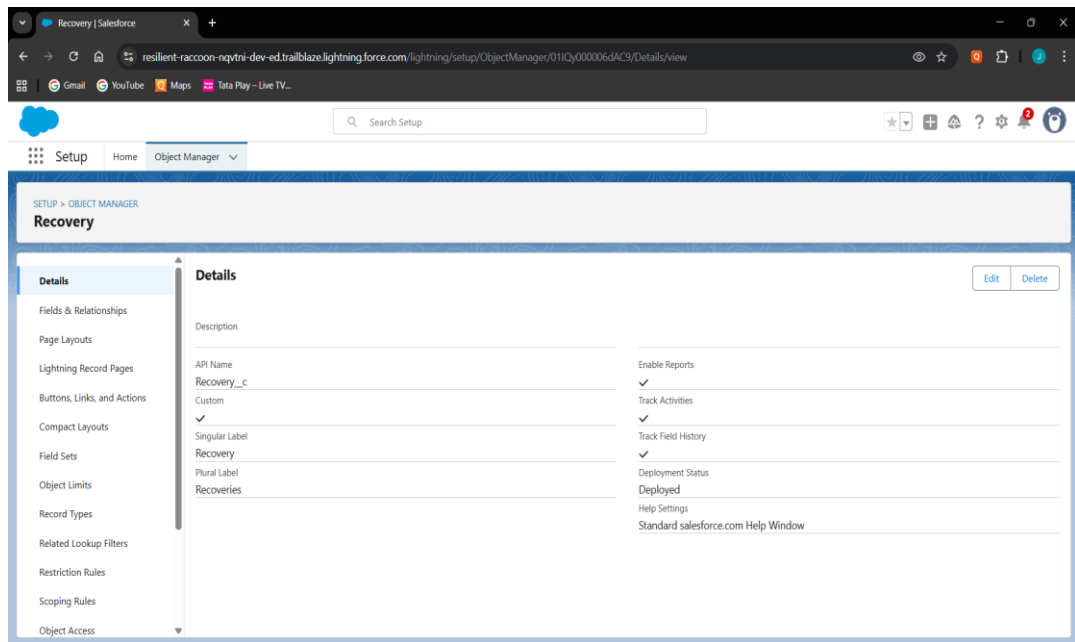## Phase 3: Data Modeling & Relationships

Standard & Custom Objects

- Use Account/Contact for Customers.
- Create custom objects: Loan, Payment, Recovery, Loan Agent Assignment (junction).

Fields

- Loan: Loan Number (Auto Number), Principal Amount (Currency), Interest Rate (Percent), Term Months (Number), Start Date (Date), Status (Picklist), Customer (Lookup to Account/Contact).

- Payment: Payment Date (Date), Amount (Currency), Payment Method (Picklist: Cash/UPI/Transfer), Status (Picklist: Paid/Overdue), Loan (Master-Detail).

- Recovery: Recovery Date (Date), Amount Recovered (Currency), Status (Picklist: Assigned/InProgress/Completed), Loan (Lookup), Assigned Agent (Lookup to User).

- Loan Agent Assignment (junction): Loan (Master-Detail), Assigned Agent (Lookup to User).
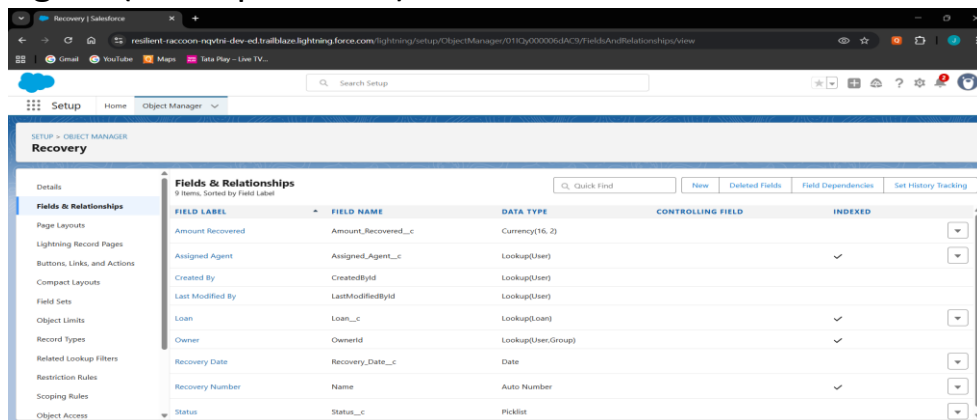
Record Types

