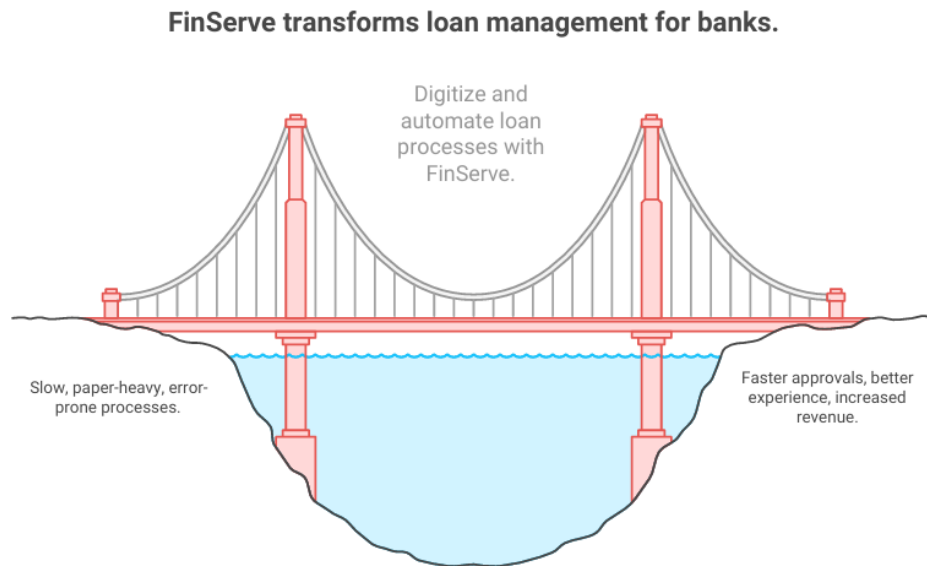


FinServe – Loan Origination & Customer Support Portal

Overview

Our project focuses on transforming the loan management process in the banking and financial sector. Traditional loan processing is slow, paper-heavy, and error-prone — leading to delays, poor customer experience, and revenue loss.

FinServe is a Salesforce-based solution designed to digitize and automate loan origination, approval workflows, KYC verification, EMI reminders, and customer support, while providing real-time dashboards for management.



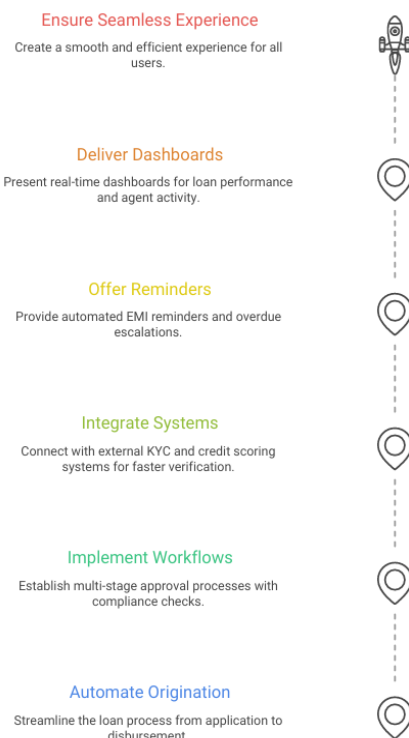
What Makes Our Project Special

Most existing systems only track applications or send reminders.

FinServe goes further by:

- ✓ Automating end-to-end loan origination (application to disbursement).
- ✓ Providing multi-stage approval workflows with built-in compliance checks.
- ✓ Integrating with external KYC/credit scoring systems for faster verification.
- ✓ Offering automated EMI reminders and overdue escalations.
- ✓ Delivering real-time dashboards for loan performance and agent activity.
- ✓ Ensuring a seamless experience for customers, loan officers, and managers.

Achieving Seamless Loan Origination



Technologies We Are Using

Platform – Salesforce CRM

Handles all loan, customer, and application records. Uses Standard Objects (Leads, Opportunities, Contacts) and Custom Objects (Loan Application, EMI Schedule, KYC Document). Automates approval workflows with Flows, Approval Processes, and Apex. Provides customer portals and officer dashboards through Lightning Web Components (LWC).

Integration

Connects Salesforce with external services for real-time validation and communication. Uses Apex Callouts and Named Credentials for KYC and credit score API checks. Integrates with SMS/Email services like Twilio or SendGrid to send EMI reminders, loan status updates, and approval notifications.

Data Tools

Enables analytics, reporting, and bulk data management. Salesforce Reports and Dashboards provide insights on loan pipelines, EMI defaults, and officer performance. Dynamic Dashboards allow role-based visibility. Data Loader supports bulk imports of customer and loan data, as well as exports for audits and backups.

