

## Atul Tripathi

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**From:** Sainath Ramrao Gawade  
**Sent:** 06 July 2026 14:35  
**To:** Atul Tripathi  
**Subject:** Re: Non-Financial Cases

Close as per RH recommendation

### Sainath Ramrao Gawade

Zonal Manager | Fraud Risk Management

M:8379961225

Spandana Sphoorty Financial Limited

(Chh. Sambhajinagar MH-431009)



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Integrity | Collaboration | Agility | Receptiveness | Empathy

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**From:** Atul Tripathi <atul.tripathi1@spandanasphoorty.com>  
**Sent:** Monday, July 6, 2026 1:54 PM  
**To:** Sainath Ramrao Gawade <sainath.ramraogawade@spandanasphoorty.com>  
**Subject:** FW: Non-Financial Cases

Hi Sainath 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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Integrity | Collaboration | Agility | Receptiveness | Empathy

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**From:** Vinod Puri Goswami <vinod.puri@spandanasphoorty.com>  
**Sent:** 06 July 2026 11:39  
**To:** Atul Tripathi <atul.tripathi1@spandanasphoorty.com>  
**Subject:** RE: Non-Financial Cases

Hi Atul,

Close with Warning letter.

Thanks & Regards,

**Vinod Puri**

Zonal Head- West | Human Resource  
M:8269398965  
Spandana Sphoorty Financial Limited  
Pune, Maharashtra



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Integrity | Collaboration | Agility | Receptiveness | Empathy

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**From:** Atul Tripathi <[atul.tripathi1@spandanasphoorty.com](mailto:atul.tripathi1@spandanasphoorty.com)>  
**Sent:** 06 July 2026 11:35  
**To:** Vinod Puri Goswami <[vinod.puri@spandanasphoorty.com](mailto: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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Integrity | Collaboration | Agility | Receptiveness | Empathy

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**From:** Sudarshan Raosaheb Patil <[sudarshan.patil@spandanasphoorty.com](mailto:sudarshan.patil@spandanasphoorty.com)>  
**Sent:** 04 July 2026 13:12  
**To:** Atul Tripathi <[atul.tripathi1@spandanasphoorty.com](mailto:atul.tripathi1@spandanasphoorty.com)>  
**Cc:** Vinod Puri Goswami <[vinod.puri@spandanasphoorty.com](mailto:vinod.puri@spandanasphoorty.com)>; Sainath Ramrao Gawade <[sainath.ramraogawade@spandanasphoorty.com](mailto:sainath.ramraogawade@spandanasphoorty.com)>; Upendra Singh <[upendra.singh@spandanasphoorty.com](mailto:upendra.singh@spandanasphoorty.com)>  
**Subject:** RE: Non-Financial Cases

Close as per RH recommendation

**Sudarshan Raosaheb Patil**

Senior Vice President | Operations  
M:8087281472  
Spandana Sphoorty Financial Limited  
Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



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**From:** Atul Tripathi <[atul.tripathi1@spandanasphoorty.com](mailto:atul.tripathi1@spandanasphoorty.com)>  
**Sent:** 04 July 2026 10:32  
**To:** Sudarshan Raosaheb Patil <[sudarshan.patil@spandanasphoorty.com](mailto:sudarshan.patil@spandanasphoorty.com)>  
**Cc:** Vinod Puri Goswami <[vinod.puri@spandanasphoorty.com](mailto:vinod.puri@spandanasphoorty.com)>; Sainath Ramrao Gawade

<[sainath.ramraogawade@spandanasphoorty.com](mailto:sainath.ramraogawade@spandanasphoorty.com)>; Upendra Singh <[upendra.singh@spandanasphoorty.com](mailto:upendra.singh@spandanasphoorty.com)>

**Subject:** RE: Non-Financial Cases

Hi Sudarshan Sir,

Please find the RH remarks in trail mail and kindly provide your recommendation.

| Complaint Number | Employee Code | Name of the Staff Involved      | Employee Designation | Branch Name | Cha                                                                                                                         |
|------------------|---------------|---------------------------------|----------------------|-------------|-----------------------------------------------------------------------------------------------------------------------------|
| NF26-27-00571    | SF0100143     | Taviyad Sanjaybhai              | Credit Assistant     | Sanjeli     | During the general audit, it ha<br>the password sharing policy i<br>branch team for complet                                 |
| NF26-27-00570    | SF0102664     | Mukeshbhai Amaliyar             | Credit Assistant     | Sanjeli     | During the general audit, it ha<br>the password sharing policy i<br>branch team for complet                                 |
| NF26-27-00544    | SF0065109     | Maheshbhai ShanabhaiRaval       | Branch Manager       | Limkheda    | During the general audit it has<br>disbursed a loan to an active<br>Ashaben Abhaykumar /Loan                                |
| NF26-27-00512    | SF0063904     | Jigneshbhai Rameshbhaitaviyad   | Branch Manager       | Santrampur  | During the general audit, it ha<br>the process locker key was fou<br>which is a serious security and<br>is not updated, and |
| NF26-27-00474    | SF0088065     | Makwana Mahendrabhai Bhikhubhai | Credit Assistant     | Limbdi      | During the general audit, it ha<br>the password sharing policy i<br>your staff for the enrol                                |
| NF26-27-00399    | SF0065766     | Pintubhai Vijaybhai Pargi       | Branch Manager       | Balasinor-1 | You have not followed the pro<br>valid and disbursed the lo<br>Sanjaybhai having the Loan ID<br>the same wa                 |

