

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

**Re: Phone pe Collection collected on self-Account & Self-pocketing :
Mehekar/MRGL1021**

complaints < complaints@spandanasphoorty.com >

Wed, 30 Sep 2026 12:26:15 PM +0530

To "Parful Taware"<parfulsambhaji.taware@spandanasphoorty.com>
Cc "complaints"<complaints@spandanasphoorty.com>,"Baliram Chavan"
<baliram.chavan@spandanasphoorty.com>,"Mohamad Nasir Gani"
<nasir.g@spandanasphoorty.com>,"Sudarshan Raosaheb Patil"
<sudarshan.patil@spandanasphoorty.com>,"Pankaj Dharmik"
<pankaj.dharmik@spandanasphoorty.com>,"Sunand Sahu"
<sunand.sahu@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>,"Ajit Dilip Jadhav"
<ajitdilip.jadhav@spandanasphoorty.com>,"Sunil Dharmaraj Satale"
<sunil.satale@spandanasphoorty.com>,"Pramod Joshi"
<pramodjoshi@spandanasphoorty.com>

Dear parful,

Please look at the below trail mail verify and update the details

Gundappa Mulge

Executive / BSS & CSS

M: +91 9686996962

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: "complaints"<complaints@spandanasphoorty.com>,"Gundappa Mulge"
<gundappar.mulge@spandanasphoorty.com>
Cc: "Baliram Chavan"<baliram.chavan@spandanasphoorty.com>,"Mohamad Nasir
Gani"<nasir.g@spandanasphoorty.com>,"Sudarshan Raosaheb Patil"
<sudarshan.patil@spandanasphoorty.com>,"Ramesh Allaparthi"
<ramesh.allaparthi@spandanasphoorty.com>,"Pankaj Dharmik"
<pankaj.dharmik@spandanasphoorty.com>,"Sunand Sahu"
<sunand.sahu@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>, "Ajit Dilip Jadhav"
<ajitdilip.jadhav@spandanasphoorty.com>, "Sunil Dharmaraj Satale"
<sunil.satale@spandanasphoorty.com>, "Saiyyad Asif Saiyyad Sardar"
<saiyyad.asif@spandanasphoorty.com>
Date: Mon, 28 Sep 2026 12:40:39 +0530
Subject: Phone pe Collection collected on self-Account & Self-pocketing :
Mehekar/MRGL1021

Dear [complaints](#) Team,

PFA of the Phone pe Collection collected on self-Account Evidence

Pramod Joshi

State Head In-charge / Internal Audit

M:9604392062

Spandana Sphoorty Financial Limited

Sambhaji Nagar-Regional Office, Maharashtra - 411001



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"Save the Environment. Save Life".

From: complaints <complaints@spandanasphoorty.com>
To: "Baliram Chavan" <baliram.chavan@spandanasphoorty.com>
Cc: "Pramod Joshi" <pramodjoshi@spandanasphoorty.com>, "Mohamad Nasir Gani" <nasir.g@spandanasphoorty.com>, "Sudarshan Raosaheb Patil" <sudarshan.patil@spandanasphoorty.com>, "Ramesh Allaparthi" <ramesh.allaparthi@spandanasphoorty.com>, "Pankaj Dharmik" <pankaj.dharmik@spandanasphoorty.com>, "Sunand Sahu" <sunand.sahu@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>, "Ajit Dilip Jadhav" <ajitdilip.jadhav@spandanasphoorty.com>, "Sunil Dharmaraj Satale" <sunil.satale@spandanasphoorty.com>, "Saiyyad Asif Saiyyad Sardar" <saiyyad.asif@spandanasphoorty.com>
Date: Mon, 28 Sep 2026 12:36:31 +0530
Subject: Re: Phone pe Collection collected on self-Account & Self-pocketing :
Mehekar/MRGL1021

Dear Team,

Please provide us the evidence to raise the complaint that employee has received amount in self account