Programming – Apex & LWC

Implements custom business logic and interactive interfaces. Apex classes and triggers calculate eligibility, generate EMI schedules, and update loan statuses. Asynchronous Apex (Batch, Queueable, Future) processes bulk applications and credit checks efficiently. Lightning Web Components create responsive loan portals and officer dashboards with Wire Adapters for live data and Imperative Apex Calls for real-time actions like credit score checks or EMI plan generation.

Architectural Flow

1. Input Layer (Loan Application Intake)

- Customer submits loan application via web form/portal.
- Salesforce auto-creates a Lead/Application record.

2. Processing Layer

- Approval workflows route applications to Loan Officers → RMs → Credit Managers.
- KYC Verification integrates with external APIs.
- Salesforce automation tracks required documents and status.

3. Loan Management Layer

- Once approved, Opportunity is converted to Loan Record.
- EMI schedules generated and reminders automated.

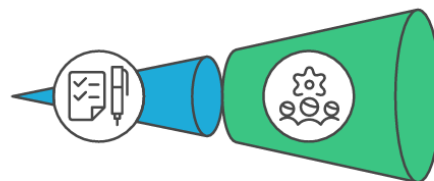
4. Customer Support Layer

- Customers receive updates via SMS/Email.
- Cases created automatically for overdue EMIs or service requests.

5. Analytics Layer (Dashboards & Reports)

- Tracks loan volumes, approval timelines, default rates.
- Monitors agent performance and customer satisfaction.

Loan Application Process Funnel



Application Received

System acknowledges application submission

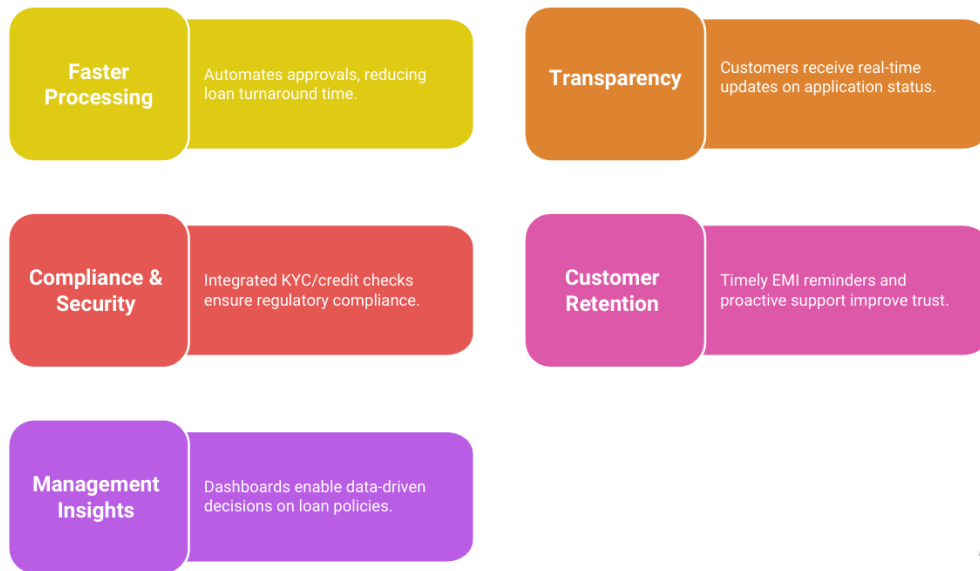
Record Created

Salesforce generates Lead/Application record

How This Solves the Challenge

- ✓ Faster Processing – Automates approvals, reducing loan turnaround time.
- ✓ Transparency – Customers receive real-time updates on application status.
- ✓ Compliance & Security – Integrated KYC/credit checks ensure regulatory compliance.
- ✓ Customer Retention – Timely EMI reminders and proactive support improve trust.
- ✓ Management Insights – Dashboards enable data-driven decisions on loan policies.

Loan Processing Benefits



Activa
Go to Se

Long-Term Vision

The vision of FinServe is to build a fully digital Banking-as-a-Service (BaaS) layer on Salesforce that can be scaled to multiple financial products — from personal loans and credit cards to mortgages and corporate financing. By integrating AI for risk scoring and predictive analytics, FinServe can become a next-gen intelligent financial CRM platform.

What Sets Us Apart from Existing Solutions

- ✓ End-to-end automation (application, KYC, EMI, support) in a single platform.
- ✓ Built natively on Salesforce for scalability and security.
- ✓ Real-time dashboards that track both customer activity and internal performance.
- ✓ Customizable workflows for different loan types and approval hierarchies.
- ✓ Omni-channel communication (web, mobile, email, SMS).