



## 94863 Claim settled however amount not disbursed to borrower 348927454

From Satish Kumar Janghela <satish.janghela@spandanaspooorty.com>

Date Sun 03/08/2025 16:35

To Complaints-SSFL <complaints@spandanaspooorty.com>; Customer Support Service -SSFL <css@spandanaspooorty.com>; Yogender Prasad <yogender.prasad@spandanaspooorty.com>; Jasthi Venkata Rama Krishna Chowdary <ramakrishna.jasthi@spandanaspooorty.com>

Cc Raghuvveer Patel <raghuvveer.patel@spandanaspooorty.com>; Sandhya Chaganti <sandhya.chaganti@spandanaspooorty.com>; Narayana Reddy Pullalacheruvu <narayana.reddy@spandanaspooorty.com>; Harish Katta <harish.katta@spandanaspooorty.com>; Gundappa R Mulge <gundappar.mulge@spandanaspooorty.com>; Bipin Vijay Puthran <bipin.puthran@spandanaspooorty.com>; Venu Pratapani <venu.pratapani@spandanaspooorty.com>; Omkar Namdev <omkar.namdeo@spandanaspooorty.com>; Vipin Golhani <vipin.golhani@spandanaspooorty.com>; Roop Singh Kurmi <roopsingh.patel@spandanaspooorty.com>; Kapil Kumar Lohar <kapil.lohar@spandanaspooorty.com>; Vivek Shukla <vivek.shukla@spandanaspooorty.com>; Ajay Patel <ajay.patel@spandanaspooorty.com>; Pankaj Dharmik <pankaj.dharmik@spandanaspooorty.com>; Umesh Kumar K <umeshkumar.k@spandanaspooorty.com>; Atul Tripathi <atul.tripathi1@spandanaspooorty.com>; BSMS <bms@spandanaspooorty.com>; Ganesh Prasad Ben <ganeshprasad.ben@spandanaspooorty.com>; Internal Audit <ia@spandanaspooorty.com>; Narsi Reddy Singam <narsireddy.singam@spandanaspooorty.com>

8 attachments (10 MB)

Sangeeta Sahu Death certificate.pdf; Braj Lal Patel\_Bank transaction statement.pdf; Braj Lal Patel\_Central Bank Of India Passbook.pdf; Braj Lal Patel\_Written Statement.pdf; Braj Lal Sahu\_SBI Bank Pass book.pdf; Branch Manager Avnish kumar Tiwari\_Written Letter.pdf; Insurance Status Report.xls; Evidence\_Devendra Nagar.zip;

Dear Team,

Based on the complaint no.FN25-26-01475 and CSS complaint Audit Executive Vipin Golhani/SF0057936 has verify the case and visited the residence of borrower Sangeeta Sahu and after verification and based on the evidence we have come to the conclusion that the case does not require for further verification as no employees of SSFL has collected the death claim amount from the third person "Brij Lal Patel" and not from "Brij Lal Sahu".

Noted details during the verification are summarized below -

- According to the Uday Sahu son of borrower Sangeeta Sahu, he had complained on 17-Jul-25 to the CSS team that his mother Sangeeta Sahu had passed away on 23-Sep-24 and my father was the nominee for 2 loans i.e. 354538969 and 348927454 but the death claim amount of one loan-348927454 has not received yet and he also said that the death claim amount went into the account of a relative of Branch Manager Avinish Kumar Tiwari/SF0038831 and he withdrawal the same. Now when I went to branch for the inquiry of death claim regarding no one has to provide the correct information about that.
- When we verified with FIMO, 2 loans i.e. 354538969 and 348927454 has been availed to borrower Sangeeta Sahu and according to the insurance report and death certificate, Borrower died on 23-Sep-24 after that Branch Manager Avinish Kumar Tiwari/SF0038831 was reported the death claim to HO on 28-Dec-24 but uploaded the document in FIMO by Branch Manager Avinish Kumar Tiwari/SF0038831 for the loan no. 354538969 on 30-Dec-24.

Details of uploaded bank account of both loan no. :-

Borrower Name	Spouse Name	Loan Id	Account number	Account holder Name	Bank Branch	Bank Name	Status	To Nominee	Nominee
SANGEETA SAHU	BRIJ LAL	348927454	3972482077	Braj Lal S/o Radhe lal	Bilhari (K)	Central Bank of India	Claim amount Not Received	34133	ICICN22025022610:
SANGEETA SAHU	BRIJ LAL	354538969	31455589008	Braj Lal Sahoo	Jamrai	SBI	Claim Amount Received	14610	ICICN220250110186

354538969: Documents Uploaded	28-Dec-2024 14:00	SF0038831- Avnish Kumar Tiwari
348927454: Documents Uploaded	08-Jan-2025 11:27	SF0038831- Avnish Kumar Tiwari

