
RE: Non-financial cases

From Manish Kumar Paroha <manishkumar.paroha@spandanasphoorty.com>
Date Tue 24-Mar-26 5:53 PM
To Pramod Kumar Cherukat <pramodkumar.cherukat@spandanasphoorty.com>
Cc Atul Tripathi <atul.tripathi1@spandanasphoorty.com>

Ok.

Manish Kumar Paroha

State Head | Operations
M:9303882745
Spandana Sphoorty Financial Limited
1st Floor, Above Kuber Dairy, Near Aura Mall, Trilanga, Bhopal - 462026



Integrity | Collaboration | Agility | Receptiveness | Empathy

From: Pramod Kumar Cherukat <pramodkumar.cherukat@spandanasphoorty.com>
Sent: Tuesday, March 24, 2026 5:29 PM
To: Manish Kumar Paroha <manishkumar.paroha@spandanasphoorty.com>
Cc: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Subject: Fw: Non-financial cases

Sir,

Request your approval to close these cases.

Regards,

Pramod Kumar Cherukat

Senior Manager | Human Resources
M:9051466557
Spandana Sphoorty Financial Limited
Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



Integrity | Collaboration | Agility | Receptiveness | Empathy

From: Pramod Kumar Cherukat <pramodkumar.cherukat@spandanasphoorty.com>
Sent: Tuesday, March 24, 2026 9:40 AM
To: Manohar Singh Rajput <manoharsingh.rajput@spandanasphoorty.com>; Manish Kumar Paroha <manishkumar.paroha@spandanasphoorty.com>
Cc: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>; MP1 RH <mp1-rh@spandanasphoorty.com>; Jitendra Vishvakarma <jitendra.vishvakarma@spandanasphoorty.com>
Subject: Re: Non-financial cases

Thank you so much.

@Manish Kumar Paroha Sir - request your approval to close the cases as per the feedback.

Regards,

Pramod Kumar Cherukat

Senior Manager | Human Resources
M:9051466557
Spandana Sphoorty Financial Limited
Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



Integrity | Collaboration | Agility | Receptiveness | Empathy

From: Manohar Singh Rajput <manoharsingh.rajput@spandanasphoorty.com>
Sent: Tuesday, March 24, 2026 8:49 AM
To: Pramod Kumar Cherukat <pramodkumar.cherukat@spandanasphoorty.com>; Manish Kumar Paroha <manishkumar.paroha@spandanasphoorty.com>
Cc: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>; MP1 RH <mp1-rh@spandanasphoorty.com>; Jitendra Vishvakarma

<jitendra.vishvakarma@spandanasphoorty.com>

Subject: RE: Non-financial cases

Dear sir,

PFA Biaora Region SCN Issue staff explanation latter This is to request you to kindly provide a warning letter for Branch Shyampur employee Manish prajapati (SF0096827). & Susner branch bharat singh SF0078898

Further, we have already counseled all other employees properly regarding this matter and clearly instructed them to avoid such mistakes in the future. A verbal warning has also been given to them

area	branch_name	employee_id	employee_name	designation	current_status	Remark
Biaora	Narsingharh	SF0074965	Pawan Suryawanshi	Credit Assistant	Active	Explanation given
Biaora	Shyampur	SF0096827	Manish Prajapati	Credit Assistant	Resigned and Left	Resigned and Left
Guna	Ashok Nagar	SF0059307	Anil Kumar	Credit Assistant	Active	Explanation given
Susner	Nalkheda	SF0062343	Sharvan Shravan Kumar	Credit Assistant	Active	Explanation given
Susner	Nalkheda	SF0101287	Sachin	Credit Assistant	Active	Explanation given
Susner	Pachore	SF0061155	Vishnu Kumbhakar	Credit Assistant	Resigned and Serving Notice	Explanation given
Susner	Susner	SF0099029	Pitun Singh	Customer Retention Associate	Active	Explanation given
Susner	Susner	SF0086310	Deepak Goyal	Credit Assistant	Active	Explanation given
Susner	Susner	SF0079898	Bharat singh	Credit Assistant	Resigned and Left	Resigned and Left

@Pramod Kumar Cherukat I have send Behalf Yogendra Sir he Outlook Not Working for consider this mail

Thanks & Regards,

Manohar Singh Rajput

RH -Operation Bhopal Region

Spandana Sphoorty Financial Ltd.

