



**RE: Fraud Investigation Report- OD Jajpur Town/ORGL1008/FN25-26-03204/CSS- 141422**

**From** Vasudevarao Bezawada <vasudevarao.bezawada@spandanaspshoorty.com>

**Date** Sat 10/01/2026 14:49

**To** Karan Kumar <karankumar@spandanaspshoorty.com>; Shanker Sangam <shanker.sangam@spandanaspshoorty.com>; Midde Ravi Kumar <ravikumar.midle@spandanaspshoorty.com>

**Cc** Arvind Kumar Maurya <arvindkumar.maurya@spandanaspshoorty.com>; Sanjaya Kumar Sahoo <sanjayakumar.sahoo@spandanaspshoorty.com>; Alok Kumar Maharana <alokkumar.maharana@spandanaspshoorty.com>; Krushna Chandra Sahoo <krushnachandra.sahoo@spandanaspshoorty.com>; FRM HO <frm@spandanaspshoorty.com>; Dalpreet Kaur <dalpreet.kaur@spandanaspshoorty.com>; Internal Audit <ia@spandanaspshoorty.com>; Jasthi Venkata Rama Krishna Chowdary <ramakrishna.jasthi@spandanaspshoorty.com>; Radhakrishna Venkataiah Eale <radha.eale@spandanaspshoorty.com>; Ramesh Allaparthi <ramesh.allaparthi@spandanaspshoorty.com>; Shanker Sangam <shanker.sangam@spandanaspshoorty.com>; Sunand Sahu <sunand.sahu@spandanaspshoorty.com>; Yogender Prasad <yogender.prasad@spandanaspshoorty.com>; Suryakanta Sathuamahapatra <suryakanta.sathuamahapatra@spandanaspshoorty.com>; Complaints-SSFL <complaints@spandanaspshoorty.com>; Dalpreet Kaur <dalpreet.kaur@spandanaspshoorty.com>; Yogender Prasad <yogender.prasad@spandanaspshoorty.com>; Gundappa R Mulge <gundappar.mulge@spandanaspshoorty.com>; Mukesh Kumar Jha <mukesh.jha@spandanaspshoorty.com>; Alok Senapati <alok.senapati@spandanaspshoorty.com>

Dear Karan,

We have received the amount.

03-Jan-26	UPI/180736856589/08:42:28/UPI/7327059711@ybl/Paym				230	50160245.67
-----------	---	--	--	--	-----	-------------

Regards With,  
Vasu

**From:** Karan Kumar <karankumar@spandanaspshoorty.com>

**Sent:** 10 January 2026 11:31

**To:** Shanker Sangam <shanker.sangam@spandanaspshoorty.com>; Midde Ravi Kumar <ravikumar.midle@spandanaspshoorty.com>; Vasudevarao Bezawada <vasudevarao.bezawada@spandanaspshoorty.com>

**Cc:** Arvind Kumar Maurya <arvindkumar.maurya@spandanaspshoorty.com>; Sanjaya Kumar Sahoo <sanjayakumar.sahoo@spandanaspshoorty.com>; Alok Kumar Maharana <alokkumar.maharana@spandanaspshoorty.com>; Krushna Chandra Sahoo <krushnachandra.sahoo@spandanaspshoorty.com>; FRM HO <frm@spandanaspshoorty.com>; Dalpreet Kaur <dalpreet.kaur@spandanaspshoorty.com>; Internal Audit <ia@spandanaspshoorty.com>; Jasthi Venkata Rama Krishna Chowdary <ramakrishna.jasthi@spandanaspshoorty.com>; Radhakrishna Venkataiah Eale <radha.eale@spandanaspshoorty.com>; Ramesh Allaparthi <ramesh.allaparthi@spandanaspshoorty.com>; Shanker Sangam <shanker.sangam@spandanaspshoorty.com>; Sunand Sahu <sunand.sahu@spandanaspshoorty.com>; Yogender Prasad <yogender.prasad@spandanaspshoorty.com>; Suryakanta Sathuamahapatra <suryakanta.sathuamahapatra@spandanaspshoorty.com>; Complaints-SSFL <complaints@spandanaspshoorty.com>; Dalpreet Kaur <dalpreet.kaur@spandanaspshoorty.com>; Yogender Prasad <yogender.prasad@spandanaspshoorty.com>; Gundappa R Mulge <gundappar.mulge@spandanaspshoorty.com>; Mukesh Kumar Jha <mukesh.jha@spandanaspshoorty.com>; Alok Senapati <alok.senapati@spandanaspshoorty.com>; Prabhat Kumar Tripathy <prabhatkumar.tripathy@spandanaspshoorty.com>; Prasanta Kumar Sahoo <prasantakumar.sahoo@spandanaspshoorty.com>

