

parfulsambhaji.taware < parfulsambhaji.taware@spandanasphoorty.com >

Re: Real Time Collection Posting not Performed by Staff : :-Karjat/MR3044 Branch.

Parful Taware < parfulsambhaji.taware@spandanasphoorty.com >

Wed, 30 Sep 2026 11:24:28 AM +0530

To "Aniket Chiparge"<aniket.ajit@spandanasphoorty.com>

Cc "Pramod Joshi"<pramodjoshi@spandanasphoorty.com>,"Ramesh Allaparthi" <ramesh.allaparthi@spandanasphoorty.com>,"Sunand Sahu" <sunand.sahu@spandanasphoorty.com>,"Pankaj Dharmik" <pankaj.dharmik@spandanasphoorty.com>,"Sudarshan Raosaheb Patil" <sudarshan.patil@spandanasphoorty.com>,"Akshay Solankar" <akshay.solankar@spandanasphoorty.com>,"Shudhdodhan Prakash War" <sudhdodhan.war@spandanasphoorty.com>,"Swapnil Santosh Bavaskar" <swapnilsantosh.bavaskar@spandanasphoorty.com>,"Akash Premkumar Mate" <akashpremkumar.mate@spandanasphoorty.com>,"Pawan Prabhakar Ganjude" <pawanprabhakarro.ganjude@spandanasphoorty.com>,"Sunil Dharmaraj Satale" <sunil.satale@spandanasphoorty.com>,"Ajit Dilip Jadhav" <ajitdilip.jadhav@spandanasphoorty.com>,"Saiyyad Asif Saiyyad Sardar" <saiyyad.asif@spandanasphoorty.com>,"Prabodh Sharma" <prabodh.sharma@spandanasphoorty.com>,"Aslam Kamruddin Mohammad" <aslam.kamruddin@spandanasphoorty.com>,"Satish Kumar Janghela" <satish.janghela@spandanasphoorty.com>,"Kapil Gautam" <kapil.gautam@spandanasphoorty.com>

Dear Sir,

Please share details to issue SCN

Emp ID	Emp Name	Date of Identification

Parful Sambhaji Taware

Manager | Human Resources | MH

M: 9960384865

Spandana Sphoorty Financial Limited

H. No. 624/B1, 1st Floor, Near Samarth Society, Bakul Nagar, Bibwewadi, Pune, MH – 411037

From: Aniket Chiparge <aniket.ajit@spandanasphoorty.com>

To: "Pramod Joshi"<pramodjoshi@spandanasphoorty.com>,"Parful Taware" <parfulsambhaji.taware@spandanasphoorty.com>

Cc: "Ramesh Allaparthi"<ramesh.allaparthi@spandanasphoorty.com>,"Sunand Sahu" <sunand.sahu@spandanasphoorty.com>,"Pankaj Dharmik" <pankaj.dharmik@spandanasphoorty.com>,"Sudarshan Raosaheb Patil" <sudarshan.patil@spandanasphoorty.com>,"Akshay Solankar"

<akshay.solankar@spandanasphoorty.com>, "Shudhdodhan Prakash War"
<sudhdodhan.war@spandanasphoorty.com>, "Swapnil Santosh Bavaskar"
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<pawanprabhakarro.ganjude@spandanasphoorty.com>, "Sunil Dharmaraj Satale"
<sunil.satale@spandanasphoorty.com>, "Ajit Dilip Jadhav"
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<saiyyad.asif@spandanasphoorty.com>, "Prabodh Sharma"
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<aslam.kamruddin@spandanasphoorty.com>, "Satish Kumar Janghela"
<satish.janghela@spandanasphoorty.com>, "Kapil Gautam"
<kapil.gautam@spandanasphoorty.com>

Date: Wed, 30 Sep 2026 11:15:56 +0530

Subject: Re: Real Time Collection Posting not Performed by Staff : :-Karjat/MR3044 Branch.

Dear Sir,

Bases on the given data it is a clear case of policy deviation. [Parful Taware](#) Sir please issue warning letter to the concern staff.

Aniket Ajit Chiparge

Regional Head | Operations

MOB : 7972756025

Spandana Sphoorty Financial Limited

Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



Integrity | Collaboration | Agility | Receptiveness | Empathy

From: Pramod Joshi <pramodjoshi@spandanasphoorty.com>

To: "Aniket Ajit Chiparge" <aniket.ajit@spandanasphoorty.com>

Cc: "Ramesh Allaparthi" <ramesh.allaparthi@spandanasphoorty.com>, "Sunand Sahu" <sunand.sahu@spandanasphoorty.com>, "Pankaj Dharmik"

<pankaj.dharmik@spandanasphoorty.com>, "Sudarshan Raosaheb Patil"

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<ajitdilip.jadhav@spandanasphoorty.com>, "Saiyyad Asif Saiyyad Sardar"

<saiyyad.asif@spandanasphoorty.com>, "Prabodh Sharma"

<prabodh.sharma@spandanasphoorty.com>, "Aslam Kamruddin Mohammad"

<aslam.kamruddin@spandanasphoorty.com>, "Satish Kumar Janghela"

<satish.janghela@spandanasphoorty.com>, "Kapil Gautam"

<kapil.gautam@spandanasphoorty.com>

Date: Wed, 30 Sep 2026 11:12:11 +0530

Subject: Re: Real Time Collection Posting not Performed by Staff : :-Karjat/MR3044 Branch.

