

Atul Tripathi

From: Sainath Ramrao Gawade
Sent: 06 July 2026 15:49
To: Atul Tripathi
Subject: Re: Non-Financial Cases

Close with RH recommendation

Sainath Ramrao Gawade

Zonal Manager | Fraud Risk Management
M:8379961225
Spandana Sphoorty Financial Limited
(Chh. Sambhajinagar MH-431009)



Integrity | Collaboration | Agility | Receptiveness | Empathy

From: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Sent: Monday, July 6, 2026 3:25 PM
To: Sainath Ramrao Gawade <sainath.ramraogawade@spandanasphoorty.com>
Subject: FW: Non-Financial Cases

Hi Sainath Sir,

Kindly share your recommendation.

Atul Tripathi

Manager | Human Resources
M:9202430465
Spandana Sphoorty Financial Limited
First Floor Kuber Dairy Building, Shahpura Road Near Aura Mall Gulmohar Colony Bhopal - 462039



Integrity | Collaboration | Agility | Receptiveness | Empathy

From: Vinod Puri Goswami <vinod.puri@spandanasphoorty.com>
Sent: 06 July 2026 15:03
To: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Subject: RE: Non-Financial Cases

Hi Atul,

We will close with L2 warning letter.

Thanks & Regards,

Vinod Puri

Zonal Head- West | Human Resource

M:8269398965

Spandana Sphoorty Financial Limited

Pune, Maharashtra



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From: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>

Sent: 06 July 2026 14:22

To: Vinod Puri Goswami <vinod.puri@spandanasphoorty.com>

Subject: FW: Non-Financial Cases

Hi Vinod Sir,

Kindly share your recommendation.

Atul Tripathii

Manager | Human Resources

M:9202430465

Spandana Sphoorty Financial Limited

First Floor Kuber Dairy Building, Shahpura Road Near Aura Mall Gulmohar Colony Bhopal - 462039



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From: Sudarshan Raosaheb Patil <sudarshan.patil@spandanasphoorty.com>

Sent: 06 July 2026 14:16

To: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>

Cc: Nikhil Rai <nikhil.raai@spandanasphoorty.com>

Subject: RE: Non-Financial Cases

Close with RH recommendation

Sudarshan Raosaheb Patil

Senior Vice President | Operations

M:8087281472

Spandana Sphoorty Financial Limited

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



Integrity | Collaboration | Agility | Receptiveness | Empathy

From: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Sent: 06 July 2026 14:06
To: Sudarshan Raosaheb Patil <sudarshan.patil@spandanasphoorty.com>
Cc: Nikhil Rai <nikhil.raai@spandanasphoorty.com>
Subject: FW: Non-Financial Cases

Hi Sudarshan Sir,

Kindly provide your recommendation for below non-financial cases.

Complaint Number	Employee Code	Name of the Staff Involved	Employee Designation	Branch Name	Charges or Allegation
NF26-27-00547	SF0085047	Vikramji Abhuji Dabhi	Credit Assistant	Satlasana	An allegation has been made against you for sharing your password. Such practices compromise departmental information and are strictly against company policy.
NF26-27-00546	SF0084894	Kalpeshsinh Hakamsinh Vaghela	Credit Assistant	Satlasana	An allegation has been made against you for sharing your password. Such practices compromise departmental information and are strictly against company policy.
NF26-27-00545	SF0089568	Pravinbhai Khemabhai Taral	Credit Assistant	Satlasana	An allegation has been made against you for sharing your password. Such practices compromise departmental information and are strictly against company policy.
NF26-27-00535	SF0100241	Pateliya Bharatkumar Rameshbhai	Credit Assistant	Kapadvanj-1	It has been reported that You are not do not work responsibly. Even though you not not picking the senior calls and working according to your own will.
NF26-27-00498	SF0069708	Mukeshbhai Anabhai Dabhi	Customer Retention Associate	Lambadiya	It has been reported that you told that in VC that you collected the amount But in the evening, no cash or card deposited at the branch and fake reporting was done. Monitoring of 9th June was also updated.
NF26-27-00409	SF0082210	Darshankumra Dhanjibha Vankra	Credit Assistant	Lambadiya	You have not followed the process in capturing the HS which not valid and disbursed the loan to the borrower. . Haramiben Bhimabha Gamar having the Loan ID 3594754 of Rs 70000 on 25-09-25. Later, the same was turned NPA on 05-03-26.
NF26-27-00405	SF0080592	Dabhi Rahulkumar Kanubhai	Credit Assistant	Nadiad-1	You have not followed the process in capturing the HS which not valid and disbursed the loan to the borrower. . Gulnaz Sohilkumar Vahora having the Loan ID 35955 Rs 42000 on 13-08-25. Later, the same was turned NPA on 01-03-26.
NF26-27-00401	SF0070916	Anilkumar Nareshbhai Parmar	Trainee Branch Manager	Lambadiya	You have not followed the process in capturing the HS which not valid and disbursed the loan to the borrower. . Pinta Ramesh Bharathari having the Loan ID 3594754 42000 on 16-07-25. Later, the same was turned in to NPA 05-02-26.

