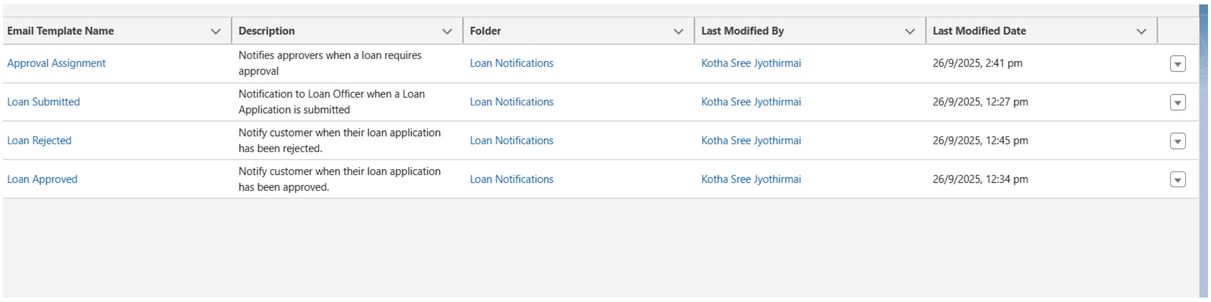
Phase 4 Process Automation

Step 1: Approval Process (Standard Salesforce Approval)

1. Prepare Email Templates

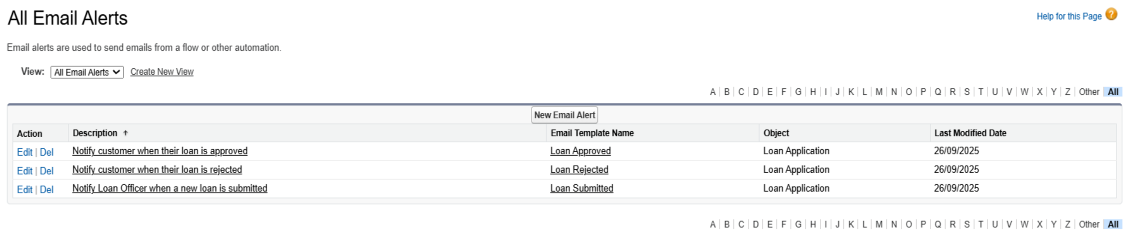
1. Go to Setup → Email Templates → New → Lightning Email Template.
2. Create 3 templates:
    - Loan Submitted (Officer) → Notifies the Loan Officer that a new loan is submitted.
    - Loan Approved (Customer) → Notifies the Customer with the approved amount & EMI details.
    - Loan Rejected (Customer)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



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

3.Create Approval Process

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

4. Define Approval Steps

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

5. Define Final Actions

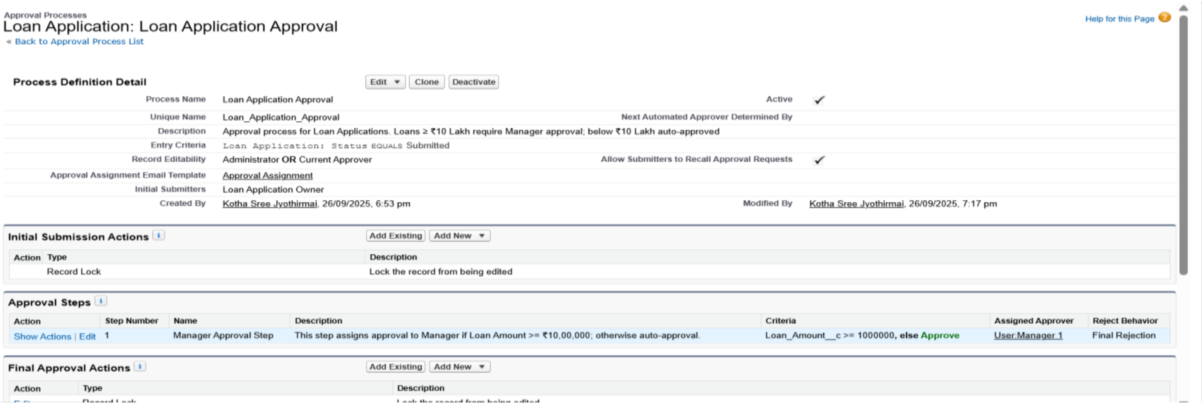
Approval Actions:

- 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**

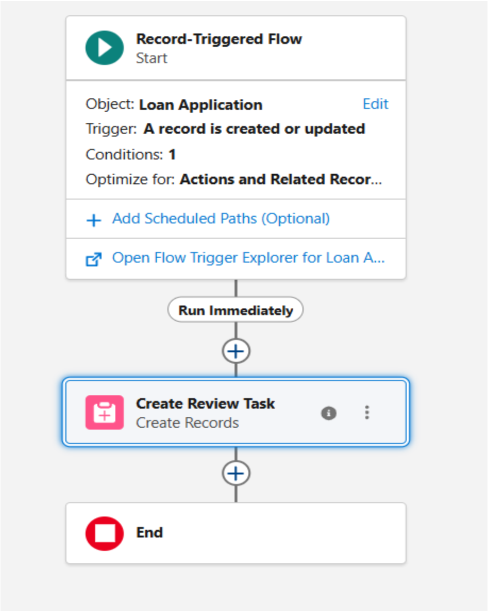


Step 2: Flows (Automation & Notifications)

