

RE: Non-financial cases

From Srinatha K N <srinatha.kn@spandanasphoorty.com>

Date Fri 2026-02-27 10:15

To Rudrappa Channabasappa Badiger <rudrappa.badiger@spandanasphoorty.com>

Cc Shivaraj MH <shivaraj.mh@spandanasphoorty.com>; Basavraj Heggappa Lamani <basavaraj.lamani@spandanasphoorty.com>; Gowrishankar D B <gowrishankar.db@spandanasphoorty.com>; Deepak Kothawade <deepak.kothawade@spandanasphoorty.com>

Dear Rudrappa,

Issue warning letters ...

Srinatha K N

Regional Business Head - Kolar Region | Operations

M:9591995821

Spandana Sphoorty Financial Limited



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

Sent: 27 February 2026 10:14

To: Srinatha K N <srinatha.kn@spandanasphoorty.com>

Cc: Shivaraj MH <shivaraj.mh@spandanasphoorty.com>; Basavraj Heggappa Lamani <basavaraj.lamani@spandanasphoorty.com>; Gowrishankar D B <gowrishankar.db@spandanasphoorty.com>; Deepak Kothawade <deepak.kothawade@spandanasphoorty.com>

Subject: RE: Non-financial cases

Hi Sir,

Kindly find the Nonfinancial cases details, Requesting for your recommendations for further action on these cases.

Complaint Number	Date of Complaint Raised	Date of Case Registration	Type of Complaint	Case Nature	Employee Code	Name of the Staff Involved	Employee Designation	Branch Code	Branch Name	Employee Current Status
NF25-26-02575	20-Feb-26	22-Feb-26	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0081920	Pradeep Khot	Branch Manager	KAGL0131	Yalahank-1	active
NF25-26-02569	20-Feb-26	22-Feb-26	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0071693	Riyaz G H	Branch Manager	KAGL0133	Chinthamani	active
NF25-26-02567	20-Feb-26	22-Feb-26	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	sf0058582	Sheker	Branch Manager	KAGL0131	Yalahank-1	active
NF25-26-02566	20-Feb-26	22-Feb-26	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0044430	Naveen Kumar P B	Branch Manager	KA0741	Malur	active

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: Wednesday, February 25, 2026 9:35 AM

To: Basavaraj Heggappa Lamani <basavaraj.lamani@spandanasphoorty.com>

Cc: Shivaraj MH <shivaraj.mh@spandanasphoorty.com>; Gowrishankar D B <gowrishankar.db@spandanasphoorty.com>; Deepak Kothawade <deepak.kothawade@spandanasphoorty.com>

Subject: Non-financial cases

Hi Sir,

Kindly find the Nonfinancial cases details, Requesting for your recommendations for further action on these cases.

Complaint Number	Date of Complaint Raised	Date of Case Registration	Type of Complaint	Case Nature	Employee Code	Name of the Staff Involved	Employee Designation	Branch Code	Branch Name	Employee Current Status	
NF25-26-02576	20-Feb-2026	22-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0100816	Ajjaiah M	Credit Assistant	KAGL0633	Badravathi	active	It has official gene personal transactions. These breaches are disciplinary.
NF25-26-02575	20-Feb-2026	22-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0081920	Pradeep Khot	Branch Manager	KAGL0131	Yalahank-1	active	It has official gene personal transactions. These breaches are disciplinary.
NF25-26-02574	20-Feb-2026	22-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0101490	Sannasiddappa Beerappa Pujar	Credit Assistant	KA3524	Ron	active	It has official gene personal transactions. These breaches are disciplinary.
NF25-26-02573	20-Feb-2026	22-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0092494	Koteppa Kotlappanavar	Credit Assistant	KA3993	Mundaragi	active	It has official gene personal transactions. These breaches are disciplinary.
NF25-26-02572	20-Feb-2026	22-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0091182	Parashuram Mekkalaki	Credit Assistant	KAGL0655	Athani	active	It has official gene personal transactions. These breaches are disciplinary.
NF25-26-02571	20-Feb-2026	22-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0084928	Upendra Suresh Bagade	Credit Assistant	KAGL0522	Belgaum-1	active	It has official gene personal transactions. These breaches are disciplinary.
NF25-26-02570	20-Feb-2026	22-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank	SF0081718	Stephen G	Credit Assistant	KAGL0233	Humnabad	active	It has official gene

				account for routing customer's EMI payment							persc trans The breac discij
NF25-26-02569	20-Feb-2026	22-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0071693	Riyaz G H	Branch Manager	KAGL0133	Chinthamani	active	It has offici gene persc trans The breac discij
NF25-26-02568	20-Feb-2026	22-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0066231	Dadakhalar K	Branch Manager	KAGL0663	Shikarpur	active	It has offici gene persc trans The breac discij
NF25-26-02567	20-Feb-2026	22-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	sf0058582	Sheker	Branch Manager	KAGL0131	Yalahank-1	active	It has offici gene persc trans The breac discij
NF25-26-02566	20-Feb-2026	22-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0044430	Naveen Kumar P B	Branch Manager	KA0741	Malur	active	It has offici gene persc trans The breac discij
NF25-26-02562	19-Feb-2026	19-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0096615	Gurushiddappa Bullonavar	Credit Assistant	KAGL1305	Kalghatgi	active	It wa: offici speci via di accoi
NF25-26-02560	19-Feb-2026	19-Feb-2026	Non-Financial	Process lapse	SF0062260	Siddavirayya	Branch Manager	KAGL0663	Simogga-1	active	Durin obse Abhir recei branc
NF25-26-02556	19-Feb-2026	19-Feb-2026	Non-Financial	Process lapse	SF0054516	Shivakumara P Hittalamani	Branch Manager	KAGL0477	Davangere-1	active	Durin obse Rece Mark are a
NF25-26-02480	04-Feb-2026	07-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0100825	Sachin Basavaraj Badiger	Credit Assistant	KAGL0423	Muddebihal	active	You r 02 bc pay) 10th . polic)
NF25-26-02479	04-Feb-2026	07-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0087738	Raju Halli	Customer Retention Associate	KAGL1394	Basavana Bagevadi	active	You r 02 bc pay) 09th . polic)
NF25-26-02474	04-Feb-2026	07-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0091440	Puneethnaik R	Credit Assistant	KAGL0509	Arsikere	active	It has failed Procc links the tr
NF25-26-02473	04-Feb-2026	07-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank account for routing	SF0080724	Manjunath Shrishail Savatagi	Branch Quality Manager	KAGL0240	Hubbali-1	active	It has failed Procc links the tr

				customer's EMI payment							
NF25-26-02472	04-Feb-2026	07-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0099755	Sudeep Benni	Credit Assistant	KAGL0240	Hubbali-1	active	It has failed Procc links the tr
NF25-26-02440	02-Feb-2026	02-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0099121	Yankoba	Credit Assistant	KAGL0176	Sindhnur-1	inactive	You r borrow your Jana
NF25-26-02415	23-Jan-2026	23-Jan-2026	Non-Financial	Process lapse	SF0061242	Laxman Gouri	Branch Manager	KAGL1204	Hukeri	active	You r disbu presc at Fie done disbu
NF25-26-02413	23-Jan-2026	23-Jan-2026	Non-Financial	Process lapse	SF0055671	Jayabasappa Sadar M	Branch Manager	KAGL0495	Ranibennur	active	You r disbu presc at Fie witho disbu

Thanks & Regards,

R C Badiger,

State HR - KA | Human Resources

M:6363851767

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