**Subject:** RE: Fraud Investigation Report- OD Jajpur Town/ORGL1008/FN25-26-03204/CSS- 141422

Dear Shaker & Team,

This has not yet been updated in DAPS. Please ensure that it is updated in the system as well.

@Ravi & Team - Kindly review the attached transaction slip and authenticate whether the amounts have been received or not.

**Fraud Investigation Details**

Fraud Investigation Required: Yes      Tentative FI Start Date: 12/12/2025      Tentative FI End Date: 15/12/2025

Start Date	End Date	Total Borrowers Verified	Total Borrowers Affected	Submission Date	Total Fraud Amount	Initial Amount Recovered	Due Amount	Remarks
10/12/2025	15/12/2025	1	1	16/12/2025	2240	2010	230	

**Karan Kumar**

Assistant Manager | Complaints & Branch Support Service  
M:7856096408

Spandana Sphoorty Financial Limited  
Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



Integrity | Collaboration | Agility | Receptiveness | Empathy

**From:** Krushna Chandra Sahoo <krushnachandra.sahoo@spandanaspshoorty.com>

**Sent:** 03 January 2026 12:10

**To:** Complaints-SSFL <complaints@spandanaspshoorty.com>; Dalpreet Kaur <dalpreet.kaur@spandanaspshoorty.com>; Yogender Prasad <yogender.prasad@spandanaspshoorty.com>; Gundappa R Mulge <gundappar.mulge@spandanaspshoorty.com>; Mukesh Kumar Jha <mukesh.jha@spandanaspshoorty.com>; Alok Senapati <alok.senapati@spandanaspshoorty.com>; Prabhat Kumar Tripathy <prabhatkumar.tripathy@spandanaspshoorty.com>; Prasanta Kumar Sahoo <prasantakumar.sahoo@spandanaspshoorty.com>

**Cc:** Arvind Kumar Maurya <arvindkumar.maurya@spandanaspshoorty.com>; Sanjaya Kumar Sahoo <sanjayakumar.sahoo@spandanaspshoorty.com>; Alok Kumar Maharana <alokkumar.maharana@spandanaspshoorty.com>; FRM HO <frm@spandanaspshoorty.com>; Dalpreet Kaur <dalpreet.kaur@spandanaspshoorty.com>; Internal Audit <ia@spandanaspshoorty.com>; Jasthi Venkata Rama Krishna Chowdary <ramakrishna.jasthi@spandanaspshoorty.com>; Radhakrishna Venkataiah Eale <radha.eale@spandanaspshoorty.com>; Ramesh Allaparthi <ramesh.allaparthi@spandanaspshoorty.com>; Shanker Sangam <shanker.sangam@spandanaspshoorty.com>

Sunand Sahu <[sunand.sahu@spandanaspooorty.com](mailto:sunand.sahu@spandanaspooorty.com)>; Yogender Prasad <[yogender.prasad@spandanaspooorty.com](mailto:yogender.prasad@spandanaspooorty.com)>; Suryakanta Sathuamahapatra <[suryakanta.sathuamahapatra@spandanaspooorty.com](mailto:suryakanta.sathuamahapatra@spandanaspooorty.com)>

**Subject:** RE: Fraud Investigation Report- OD Jajpur Town/ORGL1008/FN25-26-03204/CSS- 141422

Dear Sir,

Please find the attachment for Fraud amount deposit in HO account of Below mention employee,