- According to the Insurance Status Report uploaded bank document for the loan no. 354538969 belongs to nominee "Braj Lal Sahu" whose bank account no. is – 31455589008 (State Bank of India) and the death claim amount of Rs. 14,610/- was credited on 9-Jan-25 but uploaded bank document for the loan no. 348927454 belongs to 3<sup>rd</sup> person "Braj Lal Patel" whose bank account no. is – 3972482077 (Central Bank of India) and the death claim amount of Rs. 34,133/- was credited on 26-Feb-25.
- According to the written statement of Branch Manager Avinish Kumar Tiwari/SF0038831 he was received the information of death of borrower Sangeeta Sahu from loan officer Mohit Vishwakarma/SF0078708 after that he had visit the house of borrower for confirmed the same after the confirmation he had upload the required document including bank account of nominee Braj Lal Sahu for both loans.
- After 1 month Loan Officer Mohit Vishwakarma/SF0078708 said that the death claim amount of Sangeeta Sahu has not credited to nominee bank account hence i have check the uploading in the FIMO and at that time uploading option was showing enable to upload the document, after that document of nominee Braj Lal Sahu, including bank passbook received by loan officer Mohit Vishwakarma was uploaded in the FIMO but at the time of uploading i have only check the name of nominee in the bank passbook not check the bank account in the passbook.
- During verification audit executive Vipin Golhani has visit the residence of 3<sup>rd</sup> person "Braj Lal Patel" whose bank account no. – 3972482077 (Central Bank of India) is uploaded for the loan no. He has lived in ward no-10 Ganiyari,Gulwada Katni Madhya Pradesh-483501 and according to his written statement he has not taken the loan from SSFL but from past few days another person Neha Vishwakarma and Neeraj Vishwakarma who has also live in the same village was come to home and request to give the bank passbook.
- As per the written statement of "Braj Lal Patel" and bank statement of account no. 3972482077 amount of Rs.34,133/- has been credited from ICICI Prudential on 26-Feb-25 after given the bank passbook to Neha Vishwakarma and Neeraj Vishwakarma.
- According to the written statement of 3<sup>rd</sup> person "Braj Lal Patel" and statement of his bank passbook credited amount of Rs.34,133/- has been withdraw in 4 times on the same day i.e. 5-Mar-25 (Rs.10,000/-,Rs.10,000/- ,Rs.10,000/- and Rs, 4,000/-) total Rs. 34,000/- and given to Neha Vishwakarma and Neeraj Vishwakarma on the same day.
- He has also said in the written statement that he neither know the Branch Manager Avnish Kumar Tiwari/SF0038831 nor has ever met him.

10. During the verification executive visited the residence of Neha Vishwakarma and Neeraj Vishwakarma but at that time they not available in the home hence we haven't able to discuss with them about it.

Herewith attached the Bank details of Braj Lal Sahu and Braj Lal Patel, Statement of bank account, Written Statement of Branch Manager and Braj Lal Patel, Death Certificate of Sangeeta Sahu, Audio recording of Uday Sahu for your reference.

**Satish Kumar Janghela**

State Head Incharge (Jabalpur & Sagar)

M:9165006192

Spandana Sphoorty Financial Limited



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**From:** Rajeshwari Muppuru <[rajeshwari.muppuru@spandanasphoorty.com](mailto:rajeshwari.muppuru@spandanasphoorty.com)> **On Behalf Of** Complaints-SSFL

**Sent:** 23 July 2025 14:27

**To:** Satish Janghela <[satish.janghela@spandanasphoorty.com](mailto:satish.janghela@spandanasphoorty.com)>; Rathankumar Bhavya <[rathankumar.bhavya@spandanasphoorty.com](mailto:rathankumar.bhavya@spandanasphoorty.com)>; Customer Support Service -SSFL <[css@spandanasphoorty.com](mailto:css@spandanasphoorty.com)>

