

FinTrust CRM – Loan & Customer Relationship Management System

Phase 1: Problem Understanding & Industry Analysis

Goal: Understand what we're building and why.

1. Requirement Gathering

- Collect requirements from stakeholders (loan officers, relationship managers, customer service).
- Example requirements:
 - Track customer loan applications with status updates.
 - Enable customers to apply for loans digitally.
 - Automate loan approval workflows.
 - Generate reports on disbursements, repayments, and defaults.

2. Stakeholder Analysis

- **Admin:** Configures and manages system setup.
- **Loan Officers:** Capture and review loan applications.
- **Relationship Managers:** Monitor customer interactions and credit profiles.
- **Customer Service:** Handle repayment queries, support customers.

3. Business Process Mapping

- Flow: Customer submits loan application → Officer reviews details → Credit check/approval → Loan sanctioned → Disbursement → Repayment tracking.

4. Industry-specific Use Case Analysis

- In the financial sector, risk management, compliance, and repayment tracking are critical.
- Need: Credit history tracking + automated approvals + proactive customer engagement.

5. AppExchange Exploration

- Explore existing “Loan Management” apps, but design a **custom CRM tailored for financial institutions**.
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Phase 2: Org Setup & Configuration

Goal: Prepare Salesforce environment.

- Setup company profile (FinTrust details, time zone, currency INR/USD).
 - Define working hours (bank timings, holidays).
 - Configure fiscal year (Apr–Mar for finance).
 - Create users: Loan Officer, Relationship Manager, Manager.
 - Assign profiles and roles (Manager > Officers > Service staff).
 - Set OWD: Loan Applications – Private, Customer Data – Controlled access.
 - Setup login restrictions and security policies.
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Phase 3: Data Modeling & Relationships

Goal: Build data structure.

- **Standard Objects:** Contact (Customers).
 - **Custom Objects:** Loan Application, Repayment Schedule, Credit Assessment.
 - **Fields:** Loan Amount, Interest Rate, Tenure, Status, Repayment Date.
 - **Record Types:** Personal Loan, Home Loan, Business Loan.
 - **Page Layouts:** Loan Application shows related Customer & Repayments.
 - **Schema:** Customer ↔ Loan (Lookup), Loan ↔ Repayment Schedule (Master-Detail).
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Phase 4: Process Automation (Admin)

Goal: Automate loan lifecycle.

- Validation Rules: Loan Amount > 0, Repayment Date > Disbursement Date.
 - Approval Process: High-value loans routed to Manager.
 - Flow: Auto-calculate EMI & repayment schedule.
 - Email Alerts: Notify customers on loan approval/disbursement.
 - Tasks: Reminders for repayment due dates.
 - Notifications: Alert managers on overdue loans.
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Phase 5: Apex Programming (Developer)

Goal: Add advanced loan management logic.

- Triggers: Prevent duplicate loan applications for the same customer.
 - SOQL: Query customers with outstanding loans.
 - Batch Apex: Night job to mark overdue repayments.
 - Scheduled Apex: Send daily overdue loan reports.
 - Integration with external credit rating APIs (async callouts).
 - Exception handling for failed credit checks.
 - Test classes to validate loan workflows.
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Phase 6: User Interface Development

Goal: Build a user-friendly loan CRM.

- Custom “FinTrust CRM” app in Salesforce.
 - Loan Application tab, Repayment Schedule tab, Customer tab.
 - Dashboards for officers (pending applications, disbursed loans).
 - Lightning Components: EMI calculator, Loan search by customer ID.
 - Guided loan application form for customers (Screen Flow).
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Phase 7: Integration & External Access

Goal: Connect with external financial systems.

- Credit Bureau API for customer credit score.
 - Payment Gateway API for EMI collection.
 - REST Services for loan disbursement system.
 - Web portal for customers to check loan status.
 - Two-factor authentication for customer logins.
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Phase 8: Data Management & Deployment

Goal: Manage customer and loan data.

- Data Import Wizard for initial customer database.
 - Data Loader for bulk loan applications.
 - Duplicate Rules: Prevent duplicate customer profiles.
 - Weekly data backups for compliance.
 - Sandbox for testing loan workflows → deploy via Change Sets.
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Phase 9: Reporting, Dashboards & Security Review

Goal: Provide insights & ensure security.

- Reports: Loan disbursement trends, repayment compliance, default rates.
 - Dashboards: Portfolio performance, officer productivity, customer engagement.
 - Dynamic dashboards for personalized officer view.
 - Field-level security: Hide sensitive details (like PAN, Aadhaar) from certain roles.
 - Session policies: Timeout after 20 min inactivity.
 - Audit trail to track changes in loan approvals.
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Phase 10: Final Presentation & Demo Day

Goal: Deliver FinTrust CRM professionally.

- Presentation: Problem → Solution → Benefits → Live demo.
- Demo: Customer applies loan → Officer review → Manager approval → Loan sanctioned → Repayment scheduled.
- Documentation: User guide + technical design.
- Portfolio showcase: Highlight FinTrust CRM as a financial CRM solution.