


Re: 21st Nov CH ZDAC Meeting

From Deepak kumar Dewangan <deepak.kumar@spandanasphoorty.com>

Date Sat 2025-11-29 13:17

To Rahul Tamrakar <tamrakar.rahul@spandanasphoorty.com>

Cc Vishal Kumar Poddar <vishalkumar.poddar@spandanasphoorty.com>; Domendra Sahu <domendra.sahu@spandanasphoorty.com>; Arvind Kumar Maurya <arvindkumar.maurya@spandanasphoorty.com>

2 attachments (2 MB)

Sakuntala Loan Card.pdf; Sakuntala Written Statement.pdf;

Dear Sir,

During the verification of this case i have found that

1. Borrower-**Shakuntala** (SID2125707959)

During the field visit, the borrower confirmed that she paid

Rs.15,000 on 20-06-25 & Rs.6,000 on 27-07-25

Total amount paid Rs.21,000 for loan settlement (OTS) to staff Fir Kumar Chauhan/SF0034342.

However, the FIMO system shows the following entries

Rs.12,000 on 20-06-25, Rs.3,000 on 03-06-25 & Rs.10,200 on 07-08-25

Total posted: Rs.25,200

This indicates that the staff posted Rs.4,200 more than the actual customer's payment, which appears to have been adjusted using amount collected from borrower Kavita.

2. Borrower-**Kavita** (LAN-354076153)

On telephonic confirmation, the borrower stated that she paid the following amounts to the staff Fir Kumar Chauhan/SF0034342.

Rs3,200 EMI on 05-06-25

Rs.3,200 EMI on 03-07-25

Rs.11,815 pre-closure amount on 14-08-25

Total collection: Rs.18,215

and FIMO shows a posting of Rs.18,533 on 11-09-25 after verification.

Based on verification:

- Total amount collected from Kavita: Rs.18,215

- Amount posted by staff into Shakuntala's account: Rs.4,200

- Remaining amount Rs.14,015 is unaccounted and considered fraud.

*Borrower Shakuntala has provided her loan card and a written statement as supporting documents, which are attached with this email.

Kindly review the matter and take appropriate action.

Thanks & Regards.

Deepak Kumar Dewangan/SF0075386/Audit Executive

Phone No. - 7974382386

From: Vishal Kumar Poddar <vishalkumar.poddar@spandanasphoorty.com>

Sent: Friday, November 28, 2025 12:04 PM

To: Deepak kumar Dewangan <deepak.kumar@spandanasphoorty.com>

Subject: Re: 21st Nov CH ZDAC Meeting

Dear Depaak,

During the ZDAC Inquiry of below case, Staff Fir Kumar is saying that Borrower Kavita didn't Paid her EMIs on Jun & July Month but I have signed in Loan card to create Pressure on Kavita to Pay the same amount which she Paid in Aug Month before the Preclose amount, but at the same time Nidhi Borrower Sakuntala (Borrower id- SID2125707959) Promised him that she will Pay her due by evening and He did the Posting in FIMO against Sakuntala but borrower didn't Paid the same to him and at the time he was having Preclosure amount of Kavita so he utilised the amount in Sakuntala Posting which he already done in FIMO.

Later when he received money from Sakuntala, He did the complete Posting in Kavita's account on 11-Sep-25.

Date of Complaint	Complaint Number	Type of Complaint	Employee Code	Name of the Staff Involved	Employee Designation	Branch	Case Description
12-Sep-25	FN25-26-02201	Financial	SF0034342	Fir kumar Chauhan	Customer Retention Associate	Pathalgaon Khurd	Collection & Pre-Closure Misappropriation of 18215/-Rs

Thanks and Regards.

Vishal Kumar Poddar

State Head In-charge | Audit Department | Chhattisgarh

M: 9713122463

Spandana Sphoorty Financial Limited

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



Integrity | Collaboration | Agility | Receptiveness | Empathy

From: Rahul Tamrakar <tamrakar.rahul@spandanasphoorty.com>

Sent: 24 November 2025 15:50

To: Vishal Kumar Poddar <vishalkumar.poddar@spandanasphoorty.com>

Cc: Arvind Kumar Maurya <arvindkumar.maurya@spandanasphoorty.com>; Dalpreet Kaur <dalpreet.kaur@spandanasphoorty.com>; Deependra Shrivastava <deependra.shrivastava@spandanasphoorty.com>

Subject: Fw: 21st Nov CH ZDAC Meeting

Dear Vishal Sir,

During the ZDAC Inquiry of below case, Staff Fir Kumar is saying that Borrower Kavita didn't Paid her EMIs on Jun & July Month but I have signed in Loan card to create Pressure on Kavita to Pay the same amount which she Paid in Aug Month before the Preclose amount, but at the same time Nidhi Borrower Sakuntala (Borrower id-SID2125707959) Promised him that she will Pay her due by evening and He did the Posting in FIMO against Sakuntala but borrower didn't Paid the same to him and at the time he was having Preclosure amount of Kavita so he utilised the amount in Sakuntala Posting which he already done in FIMO.

Later when he received money from Sakuntala, He did the complete Posting in Kavita's account on 11-Sep-25.

So Request your support in verifying staffs Statement to Proceed towards Decision in below complaint.

Date of Complaint	Complaint Number	Type of Complaint	Employee Code	Name of the Staff Involved	Employee Designation	Branch	Case Description
12-Sep-25	FN25-26-02201	Financial	SF0034342	Fir kumar Chauhan	Customer Retention Associate	Pathalgaon Khurd	Collection & Pre-Closure Misappropriation of 18215/-Rs

Thanks & Regards...