Gundappa Mulge

Executive / BSS & CSS

M: +91 9686996962

Spandana Sphoorty Financial Limited

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

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From: Baliram Chavan <baliram.chavan@spandanasphoorty.com>
To: "Pramod Joshi" <pramodjoshi@spandanasphoorty.com>, "complaints" <complaints@spandanasphoorty.com>
Cc: "Mohamad Nasir Gani" <nasir.g@spandanasphoorty.com>, "Sudarshan Raosaheb Patil" <sudarshan.patil@spandanasphoorty.com>, "Ramesh Allaparthi" <ramesh.allaparthi@spandanasphoorty.com>, "Pankaj Dharmik" <pankaj.dharmik@spandanasphoorty.com>, "Sunand Sahu" <sunand.sahu@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>, "Ajit Dilip Jadhav" <ajitdilip.jadhav@spandanasphoorty.com>, "Sunil Dharmaraj Satale" <sunil.satale@spandanasphoorty.com>, "Saiyyad Asif Saiyyad Sardar" <saiyyad.asif@spandanasphoorty.com>
Date: Wed, 23 Sep 2026 10:04:14 +0530
Subject: Re: Phone pe Collection collected on self-Account & Self-pocketing : Mehekar/MRGL1021

Dear [@Complaints - SSFL](#) Team,

Update to non-financial complaint below employee .

EMP NAME :- Ashwin Bhalerao

EMP ID :- SF0038918

- As Per The Borrwer Said She Paid All Over Emi Close On 5Th April 2026, And BM Also Said To her Your Account Totally Close & BM - **Asvin Bhalerao/SF0038918 Given Fake Promise To Mrs. Kalpana Milind Avare.**
- BM - **Asvin Bhalerao/SF0038918** taken 2 Online Payment On his Personal Account Number As Per The Evidence.
- Yesterday Bm Paid Mrs. Kalpana Milind Avare.OD Amount Rs.1089/- For his Own Pocket.
- Customer Details and Customer Sub Ledger attached for your reference.

Branch Code	Branch Name	Center Number	Group Name	Product Name	Loan No.
MRGL1021	Mehekar	324386	SAI	Unnati	354969538

Baliram Chavan

From: Pramod Joshi <pramodjoshi@spandanasphoorty.com>
To: "Baliram Chavan" <baliram.chavan@spandanasphoorty.com>, "Mohamad Nasir Gani" <nasir.g@spandanasphoorty.com>

Cc: "Mohamad Nasir Gani"<nasir.g@spandanasphoorty.com>, "Sudarshan Raosaheb Patil"<sudarshan.patil@spandanasphoorty.com>, "Ramesh Allaparthi"<ramesh.allaparthi@spandanasphoorty.com>, "Pankaj Dharmik"<pankaj.dharmik@spandanasphoorty.com>, "Sunand Sahu"<sunand.sahu@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>, "Ajit Dilip Jadhav"<ajitdilip.jadhav@spandanasphoorty.com>, "Sunil Dharmaraj Satale"<sunil.satale@spandanasphoorty.com>, "Saiyyad Asif Saiyyad Sardar"<saiyyad.asif@spandanasphoorty.com>
Date: Wed, 23 Sep 2026 09:36:52 +0530
Subject: Phone pe Collection collected on self-Account & Self-pocketing : Mehekar/MRGL1021

