

Rudrappa Channabasappa Badiger

From: Kotresh M R
Sent: Thursday, November 13, 2025 5:59 PM
To: Gowrishankar D B; Rudrappa Channabasappa Badiger; Deepak Kothawade
Cc: Deepak Kothawade; Rudrappa Channabasappa Badiger; P Santhosh; Shivaraj MH; Basavraj Heggappa Lamani; Varsha Kumari; Kadur Branch; Gurappa Chulaki
Subject: Re: DAPS Feedback to be updated - KA NORTH -11/11/2025
Attachments: Kadur branch perclose and fake LD farud

Dear [@Gowrishankar D B](#),

Branch Manager Bharath was working as an LO in Kadur branch and got BM promotion sitting in the same branch. He was handling case load, collections. It's alleged that he did this with fraudulent intentions. This isn't a single case; he's done more fake LDs, causing loss to the company. He should be held accountable and action should be taken against him But LO is newly joined & Intentionally KYC login to LD ID, same matter .LO is already received two warning letters, and it's noted that he hasn't involved in fraud, Due to this case main response person is BM.

Pls find the attached Mail also, Fake LD & Fraud Complaint Against BM ...

Kotresha M R

Vice President | Operations
M:9731944711
Spandana Sphoorty Financial Limited
#:91, Annapurneswari Nilaya, 2nd A Cross, 1st Main, A Block,

DCM Layout, Davangere Dist -Davangere, Karnataka-577004.



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From: Gowrishankar D B <gowrishankar.db@spandanasphoorty.com>
Sent: 12 November 2025 13:24
To: Rudrappa Channabasappa Badiger <rudrappa.badiger@spandanasphoorty.com>; Deepak Kothawade <deepak.kothawade@spandanasphoorty.com>
Cc: P Santhosh <santhosh.p@spandanasphoorty.com>; Shivaraj MH <shivaraj.mh@spandanasphoorty.com>; Basavraj Heggappa Lamani <basavaraj.lamani@spandanasphoorty.com>; Kotresh M R <kotresh.mr@spandanasphoortyfinance.onmicrosoft.com>; Varsha Kumari <varsha.kumari@spandanasphoorty.com>; Kadur Branch <kadur@spandanasphoorty.com>; Gurappa Chulaki <gurappa.chulaki@spandanasphoorty.com>
Subject: RE: DAPS Feedback to be updated - KA NORTH -11/11/2025

Dear Rudrappa,

As per the previous communication, if the employee does not accept the allegation, kindly request them to submit the supporting documents. Based on the documents provided, we will reinvestigate the case.

Please note that the borrower verification has been completed at the borrower's residence, and the report has been published based on the verification and available records.

Thanks & Regards

Gowrishankar D B

State Head – KA | Internal Audit

M:9071069285

Spandana Sphoorty Financial Limited

South Zone office – Bangalore, Karnataka.



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From: Rudrappa Channabasappa Badiger <rudrappa.badiger@spandanasphoorty.com>

Sent: 11 November 2025 12:52

To: Gowrishankar D B <gowrishankar.db@spandanasphoorty.com>; Deepak Kothawade <deepak.kothawade@spandanasphoorty.com>

Cc: P Santhosh <santhosh.p@spandanasphoorty.com>; Shivaraj MH <shivaraj.mh@spandanasphoorty.com>; Basavraj Heggappa Lamani <basavaraj.lamani@spandanasphoorty.com>; Kotresh M R

<kotresh.mr@spandanasphoortyfinance.onmicrosoft.com>; Varsha Kumari <varsha.kumari@spandanasphoorty.com>; Kadur Branch <kadur@spandanasphoorty.com>; Gurappa Chulaki <gurappa.chulaki@spandanasphoorty.com>

Subject: RE: DAPS Feedback to be updated - KA NORTH -11/11/2025

Hi Gowri Sir,

Below staff denied accepting the allegation and CM and AVP asking to reinvestigate the case and they will ready to visit the customer along with Audit team for further investigation process, Due to that kindly need your view on this case.