8817541578 manoharsingh.rajput@spandanasphoorty.com

From: Pramod Kumar Cherukat <pramodkumar.cherukat@spandanasphoorty.com>

Sent: Monday, March 23, 2026 1:13 PM

To: Manish Kumar Paroha <manishkumar.paroha@spandanasphoorty.com>

Cc: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>; MP1 RH <mp1-rh@spandanasphoorty.com>; Jitendra Vishvakarma

<jitendra.vishvakarma@spandanasphoorty.com>

Subject: Re: Non-financial cases

Manish Sir,

As per email received from Jitendra Sir, we can close 6 cases as per details given below. Please give your approval to go ahead.

Also, please help in getting the decision for the 9 pending cases.

Case ID	Date of Case Reg	Type of Complaint	Case Nature	Employee Code	Name of t
DC-FY-2025-08327	13-Feb-26	Non-Financial	Process lapse, Using own / relatives' bank account for rot	SF0085672	Vishal Sing
DC-FY-2025-09125	28-Feb-26	Non-Financial	Process lapse, Using own / relatives' bank account for rot	SF0059307	Anil Kuma
DC-FY-2025-09101	27-Feb-26	Non-Financial	Process lapse	SF0073073	Pinkesh d
DC-FY-2025-08392	14-Feb-26	Non-Financial	Process lapse, Using own / relatives' bank account for rot	SF0099029	Pitun Sing
DC-FY-2025-08391	14-Feb-26	Non-Financial	Process lapse, Using own / relatives' bank account for rot	SF0086310	Deepak G
DC-FY-2025-08390	14-Feb-26	Non-Financial	Process lapse, Using own / relatives' bank account for rot	SF0079898	Bharat Sir
DC-FY-2025-08506	17-Feb-26	Non-Financial	Process lapse, Using own / relatives' bank account for rot	SF0062343	Sharvan S
DC-FY-2025-08507	17-Feb-26	Non-Financial	Process lapse, Using own / relatives' bank account for rot	SF0101287	Sachin
DC-FY-2025-08596	19-Feb-26	Non-Financial	Process lapse	SF0096827	Manish Pr
DC-FY-2025-08828	24-Feb-26	Non-Financial	Unauthorised sharing of passwords and data	SF0065704	Aadityaraj
DC-FY-2025-08846	24-Feb-26	Non-Financial	Policy Violation against Code of Conduct, Unauthorised s	SF0074386	Ganpat La
DC-FY-2025-08845	24-Feb-26	Non-Financial	Process lapse, Using own / relatives' bank account for rot	SF0061155	Vishnu Ku
DC-FY-2025-08837	24-Feb-26	Non-Financial	Process lapse, Using own / relatives' bank account for rot	SF0064932	SatyamSu
DC-FY-2025-08840	24-Feb-26	Non-Financial	Process lapse, Using own / relatives' bank account for rot	SF0095139	Kuldeep S
DC-FY-2025-08838	24-Feb-26	Non-Financial	Process lapse, Using own / relatives' bank account for rot	SF0074965	Pawan Su

Regards,

Pramod Kumar Cherukat

Senior Manager | Human Resources
M:9051466557
Spandana Sphoorty Financial Limited
Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



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From: Jitendra Vishvakarma <jitendra.vishvakarma@spandanasphoorty.com>
Sent: Monday, March 23, 2026 12:06 PM
To: Pramod Kumar Cherukat <pramodkumar.cherukat@spandanasphoorty.com>
Cc: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>; Manish Kumar Paroha <manishkumar.paroha@spandanasphoorty.com>; MP1 RH <mp1-rh@spandanasphoorty.com>
Subject: Re: Non-financial cases

Dear sir

This is to request you to kindly provide a warning letter for Branch Thandala employee Pinkesh Dhangar (SF0073073).

Further, we have already counseled all other employees properly regarding this matter and clearly instructed them to avoid such mistakes in the future. A verbal warning has also been given to them.

Branch Name	Name of the Staff Involved	Employee Designation
Neemuch	Vishal Singh Shaktawat	LO
Thandla	Pinkesh dhangar	LO
Manasa	Aadityaraj Singh	BM

Petlawad	Ganpat Lal Kharol	LO
Bhanpura	Kuldeep Singh	LO

Thanks & Regards... 



Jitendra Vishwakarma

Associate Vice President | Spandana Sphoorty Financial Ltd

+91-74894690851 jitendra.vishwakarma@spandanaspooorty.com | www.spandanaspooorty.com

From: Pramod Kumar Cherukat <pramodkumar.cherukat@spandanaspooorty.com>
Sent: Monday, March 23, 2026 10:06 AM
To: Manish Kumar Paroha <manishkumar.paroha@spandanaspooorty.com>; MP1 RH <mp1-rh@spandanaspooorty.com>
Cc: Atul Tripathi <atul.tripathi1@spandanaspooorty.com>
Subject: Re: Non-financial cases

Sir,

Still not done. Only 1 response has come. 14 still pending.

