

Atul Tripathi

From: Sainath Ramrao Gawade
Sent: 23 July 2026 11:45
To: Atul Tripathi
Subject: Re: NF Case (Rajendrakumar SF0078338)

Close as per 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: Wednesday, July 22, 2026 3:33 PM
To: Sainath Ramrao Gawade <sainath.ramraogawade@spandanasphoorty.com>
Subject: FW: NF Case (Rajendrakumar SF0078338)

Hi Sai 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: Vinod Puri Goswami <vinod.puri@spandanasphoorty.com>
Sent: 22 July 2026 13:09
To: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Subject: RE: NF Case (Rajendrakumar SF0078338)

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: 22 July 2026 11:48

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

Subject: FW: NF Case (Rajendrakumar SF0078338)

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: 22 July 2026 11:32

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

Cc: Vinod Puri Goswami <vinod.puri@spandanasphoorty.com>; Sainath Ramrao Gawade
<sainath.ramraogawade@spandanasphoorty.com>

Subject: RE: NF Case (Rajendrakumar SF0078338)

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>

Sent: 22 July 2026 11:28

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

Cc: Vinod Puri Goswami <vinod.puri@spandanasphoorty.com>; Sainath Ramrao Gawade

<sainath.ramraogawade@spandanasphoorty.com>

Subject: FW: NF Case (Rajendrakumar SF0078338)

Hi Sudarshan Sir,

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

Complaint Number	Employee Code	Name of the Staff Involved	Employee Designation	Branch Name	Charges or Allegations
NF26-27-00674	SF0078338	Rajendrakumar Amrutbhai Khnat	Customer Retention Associate	Jhalod	During the general audit it has been observed that the loan Collection process i.e., Digital Payment Personal Account

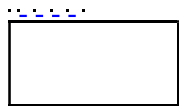
Atul Tripathii

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: Upendra Singh <upendra.singh@spandanasphoorty.com>

Sent: 22 July 2026 11:09

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

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

Subject: RE: NF Case (Rajendrakumar SF0078338)

Dear Atul sir

remarks on below non-financial case.

Complaint Number	Employee Code	Name of the Staff Involved	Employee Designation	Branch Name	Charges or Allegations
NF26-27-00674	SF0078338	Rajendrakumar Amrutbhai Khnat	Customer Retention Associate	Jhalod	During the general audit it has been observed that the loan Collection process i.e., Digital Payment Personal Account

Upendra Singh

Regional Head | Operations

M:9617801045

Spandana Sphoorty Financial Limited



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

Sent: 22 July 2026 11:06

To: Upendra Singh <upendra.singh@spandanasphoorty.com>

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

Subject: NF Case (Rajendrakumar SF0078338)

Hi Upendra Sir,

Share your remarks on below non-financial case.

Complaint Number	Employee Code	Name of the Staff Involved	Employee Designation	Branch Name	Charges or AL
NF26-27-00674	SF0078338	Rajendrakumar Amrutbhai Khnat	Customer Retention Associate	Jhalod	During the general audit it has been observed that the Collection process i.e., Digital Payments (EM) is not being followed as per the Account

Atul Tripathii

Manager | Human Resources

M:9202430465

Spandana Sphoorty Financial Limited

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