

Phase 4 Process Automation

Step 1: Approval Process (Standard Salesforce Approval)

1. Prepare Email Templates

1. Go to Setup → Email Templates → New → Lightning Email Template.
2. Create 3 templates:
 - Loan Submitted (Officer) → Notifies the Loan Officer that a new loan is submitted.
 - Loan Approved (Customer) → Notifies the Customer with the approved amount & EMI details.
 - Loan Rejected (Customer) → Notifies the Customer with rejection info.
 - Approval assignment template
 - Payment Received
 - EMI Reminder

Email Template Name	Description	Folder	Last Modified By	Last Modified Date	
Approval Assignment	Notifies approvers when a loan requires approval	Loan Notifications	Kotha Sree Jyothirmai	26/9/2025, 2:41 pm	▼
Loan Submitted	Notification to Loan Officer when a Loan Application is submitted	Loan Notifications	Kotha Sree Jyothirmai	26/9/2025, 12:27 pm	▼
Loan Rejected	Notify customer when their loan application has been rejected.	Loan Notifications	Kotha Sree Jyothirmai	26/9/2025, 12:45 pm	▼
Loan Approved	Notify customer when their loan application has been approved.	Loan Notifications	Kotha Sree Jyothirmai	26/9/2025, 12:34 pm	▼

2. Create Email Alerts

1. Go to Setup → Email Alerts → New.
2. Create an email alert for each scenario:
 - Loan Submitted → Recipient: Loan Officer (Owner)
 - Loan Approved → Recipient: Customer (Contact__c lookup)
 - Loan Rejected → Recipient: Customer
 - EMI Reminder Alert
 - Payment Received Alert
3. Link each alert to its respective email template.

All Email Alerts

[Help for this Page](#)

Email alerts are used to send emails from a flow or other automation.

View: [All Email Alerts](#) [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 Email Alert		
Action	Description	Email Template Name	Object	Last Modified Date
Edit Del	Notify customer when their loan is approved	Loan Approved	Loan Application	26/09/2025
Edit Del	Notify customer when their loan is rejected	Loan Rejected	Loan Application	26/09/2025
Edit Del	Notify Loan Officer when a new loan is submitted	Loan Submitted	Loan Application	26/09/2025

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](#)

3. Create Approval Process

- Go to Setup → Approval Processes → Loan_Application__c → New Approval Process → Jump Start Wizard.
- Fill in:
 - Name: Loan Application Approval
 - Entry Criteria: Status__c = 'Submitted'
 - Initial Submitters: Loan Officer (Record Owner) and via Flow (if automated submission needed)

- Save.

4. Define Approval Steps

- Add Step 1 in the approval process.
- Set Conditions:
 - Loan_Amount__c >= 1000000 → Approver = Manager Role
 - Else → Auto-approve or single Officer step

5. Define Final Actions

Approval Actions:

- Field Update → Set Status__c = 'Approved'
- Flow Trigger → Call Generate EMI Schedule Flow
- Email Alert → Send Loan Approved email to Customer

Rejection Actions:

- Field Update → Set Status__c = 'Rejected'
- Email Alert → Send Loan Rejected email to Customer

Click **Activate**

Approval Processes
Loan Application: Loan Application Approval [Help for this Page](#)

[Back to Approval Process List](#)

Process Definition Detail [Edit](#) [Clone](#) [Deactivate](#)

Process Name	Loan Application Approval	Active	✓
Unique Name	Loan_Application_Approval	Next Automated Approver Determined By	
Description	Approval process for Loan Applications. Loans > ₹10 Lakh require Manager approval, below ₹10 Lakh auto-approved		
Entry Criteria	Loan_Application__c.Status EQUALS Submitted		
Record Editability	Administrator OR Current Approver	Allow Submitters to Recall Approval Requests	✓
Approval Assignment Email Template	Approval Assignment		
Initial Submitters	Loan Application Owner		
Created By	Kotha Sree Jyothirmaj	26/09/2025, 6:53 pm	Modified By Kotha Sree Jyothirmaj, 26/09/2025, 7:17 pm

Initial Submission Actions [Add Existing](#) [Add New](#)

Action	Type	Description
Record Lock		Lock the record from being edited

Approval Steps [Add Existing](#) [Add New](#)

Action	Step Number	Name	Description	Criteria	Assigned Approver	Reject Behavior
Show Actions Edit 1	1	Manager Approval Step	This step assigns approval to Manager if Loan Amount >= ₹10,00,000; otherwise auto-approval.	Loan_Amount__c >= 1000000, else Approve	User Manager 1	Final Rejection

Final Approval Actions [Add Existing](#) [Add New](#)