EMP ID – SF0039086

EMP Name – Pratap Mallik

**Krushna Chandra Sahoo**

Associate Vice President | Operations

M:7606879918

Spandana Sphoorty Financial Limited

Bhadrak Region, Samuraipur, Bhadrak, PIN-756181



Integrity | Collaboration | Agility | Receptiveness | Empathy

**From:** Suryakanta Sathuamahapatra <[suryakanta.sathuamahapatra@spandanaspooorty.com](mailto:suryakanta.sathuamahapatra@spandanaspooorty.com)>

**Sent:** 16 December 2025 13:15

**To:** Complaints-SSFL <[complaints@spandanaspooorty.com](mailto:complaints@spandanaspooorty.com)>; Dalpreet Kaur <[dalpreet.kaur@spandanaspooorty.com](mailto:dalpreet.kaur@spandanaspooorty.com)>; Yogender Prasad <[yogender.prasad@spandanaspooorty.com](mailto:yogender.prasad@spandanaspooorty.com)>; Customer Support Service -SSFL <[css@spandanaspooorty.com](mailto:css@spandanaspooorty.com)>; Gundappa R Mulge <[gundappar.mulge@spandanaspooorty.com](mailto:gundappar.mulge@spandanaspooorty.com)>

**Cc:** Customer Support Service -SSFL <[css@spandanaspooorty.com](mailto:css@spandanaspooorty.com)>; Arvind Kumar Maurya <[arvindkumar.maurya@spandanaspooorty.com](mailto:arvindkumar.maurya@spandanaspooorty.com)>; Amarendra Malik <[amarendra.malik@spandanaspooorty.com](mailto:amarendra.malik@spandanaspooorty.com)>; Soubhagya Samantaray <[soubhagya.samantaray@spandanaspooorty.com](mailto:soubhagya.samantaray@spandanaspooorty.com)>; Sanjaya Kumar Sahoo <[sanjayakumar.sahoo@spandanaspooorty.com](mailto:sanjayakumar.sahoo@spandanaspooorty.com)>; Alok Kumar Maharana <[alokkumar.maharana@spandanaspooorty.com](mailto:alokkumar.maharana@spandanaspooorty.com)>; Krushna Chandra Sahoo <[krushnachandra.sahoo@spandanaspooorty.com](mailto:krushnachandra.sahoo@spandanaspooorty.com)>; FRM HO <[frm@spandanaspooorty.com](mailto:frm@spandanaspooorty.com)>; Shriraj Vedsen <[shriraj.vedsen@spandanaspooorty.com](mailto:shriraj.vedsen@spandanaspooorty.com)>; Dalpreet Kaur <[dalpreet.kaur@spandanaspooorty.com](mailto:dalpreet.kaur@spandanaspooorty.com)>; BSMS <[bsms@spandanaspooorty.com](mailto:bsms@spandanaspooorty.com)>; Internal Audit <[ia@spandanaspooorty.com](mailto:ia@spandanaspooorty.com)>; Jasthi Venkata Rama Krishna Chowdary <[ramakrishna.jasthi@spandanaspooorty.com](mailto:ramakrishna.jasthi@spandanaspooorty.com)>; Radhakrishna Venkataiah Eale <[radha.eale@spandanaspooorty.com](mailto:radha.eale@spandanaspooorty.com)>; Ramesh Allaparthi <[ramesh.allaparthi@spandanaspooorty.com](mailto:ramesh.allaparthi@spandanaspooorty.com)>; Shanker Sangam <[shanker.sangam@spandanaspooorty.com](mailto:shanker.sangam@spandanaspooorty.com)>; Sunand Sahu <[sunand.sahu@spandanaspooorty.com](mailto:sunand.sahu@spandanaspooorty.com)>; Yogender Prasad <[yogender.prasad@spandanaspooorty.com](mailto:yogender.prasad@spandanaspooorty.com)>; Narasingha Behera <[narasingha.behera@spandanaspooorty.com](mailto:narasingha.behera@spandanaspooorty.com)>; Soumya Ranjan Dash <[soumya.dash@spandanaspooorty.com](mailto:soumya.dash@spandanaspooorty.com)>; Soubhagya Samantaray <[soubhagya.samantaray@spandanaspooorty.com](mailto:soubhagya.samantaray@spandanaspooorty.com)>

**Subject:** Fraud Investigation Report- OD Jajpur Town/ORGL1008/FN25-26-03204/CSS- 141422

Dear All,

Enclosed is the fraud investigation/CLV report of OD Jajpur Town/ORGL1008(Complaint No: FN25-26-03204)branch along with the borrower visit details, affected borrowers' details and the evidence.