Regards,

Pramod Kumar Cherukat

Senior Manager | Human Resources
M:9051466557
Spandana Sphoorty Financial Limited
Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



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From: Manish Kumar Paroha <manishkumar.paroha@spandanaspooorty.com>
Sent: Tuesday, March 17, 2026 10:13 AM
To: Pramod Kumar Cherukat <pramodkumar.cherukat@spandanaspooorty.com>; MP1 RH <mp1-rh@spandanaspooorty.com>
Cc: Atul Tripathi <atul.tripathi1@spandanaspooorty.com>
Subject: RE: Non-financial cases

Dear Sir,

I am checking this, will get closed by tomorrow.

Manish Kumar Paroha

State Head | Operations
M:9303882745
Spandana Sphoorty Financial Limited
1st Floor, Above Kuber Dairy, Near Aura Mall, Trilanga, Bhopal - 462026



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From: Pramod Kumar Cherukat <pramodkumar.cherukat@spandanasphoorty.com>
Sent: Tuesday, March 17, 2026 9:58 AM
To: MP1 RH <mp1-rh@spandanasphoorty.com>; Manish Kumar Paroha <manishkumar.parooha@spandanasphoorty.com>
Cc: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Subject: Re: Non-financial cases

[@Manish Kumar Paroha Sir,](#)

Nobody is responding on this. Can we go ahead and close with warning letter?

If warning letter is issued, the employees will not get incentive. That's why I requested for the view of RHs if we can drop the charges. Based on the severity of the issue, decision can be taken.

Regards,

Pramod Kumar Cherukat

Senior Manager | Human Resources
M:9051466557
Spandana Sphoorty Financial Limited
Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



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From: Pramod Kumar Cherukat <pramodkumar.cherukat@spandanasphoorty.com>
Sent: Monday, March 16, 2026 10:12 AM
To: MP1 RH <mp1-rh@spandanasphoorty.com>
Cc: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>; Manish Kumar Paroha <manishkumar.parooha@spandanasphoorty.com>
Subject: Re: Non-financial cases

Dear Sirs,

Please confirm whether we can close these cases with warning letter or drop charges. We have a TAT for this and cannot wait for too long.

Regards,

Pramod Kumar Cherukat

Senior Manager | Human Resources
M:9051466557
Spandana Sphoorty Financial Limited
Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



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From: Pramod Kumar Cherukat <pramodkumar.cherukat@spandanasphoorty.com>
Sent: Saturday, March 14, 2026 12:12 PM
To: MP1 RH <mp1-rh@spandanasphoorty.com>
Cc: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>; Manish Kumar Paroha <manishkumar.parooha@spandanasphoorty.com>
Subject: Re: Non-financial cases

Dear Sirs,

Please have a look at the cases of your respective Region and share your opinion whether we have to give them a warning letter or drop the charges.

This is pending. Please help us to close this.

Regards,

Pramod Kumar Cherukat

Senior Manager | Human Resources
M:9051466557
Spandana Sphoorty Financial Limited
Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



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From: Pramod Kumar Cherukat <pramodkumar.cherukat@spandanasphoorty.com>
Sent: Friday, March 13, 2026 9:04 AM
To: MP1 RH <mp1-rh@spandanasphoorty.com>
Cc: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>; Manish Kumar Paroha <manishkumar.parooha@spandanasphoorty.com>
Subject: Re: Non-financial cases

Dear RH Sirs,

Please give your opinion so that we can close these cases at the earliest.

Regards,

Pramod Kumar Cherukat

Senior Manager | Human Resources
M:9051466557
Spandana Sphoorty Financial Limited
Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



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From: Pramod Kumar Cherukat <pramodkumar.cherukat@spandanasphoorty.com>
Sent: Saturday, March 7, 2026 1:00 PM
To: MP1 RH <mp1-rh@spandanasphoorty.com>
Cc: Atul Tripathi <atul.tripathi1@spandanasphoorty.com>
Subject: Non-financial cases

Dear Sirs,

There are 15 non-financial cases pending as per details given below. Please give your opinion for the cases in your respective regions so that we can close the cases. You can give your opinion for a warning letter or drop charges.

