

# Home Loan – Salaried Flow - Scenario Responses

**Project: Home Loan - Salaried Flow**

**Platform: ZooP Orchestrator**

**Version: 1.0**

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1. **Scenario: The user scans a valid QR code, but the property details are incorrect How would you troubleshoot this issue?**

## **Responses**

Verify if the scanned QR code corresponds to the correct builder and property ID in the backend database

Check for any recent changes in the property master data that may not have been synced with the QR code configuration

Validate API responses that fetch property data after scanning to ensure correct mappings

Check if the mapping is incorrect with the QR code and the property details file

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2. **Scenario: A user reports a builder link is not opening the correct loan application How would you investigate?**

## **Responses**

Check if the link accessed by the user is valid

Ask what is the error user is getting or which application is the link going to

Check from different browser and system and at different point of time if the correct application is accessible

Inspect application logs for misrouted requests or fallback defaults being triggered

Reproduce the issue in different browsers and devices to rule out browser-specific problems

Check redirection logic and URL mappings in the backend system

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3. **Scenario: Users are not receiving OTPs How would you debug and resolve this issue?**

## **Responses**

Try with different phone numbers, different services and at different time

Check if the non signed up user is able receive the OTP and if signed up user is able to receive the OTP

Check if the user has network on the phone number and if the phone number entered is correct

Check if the Phone number taken by the system is right, also is it sending the OTP

to the same number

Is there any errors logged by the system for unable to send the notification

Is this issue for only 1 particular customer or is it for everyone based on the application and the time

Check if the OTP generation API is returning 200 with OTP or failing with an error code (like 500, 429, etc)

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**4. Scenario: PAN verification fails for a valid user What steps would you take to diagnose the issue?**

**Responses**

Check if the user is already registered in the DB with that PAN id

Check if PAN verification API is reachable, and what response/error code is coming back (eg, 400, 403, 500)

Check if third-party PAN verification service (eg, NSDL) is up

Check if this is the single user issue or is it the issue with all the users

Check what is the error message why the user is not able validate the PAN ID

Is the PAN ID being passed to the backend intact? Is there any error message by the system as why its failing

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**5. Scenario: Users report that uploaded documents are not visible How would you troubleshoot?**

**Responses**

Check if the uploaded docs have shown successful message

Verify if the uploaded file meets supported format

Ensure the document is successfully saved to the storage service (eg, S3, internal doc store) and linked to the user

If there were any error message, analyse the error message

Check if the doc uploaded is stored in the database

If the doc is stored in the database, check the reason why its not reflecting in the UI

If the doc is not at all in the database

Check if the issue is only for few sets of users or is it for all users

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**6. Scenario: Employment details are not reflected correctly on the lender's end How would you investigate?**

**Responses**

Check if all the details are missing or only a few of them

Check if the data is correctly passed to the lender via API (payload mapping, correct field keys, format)

Check if this is for all the users or only few users

Check if the wrong details are being reflected or the details are not at all being reflected

Check if there is any issue with the mapping of these details, if incorrect details are being reflected

Check if there are any errors while the user submits it or is it showing a successful message

Query the database to check if the details in DB are valid, if they are valid, check if the further flow or mapping is correct

If data exists in DB but is not pushed to lender, check if there's a queuing or sync failure

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**7. Scenario: Users receive irrelevant loan offers How would you proceed to find the cause?**

**Responses**

Check if the implementation of the method is only incorrect

Check if the DB has correct and updated user profile details — income, employment type, location, etc

Check if the user's data is incorrectly mapped with another user's (eg, phone/email mix-up)

Check if the scoring logic or eligibility rules are implemented as expected (eg, minimum income, tenure criteria)

Verify if the user type (salaried/self-employed) is correctly identified before generating offers

Check if the interest rate, tenure, and EMI calculations are done based on actual input and not default values

Check if the offers are being fetched from the correct lender/product type mapped for the user

Confirm if the API generating offers is receiving and processing the correct payload

Check if the UI is displaying cached or outdated offers from a previous session or failed request

Check if fallback offers (generic/non-personalized) are shown when personalization logic fails silently

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**8. Scenario: Co-applicant details are not saving How would you diagnose this?**

**Responses**

Check if the data is updated successfully in the database

Check if there are any errors for the user when submitted

Check if the user is adding more than required no of people in co-applicant

Check if only the user is not able to get the data in the app but its there in the database

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**9. Scenario: Users see an error after selecting an offer How would you investigate this issue?**

**Responses**

What is the error faced by the user

Is this for all the options or only a few, if few of them, which are those options

Are the users really eligible for the offer they are selecting

Check if the API call made on offer selection is failing or returning an error code

Have they completed all the pre req of the loan offer

Verify that the selected offer ID is correctly mapped and not expired or withdrawn

Check server logs or DB entries for traceability on failed transactions

Validate if the user session or token expired before selection attempt

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**10. Scenario: Payment is deducted, but the lender has no record How would you approach this?**

**Responses**

Is the payment successful from the user's end

Is the payment debited for the user

Verify if the transaction reached the payment gateway and was acknowledged

Track the payment using transaction ID across systems

Check if there's a delay or failure in reconciliation process

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**11. Scenario: Users are not receiving status updates How would you troubleshoot?**

**Responses**

Has the user enabled the notification for the application

Has the user got the notification in the notification section

Has the user not received any notification from the beginning or is it only about the last notification

Is there a notification sent success message available in the backend for us

Is the notification issue faced by all the users at all the time or was it missed during any peak hour

Confirm if the status itself changed or not — sometimes no update = no notification

Log timestamps of when the status changed and when (or if) notification was sent

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## **12. Scenario: Users lose progress after closing the app What would you check?**

### **Responses**

Are the users losing progress all the time Eg: when the user clicks back button, network issue, user opens new tab or shuts the system or force closes the app

Is the user losing the whole progress when logged in or is it only few information that's missing

Is the user not saving the progressing while leaving the application? Or is the system not asking for saving data before leaving the application

Apps should have periodic auto-saves — check if they're working

Validate if user session expired due to inactivity or security timeout

Distinguish what's stored on local device vs server — was sync attempted?

Confirm if app attempts to re-fetch saved data on next login

Check if logs show failed attempts to store or retrieve session data

Was the notification service triggered successfully?

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