in the Loan Origination process, we need to store data for applicants, their loan applications, and related information. While Salesforce provides standard objects like **Account**, **Contact**, and **User**, we create **Custom Objects** to manage loan-specific data.

SETUP

Object Manager

1 Items, Sorted by Label

LABEL	▲ API NAME	TYPE
Loan Application	Loan_Application_c	Custom Object

SETUP > OBJECT MANAGER
Account

Details

Fields & Relationships

Page Layouts

Lightning Record Pages

Buttons, Links, and Actions

Compact Layouts

Field Sets

Object Limits

Details

Description

API Name
Account

Custom

Singular Label
Account

Plural Label
Accounts

2. Fields

Each custom object contains specific fields needed to capture data for that entity.

Example: Loan_Application__c Fields

Field Label	API Name	Data Type	Description
Applicant Name	Applicant_Name__c	Text	Name of the loan applicant
Loan Type	Loan_Type__c	Picklist	Type of loan (Home, Car, Personal)
Loan Amount	Loan_Amount__c	Currency	Total amount requested
Income	Income__c	Currency	Applicant's monthly income
Loan Status	Loan_Status__c	Picklist	Tracks loan stage (Submitted, Approved, Rejected)

Details	**Fields & Relationships**			Q Quick Find	New	Deleted Fields	Field Dependencies	Set History Tracking
Fields & Relationships	13 Items, Sorted by Field Label							
	Annual Income (INR)	Annual_Income_INR__c	Currency(16, 2)					▼
Page Layouts	Applicant Name	Name	Text(80)		✓			▼
Lightning Record Pages	Contact Phone	Contact_Phone__c	Phone					▼
Buttons, Links, and Actions	Created By	CreatedById	Lookup(User)					
Compact Layouts	Date of Birth	Date_of_Birth__c	Date					▼
Field Sets	Email	Email__c	Email					▼
Object Limits	First Name	First_Name__c	Text(50)					▼
Record Types	Full Name	Full_Name__c	Text(100)					▼
Related Lookup Filters	Last Modified By	LastModifiedById	Lookup(User)					
Restriction Rules	Last Name	Last_Name__c	Text(50)					▼
Scoping Rules								
Object Access								

3. Record Types

◈ **Use Case:**

Different loan types require different page layouts or processes.
Hence, we create **Record Types** for:

- Home Loan
- Car Loan
- Personal Loan

This allows different fields or sections to appear based on loan type.

Record Types
3 Items, Sorted by Record Type Label

RECORD TYPE LABEL	DESCRIPTION	ACTIVE	MODIFIED BY
Car Loan	Used for car/vehicle loan applications	✓	komal kumar, 06/11/2025, 12:58 pm
Home Loan	Used for housing-related loan applications	✓	komal kumar, 06/11/2025, 12:57 pm
Personal Loan	Used for personal unsecured loans	✓	komal kumar, 06/11/2025, 12:58 pm

4. **Page Layouts**

◈ **Use Case:**

Each record type uses a unique page layout that displays relevant fields and sections.
For example:

- **Home Loan Layout:** includes Property Details
- **Car Loan Layout:** includes Vehicle Information

Page Layouts
4 Items, Sorted by Page Layout Name

PAGE LAYOUT NAME	CREATED BY	MODIFIED BY	
Loan Application Layout	komal kumar, 06/11/2025, 12:40 pm	komal kumar, 06/11/2025, 3:04 pm	▼
Loan Application — Car Layout	komal kumar, 06/11/2025, 1:00 pm	komal kumar, 06/11/2025, 2:57 pm	▼
Loan Application — Home Layout	komal kumar, 06/11/2025, 1:00 pm	komal kumar, 06/11/2025, 2:57 pm	▼
Loan Application — Personal Layout	komal kumar, 06/11/2025, 1:01 pm	komal kumar, 06/11/2025, 2:57 pm	▼

5. Lookup vs Master-Detail vs Hierarchical Relationship

Relationship Type	Example	Description
Lookup	Loan Application → Contact	Links loan record to the applicant but doesn't depend on parent record.
Master-Detail	EMI_Detail → Loan_Application	EMI details are deleted if the parent loan record is deleted.
Hierarchical	User → Manager	Used only for User object to show reporting structure.

Loan Product	Loan_Product__c	Lookup(Loan Product)	✓	▾
Applicant	Applicant__c	Master-Detail(Applicant)	✓	▾

This phase established the **data model backbone** of the Banking Loan Origination System.
All entities — Applicants, Loans, Documents, and EMIs — are connected through relationships that support end-to-end tracking and reporting.