

Atul Tripathi

From: Sainath Ramrao Gawade
Sent: 11 September 2026 12:23
To: Atul Tripathi
Subject: Re: NF Case (SF0095567 & SF0069166)

Close with RH recommendation

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From: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Sent: Friday, 11 September 2026 10:53:10
To: Sainath Ramrao Gawade <sainath.ramraogawade@spandanasphoorty.com>
Subject: FW: NF Case (SF0095567 & SF0069166)

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



Integrity | Collaboration | Agility | Receptiveness | Empathy

From: Vinod Puri Goswami <vinod.puri@spandanasphoorty.com>
Sent: 11 September 2026 10:47
To: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Subject: RE: NF Case (SF0095567 & SF0069166)

Close as per below atble.

Complaint Number	Employee Code	Name of the Staff Involved	Employee Designation	Branch Name	Charges or Allegation
NF26-27-00803	SF0095567	Chauhan Jaydipkumar	Credit Assistant	Nadiad-1	It has been observed that you have shares your Login your subordinate It goes against process and p

NF26-27-
00820

SF0069166

Kishanbhai
Revabhai Taral

Branch
Manager

Lambadiya

During the general audit, it has been observed that followed the Borrower Enrolment & House Visit Process capture the photograph of the actual borrower. Instead the office premises

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: 11 September 2026 10:45

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

Subject: FW: NF Case (SF0095567 & SF0069166)

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: 11 September 2026 10:39

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 (SF0095567 & SF0069166)

Close with RH recommendation

Sudarshan Raosaheb Patil

Senior Vice President | Operations

M:8087281472



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From: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Sent: 10 September 2026 15:36
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 (SF0095567 & SF0069166)

Hi Sudarshan Sir,

Kindly share your recommendation on below case, RH has shared remarks as Warning Letter for Kishanbhai-SF0069166 & Drop Charges for Jaydipkumar- SF0095567.

Complaint Number	Employee Code	Name of the Staff Involved	Employee Designation	Branch Name	Charges or Allegation
NF26-27-00803	SF0095567	Chauhan Jaydipkumar	Credit Assistant	Nadiad-1	It has been observed that you have shares your Login your subordinate It goes against process and p
NF26-27-00820	SF0069166	Kishanbhai Revabhai Taral	Branch Manager	Lambadiya	During the general audit, it has been observed that followed the Borrower Enrolment & House Visit Proce capture the photograph of the actual borrower. Instead the office premissis

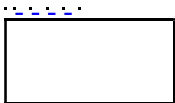
Atul Tripathii

Manager | Human Resources

M:9202430465

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From: Nikhil Rai <nikhil.rai@spandanasphoorty.com>
Sent: 10 September 2026 15:22
To: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>

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

Subject: RE: NF Case (SF0095567 & SF0069166)

Close with warning letter in Lambadiya branch case, in Nadiad branch case if possible close with verbal warning .

Regards,

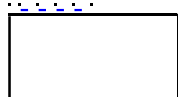
Nikhil Rai

Regional Head | Operation

Mob: 9886752868

Spandana Sphoorty Financial Limited

Sh No-109, Devkrupa Avenue, Near Hathijan circle-SP ring road, Ahmedabad, Gujarat, Pin: 380045



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

Sent: 10 September 2026 15:20

To: Nikhil Rai <nikhil.raai@spandanasphoorty.com>

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

Subject: NF Case (SF0095567 & SF0069166)

Hi Nikhil Sir,

Share your remarks on below non-financial case.

Complaint Number	Employee Code	Name of the Staff Involved	Employee Designation	Branch Name	Charges or Allegation
NF26-27-00803	SF0095567	Chauhan Jaydipkumar	Credit Assistant	Nadiad-1	It has been observed that you have shares your Login your subordinate It goes against process and p
NF26-27-00820	SF0069166	Kishanbhai Revabhai Taral	Branch Manager	Lambadiya	During the general audit, it has been observed that followed the Borrower Enrolment & House Visit Proce capture the photograph of the actual borrower. Instead the office premisis

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Manager | Human Resources

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