1) Review Task Creation 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 created or updated
5. Set Condition: Status__c Equals 'Submitted'
6. Optimize For: Actions and Related Records
7. Click Done
8. 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
9. Save & Activate Flow

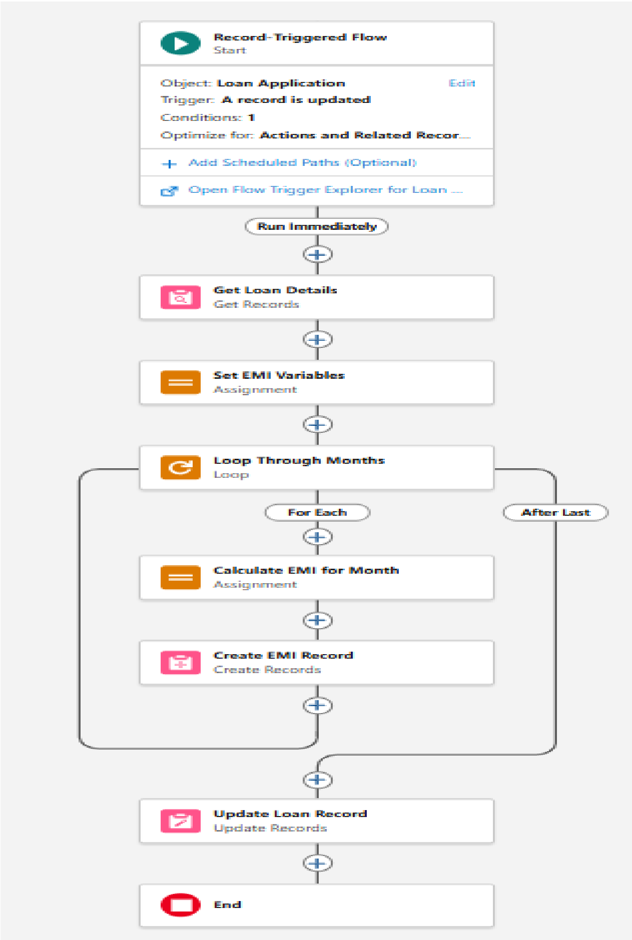


2) EMI Schedule Auto-Calculation Flow

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
   - monthlyRate = Interest_Rate__c / 100 / 12
   - n = Tenure_Months__c
   - 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

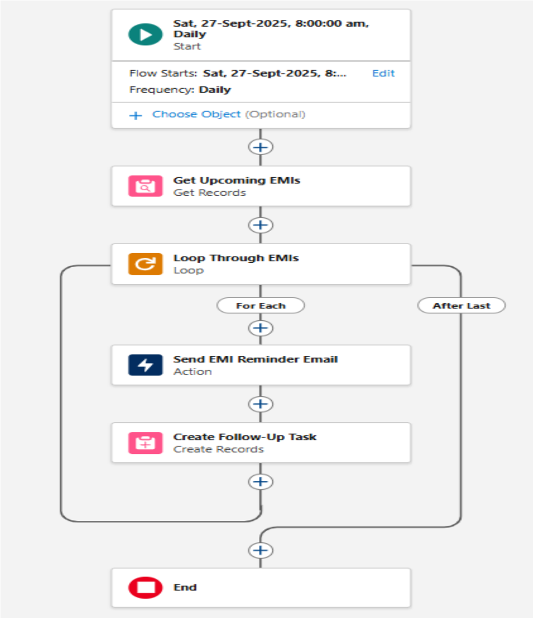


3) EMI Reminder Flow

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

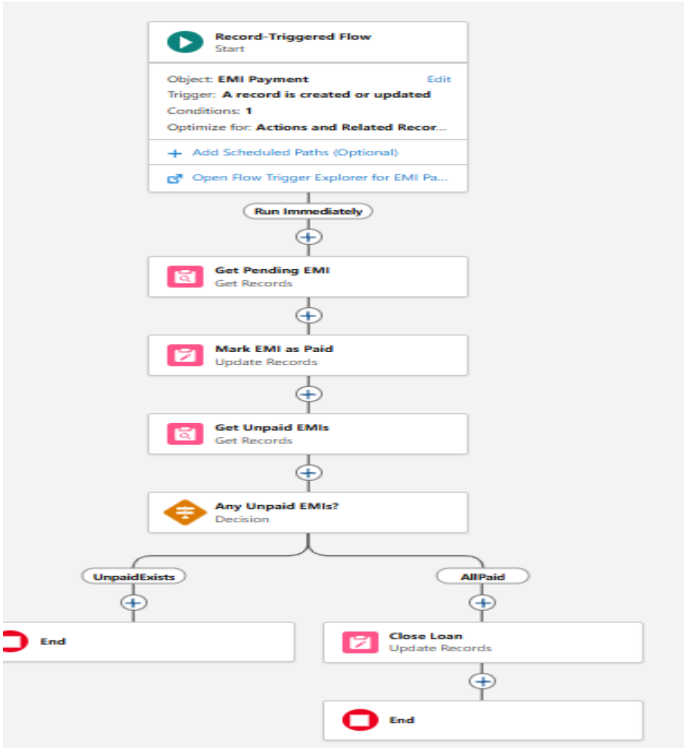


4) Payment Received Flow

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