Thanks & Regards,

R C Badiger,

State HR - KA | Human Resources

M:6363851767

Spandana Sphoorty Financial Limited



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From: Rudrappa Channabasappa Badiger

Sent: Sunday, November 9, 2025 10:05 PM

To: Gurappa Chulaki <gurappa.chulaki@spandanasphoorty.com>

Cc: Gowrishankar D B <gowrishankar.db@spandanasphoorty.com>; P Santhosh <santhosh.p@spandanasphoorty.com>; Shivaraj MH <shivaraj.mh@spandanasphoorty.com>; Basavraj Heggappa Lamani

<basavaraj.lamani@spandanasphoorty.com>; Deepak Kothawade

<deepak.kothawade@spandanasphoortyfinance.onmicrosoft.com>; Kotresh M R

<kotresh.mr@spandanasphoortyfinance.onmicrosoft.com>; Varsha Kumari <varsha.kumari@spandanasphoorty.com>;

Kadur Branch <kadur@spandanasphoorty.com>

Subject: RE: DAPS Feedback to be updated - KA NORTH -11/11/2025

Hi Gurappa,

As discussed on ZDAC call, kindly provide the proffer evidence and Loan DB related documents which prove the below staff is innocent within 13th Nov.

Financial year/quarter	Entity	Complaint Number	Date of Complaint Raised	Case ID	Date of Case Registration	Type of Complaint	Case Nature	Employee Code	Name of the Staff Involved
Q3 25-26	SSFL	FN25-26-02698	28-Oct-2025	DC-FY-2025-04958	30-Oct-2025	Financial	Fake Loan disbursement	SF0084741	Sharath Kumar K R

Thanks & Regards,

R C Badiger,

State HR - KA | Human Resources

M:6363851767

Spandana Sphoorty Financial Limited



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From: Rudrappa Channabasappa Badiger

Sent: Saturday, November 8, 2025 3:15 PM

To: Shivaraj MH <shivaraj.mh@spandanasphoorty.com>; Basavaraj Heggappa Lamani

<basavaraj.lamani@spandanasphoorty.com>; Deepak Kothawade

<deepak.kothawade@spandanasphoortyfinance.onmicrosoft.com>

Cc: Gowrishankar D B <gowrishankar.db@spandanasphoorty.com>; P Santhosh <santhosh.p@spandanasphoorty.com>

Subject: DAPS Feedback to be updated - KA NORTH -11/11/2025

Dear Sir,

Kindly update your ZDAC observations for the below employees in DAPS,

Financial year/quarter	Entity	Complaint Number	Date of Complaint Raised	Case ID	Date of Case Registration	Type of Complaint	Case Nature	Employee Code	Name of Involved
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Q2 25-26	SSFL	FN25-26-02155	09-Sep-2025	DC-FY-2025-04146	11-Sep-2025	Financial	Collection Misappropriation	SF0089864	Arun Shiv Nalatawa
Q2 25-26	SSFL	FN25-26-02186	11-Sep-2025	DC-FY-2025-04218	16-Sep-2025	Financial	Collection Misappropriation	SF0074268	Eranna C
Q2 25-26	SSFL	FN25-26-02187	11-Sep-2025	DC-FY-2025-04219	16-Sep-2025	Financial	Collection Misappropriation	SF0067008	Narasim
Q2 25-26	SSFL	FN25-26-02188	11-Sep-2025	DC-FY-2025-04220	16-Sep-2025	Financial	Collection Misappropriation	SF0094176	Basavara
Q2 25-26	SSFL	FN25-26-02227	15-Sep-2025	DC-FY-2025-04217	16-Sep-2025	Financial	Collection Misappropriation	SF0096921	Manjuna
Q2 25-26	SSFL	FN25-26-02250	16-Sep-2025	DC-FY-2025-04226	16-Sep-2025	Financial	Pre-closure Misappropriation	SF0033119	Prasad G

Q3 25-26	SSFL	FN25-26-02457	04-Oct-2025	DC-FY-2025-04565	07-Oct-2025	Financial	Collection Misappropriation	SF0087239	Kabbera
Q3 25-26	SSFL	FN25-26-02698	28-Oct-2025	DC-FY-2025-04958	30-Oct-2025	Financial	Fake Loan disbursement	SF0084741	Sharath

Thanks & Regards,
R C Badiger,
 State HR - KA | Human Resources
 M:6363851767
 Spandana Sphoorty Financial Limited



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