@Complaints - Please find enclosed the fraud investigation report bearing complaint no. FN25-26-03204.

@Dalpreet Kaur – Please confirm whether the fraud has been established in the DAC and what action has been taken on the staff. Further, please update the fraud tracker on the day of completion of DAC.

@Yogender Prasad – Please recover the amount from delinquent employee.

SI.No	Particulars	Amount
1	Gross Fraud Amount	2240.00
2	Recovered Amount	2010.00
3	Net Fraud Amount	230.00

Thanks & Regards,

Suryakanta S.Mahapatra

State Head | Internal Audit- Odisha

M:9853766983

Spandana Sphoorty Financial Limited

HIG-K-6,166,Kalinga Vihar,Subudhipur,Bhubaneswar,751019



Integrity | Collaboration | Agility | Receptiveness | Empathy

**From:** Rajeshwari Mupuru <[rajeshwari.mupuru@spandanaspooorty.com](mailto:rajeshwari.mupuru@spandanaspooorty.com)> on behalf of Complaints-SSFL <[complaints@spandanaspooorty.com](mailto:complaints@spandanaspooorty.com)>

**Sent:** 12 December 2025 12:54

**To:** Narasingha Behera <[narasingha.behera@spandanaspooorty.com](mailto:narasingha.behera@spandanaspooorty.com)>

**Cc:** Customer Support Service -SSFL <[css@spandanaspooorty.com](mailto:css@spandanaspooorty.com)>; Suryakanta Sathuamahapatra <[suryakanta.sathuamahapatra@spandanaspooorty.com](mailto:suryakanta.sathuamahapatra@spandanaspooorty.com)>; Arvind Kumar Maurya <[arvindkumar.maurya@spandanaspooorty.com](mailto:arvindkumar.maurya@spandanaspooorty.com)>; Amarendra Malik <[amarendra.malik@spandanaspooorty.com](mailto:amarendra.malik@spandanaspooorty.com)>; Soubhagya Samantaray <[soubhagya.samantaray@spandanaspooorty.com](mailto:soubhagya.samantaray@spandanaspooorty.com)>; Sanjaya Kumar Sahoo <[sanjayakumar.sahoo@spandanaspooorty.com](mailto:sanjayakumar.sahoo@spandanaspooorty.com)>; Alok Kumar Maharana <[alokkumar.maharana@spandanaspooorty.com](mailto:alokkumar.maharana@spandanaspooorty.com)>; Krushna Chandra Sahoo <[krushnachandra.sahoo@spandanaspooorty.com](mailto:krushnachandra.sahoo@spandanaspooorty.com)>; FRM HO <[frm@spandanaspooorty.com](mailto:frm@spandanaspooorty.com)>; Shriraj Vedsen <[shriraj.vedsen@spandanaspooorty.com](mailto:shriraj.vedsen@spandanaspooorty.com)>; Dalpreet Kaur <[dalpreet.kaur@spandanaspooorty.com](mailto:dalpreet.kaur@spandanaspooorty.com)>; BSMS <[bsms@spandanaspooorty.com](mailto:bsms@spandanaspooorty.com)>; Complaints-SSFL <[complaints@spandanaspooorty.com](mailto:complaints@spandanaspooorty.com)>; Internal Audit <[ia@spandanaspooorty.com](mailto:ia@spandanaspooorty.com)>; Jasthi Venkata Rama Krishna Chowdary <[ramakrishna.jasthi@spandanaspooorty.com](mailto:ramakrishna.jasthi@spandanaspooorty.com)>; Radhakrishna Venkataiah Eale <[radha.eale@spandanaspooorty.com](mailto:radha.eale@spandanaspooorty.com)>; Ramesh Allaparthi <[ramesh.allaparthi@spandanaspooorty.com](mailto:ramesh.allaparthi@spandanaspooorty.com)>; Shanker Sangam <[shanker.sangam@spandanaspooorty.com](mailto:shanker.sangam@spandanaspooorty.com)>; Sunand Sahu <[sunand.sahu@spandanaspooorty.com](mailto:sunand.sahu@spandanaspooorty.com)>; Yogender Prasad <[yogender.prasad@spandanaspooorty.com](mailto:yogender.prasad@spandanaspooorty.com)>

**Subject:** RE: 141422 : Loan disbursed without borrower confirmation: 358838084

Dear Narasingha,

According to trial mail confirmation, complaints has been registered against the below mentioned employees under financial. Please find the below complaint numbers for your reference.