Atul Tripathii
Manager | Human Resources
M:9202430465







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From: Nikhil Rai <nikhil.rai@spandanasphoorty.com>

Sent: 06 July 2026 12:34

To: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>

Cc: Sudarshan Raosaheb Patil <sudarshan.patil@spandanasphoorty.com>

Subject: RE: Non-Financial Cases

Dear Atul sir,
Please find remark

Complaint Number	Employee Code	Name of the Staff Involved	Employee Designation	Branch Name	Charges or Allegation
NF26-27-00547	SF0085047	Vikramji Abhuji Dabhi	Credit Assistant	Satlasana	An allegation has been made against you for sharing your password. Such practices compromise departmental integrity and are strictly against company policy.
NF26-27-00546	SF0084894	Kalpeshsinh Hakamsinh Vaghela	Credit Assistant	Satlasana	An allegation has been made against you for sharing your password. Such practices compromise departmental integrity and are strictly against company policy.
NF26-27-00545	SF0089568	Pravinbhai Khemabhai Taral	Credit Assistant	Satlasana	An allegation has been made against you for sharing your password. Such practices compromise departmental integrity and are strictly against company policy.
NF26-27-00535	SF0100241	Pateliya Bharatkumar Rameshbhai	Credit Assistant	Kapadvanj-1	It has been reported that You are not do not work responsibly. Even though you not not picking the senior call and working according to your own will
NF26-27-00498	SF0069708	Mukeshbhai Anabhai Dabhi	Customer Retention Associate	Lambadiya	It has been reported that you told that in VC that you collected the amount But in the evening, no cash or call

deposited at the branch and fake reporting was done N
monitoring of 9th June was also updated.

You have not followed the process in capturing the HS
which not valid and disbursed the loan to the borrow
Haramiben Bhimabha Gamar having the Loan ID 359
of Rs 70000 on 25-09-25. Later, the same was truned
NPA on 05-03-26.

You have not followed the process in capturing the HS
which not valid and disbursed the loan to the borrow
Gulnaz Sohilkumar Vahora having the Loan ID 35955
Rs 42000 on 13-08-25. Later, the same was truned
NPA on 01-03-26.

You have not followed the process in capturing the HS
which not valid and disbursed the loan to the borrow
Pinta Ramesh Bharathari having the Loan ID 3594754
42000 on 16-07-25. Later, the same was truned in to N
05-02-26.

NF26-27-00409	SF0082210	Darshankumra Dhanjibha Vankra	Credit Assistant	Lambadiya
NF26-27-00405	SF0080592	Dabhi Rahulkumar Kanubhai	Credit Assistant	Nadiad-1
NF26-27-00401	SF0070916	Anilkumar Nareshbhai Parmar	Trainee Branch Manager	Lambadiya

Regards,

Nikhil Rai

Regional Head | Operation

Mob: 9886752868

Spandana Sphoorty Financial Limited

Sh No-109, Devkrupa Avenue, Near Hathijan circle-SP ring road, Ahmedabad, Gujarat, Pin: 380045

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From: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>

Sent: 06 July 2026 11:00

To: Nikhil Rai <nikhil.rai@spandanasphoorty.com>

Cc: Sudarshan Raosaheb Patil <sudarshan.patil@spandanasphoorty.com>

Subject: RE: Non-Financial Cases

Hi Nikhil Sir,

As discussed kindly revise the remarks of:

1. Vikramji- SF0085047
2. Kalpeshsinh- SF0084894
3. Pravinbhai- SF0089568

Complaint Number	Employee Code	Name of the Staff Involved	Employee Designation	Branch Name	Charges or Allegation
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NF26-27-00547	SF0085047	Vikramji Abhuji Dabhi	Credit Assistant	Satlasana	An allegation has been made against you for sharing FIMO password. Such practices compromise department integrity and are strictly against company policy.
NF26-27-00546	SF0084894	Kalpeshsinh Hakamsinh Vaghela	Credit Assistant	Satlasana	An allegation has been made against you for sharing FIMO password. Such practices compromise department integrity and are strictly against company policy.
NF26-27-00545	SF0089568	Pravinbhai Khemabhai Taral	Credit Assistant	Satlasana	An allegation has been made against you for sharing FIMO password. Such practices compromise department integrity and are strictly against company policy.
NF26-27-00535	SF0100241	Pateliya Bharatkumar Rameshbhai	Credit Assistant	Kapadvanj-1	It has been reported that You are not do not work responsible. Even though you not not picking the senior calls and working according to your own will
NF26-27-00498	SF0069708	Mukeshbhai Anabhai Dabhi	Customer Retention Associate	Lambadiya	It has been reported that you told that in VC that you collected the amount But in the evening, no cash or cash deposited at the branch and fake reporting was done. No monitoring of 9th June was also updated.
NF26-27-00409	SF0082210	Darshankumra Dhanjibha Vankra	Credit Assistant	Lambadiya	You have not followed the process in capturing the HS which not valid and disbursed the loan to the borrower . Haramiben Bhimabha Gamar having the Loan ID 3597 of Rs 70000 on 25-09-25. Later, the same was turned NPA on 05-03-26.
NF26-27-00405	SF0080592	Dabhi Rahulkumar Kanubhai	Credit Assistant	Nadiad-1	You have not followed the process in capturing the HS which not valid and disbursed the loan to the borrower . Gulnaz Sohilkumar Vahora having the Loan ID 359551 Rs 42000 on 13-08-25. Later, the same was turned in NPA on 01-03-26.
NF26-27-00401	SF0070916	Anilkumar Nareshbhai Parmar	Trainee Branch Manager	Lambadiya	You have not followed the process in capturing the HS which not valid and disbursed the loan to the borrower . Pinta Ramesh Bharathari having the Loan ID 35947542 42000 on 16-07-25. Later, the same was turned in to NPA 05-02-26.

Atul Tripathii

Manager | Human Resources

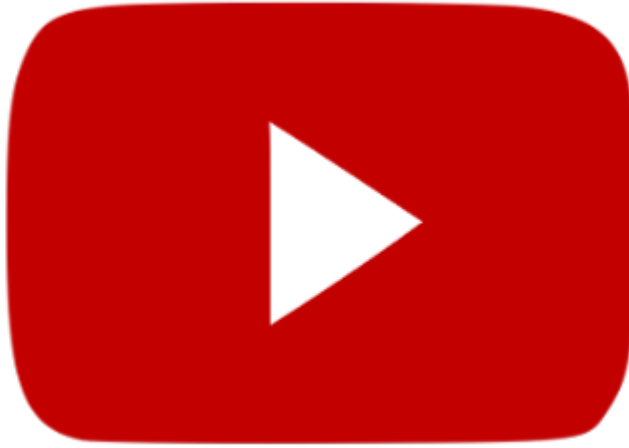
M:9202430465

Spandana Sphoorty Financial Limited

First Floor Kuber Dairy Building, Shahpura Road Near Aura Mall Gulmohar Colony Bhopal - 462039







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From: Nikhil Rai <nikhil.rai@spandanasphoorty.com>

Sent: 04 July 2026 10:07

To: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>

Cc: Sudarshan Raosaheb Patil <sudarshan.patil@spandanasphoorty.com>

Subject: FW: Non-Financial Cases

Dear Atul sir,
Please find remark

Complaint Number	Employee Code	Name of the Staff Involved	Employee Designation	Branch Name	Charges or Allegation	Remarks
NF26-27-00553	SF0036482	Atulji Solanki	Area Head	Idar	You have not deposited the Cash at branch on 15th June - 2026 amount of Rs. 10,977/- branch - Lambadiya– GR3642.	close with verbal warning
NF26-27-00547	SF0085047	Vikramji Abhuji Dabhi	Credit Assistant	Satlasana	An allegation has been made against you for sharing your FIMO password. Such practices compromise departmental integrity and are strictly against company policy.	close with verbal warning
NF26-27-00546	SF0084894	Kalpeshsinh Hakamsinh Vaghela	Credit Assistant	Satlasana	An allegation has been made against you for sharing your FIMO password. Such practices compromise departmental integrity and	close with verbal warning