**Cc:** Sandhya Chaganti <[sandhya.chaganti@spandanasphoorty.com](mailto:sandhya.chaganti@spandanasphoorty.com)>; Narayana Reddy Pullalacheruvu <[narayana.reddy@spandanasphoorty.com](mailto:narayana.reddy@spandanasphoorty.com)>; Harish Katta <[harish.katta@spandanasphoorty.com](mailto:harish.katta@spandanasphoorty.com)>; Gundappa R Mulge <[gundappar.mulge@spandanasphoorty.com](mailto:gundappar.mulge@spandanasphoorty.com)>; Bipin Puthran <[bipin.puthran@spandanasphoorty.com](mailto:bipin.puthran@spandanasphoorty.com)>; Venu Pratapani <[venu.pratapani@spandanasphoorty.com](mailto:venu.pratapani@spandanasphoorty.com)>; Omkar Namdeo <[omkar.namdeo@spandanasphoorty.com](mailto:omkar.namdeo@spandanasphoorty.com)>; Roop Singh Patel <[roopsingh.patel@spandanasphoorty.com](mailto:roopsingh.patel@spandanasphoorty.com)>; Kapil Lohar <[kapil.lohar@spandanasphoorty.com](mailto:kapil.lohar@spandanasphoorty.com)>; Pankaj Dharmik <[pankaj.dharmik@spandanasphoorty.com](mailto:pankaj.dharmik@spandanasphoorty.com)>; Umesh Kumar K <[umeshkumar.k@spandanasphoorty.com](mailto:umeshkumar.k@spandanasphoorty.com)>; Atul Tripathi <[atul.tripathi1@spandanasphoorty.com](mailto:atul.tripathi1@spandanasphoorty.com)>; BSMS <[bsms@spandanasphoorty.com](mailto:bsms@spandanasphoorty.com)>; Ganesh Prasad Ben <[ganeshprasad.ben@spandanasphoorty.com](mailto:ganeshprasad.ben@spandanasphoorty.com)>; Complaints-SSFL <[complaints@spandanasphoorty.com](mailto:complaints@spandanasphoorty.com)>; Internal Audit <[ia@spandanasphoorty.com](mailto:ia@spandanasphoorty.com)>; Narsi Reddy Singam <[narsireddy.singam@spandanasphoorty.com](mailto:narsireddy.singam@spandanasphoorty.com)>; Radhakrishna Venkataia Eale <[radha.eale@spandanasphoorty.com](mailto:radha.eale@spandanasphoorty.com)>; Ramakrishna Jasthi <[ramakrishna.jasthi@spandanasphoorty.com](mailto:ramakrishna.jasthi@spandanasphoorty.com)>; Ramesh Allaparthi <[ramesh.allaparthi@spandanasphoorty.com](mailto:ramesh.allaparthi@spandanasphoorty.com)>; Shanker Sangam <[shanker.sangam@spandanasphoorty.com](mailto:shanker.sangam@spandanasphoorty.com)>; Sunand Sahu <[sunand.sahu@spandanasphoorty.com](mailto:sunand.sahu@spandanasphoorty.com)>; Yogender Prasad <[yogender.prasad@spandanasphoorty.com](mailto:yogender.prasad@spandanasphoorty.com)>

**Subject:** RE: 94863 Claim settled however amount not disbursed to borrower 348927454

Dear All,

Complaint has been registered against the below mentioned employee under financial . Please find the below complaint number for your reference.

EMPLOYEE CODE	EMPLOYEE NAME	COMPLAINT NUMBER	BRANCH	FRAUD TRIGGER AMOUNT	ALLEGATION
SF0038831	Avnish Kumar Tiwari	FN25-26-01475	Devendra Nagar	34,133	It has been found that you have raised a death claim for loan ID – bank account number – 348927454, FISC Code - CBIN0282174 of Lal. However, that amount has not yet been received in the nomi claim will be settled on dated February 26, 2025.

Previous complaints details below.

DATE	COMPLAINT NUMBER	EMPLOYEE NAME	DESIGNATION	EMPLOYEE CODE	BRANCH	STATE	COMPLAINT NATURE	COMPLAINT DESCRIPTION	FINANCIAL FRA VALUE
21-Sep-19	C1415-24099	Avnish Kumar Tiwar	Credit Assistant	SF0038831	Satna (Satra)	Madhya Pradesh	Non-Financial	irregular & absent on evrery Monday	
03-Jan-25	F2425-01028	Avnish Kumar Tiwari	Branch Manager	SF0038831	Satna (Satra)	Madhya Pradesh 2	Financial	Preclose fraud	23463

**Rajeshwari M**

Executive | Complaints & Branch Support Service - HO

M:8309999789

Spandana Sphoorty Financial Limited

Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



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**From:** Rathankumar Bhavya <[rathankumar.bhavya@spandanasphoorty.com](mailto:rathankumar.bhavya@spandanasphoorty.com)>

**Sent:** 22 July 2025 18:12

**To:** Complaints-SSFL <[complaints@spandanasphoorty.com](mailto:complaints@spandanasphoorty.com)>; Customer Support Service -SSFL <[css@spandanasphoorty.com](mailto:css@spandanasphoorty.com)>

