

Atul Tripathi

From: Ashish Kumar Mishra
Sent: 11 September 2026 11:17
To: Atul Tripathi
Subject: Re: NF Case (SF0081496 & SF0098402)

Dear Sir,
Agreed by Manish Sir,
As above mentioned Recommending for warning letter.

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From: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Sent: Friday, 11 September 2026 10:53:37
To: Ashish Kumar Mishra <ashishkumar.mishra@spandanasphoorty.com>
Subject: FW: NF Case (SF0081496 & SF0098402)

Hi Ashish,

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: 11 September 2026 10:48
To: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Subject: RE: NF Case (SF0081496 & SF0098402)

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: 11 September 2026 10:46
To: Vinod Puri Goswami <vinod.puri@spandanasphoorty.com>
Subject: FW: NF Case (SF0081496 & SF0098402)

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: 11 September 2026 10:40
To: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Cc: Vinod Puri Goswami <vinod.puri@spandanasphoorty.com>; Ashish Kumar Mishra <ashishkumar.mishra@spandanasphoorty.com>
Subject: RE: NF Case (SF0081496 & SF0098402)

Recommending for warning letter.

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: Friday, September 11, 2026 10:38 AM
To: Manish Kumar Paroha <manishkumar.paroha@spandanasphoorty.com>
Cc: Vinod Puri Goswami <vinod.puri@spandanasphoorty.com>; Ashish Kumar Mishra <ashishkumar.mishra@spandanasphoorty.com>
Subject: FW: NF Case (SF0081496 & SF0098402)

Hi Manish 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 Allegation
NF26-27-00805	SF0081496	Lalit Parmar	Credit Assistant	Indore-2	It has been alleged that the customer documents were provided to You by a ringleader. And you reportedly failed to conduct a house visit to the customer's residence and did not properly verify customer's residential status. Consequently, loan was disbursed to a tenant, despite allegation that the customer is not a resident of Indore and only temporarily come to the location for work.
NF26-27-00804	SF0098402	Sunil Prajapati	Branch Manager	Indore-2	It has been alleged that the loan cases have been pending since last month. During the verification process, a house visit was reportedly conducted at an incorrect address, the supporting documents were not properly verified, and the loan was subsequently disbursed to a tenant without adequate due diligence.

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: Zahid Ali <ali.zahid@spandanasphoorty.com>

Sent: 10 September 2026 21:38

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

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

Subject: Re: NF Case (SF0081496 & SF0098402)

please issue warning letter.

Zahid Ali

Regional Head | (Operation-Indore)

Mob: 9752577736

Spandana Sphoorty Financial Limited



From: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Sent: 10 September 2026 15:14
To: Zahid Ali <ali.zahid@spandanasphoorty.com>
Cc: Manish Kumar Paroha <manishkumar.paroha@spandanasphoorty.com>
Subject: FW: NF Case (SF0081496 & SF0098402)

Hi Zahid 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
NF26-27-00805	SF0081496	Lalit Parmar	Credit Assistant	Indore-2	It has been alleged that the customer documents were submitted to you by a ringleader. And you reportedly failed to conduct a proper verification to the new customer's residence and did not properly verify the customer's residential status. Consequently, the loan was given to a tenant, despite allegations that the customer is not a resident of Indore and had only temporarily come to the location.
NF26-27-00804	SF0098402	Sunil Prajapati	Branch Manager	Indore-2	It has been alleged that the loan cases have been pending for more than one month. During the verification process, a house visit was not properly conducted at an incorrect address, the supporting documents were not properly verified, and the loan was subsequently disbursed to a tenant without adequate due diligence.

Atul Tripathii

Manager | Human Resources

M:9202430465

Spandana Sphoorty Financial Limited

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