
RE: Complaint on AVP-Abin AVP

From Varsha Kumari <varsha.kumari@spandanasphoorty.com>

Date Mon 2026-04-13 09:56

To Nikhil K Madan <nikhil.madan@spandanasphoorty.com>

Cc Shivaraj MH <shivaraj.mh@spandanasphoorty.com>; Jasthi Venkata Rama Krishna Chowdary <ramakrishna.jasthi@spandanasphoorty.com>; Ranjeeta Gupta <ranjeeta.gupta@spandanasphoorty.com>

Hi Nikhil,

Please register this complaint under Unprofessional behaviour and use of abusive word in N-FN Fraud.

Thanks and Regards,

Varsha Kumari

Senior Manager | Human Resources

M:9711020268

Spandana Sphoorty Financial Limited

Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



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From: Nikhil K Madan <nikhil.madan@spandanasphoorty.com>

Sent: 11 April 2026 18:07

To: Varsha Kumari <varsha.kumari@spandanasphoorty.com>

Cc: Shivaraj MH <shivaraj.mh@spandanasphoorty.com>; Jasthi Venkata Rama Krishna Chowdary <ramakrishna.jasthi@spandanasphoorty.com>; Ranjeeta Gupta <ranjeeta.gupta@spandanasphoorty.com>

Subject: Re: Complaint on AVP-Abin AVP

Dear Madam,

As requested, I have listened the audio clips provided. Below are the summary and translation of the content:

The conversations primarily revolve around standard business operations, including loan disbursements, KYC updates, and collection targets. The AVP/AH appears frustrated due to delays in KYC updates and loan commitments from the branch side.

While the AH's frustration stems from business targets, his choice of words and professional conduct are highly inappropriate for his designation. He used several derogatory Malayalam terms and directed the Branch Manager to resign.

Specific Instances of Abusive Language:

1. Audio Clip: "Abin Avp 2026-01-28 14-07-30" (time wise):

1. 00:14: Used the term "*Koppe*" (an expression of contempt/slang).

2. 00:30: Used the phrase "Oombanaru Mattavane" (highly derogatory/abusive).
3. 03:39: Used the term "Konathile" (extremely offensive/vulgar).
4. Note: During this call, he also inappropriately demanded the BM's resignation (the Word "Nirthipokko " means must Resign)

2. Audio Clip: "Abin Avp 2026-03-16 15-52-51":

1. 01:03: Used the term "Oombichu" (vulgar slang).

Although the underlying topic was a professional business discussion, the use of such language by a senior official (AVP/AH) is unacceptable and creates a hostile work environment.

Nikhil K Madan

SHR- Kerala & TN

M:9037374592

Spandana Sphoorty Financial Limited

Deepam, KRA 6 Karippai road, North Kalamassery, Ernakulam, Kerala - 683104



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From: Varsha Kumari <varsha.kumari@spandanasphoorty.com>

Sent: 11 April 2026 16:30

To: Nikhil K Madan <nikhil.madan@spandanasphoorty.com>

Cc: Shivaraj MH <shivaraj.mh@spandanasphoorty.com>; Jasthi Venkata Rama Krishna Chowdary <ramakrishna.jasthi@spandanasphoorty.com>; Ranjeeta Gupta <ranjeeta.gupta@spandanasphoorty.com>

Subject: Complaint on AVP-Abin AVP

Hi Nikhil,

We have received a complaint from BM putting allegation of Unprofessional Behaviour and use of abusive language. Since this is in Malayali, please transcribe the audio.

Thanks and Regards,

Varsha Kumari

Senior Manager | Human Resources

M:9711020268

Spandana Sphoorty Financial Limited

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