EMPLOYEE CODE	EMPLOYEE NAME	COMPLAINT NUMBER	BRANCH	FRAUD TRIGGER AMOUNT	COMPLAINT DESCRIPTION	PREVIOUS COMPLAINT IF ANY
SF0082013	Kousik Patra	FN25-26-03203	Jajpur Town	1240	Collection Misappropriation	Yes
SF0039086	Pratap Kumar Malik	FN25-26-03204	Jajpur Town	2240	Collection Misappropriation	Yes
SF0092683	Suryakanta Malla	FN25-26-03205	Jajpur Town	2240	Collection Misappropriation	Yes

Previous complaints details below.

DATE	COMPLAINT NUMBER	EMPLOYEE NAME	DESIGNATION	EMPLOYEE CODE	BRANCH	STATE	COMPLAINT NATURE	COMPLAINT DESCRIPTION	FINANCIAL FRAUD - VALUE	RECOVERED AMOUNT	AMOUNT -TO RECOVERED
16-Aug-24	F2425-08185	Kousik Patra	Credit Assistant	SF0082013	Jajpur Town-2	Odisha	Financial	He left from the field with collection amount of Rs.130000/-	95250	7721	87529
31-Aug-24	F2425-08351	Kousik Patra	Credit Assistant	SF0082013	Jajpur Town-2	Odisha	Financial	Cash closing amount Misappropriation	86240	0	86240
17-Sep-24	C2425-09210	Kousik Patra	Credit Assistant	SF0082013	Jajpur Town-2	Odisha	Non-Financial	Consumed alcohol during working hours and misbehave with branch staff			
31-Dec-24	C2425-12750	Pratap Kumar Malik	Credit Assistant	SF0039086	Jajpur Town-2	Odisha	Non-Financial	KYC manipulation by changing the photographs			

EMP ID	EMP NAME	COMPLAINT ID	CASE ID	CASE TYPE	BRANCH	STATUS	Reg. Date	Decision
SF0082013	Kousik Patra	FN25-26-02454	DC-FY-2025-04560	Financial	CLOD39	NOI Issued	03-10-2025	In Progress
SF0092683	Suryakanta Malla	FN25-26-03105	DC-FY-2025-05528	Financial	CLOD39	DSCN sent	01-12-2025	In Progress
SF0092683	Suryakanta Malla	FN25-26-02655	DC-FY-2025-04832	Financial	CLOD39	NOI Issued	24-10-2025	In Progress
SF0092683	Suryakanta Malla	FN25-26-02620	DC-FY-2025-04756	Financial	CLOD39	F&A Updated	22-10-2025	Office Order Intimation
SF0092683	Suryakanta Malla	FN25-26-01837	DC-FY-2025-03573	Financial	CLOD39	F&A Updated	18-08-2025	Office Order Intimation

### Rajeshwari M

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



Integrity | Collaboration | Agility | Receptiveness | Empathy

From: Narasingha Behera <[narasingha.behera@spandanasphoorty.com](mailto:narasingha.behera@spandanasphoorty.com)>

Sent: 12 December 2025 11:15

To: Complaints-SSFL <[complaints@spandanasphoorty.com](mailto:complaints@spandanasphoorty.com)>

Cc: Customer Support Service -SSFL <[css@spandanasphoorty.com](mailto:css@spandanasphoorty.com)>; Internal Audit <[ia@spandanasphoorty.com](mailto:ia@spandanasphoorty.com)>; Suryakanta Sathuamahapatra <[suryakanta.sathuamahapatra@spandanasphoorty.com](mailto:suryakanta.sathuamahapatra@spandanasphoorty.com)>; Arvind Kumar Maurya <[arvindkumar.maurya@spandanasphoorty.com](mailto:arvindkumar.maurya@spandanasphoorty.com)>; Amarendra Malik <[amarendra.malik@spandanasphoorty.com](mailto:amarendra.malik@spandanasphoorty.com)>; Soubhagya Samantaray <[soubhagya.samantaray@spandanasphoorty.com](mailto:soubhagya.samantaray@spandanasphoorty.com)>