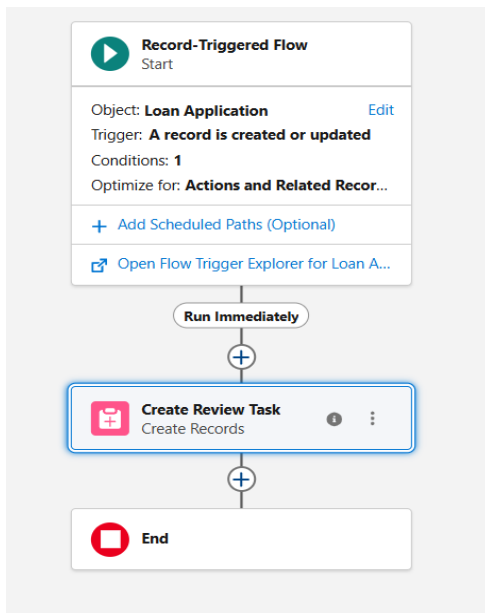
Action	Type	Description
Final Rejection		Lock the record from being edited

Step 2: Flows (Automation & Notifications)

1) Review Task Creation Flow

Steps:

- Go to Setup → Flows → New Flow.
- Choose Record-Triggered Flow → Freeform → Next.
- Object: Loan_Application__c
- Trigger: A record is created or updated
- Set Condition: Status__c Equals 'Submitted'
- Optimize For: Actions and Related Records
- Click Done
- Add Action → Create Records
 - Object: Task
 - Fields:
 - Subject = "Review Loan {!Loan_Application__c.Application_Number__c}"
 - Assigned To = Loan Officer (Owner/Queue)
 - Related To = Loan_Application__c
- Save & Activate Flow



2) EMI Schedule Auto-Calculation Flow

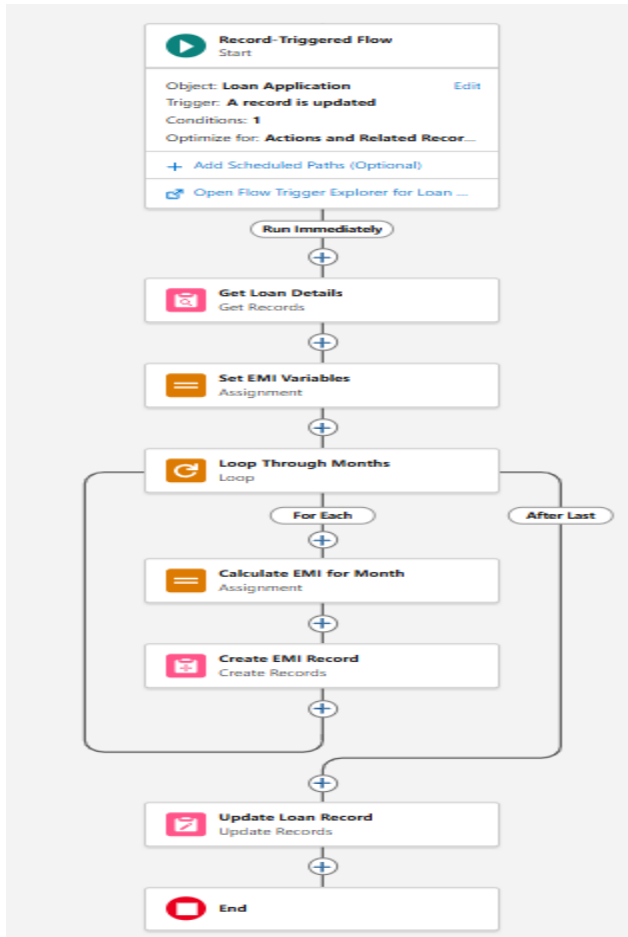
Steps:

1. Go to Setup → Flows → New Flow
2. Choose Record-Triggered Flow → Freeform → Next
3. Object: Loan_Application__c
4. Trigger: A record is updated
5. Condition: Status__c Equals 'Approved'
6. Optimize For: Actions and Related Records
7. Click Done
8. Add Get Records → Loan Details (Loan_Amount__c, Tenure_Months__c, Interest_Rate__c)
9. Add Assignment / Formula
 - $\text{monthlyRate} = \text{Interest_Rate_c} / 100 / 12$
 - $n = \text{Tenure_Months_c}$
 - $\text{EMI} = P * r * (1+r)^n / ((1+r)^n - 1)$
10. Add Loop → from 1 to n
11. Inside Loop: Create Records → EMI_Schedule__c
 - Fields: Due_Date, EMI_Amount, Principal, Interest