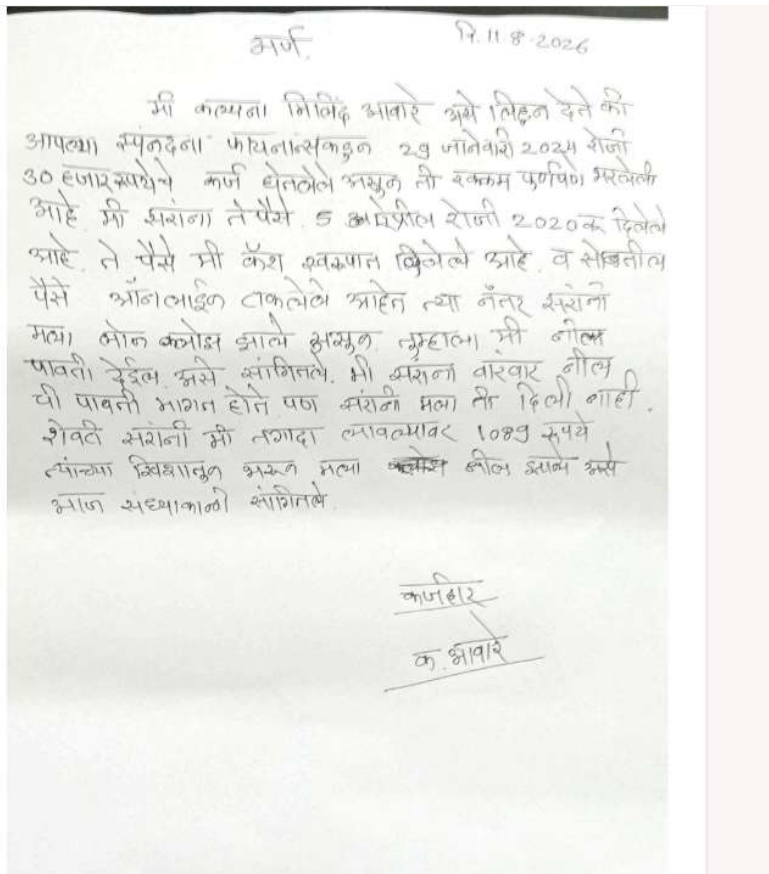
Dear [Baliram Chavan](#) Sir,

It is noted that the borrower's explanation letter has already been provided. However, the remaining amount of Rs. 1,089/- has not yet been paid by the borrower. Meanwhile, the borrower's loan has already been pre-closed in FIMO.

The Branch Manager (BM) visited the borrower on 11 August in the evening and the auditor already discussed this observation with BM.

Dear [Mohamad Nasir Gani](#) Sir,

Please share your action plan on the highlighted observation.



Pramod Joshi

State Head In-charge / Internal Audit
M:9604392062
Spandana Sphoorty Financial Limited
Sambhaji Nagar-Regional Office, Maharashtra - 411001



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"Save the Environment, Save Life".

From: Baliram Chavan <baliram.chavan@spandanasphoorty.com>
To: "Mohamad Nasir Gani" <nasir.g@spandanasphoorty.com>, "Pramod Joshi" <pramodjoshi@spandanasphoorty.com>
Cc: "Sudarshan Raosaheb Patil" <sudarshan.patil@spandanasphoorty.com>, "Ramesh Allaparthi" <ramesh.allaparthi@spandanasphoorty.com>, "Pankaj Dharmik" <pankaj.dharmik@spandanasphoorty.com>, "Sunand Sahu" <sunand.sahu@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>, "Ajit Dilip Jadhav" <ajitdilip.jadhav@spandanasphoorty.com>, "Sunil Dharmaraj Satale" <sunil.satale@spandanasphoorty.com>, "Saiyyad Asif Saiyyad Sardar" <saiyyad.asif@spandanasphoorty.com>
Date: Wed, 23 Sep 2026 09:11:11 +0530
Subject: Re: Phone pe Collection collected on self-Account & Self-pocketing : Mehekar/MRGL1021

Dear Sir

The Branch Manager made a Phone Pay payment to the BM's account while the member was not at home and was out of town. An explanation letter has been obtained from the BM, and an oral warning has also been given. The BM has been informed that if any such mistake occurs again in the future, appropriate action will be taken against them.