Dear Sir,

Waiting your response

Pramod Joshi

State Head In-charge | Internal Audit

M:9604392062

Spandana Sphoorty Financial Limited

Sambhaji Nagar-Regional Office, Maharashtra - 411001



Integrity | Collaboration | Agility | Receptiveness | Empathy



"Save the Environment. Save Life".

From: Pramod Joshi <pramodjoshi@spandanasphoorty.com>
To: "Aniket Ajit Chiparge" <aniket.ajit@spandanasphoorty.com>
Cc: "Ramesh Allaparthi" <ramesh.allaparthi@spandanasphoorty.com>, "Sunand Sahu" <sunand.sahu@spandanasphoorty.com>, "Pankaj Dharmik" <pankaj.dharmik@spandanasphoorty.com>, "Sudarshan Raosaheb Patil" <sudarshan.patil@spandanasphoorty.com>, "Akshay Solankar" <akshay.solankar@spandanasphoorty.com>, "Shudhdodhan Prakash War" <sudhdodhan.war@spandanasphoorty.com>, "Swapnil Santosh Bavaskar" <swapnilsantosh.bavaskar@spandanasphoorty.com>, "Akash Premkumar Mate" <akashpremkumar.mate@spandanasphoorty.com>, "Pawan Prabhakar Ganjude" <pawanprabhakarro.ganjude@spandanasphoorty.com>, "Sunil Dharmaraj Satale" <sunil.satale@spandanasphoorty.com>, "Ajit Dilip Jadhav" <ajitdilip.jadhav@spandanasphoorty.com>, "Saiyyad Asif Saiyyad Sardar" <saiyyad.asif@spandanasphoorty.com>, "Prabodh Sharma" <prabodh.sharma@spandanasphoorty.com>, "Aslam Kamruddin Mohammad" <aslam.kamruddin@spandanasphoorty.com>, "Satish Kumar Janghela" <satish.janghela@spandanasphoorty.com>, "Kapil Gautam" <kapil.gautam@spandanasphoorty.com>
Date: Sat, 05 Sep 2026 08:14:25 +0530
Subject: Real Time Collection Posting not Performed by Staff : :-Karjat/MR3044 Branch.

Dear Aniket Sir,

This is to inform you that during the General Audit of the **Karjat/MR3044**, conducted from **04th Sep 2026 to 07th Sep 2026**, Audit Executive **Mr. Asif Saiyyad(SF0105054)** observed the following observation.

Non-Adherence to Collection Posting Protocol:

As per the process of advisory dated 21-Feb-2025, collection posting is the responsibility of the Loan Officer (LO) and must be performed exclusively at the centre location during the scheduled centre meeting/place.

The Branch Quality Manager (Field) is accountable for implementing this process and ensuring that collections are posted to the correct location daily.

During the demand collection activity conducted on **04th Sep 2026**, it was observed that the Branch Quality Manager (Field) attended the centre meetings and collected the demand cash; however, the collections were **not updated at the respective centres/place immediately after collection**.

Sr.No	Village	BQM Emp ID	BQM NAME	Center Name	Group Name	LAN	
1	Karjat	SF0068060	Ashok Navnath Bangar	572931	1040906	359753183	AVA
2	Karjat	SF0068060	Ashok Navnath Bangar	572931	1108833	360433730	BHA
3	Bhandewadi	SF0068060	Ashok Navnath Bangar	696880	1193654	360202162	KH
4	Bhandewadi	SF0068060	Ashok Navnath Bangar	696880	696880 Mira1	360325849	SANGI
5	Bhandewadi	SF0068060	Ashok Navnath Bangar	696880	1193654	360650167	L
6	Karjat	SF0068060	Ashok Navnath Bangar	687080	687080 Sidhivinayak1	360265903	N
7	Karjat	SF0068060	Ashok Navnath Bangar	694760	1191215	359920077	JY
8	Karjat	SF0068060	Ashok Navnath Bangar	694760	1191215	360693538	JY
9	Karjat	SF0068060	Ashok Navnath Bangar	672046	1163022	359010689	SV
10	Karjat	SF0068060	Ashok Navnath Bangar	672046	672046 Rupali1	359576856	MIF
11	Karjat	SF0068060	Ashok Navnath Bangar	686599	1181115	359857157	SI
12	Karjat	SF0068060	Ashok Navnath Bangar	687080	1181748	360013531	NAC
13	Karjat	SF0068060	Ashok Navnath Bangar	672046	672046 Nikita1	360136926	.