### 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



Integrity | Collaboration | Agility | Receptiveness | Empathy

**From:** Upendra Singh <[upendra.singh@spandanasphoorty.com](mailto:upendra.singh@spandanasphoorty.com)>

**Sent:** 03 July 2026 16:31

**To:** Atul Tripathi <[atul.tripathi1@spandanasphoorty.com](mailto:atul.tripathi1@spandanasphoorty.com)>

**Cc:** Sudarshan Raosaheb Patil <[sudarshan.patil@spandanasphoorty.com](mailto:sudarshan.patil@spandanasphoorty.com)>; Vinod Puri Goswami

<[vinod.puri@spandanasphoorty.com](mailto:vinod.puri@spandanasphoorty.com)>; Sainath Ramrao Gawade <[sainath.ramraogawade@spandanasphoorty.com](mailto:sainath.ramraogawade@spandanasphoorty.com)>

**Subject:** Re: Non-Financial Cases

Dear @Atul Tripathi

non-financial case Remark

| Complaint Number | Employee Code | Name of the Staff Involved      | Employee Designation | Branch Name | Cha                                                                                                               |
|------------------|---------------|---------------------------------|----------------------|-------------|-------------------------------------------------------------------------------------------------------------------|
| NF26-27-00571    | SF0100143     | Taviyad Sanjaybhai              | Credit Assistant     | Sanjeli     | During the general audit, it ha the password sharing policy i branch team for complet                             |
| NF26-27-00570    | SF0102664     | Mukeshbhai Amaliyar             | Credit Assistant     | Sanjeli     | During the general audit, it ha the password sharing policy i branch team for complet                             |
| NF26-27-00544    | SF0065109     | Maheshbhai ShanabhaiRaval       | Branch Manager       | Limkheda    | During the general audit it has disbursed a loan to an active Ashaben Abhaykumar /Loan                            |
| NF26-27-00512    | SF0063904     | Jigneshbhai Rameshbhaitaviyad   | Branch Manager       | Santrampur  | During the general audit, it ha the process locker key was fou which is a serious security an is not updated, and |
| NF26-27-00474    | SF0088065     | Makwana Mahendrabhai Bhikhubhai | Credit Assistant     | Limbdi      | During the general audit, it ha the password sharing policy i your staff for the enrol                            |
| NF26-27-00399    | SF0065766     | Pintubhai Vijaybhai Pargi       | Branch Manager       | Balasinor-1 | You have not followed the pro valid and disbursed the lo Sanjaybhai having the Loan ID the same wa                |

**Upendra Singh**

Regional Head | Operations

M:9617801045

Spandana Sphoorty Financial Limited

Dahod Region



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**From:** Atul Tripathi <[atul.tripathi1@spandanasphoorty.com](mailto:atul.tripathi1@spandanasphoorty.com)>  
**Sent:** 03 July 2026 12:37  
**To:** Upendra Singh <[upendra.singh@spandanasphoorty.com](mailto:upendra.singh@spandanasphoorty.com)>  
**Cc:** Sudarshan Raosaheb Patil <[sudarshan.patil@spandanasphoorty.com](mailto:sudarshan.patil@spandanasphoorty.com)>; Vinod Puri Goswami <[vinod.puri@spandanasphoorty.com](mailto:vinod.puri@spandanasphoorty.com)>; Sainath Ramrao Gawade <[sainath.ramraogawade@spandanasphoorty.com](mailto:sainath.ramraogawade@spandanasphoorty.com)>  
**Subject:** Non-Financial Cases

Hi Upendra Sir,

Kindly share your remarks on below non-financial cases.

| Complaint Number | Employee Code | Name of the Staff Involved    | Employee Designation | Branch Name |                                                                                      |
|------------------|---------------|-------------------------------|----------------------|-------------|--------------------------------------------------------------------------------------|
| NF26-27-00571    | SF0100143     | Taviyad Sanjaybhai            | Credit Assistant     | Sanjeli     | During the general audit, i sharing policy i.e., you have                            |
| NF26-27-00570    | SF0102664     | Mukeshbhai Amaliyar           | Credit Assistant     | Sanjeli     | During the general audit, i sharing policy i.e., you have                            |
| NF26-27-00544    | SF0065109     | Maheshbhai ShanabhaiRaval     | Branch Manager       | Limkheda    | During the general audit it loan to an active Loan Office No. 360                    |
| NF26-27-00512    | SF0063904     | Jigneshbhai Rameshbhaitaviyad | Branch Manager       | Santrampur  | During the general audit, it h key was found kept inside compliance violation.branch |

|               |           |                                 |                  |             |                                                                               |
|---------------|-----------|---------------------------------|------------------|-------------|-------------------------------------------------------------------------------|
| NF26-27-00474 | SF0088065 | Makwana Mahendrabhai Bhikhubhai | Credit Assistant | Limbdi      | During the general audit, i sharing policy i.e., you hav                      |
| NF26-27-00399 | SF0065766 | Pintubhai Vijaybhai Pargi       | Branch Manager   | Balasinor-1 | You have not followed th disbursed the loan to the b 359506268 of Rs 65000 on |

**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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