- Loan: Retail Loan & Business Loan.
- Configure Status picklist values per record type (e.g., Retail = Active/Closed, Business = Active/Defaulted).
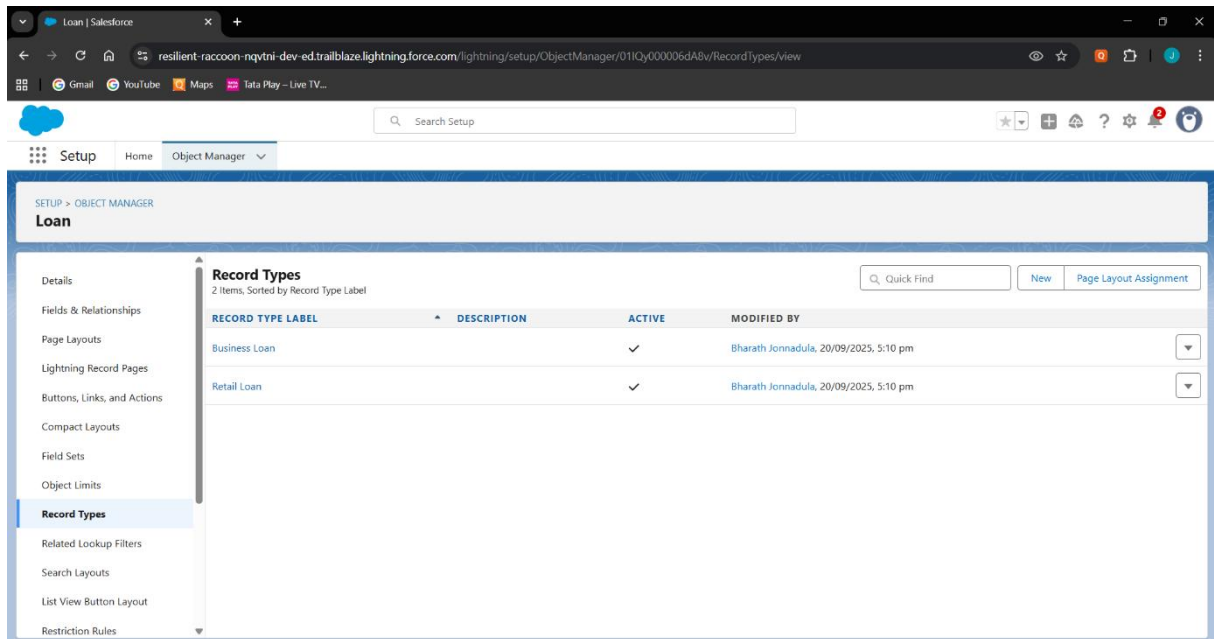
Page Layouts