Subject: Fw: 141422 : Loan disbursed without borrower confirmation: 358838084

Dear Team,

As per trail mail CIA Amarendra Malik verified borrower TILOTTAMA RANA/358838084 of Jajpur Town branch/ ORL1008 Misappropriation of Rs 1700/- observed. Borrower had old loan having loan number- 352490436 which was converted to Viswas having Loan ID- 358838084 on dtd. 21-11-24 without borrower knowledge. The details are mentioned below

During the CSS Verification to Center No- anandapur

1)LO Kousik Patra/SF0082013 Misappropriation observed Rs 1240/-

As per phone pay evidence borrower(TILOTTAMA RANA/358838084) paid her Partial EMI amount Rs 1000/- on Dt 22-Sep-2024, & Rs-240/- on Dt 28-Sep-2024 to LO Kousik Patra but LO Kousik Patra has not remitted at office.

2)LO Suryakanta Malla/SF0092683 Misappropriation observed Rs 230/-

As per loan card having loan number- 352490436 borrower(TILOTTAMA RANA/358838084) paid her EMI amount Rs 2240/- on Dt 03-Apr-2025 to LO Suryakanta Malla But LO Suryakanta Malla Rs 2010/- Inputed New Loan ID: 358838084 & Rest amount Rs 230/- has not remitted at office.

3)LO Pratap Kumar Malik/SF0039086 Misappropriation observed Rs 230/-

As per loan card evidence borrower(TILOTTAMA RANA/358838084) paid her EMI amount Rs 2240/- on Dt 03-May-2025 to LO Pratap Kumar Malik But LO Pratap Kumar Malik Rs 2010/- Inputed New Loan ID: 358838084 & Rest amount Rs 230/- has not remitted at office.

As per loan card on dtd. 03-10-24 & 03-11-24 Rs 2240/- each received by BM Bharat Kumar Rout/SF0054486 which was included in CLV report having complain number-FN25-26-00441 On 21-11-24 loan was converted to Viswas having Loan ID- 358838084 but borrower did not know about Loan.

I have attached Phone Pay Screenshot, Loan Card, Subledger for your reference.

Center Number	Group Name	Loan No.	Customer Name	Collected Date	Collected Amount	Recovery Entry In FIMO	Misappropriation Amount	Recovery Amount	Recovery Date	Staff Name	Emp. ID	Auditor Remarks
anandapur	majhi sahi anandapur G4	358838084	TILOTTAMA RANA	22-09-2024	1000	0	1000	NA	NA	Kousik Patra	SF0082013	As per phone pay ev RANA/358838084) p on Dt 22-Sep-2024 t has not remitted at c
anandapur	majhi sahi anandapur G4	358838084	TILOTTAMA RANA	28-09-2024	240	0	240	NA	NA	Kousik Patra	SF0082013	As per phone pay ev RANA/358838084) p Dt 28-Sep-2024 to L not remitted at offic
anandapur	majhi sahi anandapur G4	358838084	TILOTTAMA RANA	03-04-2025	2240	2010	230	NA	NA	Suryakanta Malla	SF0092683	As per loan card evic RANA/358838084) p Apr-2025 to LO Sury only posted Rs 2010 amount Rs 230/- ha:
anandapur	majhi sahi anandapur G4	358838084	TILOTTAMA RANA	03-05-2025	2240	2010	230	NA	NA	Pratap Kumar Malik	SF0039086	As per loan card evic RANA/358838084) p May-2025 to LO Prat Malik only posted Rs Rest amount Rs 230,

Thanks & Regards,

**Narasingha Behera**

Regional Auditor | Internal Audit  
M:8093671170  
Spandana Sphoorty Financial Limited

