

Varsha Kumari

From: Varsha Kumari
Sent: 27 July 2026 13:41
To: Ram Kumar N
Cc: G Parthasarathy; K V Ganesh; Ranjeeta Gupta; Jasthi Venkata Rama Krishna Chowdary; Prashant Rai; FRM HO
Subject: RE: Regarding Akash RH - Aurangabad Region, Bihar

Dear Sir,

There were no substantial evidence established against the allegation. The employee was on resignation and has already exited on 6th July 2026 from the organisation. Based on the available facts it is recommended to close the case in Drop Charges.

Thanks and Regards,

Varsha Kumari

Senior Manager | Human Resources

Spandana Sphoorty Financial Limited

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



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From: Ram Kumar N <ram.kumar@spandanasphoorty.com>

Sent: 02 July 2026 18:03

To: Ranjeeta Gupta <ranjeeta.gupta@spandanasphoorty.com>; Varsha Kumari <varsha.kumari@spandanasphoorty.com>; Jasthi Venkata Rama Krishna Chowdary <ramakrishna.jasthi@spandanasphoorty.com>

Cc: G Parthasarathy <parthasarathy.g@spandanasphoorty.com>; K V Ganesh <ganesh.kv@spandanasphoorty.com>; Prashant Rai <prashant.rai@spandanasphoorty.com>; FRM HO <frm@spandanasphoorty.com>

Subject: RE: Regarding Akash RH - Aurangabad Region, Bihar

Dear Team,

As part of the FRM investigation process with regard to the Aurangabad region complaint case,

I had conducted inquiry with Akash in person on 22.04.2026 at Patna along with me was Anjali HR & Aravind Maurya ZIM

We observed that there are supervisory lapses done by RH Akash during his tenure period in

- hiding the facts of money adjustments being done by the BMs and AHs to do the day end closures
- Misguiding the staffs and BMs to close the day in any means even though the borrower's money have not been collected.
- Allowing 10 branches BMs to go short cuts in getting the day end accounting adjusted

There is no proof found for the direct financial misappropriation done by Akash, hence we recommend to take disciplinary actions according to policy of the company for this supervisory failure which has impacted our routine business in his Region.

The Staff Akash is kept on suspension, and a ROI had been issued subsequently for the same since FRM have to close the investigation process.

He had also submitted his resignation and auto approved in the system as on date.

Thank you,

With Regards,

Ram Kumar N

Head | Fraud Risk Management

M:7075767069

Spandana Sphoorty Financial Limited

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



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From: Ram Kumar N

Sent: 23 June 2026 10:57

To: G Parthasarathy <parthasarathy.g@spandanasphoorty.com>; K V Ganesh <ganesh.kv@spandanasphoorty.com>; Prashant Rai <prashant.raai@spandanasphoorty.com>

Cc: Ranjeeta Gupta <ranjeeta.gupta@spandanasphoorty.com>; Ramesh Allaparthi <ramesh.allaparthi@spandanasphoorty.com>; Jasthi Venkata Rama Krishna Chowdary <ramakrishna.jasthi@spandanasphoorty.com>; Varsha Kumari <varsha.kumari@spandanasphoorty.com>

Subject: RE: Regarding Akash RH - Aurangabad Region, Bihar

Dear Partha & Ganesh,

This is to inform you that as discussed with you as per management decision, the in disciplinary and supervisory failure case of RH Akash – Aurangabad Region , Bihar, kept open at our CDAC is now to be closed,

We need to close it as he has moved out of the system by a resignation and auto approval despite, we had our inquiries done,

We are to red flag his score in Equifax bureau report as “NO HIRE” further to his separation.

Thank you,

With Regards,

Ram Kumar N

Head | Fraud Risk Management

M:7075767069

Spandana Sphoorty Financial Limited

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



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From: Ranjeeta Gupta <ranjeeta.gupta@spandanasphoorty.com>

Sent: 14 May 2026 14:34

To: Ram Kumar N <ram.kumar@spandanasphoorty.com>

Cc: Deepak Kujur <Deepak.Kujur@spandanasphoorty.com>

Subject: Re: Regarding Akash RH

Dear Ram,

Please also be informed that Akash called me today and started demanding his documents that we may have with us. He was quite aggressive in his tone and informed that he has informed the local police and will be placing legal letter on charges of confiscating his original documents as guided by the Police.

I have asked him to provide a written application with SHR towards claiming his documents and informed him that we will take 7 - 10 days as a process. Also advised him to meet Deepak in person in Kolkata as guided, to which I feel that he is reluctant and will stick towards documenting the claim process only.

Thanks & Regards,

Ranjeeta Gupta

Vice President | Human Resource
M:9830285517
Spandana Sphoorty Financial Limited
Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



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From: Manish Chandra <manish.chandra1@spandanasphoorty.com>

Sent: Thursday, May 14, 2026 2:10 PM

To: Deepak Kujur <Deepak.Kujur@spandanasphoorty.com>; Ram Kumar N <ram.kumar@spandanasphoorty.com>

Cc: Saket Nath Thakur <saket.thakur@spandanasphoorty.com>; Dalpreet Kaur <dalpreet.kaur@spandanasphoorty.com>; Ranjeeta Gupta <ranjeeta.gupta@spandanasphoorty.com>; K V Ganesh <ganesh.kv@spandanasphoorty.com>

Subject: FW: Regarding Akash RH

Dear Sir's,

This is to inform you that Akash Kumar – SF0031337 (Regional Head) visited the office to collect the Certificate /documents.

Kindly look into this matter and advise on the same.

Thanks & Regards,

Manish Chandra
Senior Manager – Human Resources
Mob No. - 9279020521
Spandana Sphoorty Financial Limited
Gola Road ,Railway Colony ,Near PNB Bank/ICICI Bank ,PO+PS-Danapur,Dist-Patna ,State -Bihar Pin-801503



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From: Deepak Kujur <Deepak.Kujur@spandanasphoorty.com>

Sent: 23 April 2026 07:50

To: Manish Chandra <manish.chandra1@spandanasphoorty.com>

Cc: Saket Nath Thakur <saket.thakur@spandanasphoorty.com>; Dalpreet Kaur <dalpreet.kaur@spandanasphoorty.com>; Ram Kumar N <ram.kumar@spandanasphoorty.com>; K V Ganesh <ganesh.kv@spandanasphoorty.com>

Subject: Regarding Akash RH

Dear Manish,

As discussed with Ram sir please do not handover Akash personal documents without my approval.

Regards,

Deepak

CBO-East Zone

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