- Loan Layout: sections for Basic Info, Financials, Dates & Status. Related Lists = Payments, Recoveries, Loan Agent Assignments.
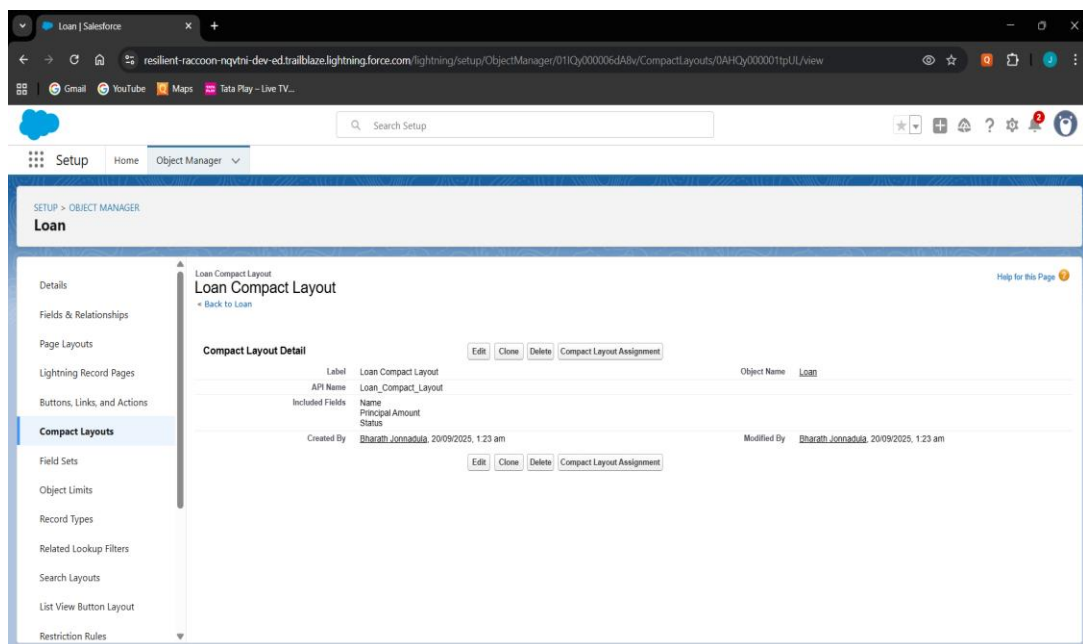- Payment Layout: fields for Date, Amount, Method, Status.
- Recovery Layout: fields for Date, Amount Recovered, Status, Assigned Agent.
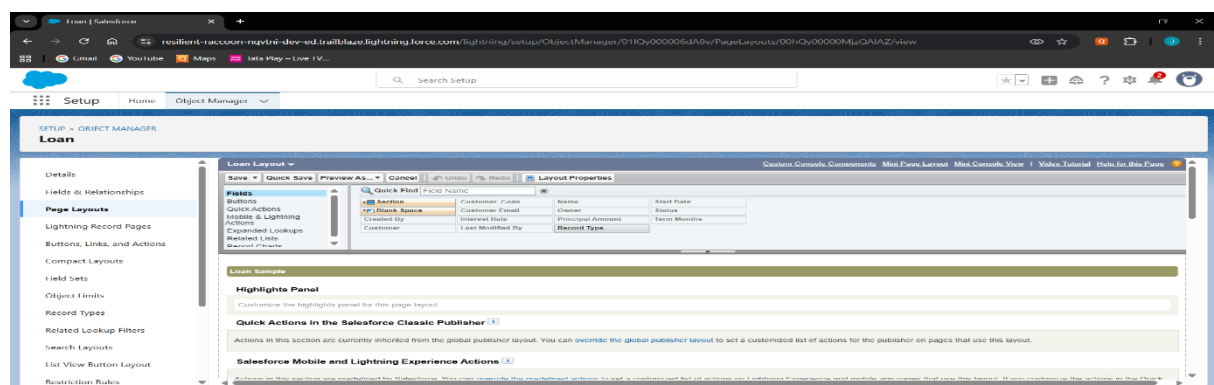
Compact Layouts

- Loan Compact Layout: Loan Number, Principal Amount, Status, Customer.
- Payment Compact Layout: Payment Date, Amount, Status.
- Recovery Compact Layout: Recovery Date, Amount Recovered, Status.

Schema Builder

- Visualize Loan, Payment, Recovery, and Loan Agent Assignment objects.
- Confirm relationships: Loan–Payment (Master-Detail), Loan–Recovery (Lookup), Loan–LoanAgentAssignment (Master-Detail), LoanAgentAssignment–User (Lookup).
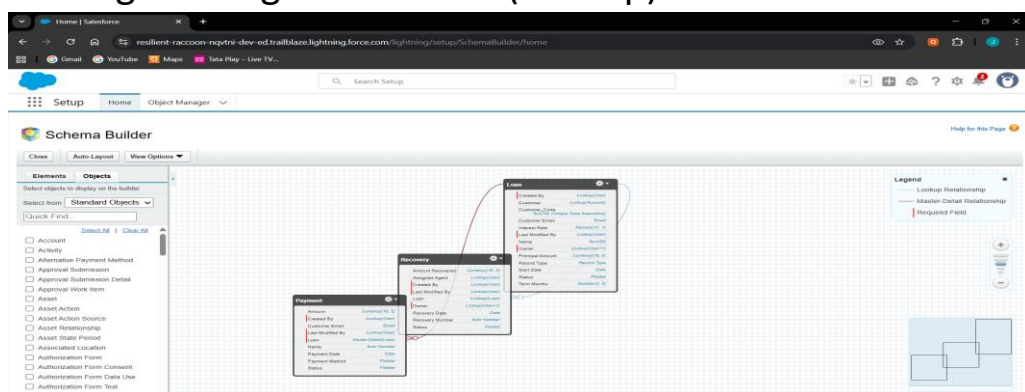
Lookup vs Master-Detail vs Hierarchical

- Payment → Loan = Master-Detail (payments always tied to loans).
- Recovery → Loan = Lookup (independent audit records).
- Loan Agent Assignment → Loan = Master-Detail, → User = Lookup.
- Hierarchical not used (only for User object).

Junction Objects

- Loan Agent Assignment to handle many-to-many between Loans and Agents.
- Enables multiple agents handling multiple loans.

External Objects

- Concept: Connect to external payment system using Salesforce Connect.
- Example: Show legacy payment history without storing inside Salesforce.