

Atul Tripathi

From: Trilok Kumar Panchal
Sent: 01 August 2026 17:51
To: Atul Tripathi
Subject: Re: NF Case (SF0073226 & SF0075553)

Hi Sir,

Kindly close with drop charge.

Trilok Kumar Panchal

Regional Manager | Fraud Risk Management

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: Saturday, August 1, 2026 5:41 PM
To: Trilok Kumar Panchal <trilokkumar.panchal@spandanasphoorty.com>
Subject: FW: NF Case (SF0073226 & SF0075553)

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



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From: Vinod Puri Goswami <vinod.puri@spandanasphoorty.com>
Sent: 01 August 2026 17:39
To: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Subject: RE: NF Case (SF0073226 & SF0075553)

Hi Atul,

close with drop charge.

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: 01 August 2026 17:14

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

Subject: FW: NF Case (SF0073226 & SF0075553)

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: 01 August 2026 17:04

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 (SF0073226 & SF0075553)

Ok as per RH reco, but please call and convey them that it is final warning.

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: Saturday, August 1, 2026 2:18 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 (SF0073226 & SF0075553)

Hi Manish Sir,

Kindly share your recommendation on below case, RH has shared remarks as Drop Charges.

Complaint Number	Employee Code	Name of the Staff Involved	Employee Designation	Branch Name	
NF26-27-00701	SF0073226	Hemraj	Credit Assistant	Udaipura	During the general audit Collection process i.e.,
NF26-27-00700	SF0075553	Suraj Kushwaha	Credit Assistant	Gadarwada	During the general audit Collection process i.e.,

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: Santosh Kumar Jatav <santoshkumar.jatav@spandanasphoorty.com>
Sent: 01 August 2026 12:45
To: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Cc: Manish Kumar Paroha <manishkumar.paroha@spandanasphoorty.com>
Subject: Re: NF Case (SF0073226 & SF0075553)

Dear Sir,

Both Staff have been given a verbal warning.

Complaint Number	Employee Code	Name of the Staff Involved	Employee Designation	Branch Name	
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NF26-27-00701	SF0073226	Hemraj	Credit Assistant	Udaipura	During the general audit it has been observed that the loan Collection process i.e., Digital Payment Personal A
NF26-27-00700	SF0075553	Suraj Kushwaha	Credit Assistant	Gadarwada	During the general audit it has been observed that the loan Collection process i.e., Digital Payment Personal A

Thanks & Regard's



Santosh Kumar Jatav

Regional Head -Operations | **Gadarwara** | Madhya Pradesh | Spandana Sphoorty Financial Ltd
+919131900948 | santoshkumar.jatav@spandanasphoorty.com | www.spandanasphoorty.com

From: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Sent: Saturday, August 1, 2026 12:30 PM
To: Santosh Kumar Jatav <santoshkumar.jatav@spandanasphoorty.com>
Cc: Manish Kumar Paroha <manishkumar.paroha@spandanasphoorty.com>
Subject: NF Case (SF0073226 & SF0075553)

Hi Santosh Sir,

Share your remarks on below non-financial case.

Complaint Number	Employee Code	Name of the Staff Involved	Employee Designation	Branch Name	Charges or A
NF26-27-00701	SF0073226	Hemraj	Credit Assistant	Udaipura	During the general audit it has been observed that the loan Collection process i.e., Digital Payment Personal A
NF26-27-00700	SF0075553	Suraj Kushwaha	Credit Assistant	Gadarwada	During the general audit it has been observed that the loan Collection process i.e., Digital Payment Personal A

Atul Tripathii

Manager | Human Resources

M:9202430465

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