Samarapur, Denza Complex

Near-Maa Tarini Furniture Showroom

Bhadrak- 756181



Integrity | Collaboration | Agility | Receptiveness | Empathy

**From:** Amarendra Malik <[amarendra.malik@spandanasphoorty.com](mailto:amarendra.malik@spandanasphoorty.com)>  
**Sent:** Friday, December 12, 2025 10:51 AM  
**To:** Narasingha Behera <[narasingha.behera@spandanasphoorty.com](mailto:narasingha.behera@spandanasphoorty.com)>  
**Cc:** Suryakanta Sathuamahapatra <[suryakanta.sathuamahapatra@spandanasphoorty.com](mailto:suryakanta.sathuamahapatra@spandanasphoorty.com)>  
**Subject:** Fw: 141422 : Loan disbursed without borrower confirmation: 358838084

Dear Team,

During CSS Verification of Jajpur Town branch/ ORL1008 Misappropriation of Rs 1700/- observed. The details are mentioned below

During the CSS Verification to Center No- anandapur

1)LO Kousik Patra/SF0082013 Misappropriation observed Rs 1240/-

As per phone pay evidence borrower(TILOTTAMA RANA/358838084) paid her Partial EMI amount Rs 1000/- on Dt 22-Sep-2024, & Rs-240/- on Dt 28-Sep-2024 to LO Kousik Patra but LO Kousik Patra has not remitted at office.

2)LO Suryakanta Malla/SF0092683 Misappropriation observed Rs 230/-

As per loan card evidence borrower(TILOTTAMA RANA/358838084) paid her EMI amount Rs 2240/- on Dt 03-Apr-2025 to LO Suryakanta Malla But LO Suryakanta Malla Rs 2010/- Inputed New Loan ID: 358838084 & Rest amount Rs 230/- has not remitted at office.

3)LO Pratap Kumar Malik/SF0039086 Misappropriation observed Rs 230/-

As per loan card evidence borrower(TILOTTAMA RANA/358838084) paid her EMI amount Rs 2240/- on Dt 03-May-2025 to LO Pratap Kumar Malik But LO Pratap Kumar Malik Rs 2010/- Inputed New Loan ID: 358838084 & Rest amount Rs 230/- has not remitted at office.

On 21-11-24 loan was converted to Viswas having Loan ID- 358838084 but borrower did not know about Loan.

I have attached Phone Pay Screenshot, Loan Card, Subledger for your reference.

Center Number	Group Name	Loan No.	Customer Name	Collected Date	Collected Amount	Recovery Entry In FIMO	Misappropriation Amount	Recovery Amount	Recovery Date	Staff Name	Emp. ID	Auditor Remarks
anandapur	majhi sahi anandapur G4	358838084	TILOTTAMA RANA	22-09-2024	1000	0	1000	NA	NA	Kousik Patra	SF0082013	As per phone pay ev RANA/358838084) p on Dt 22-Sep-2024 t has not remitted at (
anandapur	majhi sahi anandapur G4	358838084	TILOTTAMA RANA	28-09-2024	240	0	240	NA	NA	Kousik Patra	SF0082013	As per phone pay ev RANA/358838084) p Dt 28-Sep-2024 to L not remitted at offic
anandapur	majhi sahi anandapur G4	358838084	TILOTTAMA RANA	03-04-2025	2240	2010	230	NA	NA	Suryakanta Malla	SF0092683	As per loan card evic RANA/358838084) p Apr-2025 to LO Sury only posted Rs 2010 remitted at office.
anandapur	majhi sahi anandapur G4	358838084	TILOTTAMA RANA	03-05-2025	2240	2010	230	NA	NA	Pratap Kumar Malik	SF0039086	As per loan card evic RANA/358838084) p May-2025 to LO Prat Malik only posted Rs remitted at office.