Case ID	Date of Case Registration	Type of Complaint	Nature of Case	Employee Code	Name of the Staff Involved	Employee Designation	Department	Branch Code	Branch Name	Actual Fraud Branch Code	Actual Fraud Branch Name	cluster Area	regio
DC-FY-2025-08327	13-Feb-2026	Non-Financial	Process lapse,Using own / relatives' bank account for routing customer's EMI payment	SF0085672	Vishal Singh Shaktawat	Credit Assistant	Operations	MPGL0873	Neemuch	MPGL0873	Neemuch	-	Mandsaur Ratla

DC- FY- 2025- 09125	28-Feb- 2026	Non- Financial	Process lapse,Using own / relatives' bank account for routing customer's EMI payment	SF0059307	Anil Kumar	Credit Assistant	Operations	MPGL0933	Ashok Nagar	MPGL0933	Ashok Nagar	-	Guna	Biaor
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DC- FY- 2025- 09101	27-Feb- 2026	Non- Financial	Process lapse	SF0073073	Pinkesh dhangar	Credit Assistant	Operations	MP3070	Thandla	MP3070	Thandla	-	Thandla	Ratla
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DC- FY- 2025- 08392	14-Feb- 2026	Non- Financial	Process lapse,Using own / relatives' bank account for routing customer's EMI payment	SF0099029	Pitun Singh	Customer Retention Associate	Operations	MPGL1356	Susner	MPGL1356	Susner	-	Susner	Biaor
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DC- FY- 2025- 08391	14-Feb- 2026	Non- Financial	Process lapse,Using own / relatives' bank account for routing customer's EMI payment	SF0086310	Deepak Goyal	Credit Assistant	Operations	MPGL1356	Susner	MPGL1356	Susner	-	Susner	Biaor
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DC- FY- 2025- 14-Feb- 083902026	Non- Financial	Process lapse,Using own / relatives' bank account for routing customer's EMI payment	SF0079898	Bharat Singh	Credit Assistant	Operations	MPGL1356	Susner	MPGL1356	Susner	-	Susner	Biaor
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DC- FY- 2025- 17-Feb- 085062026	Non- Financial	Process lapse,Using own / relatives' bank account for routing customer's EMI payment	SF0062343	Sharvan Shravan Kumar	Credit Assistant	Operations	MP2919	Nalkheda	MP2919	Nalkheda	-	Susner	Biaor
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DC- FY- 2025- 17-Feb- 085072026	Non- Financial	Process lapse,Using own / relatives' bank account for routing customer's EMI payment	SF0101287	Sachin	Credit Assistant	Operations	MP2919	Nalkheda	MP2919	Nalkheda	-	Susner	Biaor
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DC- FY- 2025- 19-Feb- 085962026	Non- Financial	Process lapse	SF0096827	Manish Prajapati	Credit Assistant	Operations	MP2842	Shyampur	MP2842	Shyampur	-	Biaora	Biaor
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DC- FY- 2025- 08828	24-Feb- 2026	Non- Financial	Unauthorised sharing of passwords and data	SF0065704	Aadityaraj Singh	Branch Manager	Operations	MP2249	Manasa	MP2249	Manasa	-	Mandsaur	Ratla
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DC- FY- 2025- 08846	24-Feb- 2026	Non- Financial	Policy Violation against Code of Conduct,Unauthorised sharing of passwords and data	SF0074386	Ganpat Lal Kharol	Credit Assistant	Operations	MP2725	Petlawad	MP2725	Petlawad	-	Ratlam	Ratla
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DC- FY- 2025- 08845	24-Feb- 2026	Non- Financial	Process lapse,Using own / relatives' bank account for routing customer's EMI payment	SF0061155	Vishnu Kumbhakar	Credit Assistant	Operations	MP2795	Pachore	MP2795	Pachore	-	Susner	Biaor
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DC- FY- 2025- 08837	24-Feb- 2026	Non- Financial	Process lapse,Using own / relatives' bank account for routing customer's EMI payment	SF0064932	SatyamSukla	Credit Assistant	Operations	MPGL1353	Deori	MPGL1353	Deori	-	Kareli	Gada
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DC-
FY-
2025- 24-Feb-
08840 2026

Non-
Financial

Process lapse,Using
own / relatives' bank
account for routing
customer's EMI
payment

SF0095139

Kuldeep
Singh

Credit
Assistant

Operations

MP2879

Bhanpura

MP2879

Bhanpura

-

Mandsaur Ratla

DC-
FY-
2025- 24-Feb-
08838 2026

Non-
Financial

Process lapse,Using
own / relatives' bank
account for routing
customer's EMI
payment

SF0074965

Pawan
Suryawanshi

Credit
Assistant

Operations

MPGL0806 Narsinghgarh

MPGL0806 Narsinghgarh -

Biaora

Biaor

Regards,

Pramod Kumar Cherukat

Senior Manager | Human Resources
M:9051466557
Spandana Sphoorty Financial Limited
Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



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