12. After Loop: Update Records → Loan_Application__c

- Amount_Approved__c = Approved Amount
- Is_Active__c = TRUE

13. Save & Activate



3) EMI Reminder Flow

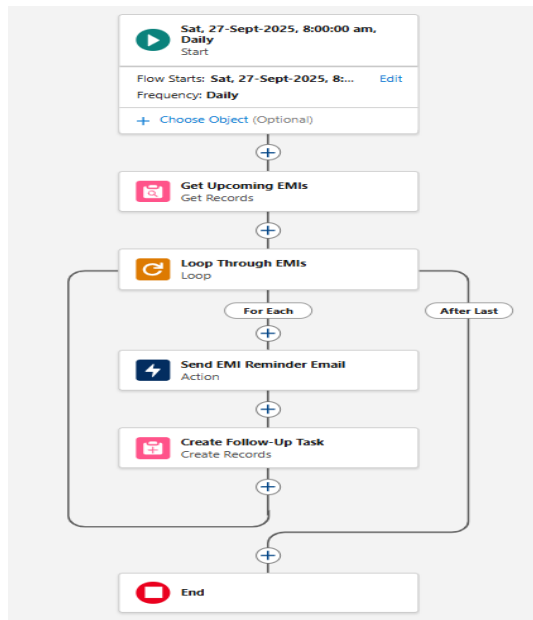
Steps:

1. Go to Setup → Flows → New Flow
2. Choose Scheduled-Triggered Flow → Next
3. Set Start Date / Time → Daily
4. Object: EMI_Schedule__c
5. Condition:
 - Due_Date__c = TODAY() + 3
 - Paid_Status__c = 'Pending'
6. Click Done

7. Add Actions:

- Send Email → To Contact (Remind EMI)
- Create Task → Customer Service (Follow-up)

8. Save & Activate

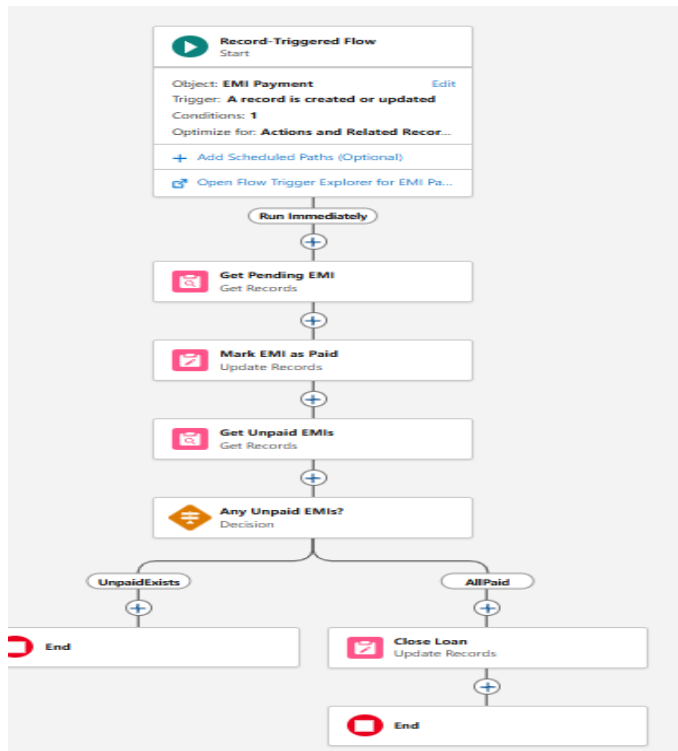


4) Payment Received Flow

Steps:

1. Go to Setup → Flows → New Flow
2. Choose Record-Triggered Flow → Freeform → Next
3. Object: Payment__c
4. Trigger: A record is created or updated
5. Condition: Status__c = 'Success'
6. Click Done
7. Add Update Records → EMI_Schedule__c
 - Paid_Status__c = 'Paid'
 - Payment_Date__c = TODAY()
8. Add Decision → Check if all EMIs paid
9. If True: Update Records → Loan_Application__c
 - Status__c = 'Closed'
 - Is_Active__c = FALSE

10. Save & Activate



5) Overdue EMI Flow

Steps:

1. Go to Setup → Flows → New Flow
2. Choose Scheduled-Triggered Flow → Next
3. Set Start Date / Time → Daily
4. Object: EMI_Schedule__c
5. Condition:
 - Due_Date__c < TODAY()
 - Paid_Status__c = 'Pending'
6. Click Done
7. Add Update Records → EMI_Schedule__c
 - Paid_Status__c = 'Overdue'
8. Add Send Email / Custom Notification → Contact

9. Save & Activate

