

Phase 4: Process Automation (Admin)

1. 1. Validation Rules

Use Case:

To ensure data accuracy while submitting a loan application, we created a validation rule that checks whether the **Loan Amount** entered is greater than the applicant's **Income**. If it is, the system prevents record saving and displays an error message.

Logic:

Loan_Amount__c > Income__c

Validation Rules

2 Items, Sorted by Rule Name

RULE NAME	ERROR LOCATION	ERROR MESSAGE	ACTIVE	MODIFIED BY
Income_Required_HighLoan	Top of Page	Applicant Income is required for loans above ₹ 5 lakh	✓	komal kumar, 06/11/2025, 2:05 pm
Loan_Amount_Positive	Top of Page	Loan Amount must be greater than zero.	✓	komal kumar, 06/11/2025, 2:03 pm

2.Approval Process

◆ Use Case:

Every loan application must go through an **approval workflow** by a Loan Officer before it's finalized.

Steps:

1. Applicant submits a Loan Application.
2. The record enters the approval queue.
3. The assigned **Loan Officer** receives an approval request.
4. On approval → Loan_Status__c = "Approved."
5. On rejection → Loan_Status__c = "Rejected."

The screenshot shows the configuration screen for a new flow step. The step is named "Set Status to Approved" and has a unique name "Set_Status_to_Approved". The object is set to "Loan Application" and the field to update is "Loan Application: Status". The field data type is "Picklist" and the rules after field change are set to "A specific value: Approved". In the "Value" section, under "Picklist Options", the radio button "A specific value" is selected with "Approved" chosen from the dropdown. At the bottom, there are "Save", "Save & New", and "Cancel" buttons.

3.Flow Builder

Flows are the most powerful part of automation. Several types are used in this project:

Screen Flow: EMI Calculator

Use Case:

We used a **Screen Flow** to calculate the monthly EMI based on:

Loan Amount

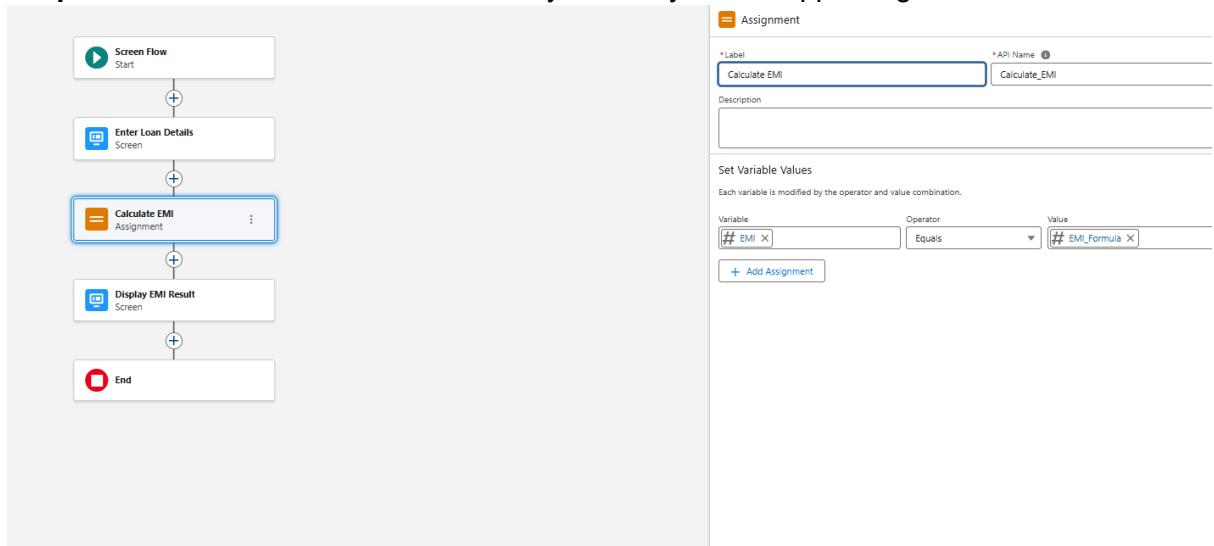
Interest Rate

Tenure

Logic:

$$\text{EMI} = [P \times R \times (1 + R)^N] / [(1 + R)^N - 1]$$

Purpose: Allows users to calculate EMI dynamically before approving a loan.



