

Atul Tripathi

From: Trilok Kumar Panchal
Sent: 15 July 2026 11:00
To: Atul Tripathi
Subject: RE: NF Case (Bhagwan Singh GurjarSF0080309)

Dear Sir,

Closed with warning letter.

Trilok Kumar Panchal

Fraud Risk Management | North Zone
M:8005772856
Spandana Sphoorty Financial Limited
1st Floor, Vaishali Tower 1, Vaishali Nagar, Jaipur, Raj-302021



Integrity | Collaboration | Agility | Receptiveness | Empathy

From: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Sent: 15 July 2026 09:59
To: Trilok Kumar Panchal <trilokkumar.panchal@spandanasphoorty.com>
Subject: FW: NF Case (Bhagwan Singh GurjarSF0080309)

Hi Trilok,

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



Integrity | Collaboration | Agility | Receptiveness | Empathy

From: Vinod Puri Goswami <vinod.puri@spandanasphoorty.com>
Sent: 14 July 2026 17:27
To: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Subject: RE: NF Case (Bhagwan Singh GurjarSF0080309)

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

Sent: 14 July 2026 17:21

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

Subject: FW: NF Case (Bhagwan Singh GurjarSF0080309)

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: Manish Kumar Paroha <manishkumar.paroha@spandanasphoorty.com>

Sent: 14 July 2026 16:45

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

Cc: Vinod Puri Goswami <vinod.puri@spandanasphoorty.com>; Trilok Kumar Panchal
<trilokkumar.panchal@spandanasphoorty.com>

Subject: RE: NF Case (Bhagwan Singh GurjarSF0080309)

Ok.

Manish Kumar Paroha

State Head | Operations
M:9303882745

Spandana Sphoorty Financial Limited

1st Floor, Above Kuber Dairy, Near Aura Mall, Trilanga, Bhopal - 462026



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From: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Sent: Tuesday, July 14, 2026 2:12 PM
To: Manish Kumar Paroha <manishkumar.paroha@spandanasphoorty.com>
Cc: Vinod Puri Goswami <vinod.puri@spandanasphoorty.com>; Trilok Kumar Panchal <trilokkumar.panchal@spandanasphoorty.com>
Subject: FW: NF Case (Bhagwan Singh GurjarSF0080309)

Hi Manish Sir,

Kindly share your recommendation on below case, RH has shared remarks as Warning Letter.

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: Pradeep Kumar Joshi <pradeep.joshi@spandanasphoorty.com>
Sent: 14 July 2026 14:08
To: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Cc: Manish Kumar Paroha <manishkumar.paroha@spandanasphoorty.com>
Subject: Re: NF Case (Bhagwan Singh GurjarSF0080309)

Dear Atul Sir,

Issue a warning letter.

Pradeep Joshi

Regional Head | Operation

Mob: +916352907618

Spandana Sphoorty Financial Limited

Itarsi Region, Madhya Pradesh -487551



 Book time to meet with me

From: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Sent: Saturday, 11 July 2026 5:25 PM
To: Pradeep Kumar Joshi <pradeep.joshi@spandanasphoorty.com>
Cc: Manish Kumar Paroha <manishkumar.paroha@spandanasphoorty.com>
Subject: NF Case (Bhagwan Singh GurjarSF0080309)

Hi Pradeep Sir,

Share your remarks on below non-financial case.

Complaint Number	Employee Code	Name of the Staff Involved	Employee Designation	Branch Name	Charges or Alleg
NF26-27-00622	SF0080309	Bhagwan Singh Gurjar	Branch Manager	Tarana	During the general audit it has been observed Collection process i.e., Digital Payments (EMI a Account.

Atul Tripathii

Manager | Human Resources

M:9202430465

Spandana Sphoorty Financial Limited

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