Thanks & Regards...✉

**AMARENDRA MALLICK**

Audit Executive | Internal Audit  
M:9337871588  
Spandana Sphoorty Financial Limited  
HIG-K-6,166,Kalinga Vihar,Subudhipur,Bhubaneswar,751019



Integrity | Collaboration | Agility | Receptiveness | Empathy

**From:** Suryakanta Sathuamahapatra <[suryakanta.sathuamahapatra@spandanaspooorty.com](mailto:suryakanta.sathuamahapatra@spandanaspooorty.com)>  
**Sent:** Tuesday, December 2, 2025 2:54 PM  
**To:** Amarendra Malik <[amarendra.malik@spandanaspooorty.com](mailto:amarendra.malik@spandanaspooorty.com)>; Narasingha Behera <[narasingha.behera@spandanaspooorty.com](mailto:narasingha.behera@spandanaspooorty.com)>; Soubhagya Samantaray <[soubhagya.samantaray@spandanaspooorty.com](mailto:soubhagya.samantaray@spandanaspooorty.com)>  
**Subject:** Fw: 141422 : Loan disbursed without borrower confirmation: 358838084

Verify the case.

Thanks  
Suryakanta

Get [Outlook for Android](#)

**From:** Customer Support Service -SSFL <[css@spandanaspooorty.com](mailto:css@spandanaspooorty.com)>  
**Sent:** Tuesday, December 2, 2025 2:21:21 PM  
**To:** Krushna Chandra Sahoo <[krushnachandra.sahoo@spandanaspooorty.com](mailto:krushnachandra.sahoo@spandanaspooorty.com)>; Alok Kumar Maharana <[alokkumar.maharana@spandanaspooorty.com](mailto:alokkumar.maharana@spandanaspooorty.com)>  
**Cc:** Sanjaya Kumar Sahoo <[sanjayakumar.sahoo@spandanaspooorty.com](mailto:sanjayakumar.sahoo@spandanaspooorty.com)>; Suryakanta Sathuamahapatra <[suryakanta.sathuamahapatra@spandanaspooorty.com](mailto:suryakanta.sathuamahapatra@spandanaspooorty.com)>; Arvind Kumar Maurya <[arvindkumar.maurya@spandanaspooorty.com](mailto:arvindkumar.maurya@spandanaspooorty.com)>; Ramesh Allaparthi <[ramesh.allaparthi@spandanaspooorty.com](mailto:ramesh.allaparthi@spandanaspooorty.com)>; Customer Support Service -SSFL <[css@spandanaspooorty.com](mailto:css@spandanaspooorty.com)>  
**Subject:** 141422 : Loan disbursed without borrower confirmation: 358838084

Dear Team,

We have received the complaint from the borrower stating that the loan is disbursed without the borrower confirmation.

As we checked the Loan is closed on 21 Nov 2024 and new loan is disbursed on the 21 Nov 2024.

Please check the below details.

Spouse Name	Borrower Name	Loan ID	Phone Number	Branch	State	Issue
MANOJ KUMAR SAHU	TILOTTAMA RANA	358838084	8596915292	Jajpur Town	Odisha	Borrower is complainng the loan is disbursed wi the borrower confirma

D Jayashree

Executive | Customer Support Service  
Toll free number-1800-120-5519  
Spandana Sphoorty Financial Limited  
Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081  
Integrity | Collaboration | Agility | Receptiveness | Empathy

On Sat, 29 Nov at 2:53 PM , CSS-SSFL <[css@spandanasphoorty.com](mailto:css@spandanasphoorty.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 141422. 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 Sat, 29 Nov at 2:53 PM , MANOJ saho <[msahoo627@gmail.com](mailto:msahoo627@gmail.com)> wrote:

You don't often get email from [msahoo627@gmail.com](mailto:msahoo627@gmail.com). [Learn why this is important](#)

----- Forwarded message -----

From: **MANOJ saho** <[msahoo627@gmail.com](mailto:msahoo627@gmail.com)>  
Date: Sat, Sep 20, 2025, 7:59 PM  
Subject: COMPAIN REGARDING MY LOAN  
To: <[css@spandanasphoorty.com](mailto:css@spandanasphoorty.com)>

Dear sir,

I have taken an loan from your finance company on 22August 2023 for rupees 42,000.00. and I have paid the instalment regularly. But unfortunately you have made another loan with out my consent of rupees 30,000.00 on November but i came to know that another loan a.c is continuing against me with out my knowledge. Still now i am paying the old loan instalment regularly through your collection agent and through phone pay. Only 4 instalment remaining in my loan a.c. but I am confused that who made another loan for which purpose. so kindly take necessary action. and consider my case. I am also attaching all payment sleeps .