NF26-27-00545	SF0089568	Pravinbhai Khemabhai Taral	Credit Assistant	Satlasana	are strictly against company policy. An allegation has been made against you for sharing your FIMO password. Such practices compromise departmental integrity and are strictly against company policy.	close with verbal warning
NF26-27-00535	SF0100241	Pateliya Bharatkumar Rameshbhai	Credit Assistant	Kapadvanj-1	It has been reported that You are not do not work responsibly. Even though you not not picking the senior calls and working according to your own will	issue warning letter
NF26-27-00498	SF0069708	Mukeshbhai Anabhai Dabhi	Customer Retention Associate	Lambadiya	It has been reported that you told that in VC that you have collected the amount But in the evening, no cash or cash was deposited at the branch and fake reporting was done No client monitoring of 9th June was also updated.	issue warning letter
NF26-27-00409	SF0082210	Darshankumra Dhanjibha Vankra	Credit Assistant	Lambadiya	You have not followed the process in capturing the HS photos which not valid and disbursed the loan to the borrower, Ms . Haramiben Bhimabha Gamar having the Loan ID 359738634 of Rs 70000 on 25-09-25. Later, the same was truned in to NPA on 05-03-26.	issue warning letter
NF26-27-00405	SF0080592	Dabhi Rahulkumar Kanubhai	Credit Assistant	Nadiad-1	You have not followed the process in capturing the HS photos which not valid and disbursed the loan to the borrower, Ms . Gulnaz Sohilkumar Vahora having the Loan ID 359551653 of Rs 42000 on 13-08-25. Later, the same was truned in to NPA on 01-03-26.	issue warning letter
NF26-27-00401	SF0070916	Anilkumar Nareshbhai Parmar	Trainee Branch Manager	Lambadiya	You have not followed the process in capturing the HS photos which not valid and disbursed the loan to the borrower, Ms . Pinta Ramesh Bharathari having the Loan ID 359475426 of Rs 42000 on	issue warning letter

16-07-25. Later, the same was
truned in to NPA on 05-02-
26.

Regards,

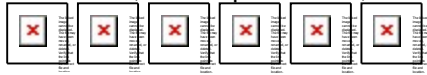
Nikhil Rai

Regional Head | Operation

Mob: 9886752868

Spandana Sphoorty Financial Limited

Sh No-109, Devkrupa Avenue, Near Hathijan circle-SP ring road, Ahmedabad, Gujarat, Pin: 380045



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From: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>

Sent: 03 July 2026 12:40

To: Nikhil Rai <nikhil.raai@spandanasphoorty.com>

Cc: Sudarshan Raosaheb Patil <sudarshan.patil@spandanasphoorty.com>; Vinod Puri Goswami <vinod.puri@spandanasphoorty.com>; Sainath Ramrao Gawade <sainath.ramraogawade@spandanasphoorty.com>

Subject: Non-Financial Cases

Hi Nikhil Sir,

Kindly share your remarks on below non-financial cases.

Complaint Number	Employee Code	Name of the Staff Involved	Employee Designation	Branch Name	
NF26-27-00553	SF0036482	Atulji Solanki	Area Head	Idar	You have not deposited the Cash at branch
NF26-27-00547	SF0085047	Vikramji Abhuji Dabhi	Credit Assistant	Satlasana	An allegation has been made against yo departmental integr

NF26-27-00546	SF0084894	Kalpeshsinh Hakamsinh Vaghela	Credit Assistant	Satlasana	An allegation has been made against you departmental integrity
NF26-27-00545	SF0089568	Pravinbhai Khemabhai Taral	Credit Assistant	Satlasana	An allegation has been made against you departmental integrity
NF26-27-00535	SF0100241	Pateliya Bharatkumar Rameshbhai	Credit Assistant	Kapadvanj-1	It has been reported that You are not do n calls and w
NF26-27-00498	SF0069708	Mukeshbhai Anabhai Dabhi	Customer Retention Associate	Lambadiya	It has been reported that you told that in VC cash was deposited at the branch and fak
NF26-27-00409	SF0082210	Darshankumra Dhanjibha Vankra	Credit Assistant	Lambadiya	You have not followed the process in captu borrower, Ms . Haramiben Bhimabha Gam the same w
NF26-27-00405	SF0080592	Dabhi Rahulkumar Kanubhai	Credit Assistant	Nadiad-1	You have not followed the process in captu borrower, Ms . Gulnaz Sohilkumar Vahora l same was
NF26-27-00401	SF0070916	Anilkumar Nareshbhai Parmar	Trainee Branch Manager	Lambadiya	You have not followed the process in captu borrower, Ms . Pinta Ramesh Bharathari h same was

Atul Tripathii

Manager | Human Resources

M:9202430465

Spandana Sphoorty Financial Limited

First Floor Kuber Dairy Building, Shahpura Road Near Aura Mall Gulmohar Colony Bhopal - 462039

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