**Cc:** Sandhya Chaganti <[sandhya.chaganti@spandanasphoorty.com](mailto:sandhya.chaganti@spandanasphoorty.com)>; Narayana Reddy Pullalacheruvu <[narayana.reddy@spandanasphoorty.com](mailto:narayana.reddy@spandanasphoorty.com)>; Harish Katta <[harish.katta@spandanasphoorty.com](mailto:harish.katta@spandanasphoorty.com)>; Gundappa R Mulge <[gundappar.mulge@spandanasphoorty.com](mailto:gundappar.mulge@spandanasphoorty.com)>; Bipin Puthran <[bipin.puthran@spandanasphoorty.com](mailto:bipin.puthran@spandanasphoorty.com)>; Venu Pratapani <[venu.pratapani@spandanasphoorty.com](mailto:venu.pratapani@spandanasphoorty.com)>

**Subject:** RE: 94863 Claim settled however amount not disbursed to borrower 348927454

Dear Team,

Kindly check for below loan which are uploaded by BM(SF0038831- Avnish Kumar Tiwari).

354538969: Documents Uploaded	28-Dec-24 2:00:13 PM	SF0038831- Avnish Kumar Tiwari
348927454: Documents Uploaded	08-Jan-25 11:27:42 AM	SF0038831- Avnish Kumar Tiwari

Thanks & Regards,

**Rathan Kumar Bhavya**

Deputy Manager | Insurance

M:8328212929

Spandana Sphoorty Financial Limited

Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



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**From:** Rajeshwari Muppuru <[rajeshwari.muppuru@spandanaspooorty.com](mailto:rajeshwari.muppuru@spandanaspooorty.com)> **On Behalf Of** Complaints-SSFL  
**Sent:** Tuesday, July 22, 2025 5:57 PM  
**To:** Rathankumar Bhavya <[rathankumar.bhavya@spandanaspooorty.com](mailto:rathankumar.bhavya@spandanaspooorty.com)>; Customer Support Service -SSFL <[css@spandanaspooorty.com](mailto:css@spandanaspooorty.com)>  
**Cc:** Sandhya Chaganti <[sandhya.chaganti@spandanaspooorty.com](mailto:sandhya.chaganti@spandanaspooorty.com)>; Narayana Reddy Pullalacheruvu <[narayana.reddy@spandanaspooorty.com](mailto:narayana.reddy@spandanaspooorty.com)>; Harish Katta <[harish.katta@spandanaspooorty.com](mailto:harish.katta@spandanaspooorty.com)>; Gundappa R Mulge <[gundappar.mulge@spandanaspooorty.com](mailto:gundappar.mulge@spandanaspooorty.com)>; Bipin Puthran <[bipin.puthran@spandanaspooorty.com](mailto:bipin.puthran@spandanaspooorty.com)>; Venu Pratapani <[venu.pratapani@spandanaspooorty.com](mailto:venu.pratapani@spandanaspooorty.com)>; Complaints-SSFL <[complaints@spandanaspooorty.com](mailto:complaints@spandanaspooorty.com)>  
**Subject:** RE: 94863 Claim settled however amount not disbursed to borrower 348927454

Dear All,

To file a complaint, please provide the responsible staff employee ID, Name & Designation.

**Rajeshwari M**

Executive | Complaints & Branch Support Service - HO  
 M:830999789  
 Spandana Spooorty Financial Limited  
 Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



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**From:** Rathankumar Bhavya <[rathankumar.bhavya@spandanaspooorty.com](mailto:rathankumar.bhavya@spandanaspooorty.com)>  
**Sent:** 22 July 2025 15:51  
**To:** Bipin Puthran <[bipin.puthran@spandanaspooorty.com](mailto:bipin.puthran@spandanaspooorty.com)>; Complaints-SSFL <[complaints@spandanaspooorty.com](mailto:complaints@spandanaspooorty.com)>  
**Cc:** Sandhya Chaganti <[sandhya.chaganti@spandanaspooorty.com](mailto:sandhya.chaganti@spandanaspooorty.com)>; Narayana Reddy Pullalacheruvu <[narayana.reddy@spandanaspooorty.com](mailto:narayana.reddy@spandanaspooorty.com)>; Harish Katta <[harish.katta@spandanaspooorty.com](mailto:harish.katta@spandanaspooorty.com)>; Gundappa R Mulge <[gundappar.mulge@spandanaspooorty.com](mailto:gundappar.mulge@spandanaspooorty.com)>; Customer Support Service -SSFL <[css@spandanaspooorty.com](mailto:css@spandanaspooorty.com)>; Venu Pratapani <[venu.pratapani@spandanaspooorty.com](mailto:venu.pratapani@spandanaspooorty.com)>  
**Subject:** RE: 94863 Claim settled however amount not disbursed to borrower 348927454

Dear Sir,

I request you to raise a complaint on this case, based on that Audit team will do the investigation.

