

**Re: Require Confirmation regarding EMI collection through Phone-pe**

From Ganesh Prasad Ben <ganeshprasad.ben@spandanasphoorty.com>

Date Mon 31/08/2026 15:43

To Omkar Namdev <omkar.namdeo@spandanasphoorty.com>

Dear Sir,

As discussed, below case has been closed with a **drop charge** based on the email trail below same verify by AH . Member mistakenly sent the EMI amount through PhonePe without obtaining any confirmation from the concerned employee prior to making the payment.

Type of Complaint	Case Nature	Employee Code	Name of the Staff Involved	Employee Designation	Branch Code	Branch Name
Non-Financial	Using own / relatives' bank account for routing customer's EMI payment	SF0099438	Rahul Gour	Customer Retention Associate	MP2849	Sultanpur

Thanks & Regards

Ganesh Prasad Ben
State HR MP-2 | Human Resource
M:8305372518
Spandana Sphoorty Financial Limited
(Near Chai Factory, Kachnar City Road, Ahinsha Chowk, Vijay Nagar, Jabalpur MP, Pin 482002)



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From: Abhishek Dubey <abhishek.dubey@spandanasphoorty.com>

Sent: 31 August 2026 14:13

To: Ganesh Prasad Ben <ganeshprasad.ben@spandanasphoorty.com>; Omkar Namdev <omkar.namdeo@spandanasphoorty.com>

Subject: Re: Require Confirmation regarding EMI collection through Phone-pe

Dear Sir

We spoke directly to the client's husband with the staff on the line; he stated that the money was transferred by mistake and that 'Sir' had not asked for it.

Client Name - Archana
Husband Name - Rajesh
Slum Name - Surbarru
Mobail Number - 8815692736

Thanks & Regards,...

Abhishek Dubey

Cluster Manager !Raisen-MP-3!Spandana Sphoorty Financial LTD

Abhishek.Dubey@spandanaindia.com, Mob- 6261469844

From: Ganesh Prasad Ben <ganeshprasad.ben@spandanasphoorty.com>

Sent: Monday, August 31, 2026 9:40 AM

To: Omkar Namdev <omkar.namdeo@spandanasphoorty.com>; Abhishek Dubey <abhishek.dubey@spandanasphoorty.com>

Subject: Re: Require Confirmation regarding EMI collection through Phone-pe

Hi- Abhishek,

Please confirm status on priority, other wise we will take decision as per company policy.

Thanks & Regards

Ganesh Prasad Ben
State HR MP-2 | Human Resource
M:8305372518
Spandana Sphoorty Financial Limited
(Near Chai Factory, Kachnar City Road, Ahinsha Chowk, Vijay Nagar, Jabalpur MP, Pin 482002)



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From: Omkar Namdev <omkar.namdeo@spandanasphoorty.com>

Sent: 27 August 2026 16:04

To: Abhishek Dubey <abhishek.dubey@spandanasphoorty.com>; Ganesh Prasad Ben <ganeshprasad.ben@spandanasphoorty.com>

Subject: Re: Require Confirmation regarding EMI collection through Phone-pe

Can you verify from borrowers why he is paid without informing to staff??

Omkar Namdev

State Head | Madhya Pradesh -2 | Operations

M: [7879202092](tel:7879202092)

Spandana Sphoorty Financial Limited,
K-25 Kachnar Road, Near Ahinsha Chowk,
Vijayanagar, Jabalpur(MP) 482002.

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From: Abhishek Dubey <abhishek.dubey@spandanasphoorty.com>

Sent: Thursday, 27 August 2026 16:01:52

To: Ganesh Prasad Ben <ganeshprasad.ben@spandanasphoorty.com>

Cc: Omkar Namdev <omkar.namdeo@spandanasphoorty.com>

Subject: Re: Require Confirmation regarding EMI collection through Phone-pe

Dear Sir

He has never taken money like this before; I have no information suggesting otherwise. Previously, he did not accept any money into his personal account.

Thanks & Regards, ... 

Abhishek Dubey

Cluster Manager !Raisen-MP-3!Spandana Sphoorty Financial LTD

Abhishek.Dubey@spandanaIndia.com, Mob- 6261469844

From: Ganesh Prasad Ben <ganeshprasad.ben@spandanasphoorty.com>

Sent: Thursday, August 27, 2026 3:21 PM

To: Abhishek Dubey <abhishek.dubey@spandanasphoorty.com>

Cc: Omkar Namdev <omkar.namdeo@spandanasphoorty.com>

Subject: Require Confirmation regarding EMI collection through Phone-pe

Dear Abhishek,

As discussed during the ZIC call, the ZIC members have decided to verify whether the below-mentioned employee had previously collected EMI payments in a personal account (PhonePe, Google Pay, or any other online payment platform).

Kindly confirm this on priority so that we can take the necessary decision accordingly.

Type of Complaint	Case Nature	Employee Code	Name of the Staff Involved	Employee Designation	Department	Branch Code
Non-Financial	Using own / relatives' bank account for routing customer's EMI payment	SF0099438	Rahul Gour	Customer Retention Associate	Collections	MP284

Thanks & Regards

Ganesh Prasad Ben
State HR MP-2 | Human Resource
M:8305372518
Spandana Sphoorty Financial Limited
(Near Chai Factory, Kachnar City Road, Ahinsha Chowk, Vijay Nagar, Jabalpur MP, Pin 482002)



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