

Re: Non-financial cases

From Dinesh H.M <dinesh.h.m@spandanasphoorty.com>
Date Fri 2026-02-27 18:36
To Rudrappa Channabasappa Badiger <rudrappa.badiger@spandanasphoorty.com>
Cc Shivaraj MH <shivaraj.mh@spandanasphoorty.com>; Gowrishankar D B <gowrishankar.db@spandanasphoorty.com>; Deepak Kothawade <deepak.kothawade@spandanasphoorty.com>; Basavraj Heggappa Lamani <basavaraj.lamani@spandanasphoorty.com>

Dear sir

below mention employee 1 borrower payment using own bank account but end of the day Collection posting done borrower loan id

Need Send Warning Letter

Thanks & Regards

Dinesh H M
RH | Operations
M:9880320308
Spandana Sphoorty Financial Limited
Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081

From: Rudrappa Channabasappa Badiger <rudrappa.badiger@spandanasphoorty.com>
Sent: Thursday, February 26, 2026 10:45 PM
To: Dinesh H.M <dinesh.h.m@spandanasphoorty.com>
Cc: Shivaraj MH <shivaraj.mh@spandanasphoorty.com>; Gowrishankar D B <gowrishankar.db@spandanasphoorty.com>; Deepak Kothawade <deepak.kothawade@spandanasphoorty.com>; Basavraj Heggappa Lamani <basavaraj.lamani@spandanasphoorty.com>
Subject: RE: Non-financial cases

Hi Dinesh,

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

Table with 11 columns: 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. Row 1: NF25-26-02576, 20-Feb-26, 22-Feb-26, Non-Financial, Process lapse, Using own / relatives' bank account for routing customer's EMI payment, SF0100816, Aijaiah M, Credit Assistant, KAGL0633, Badravathi, active, It has been ob collection proc on your persor transactions or constitute a se result in strict c

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



From: Rudrappa Channabasappa Badiger

Sent: Wednesday, February 25, 2026 9:35 AM

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

Cc: Shivaraj MH <shivaraj.mh@spandanashpoorty.com>; Gowrishankar D B <gowrishankar.db@spandanashpoorty.com>; Deepak Kothawade <deepak.kothawade@spandanashpoorty.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	CI
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 been observed that you violated payment links on your personal mobile customers. These actions constitute a disciplinary action.
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 been observed that you violated payment links on your personal mobile customers. These actions constitute a disciplinary action.
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 been observed that you violated payment links on your personal mobile customers. These actions constitute a disciplinary action.
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 been observed that you violated payment links on your personal mobile customers. These actions constitute a disciplinary action.
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 been observed that you violated payment links on your personal mobile customers. These actions constitute a disciplinary action.
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 been observed that you violated payment links on your personal mobile customers. These actions constitute a disciplinary action.
NF25-26-02570	20-Feb-2026	22-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0081718	Stephen G	Credit Assistant	KAGL0233	Humnabad	active	It has been observed that you violated payment links on your personal mobile customers. These actions constitute a disciplinary action.
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 been observed that you violated payment links on your personal mobile customers. These actions constitute a disciplinary action.
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	Dadakhalandar K	Branch Manager	KAGL0663	Shikarpur	active	It has been observed that you violated payment links on your personal mobile customers. These actions constitute a disciplinary action.
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 been observed that you violated payment links on your personal mobile customers. These actions constitute a disciplinary action.
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 been observed that you violated payment links on your personal mobile customers. These actions constitute a disciplinary action.

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 was observed that, you violated official EMI payments via digital transfer to you
NF25-26-02560	19-Feb-2026	19-Feb-2026	Non-Financial	Process lapse	SF0062260	Siddavirayya	Branch Manager	KAGL0663	Simogga-1	active	During the general audit, it was observed that Service Limited receipt books are available
NF25-26-02556	19-Feb-2026	19-Feb-2026	Non-Financial	Process lapse	SF0054516	Shivakumara P Hittalamani	Branch Manager	KAGL0477	Davangere-1	active	During general audit it has been observed that Abhiram Marketing Service Limited receipt
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 have collected 02 EMI's amount of personal account on 07th & 10th January
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 have collected 02 EMI's amount of personal account on 08th & 09th January
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 been observed that you have failed to generate the payment links on your personal account for customers.
NF25-26-02473	04-Feb-2026	07-Feb-2026	Non-Financial	Process lapse, Using own / relatives' bank account for routing customer's EMI payment	SF0080724	Manjunath Shrishail Savatagi	Branch Quality Manager	KAGL0240	Hubbali-1	active	It has been observed that you have failed to generate the payment links on your personal account for customers.
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 been observed that you have failed to generate the payment links on your personal account for customers.
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 have collected EMI's amount of 03 personal account on 05th & 06th January
NF25-26-02415	23-Jan-2026	23-Jan-2026	Non-Financial	Process lapse	SF0061242	Laxman Gouri	Branch Manager	KAGL1204	Hukeri	active	You haven't followed the loan disbursement process at Field Level and disbursement.
NF25-26-02413	23-Jan-2026	23-Jan-2026	Non-Financial	Process lapse	SF0055671	Jayabasappa Sadar M	Branch Manager	KAGL0495	Ranibennur	active	You haven't followed the loan disbursement process at Field Level, disbursement and CGT process laps.

Thanks & Regards,

R C Badiger,

State HR - KA | Human Resources

M:6363851767

Spandana Sphoorty Financial Limited



Integrity | Collaboration | Agility | Receptiveness | Empathy