Rahul Tamrakar

Deputy Manager - HR | State HR - Chhattisgarh | Spandana Sphoorty Financial Ltd

| tamrakar.rahul@spandanasphoorty.com | www.spandanasphoorty.com | +91 7000245469

From: Rahul Tamrakar <tamrakar.rahul@spandanasphoorty.com>

Sent: Monday, November 24, 2025 11:54

To: Dalpreet Kaur <dalpreet.kaur@spandanasphoorty.com>; Arvind Kumar Maurya <arvindkumar.maurya@spandanasphoorty.com>; Deependra Shrivastava <deependra.shrivastava@spandanasphoorty.com>

Cc: Vishal Kumar Poddar <vishalkumar.poddar@spandanasphoorty.com>; Ejaz Ahmad <ejaz.ahmad@spandanasphoorty.com>

Subject: Fw: 21st Nov CH ZDAC Meeting

Dear Sir/Ma'am,

Based on the ZDAC Meeting conducted on Friday 21st Nov for below list of cases , PFB Closure Recommendation for 6 Cases as decided during the Inquiry, Please check & update the same in DAPS,

Date of Complaint	Complaint Number	Type of Complaint	Employee Code	Name of the Staff Involved	Employee Designation	Branch Code	
16-Oct-25	FN25-26-02569	Financial	SF0058272	Pradeep Kumar Gupta	Customer Retention Associate	Ranka	Collection Misappropriation of 224
15-Sep-25	FN25-26-02222	Financial	SF0076541	Meghnath Nisad	Credit Assistant	Pathalgaon Khurd	Pre-closure Misappropriation, Advai
15-Oct-25	FN25-26-02562	Financial	SF0064939	Bhagwat Prasad	Credit Assistant	Gaurella	Collection Misappropriation of 256:
22-Oct-25	FN25-26-02622	Financial	SF0064939	Bhagwat Prasad	Credit Assistant	Gaurella	Pre-closure Misappropriation of 21:
15-Oct-25	FN25-26-02565	Financial	SF0069776	Karan Das	Senior Credit Assistant	Gaurella	Collection Misappropriation of 807
27-Oct-25	FN25-26-02683	Financial	SF0085380	Narendra Kumar Aashikar	Credit Assistant	Kharsiya	Pre-closure Misappropriation of 48:

Whereas 2 cases are still under verification.

Date of Complaint	Complaint Number	Type of Complaint	Employee Code	Name of the Staff Involved	Employee Designation	Branch	Ca
05-Sep-25	FN25-26-02098	Financial	SF0076543	Brij bhusan Gupta	Credit Assistant	Pathalgaon Khurd	Collection Misappropriation of 3360,
12-Sep-25	FN25-26-02201	Financial	SF0034342	Fir kumar Chauhan	Customer Retention Associate	Pathalgaon Khurd	Collection & Pre-Closure Misappropr

Thanks & Regards...



Rahul Tamrakar

Deputy Manager - HR | State HR - Chhattisgarh | Spandana Sphoorty Financial Ltd

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From: Rahul Tamrakar

Sent: Thursday, November 20, 2025 14:24

To: Umesh Singh <umesh.singh@spandanasphoorty.com>; Mithilesh Kumar Yadav <mithileshkumar.yadav@spandanasphoorty.com>

Cc: Deependra Shrivastava <deependra.shrivastava@spandanasphoorty.com>; Ejaz Ahmad <ejaz.ahmad@spandanasphoorty.com>; Dalpreet Kaur <dalpreet.kaur@spandanasphoorty.com>; Arvind Kumar Maurya <arvindkumar.maurya@spandanasphoorty.com>; Vishal Kumar Poddar <vishalkumar.poddar@spandanasphoorty.com>; Varsha Kumari <varsha.kumari@spandanasphoorty.com>
Subject: 21st Nov CH ZDAC Meeting

Dear Team,

PFB link for today's ZIC Meeting along with Case wise time schedule below, Please Ask Respective employees to be ready to join as per their allocated time slots.

Link: https://teams.microsoft.com/join/19%3ameeting_OTg4YmY3MDQtN2jMy00MDRiLTgxYzEtYTY1YWMYn2UxOTg3%40thread.v2/0?context=%7b%22Tid%22%3a%22f35a4b81-9437-4856-bad3-a1147a1c5e15%22%2c%22Oid%22%3a%2288158d88-f871-4fc3-b43a-7b2b3a482df6%22%7d

Date of Complaint	Complaint Number	Type of Complaint	Employee Code	Name of the Staff Involved	Employee Designation	Branch Code	Ca
16-Oct-25	FN25-26-02569	Financial	SF0058272	Pradeep Kumar Gupta	Customer Retention Associate	Ranka	Collection Misappropriation of 2240/-
12-Sep-25	FN25-26-02201	Financial	SF0034342	Fir kumar Chauhan	Customer Retention Associate	Pathalgaon Khurd	Collection & Pre-Closure Misappropriation
15-Sep-25	FN25-26-02222	Financial	SF0076541	Meghnath Nisad	Credit Assistant	Pathalgaon Khurd	Pre-closure Misappropriation, Advance
15-Oct-25	FN25-26-02562	Financial	SF0064939	Bhagwat Prasad	Credit Assistant	Gaurella	Collection Misappropriation of 25620/-
22-Oct-25	FN25-26-02622	Financial	SF0064939	Bhagwat Prasad	Credit Assistant	Gaurella	Pre-closure Misappropriation of 21250/-
15-Oct-25	FN25-26-02565	Financial	SF0069776	Karan Das	Senior Credit Assistant	Gaurella	Collection Misappropriation of 8070/-
27-Oct-25	FN25-26-02683	Financial	SF0085380	Narendra Kumar Aashikar	Credit Assistant	Kharsiya	Pre-closure Misappropriation of 48810/-

Thanks & Regards... 



Rahul Tamrakar

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