Thanks & Regards,

**Rathan Kumar Bhavya**

Deputy Manager | Insurance  
 M:8328212929  
 Spandana Spooorty Financial Limited  
 Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



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**From:** Bipin Puthran <[bipin.puthran@spandanaspooorty.com](mailto:bipin.puthran@spandanaspooorty.com)>  
**Sent:** Tuesday, July 22, 2025 3:30 PM  
**To:** Rathankumar Bhavya <[rathankumar.bhavya@spandanaspooorty.com](mailto:rathankumar.bhavya@spandanaspooorty.com)>; Harish Katta <[harish.katta@spandanaspooorty.com](mailto:harish.katta@spandanaspooorty.com)>; Gundappa R Mulge <[gundappar.mulge@spandanaspooorty.com](mailto:gundappar.mulge@spandanaspooorty.com)>; Customer Support Service -SSFL <[css@spandanaspooorty.com](mailto:css@spandanaspooorty.com)>  
**Cc:** Sandhya Chaganti <[sandhya.chaganti@spandanaspooorty.com](mailto:sandhya.chaganti@spandanaspooorty.com)>; Narayana Reddy Pullalacheruvu <[narayana.reddy@spandanaspooorty.com](mailto:narayana.reddy@spandanaspooorty.com)>  
**Subject:** RE: 94863 Claim settled however amount not disbursed to borrower 348927454

Dear Rathan,

As discussed, please investigate this claim from the complaint who raised a concern on the below claim amount not received. But for 354538969 he has received the claim amount on his correct back account.

Account Holder Name - Braj Lal Sahoo  
 Bank - State Bank of India  
 Ac no. 31455589008  
 IFSC Code - sbin0003507

Borrower Name	Spouse Name	Loan Id	Account number	Account holder Name	Bank Branch	Bank Name	Status	To Nominee	Nominee
SANGEETA SAHU	BRIJ LAL	348927454	3972482077	Braj Lal S/o Radhe lal	Bilhari (K)	Central Bank of India	Claim amount Not Received	34133	ICICN22025022610372274

Warm Regards,

**Bipin Puthran@**

Deputy Vice President | Customer Support Service  
 M: +91 9820788169  
 Spandana Spooorty Financial Limited  
 Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



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**From:** Rathankumar Bhavya <[rathankumar.bhavya@spandanaspooorty.com](mailto:rathankumar.bhavya@spandanaspooorty.com)>  
**Sent:** 22 July 2025 14:49  
**To:** Customer Support Service -SSFL <[css@spandanaspooorty.com](mailto:css@spandanaspooorty.com)>; Gundappa R Mulge <[gundappar.mulge@spandanaspooorty.com](mailto:gundappar.mulge@spandanaspooorty.com)>  
**Cc:** Bipin Puthran <[bipin.puthran@spandanaspooorty.com](mailto:bipin.puthran@spandanaspooorty.com)>; Sandhya Chaganti <[sandhya.chaganti@spandanaspooorty.com](mailto:sandhya.chaganti@spandanaspooorty.com)>; Harish Katta

<[harish.katta@spandanasphoorty.com](mailto:harish.katta@spandanasphoorty.com)>; Venu Pratapani <[venu.pratapani@spandanasphoorty.com](mailto:venu.pratapani@spandanasphoorty.com)>

**Subject:** RE: 94863 Claim settled however amount not disbursed to borrower 348927454

Dear Gundappa,

I would like to clarify that the process at the claim level is initiated only after a successful verification by Insurance Company team and will do the penny drop from the insurance company. Therefore, it is important to understand the complete workflow before attributing any errors to our team.

If there is any assumption that the account details provided are incorrect, I would appreciate it if you could share a valid justification supporting that claim. Without concrete evidence, such assumptions may lead to unnecessary confusion and miscommunication.

If you believe this matter requires further investigation, I recommend raising a formal complaint. The concerned team will then conduct a detailed review and provide their findings accordingly.

Borrower Name	Spouse Name	Loan Id	Account number	Account holder Name	Bank Branch	Bank Name	Status	To Nominee	Nominee
SANGEETA SAHU	BRIJ LAL	348927454	3972482077	Braj Lal S/o Radhe lal	Bilhari (K)	Central Bank of India	Claim amount Not Received	34133	ICICN22025022610372274
SANGEETA SAHU	BRIJ LAL	354538969	31455589008	Braj lal Sahoo	Jamrai	SBI	Claim Amount Received	14610	ICICN22025011018637556

**Note:** Kindly ensure familiarity with the process before making any statements, as accuracy is crucial in such matters

Thanks & Regards,

**Rathan Kumar Bhavya**

Deputy Manager | Insurance

M:8328212929

Spandana Sphoorty Financial Limited

Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



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**From:** Gundappa R Mulge <[gundappar.mulge@spandanasphoorty.com](mailto:gundappar.mulge@spandanasphoorty.com)> **On Behalf Of** Customer Support Service -SSFL