Email Alerts:-

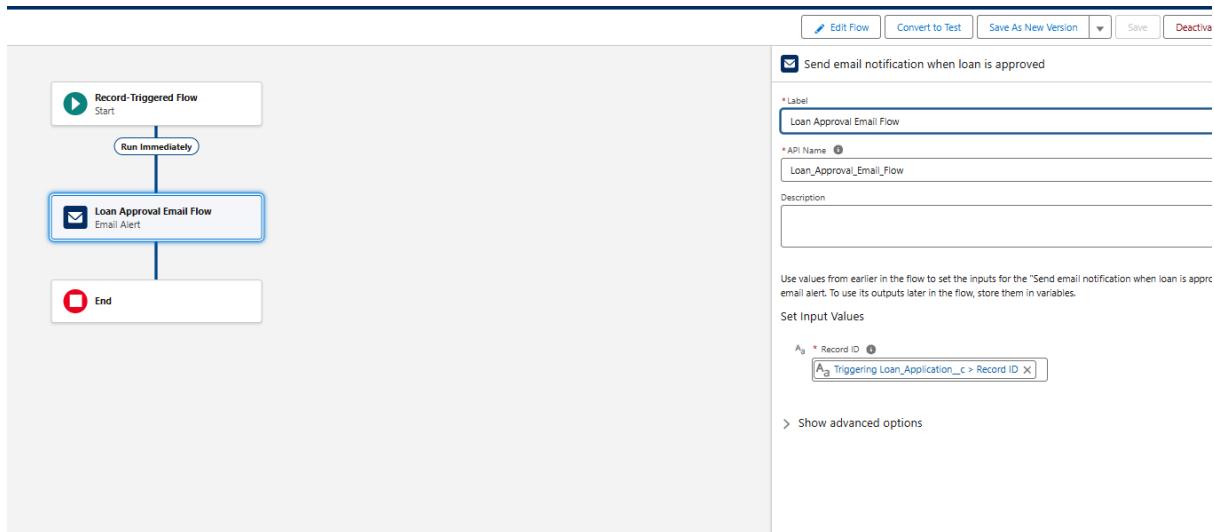
❖ Use Case:

Automatically send an email when:

- Loan Application is Approved → “Loan Approval Notification”
- Loan Application is Rejected → “Loan Rejection Notice”

Components:

- Email Template (HTML)
- Workflow Rule / Process Builder Trigger
- Recipient: Applicant Email (Contact.Email)



komal kumar via 97qc76cq760oq.qy-c0fwpm3.swe42.bnc.salesforce.com
to komalreddypalwai@gmail.com, me ▾

4:16 PM (3 hours ago)

Why is this message in spam? This message is similar to messages that were identified as spam in the past.

Dear ,

Congratulations! 🎉
Your loan application LA-00001 has been approved successfully.

Here are your loan details:

- Loan Product:
- Loan Type: Home
- Loan Amount (INR): ₹ 20,00,000.00
- Interest Rate (%): 7.5
- Requested Tenure (Months): 240
- EMI (INR): ₹ 500
- Applicant Income (INR): ₹ 1,00,000
- Credit Score: 877
- Application Date: 06/11/2025

Regards,
Max Bank Team

Phase 4 Summary: Process Automation (Admin)

In this phase, we implemented various **Salesforce automation tools** to streamline and optimize the **loan origination and approval process**. These automations ensure data accuracy, reduce manual effort, and enable a smooth end-to-end workflow from loan submission to approval and notification.