Mehkar Branch Manager has not done any kind of self-pocketing collection. He has collected from members. There is proof of GPS photo of collection from members.PFA

Baliram Chavan

From: Mohamad Nasir Gani <nasir.g@spandanasphoorty.com>
To: "Pramod Joshi" <pramodjoshi@spandanasphoorty.com>, "Baliram Chavan" <baliram.chavan@spandanasphoorty.com>
Cc: "Sudarshan Raosaheb Patil" <sudarshan.patil@spandanasphoorty.com>, "Ramesh Allaparthi" <ramesh.allaparthi@spandanasphoorty.com>, "Pankaj Dharmik" <pankaj.dharmik@spandanasphoorty.com>, "Sunand Sahu" <sunand.sahu@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>, "Ajit Dilip Jadhav"
<ajitdilip.jadhav@spandanasphoorty.com>, "Sunil Dharmaraj Satale"
<sunil.satale@spandanasphoorty.com>, "Saiyyad Asif Saiyyad Sardar"
<saiyyad.asif@spandanasphoorty.com>
Date: Tue, 22 Sep 2026 21:13:09 +0530
Subject: Re: Phone pe Collection collected on self-Account & Self-pocketing :
Mehekar/MRGL1021

Baliram Sir,

Kindly take necessary action and share your response on priority.

Regards,

Mohamad Nasir Gani

From: Pramod Joshi <pramodjoshi@spandanasphoorty.com>
To: "Baliram Chavan" <baliram.chavan@spandanasphoorty.com>, "Mohamad Nasir Abdul Gani" <nasir.g@spandanasphoorty.com>, "Sudarshan Patil" <sudarshan.patil@spandanasphoorty.com>
Cc: "Ramesh Allaparthi" <ramesh.allaparthi@spandanasphoorty.com>, "Pankaj Dharmik" <pankaj.dharmik@spandanasphoorty.com>, "Sudarshan Raosaheb Patil" <sudarshan.patil@spandanasphoorty.com>, "Sunand Sahu" <sunand.sahu@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>, "Ajit Dilip Jadhav" <ajitdilip.jadhav@spandanasphoorty.com>, "Sunil Dharmaraj Satale" <sunil.satale@spandanasphoorty.com>, "Saiyyad Asif Saiyyad Sardar" <saiyyad.asif@spandanasphoorty.com>
Date: Tue, 22 Sep 2026 20:27:27 +0530
Subject: Phone pe Collection collected on self-Account & Self-pocketing :
Mehekar/MRGL1021

Dear [Mohamad Nasir Gani](#) Sir,

Reminder

Dear [Sudarshan Patil](#) Sir,

Kindly look at this observation

Pramod Joshi

State Head In-charge / Internal Audit

M:9604392062

Spandana Sphoorty Financial Limited

Sambhaji Nagar-Regional Office, Maharashtra - 411001



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"Save the Environment. Save Life".

From: Pramod Joshi <pramodjoshi@spandanasphoorty.com>
To: "Baliram Chavan" <baliram.chavan@spandanasphoorty.com>, "Mohamad Nasir Abdul Gani" <nasir.g@spandanasphoorty.com>
Cc: "Umesh Kumar" <umeshkumar.k@spandanasphoorty.com>, "Ramesh Allaparthi" <ramesh.allaparthi@spandanasphoorty.com>, "Pankaj Dharmik" <pankaj.dharmik@spandanasphoorty.com>, "Sudarshan Raosaheb Patil" <sudarshan.patil@spandanasphoorty.com>, "Sunand Sahu" <sunand.sahu@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>, "Ajit Dilip Jadhav" <ajitdilip.jadhav@spandanasphoorty.com>, "Sunil Dharmaraj Satale" <sunil.satale@spandanasphoorty.com>, "Saiyyad Asif Saiyyad Sardar" <saiyyad.asif@spandanasphoorty.com>
Date: Sun, 06 Sep 2026 10:48:44 +0530
Subject: Re: Phone pe Collection collected on self-Account & Self-pocketing : Mehekar/MRGL1021

Dear [@Baliram Chavan](#) Sir,

Waiting Your response on Highlighted Observation

Dear [@Mohamad Nasir Abdul Gani](#) Sir,

Kindly look this

Pramod Joshi

State Head In-charge | Internal Audit

M:9604392062

Spandana Sphoorty Financial Limited

Sambhaji Nagar-Regional Office, Maharashtra - 411001



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From: Pramod Joshi <pramodjoshi@spandanasphoorty.com>