**Sent:** Tuesday, July 22, 2025 1:25 PM

**To:** Harish Katta <[harish.katta@spandanasphoorty.com](mailto:harish.katta@spandanasphoorty.com)>

**Cc:** Rathankumar Bhavya <[rathankumar.bhavya@spandanasphoorty.com](mailto:rathankumar.bhavya@spandanasphoorty.com)>; Bipin Puthran <[bipin.puthran@spandanasphoorty.com](mailto:bipin.puthran@spandanasphoorty.com)>; Sandhya Chaganti <[sandhya.chaganti@spandanasphoorty.com](mailto:sandhya.chaganti@spandanasphoorty.com)>; Customer Support Service -SSFL <[css@spandanasphoorty.com](mailto:css@spandanasphoorty.com)>

**Subject:** RE: 94863 Claim settled however amount not disbursed to borrower 348927454

Dear Harish,

We have received a Received the complaint from the nominee regarding a pending claim amount associated with one of the borrower's loans. Upon verification, we found the borrower, Smt. Sangeeta Sahu (Spouse: Shri Brij Lal), has availed two loans. The claim amount for one of these loans has been received, while the other remains unsettled. Below are the details

Borrower Name	Spouse Name	Loan Id	Account number	Account holder Name	Bank Branch	Bank Name	Status
SANGEETA SAHU	BRIJ LAL	348927454	3972482077	Braj Lal S/o Radhe lal	Bilhari (K)	Central Bank of India	Claim amount Not Received
SANGEETA SAHU	BRIJ LAL	354538969	31455589008	Braj lal Sahoo	Jamrai	SBI	Claim Amount Received

We have also attached copies of the passbooks from the FIMO system linked to both loans. These documents highlight differences in the account holder names and bank details, which may be affecting the claim disbursement.

We request your urgent intervention to verify and resolve this issue, as the borrower is following up regularly for a resolution.

**Gundappa Mulge**

Executive | Customer Support Service

M: +91 9686996962

Spandana Sphoorty Financial Limited

Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



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**From:** Harish Katta <[harish.katta@spandanasphoorty.com](mailto:harish.katta@spandanasphoorty.com)>

**Sent:** 22 July 2025 12:45

**To:** Customer Support Service -SSFL <[css@spandanasphoorty.com](mailto:css@spandanasphoorty.com)>

**Cc:** Rathankumar Bhavya <[rathankumar.bhavya@spandanasphoorty.com](mailto:rathankumar.bhavya@spandanasphoorty.com)>

**Subject:** RE: 94863 Claim settled however amount not disbursed to borrower 348927454

Dear Gundappa,

PFB,

Membership No.	Full name of the deceased	Full name of the Spouse/Nominee details	Date of joining membership	Date of Death	Cause of Death	Branch	Claim Amount	Loan Amount	Claimants Statement Sent to IC on	Rest amount paid in favour of Nominee	Nominee
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348927454	SANGEETA SAHU ..	BRAJLAL	22-Sep-22	23-Sep-24	Natural Death	Devendra Nagar	34,133	33,602	24-Jan-25	34,133	ICICN220250226
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**Harish Katta**

Senior Associate | Insurance

M:8801515833

Spandana Sphoorty Financial Limited

Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



Integrity | Collaboration | Agility | Receptiveness | Empathy

**From:** Customer Support Service -SSFL <[css@spandanaspchoorty.com](mailto:css@spandanaspchoorty.com)>**Sent:** 22 July 2025 11:39**To:** Harish Katta <[harish.katta@spandanaspchoorty.com](mailto:harish.katta@spandanaspchoorty.com)>**Cc:** Rathankumar Bhavya <[rathankumar.bhavya@spandanaspchoorty.com](mailto:rathankumar.bhavya@spandanaspchoorty.com)>; Customer Support Service -SSFL <[css@spandanaspchoorty.com](mailto:css@spandanaspchoorty.com)>**Subject:** 94863 Claim settled however amount not disbursed to borrower 348927454

Dear Harish,

Dear Harish,

Please share the below loan ID insurance claim status, where as Claim has been settled but nominee not received insurance claim.

Borrower Name	Spouse Name	Branch Name	Mobile No	Death person	Death Date	Loan ID
SANGEETA SAHU	BRIJ LAL	Devendra Nagar	9009137951	SANGEETA SAHU	23-Sep-24	348927454

Thanks &amp; Regards,

**Gundappa Mulge**

Executive | Customer Support Service (CSS)

TOLL-FREE: SSFL-18001205519

Spandana Sphoorty Financial Limited

Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081

On Thu, 17 Jul at 12:32 PM , CSS-SSFL <[css@spandanaspchoorty.com](mailto:css@spandanaspchoorty.com)> wrote:

Dear Sir/Madam,

Thank you for reaching out to Spandana Sphoorty Financial Limited. We appreciate your email and value your concern.

Please note that we will review the email and will respond to you within 2 working days. Your reference number for future correspondence is 94863. Your Patience is greatly appreciated as we work to address your concern.

If you have any urgent concerns, please feel free to contact us 1800-120-5519 (Toll-Free).

We appreciate your patience in the interim.

Best regards,

Team Customer Support Service (CSS)

Spandana Sphoorty Financial Limited

**Note:** This is an auto generated email for your query raised to Spandana Sphoorty, please do not reply to this email.On Thu, 17 Jul at 12:32 PM , Radha Rani <[radharani7509192@gmail.com](mailto:radharani7509192@gmail.com)> wrote:Some people who received this message don't often get email from [radharani7509192@gmail.com](mailto:radharani7509192@gmail.com). [Learn why this is important](#)

Dear sir

मेंबर का नाम संगीता साहू पति का नाम बृजलाल साहू संगीता का डेथ हुआ था पूरा डॉक्यूमेंट बनवा के पति ने बीएम अवनीश तिवारी को दिया था jinke दो अकाउंट इनके चलते थे दो लोन उसका एक बैंक एक अकाउंट का पैसा uske आ गया है एक अकाउंट का पैसा उसको नहीं मिला है उसमें बीएम अवनीश तिवारी ने अपने किसी jan pahchan का पासबुक चेंज कर लगा दिया है अपने रिलेटिव का बैंक पासबुक लगाया है or paisa le liya hai khud इन्होंने जिसके कारण से मेरे बैंक अकाउंट पर पैसा नहीं आया है इनके रिलेटिव के अकाउंट में पैसा चला गया और इन्होंने उसे निकाल कर ले लिया अभी ब्रांच में बार-बार जाने पर डाट के गाली देकर भगा देते हैं हम उनके लड़के बोल रहे हैं और हमको ऐसी समस्या है और देवेन्द्र ब्रांच में वह ब्रांच मैनेजर था अवनीश कुमार तिवारी देवेन्द्र नगर कलेक्टर देवेन्द्र नगर इसकी इंकारी की जाए और इसमें हमें हमारा पैसा दिलाया जाए और bm अवनीश तिवारी का सही से चेकिंग किया जाए यहां पर ऐसा ही इनका चल रहा और हम ही हमारा पैसा दिलाया जाए हमारा बैंक पासबुक लगाकर।

मेरा पासबुक इसमें अटैचमेंट है प्लीज चेक किया जाए एक अकाउंट का पैसा मेरे में आया एक अकाउंट का पैसा नहीं आया और जो अटैचमेंट में भेज रहा हूँ वही मेरा एक्चुअल पासबुक है

Dono bank pass Book Mach kiya jae to apko khud pata chal jayega aik lone id me mera pass Book laga aik me mera nahi lga hai to paisa aya hi nahi lagbhag 33000 mera paisa nahi aya mai bahut pareshan hu

**SPANDANA SPOORTY FINANCIAL LIMITED**  
 CIN: L65929TG2003PLC040648  
 Regd. Office: Plot No: - 31 & 32, Ramky Selenium Towers,  
 Tower A, Ground Floor, Financial Dist, Nanakramguda,  
 Hyderabad 500032 (TS). Phone: +91 40 4812666  
 E-mail: contact@spandanaspooorty.com



**Loan Application form (ऋण एप्लिकेशन फॉर्म)**

आवेदन की तिथि	<b>23 Sep 2022</b>	आवेदन संख्या:	<b>348927454</b>
केवाईसी के अनुसार ग्राहक आईडी	<b>SSF2790599</b>	ग्राहक की आयु	<b>38</b>
प्राथमिक केवाईसी:	<b>Aadhar</b>	प्राथमिक केवाईसी आईडी:	<b>983721767750</b>
सेकेंडरी केवाईसी:		सेकेंडरी केवाईसी आईडी:	
उधारकर्ता का नाम:	<b>SANGEETA SAHU</b>	लिंग:	<b>FeMale</b>
जन्म तिथि:	<b>01 Jan 1984</b>	वैवाहिक स्थिति:	<b>Married</b>
W/o या D/O:	<b>RAMU</b>	पति/पत्नी/नामित नाम	<b>BRIJ LAL</b>
पति/पत्नी/नामित उम्र:	<b>38</b>	पति/पत्नी/नामित केवाईसी आईडी:	<b>866628630968</b>
उत्पाद का नाम:	<b>Chethana</b>	उत्पाद प्रकार:	<b>Chethana Plus</b>
भीड़ संख्या:	<b>8794578488</b>	एसएचजी के सदस्य:	<b>Haseena</b>
समूह का नाम:	<b>191917</b>	सं. स्टाफ आईडी:	<b>SF0040425</b>
केंद्र संख्या:	<b>142060</b>	केंद्र का नाम:	<b>651438</b>

प्रति

स्पंदनास्पूटीफाइनेंशियललिमिटेड ("कंपनी")

मैं, **SANGEETA SAHU W/o / D/o BRIJ LAL** एतद्वारा **SANGEETA SAHU** (उद्देश्य) के लिए **33602.00** के ऋण **AUTOMOBILE SHOP** के लिए आवेदन करता हूँ। एतद्वारा इस ऋण आवेदन को अपनी स्वतंत्र इच्छा और सहमति के साथ उल्लिखित घोषणाओं के लिए करता हूँ और निम्नलिखित तथ्यात्मक घोषणाएं करता हूँ जो सत्य और सही हैं। मैं घोषणा करता हूँ कि हमारे परिवार की वार्षिक घरेलू आय **20000.00** है और सभी स्रोतों से वर्तमान कुल ऋण **₹ 4250.00** है। मैं घोषणा करता हूँ कि कंपनी को प्रदान किया गया मेरा वर्तमान पता सही है और मैं किसी भी परिवर्तन के मामले में नया पता प्रमाण प्रस्तुत करने के लिए सहमत हूँ। मैं **Monthly** के बराबर साप्ताहिक/पाक्षिक/मासिक इंस्टालेशन **1800.00** (मेरे द्वारा स्वेच्छा से चुनी गई चुकौती आवृत्ति) के साथ-साथ **24** प्रतिशत (डिमिनिशिंग बैलेंस मेथड) प्रति वर्ष की लागू ब्याज दर के साथ कंपनी को ऋण चुकाने का वादा करता हूँ। मेरे बैंक खाते संख्या में के साथ बनाए गए ऋण राशि को हस्तांतरित / वितरित (ऋण आवेदन पत्र स्वीकार किए जाने और कंपनी द्वारा स्वीकृत ऋण की स्थिति में) के लिए स्वीकृत की गई राशि उपरोक्त सामग्री मेरे निर्देशों पर भरी गई है और मुझे और मेरे समूह के सदस्यों को कंपनी के कर्मचारियों द्वारा ज्ञात भाषा में पढ़ा और समझाया गया है, जिसमें आवेदन पत्र के नियम और शर्तें शामिल हैं, जो मुझे समझ में आती हैं।

तिथि:

स्थान:

हस्ताक्षर:

नाम: ✓

**ऋण आवेदन पत्र की पावती आवेदन संख्या।**

हमें (स्पंदना स्पूटी फाइनेंशियल लिमिटेड) श्रीमती **SANGEETA SAHU** से ऋण आवेदन प्राप्त हुआ। हम आपके आवेदन को अपनी ऋण नीति के अनुसार संसाधित करेंगे और 15 दिनों के भीतर स्वीकृति/अस्वीकृति के निर्णय के बारे में सूचित करेंगे। आवेदन की स्वीकृति को ऋण की स्वीकृति के रूप में नहीं माना जाएगा और हम किसी भी मामले में ऋण स्वीकृत करने के लिए बाध्य नहीं हैं। यदि ऋण स्वीकृत हो जाता है, तो हम सभी नियमों और शर्तों को पूरा करने के अधीन, स्वीकृति की तारीख से 15 दिनों के भीतर वितरित करेंगे।

तिथि:

स्थान:

हस्ताक्षर:

कर्मचारी का नाम

कर्मचारी आईडी:

**क्रेडिट बीमा**

मैं अपने लिए क्रेडिट बीमा के लिए आवेदन करना चाहता हूँ और \_\_\_\_\_ (बीमा कंपनी का नाम) के साथ कंपनी द्वारा आयोजित मास्टर पॉलिसी के तहत अपने पति या पत्नी के लिए बीमा का प्रस्ताव करना चाहता हूँ। मैंने क्रेडिट बीमा की विशेषताओं और नियमों और शर्तों को समझ लिया है और मैं बीमा के लिए लागू प्रीमियम का भुगतान करने और बीमा कंपनी की आवश्यकता के अनुसार केवाईसी दस्तावेज जमा करने के लिए सहमत हूँ।

तिथि:

स्थान:

हस्ताक्षर:

नाम: ✓

ग्राहक द्वारा प्रदान किए गए विवरण भर दिए गए हैं और ग्राहक द्वारा प्रस्तुत किए गए मूल केवाईसी दस्तावेजों को कर्मचारी नाम **Shukhendra Singh** (ईएमपी आईडी: **SF0058774**) द्वारा सत्यापित किया गया है।

दिनांक: \_\_\_\_\_

स्थान: \_\_\_\_\_