Sent: 13 August 2026 13:59

To: Baliram Chavan <baliram.chavan@spandanasphoorty.com>; Mohamad Nasir Abdul Gani <nasir.g@spandanasphoorty.com>
Cc: Umesh Kumar <umeshkumar.k@spandanasphoorty.com>; Ramesh Allaparthi <ramesh.allaparthi@spandanasphoorty.com>; Pankaj Dharmik <pankaj.dharmik@spandanasphoorty.com>; Sudarshan Raosaheb Patil <sudarshan.patil@spandanasphoorty.com>; Sunand Sahu <sunand.sahu@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>; Ajit Dilip Jadhav <ajitdilip.jadhav@spandanasphoorty.com>; Sunil Dharmaraj Satale <sunil.satale@spandanasphoorty.com>; Saiyyad Asif Saiyyad Sardar <saiyyad.asif@spandanasphoorty.com>
Subject: Phone pe Collection collected on self-Account & Self-pocketing : Mehekar/MRGL1021

Dear @Baliram Chavan Sir,

This is to inform you that During the General Audit of the **Mehekar/MRGL1021** branch, Audit Executive **Mr. Asif Saiyyad(SF0105054)** found the following observations.

- **Phone pe Collection collected on self-Account :-**

During telephonic verification, it was revealed that Mrs. KALPANA MILIND AVARE/354969538, a borrower from the "SAI" Group, Mehkar Village, had paid the last 2 instalment of ₹2000/-. On Phone Date Of 17 March-2026 & Also She Paid ₹2200/- On 5 Spr 26 & ₹2020/-On Cash BM - Asvin Bhalerao/SF0038918 On Date 05 March 2026 However, the Only ₹2000/- & ₹2200/- Endtry Found On her Second Loan Id -349706641 In Fimo But ₹2020/- Not Enter In Fimo On Loan ID -354969538 amount was neither updated in the FIMO system nor deposited with the branch office. She Haven't Not Loan Card That's why this member showing in "371" DPD.

- As Per The Borrowers Said Paid All Over Emi Close On 5Th April 2026, And BM Also Said To her Your Account Totally Close & BM - **Asvin** Bhalerao/SF0038918 Given Fake Promise To Mrs. Kalpana Milind Avare.
- BM - Asvin Bhalerao/SF0038918 taken 2 Online Payment On his Personal Account Number As Per The Evidence.
- *Self-pocketing done from BM of amount R.1089/- on date 11 Aug 26 in FIMO*
- **Customer Details and Customer Sub Ledger attached for your reference.**

Branch Code	Branch Name	Center Number	Group Name	Product Name	Loan No.
MRGL1021	Mehekar	324386	SAI	Unnati	354969538

Currently Loan Closed

Kindly review this observation and take the necessary action plan accordingly and share your response.

Pramod Joshi

State Head In-charge / Internal Audit
M:9604392062



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From: Saiyyad Asif Saiyyad Sardar <saiyyad.asif@spandanasphoorty.com>
Sent: 12 August 2026 18:57
To: Pramod Joshi <pramodjoshi@spandanasphoorty.com>
Cc: Shudhdodhan Prakash War <sudhdodhan.war@spandanasphoorty.com>; Swapnil Santosh Bavaskar <swapnilsantosh.bavaskar@spandanasphoorty.com>; Akash Premkumar Mate <akashpremkumar.mate@spandanasphoorty.com>; Pawan Prabhakar Ganjude <pawanprabhakar.ganjude@spandanasphoorty.com>; Ajit Dilip Jadhav <ajitdilip.jadhav@spandanasphoorty.com>; Sunil Dharmaraj Satale <sunil.satale@spandanasphoorty.com>
Subject: Nidhi Borrower Cash Collection Misappropriation Observation : Mehekar/MRGL1021

Dear [@Baliram Chavan](#) Sir,

This is to inform you that During the General Audit of the **Mehekar/MRGL1021** branch, Audit Executive **Mr. Asif Saiyyad(SF0105054)** found the following observations.

- **Cash Collection Misappropriation Observation :-**

During telephonic verification, it was revealed that **Mrs. KALPANA MILIND AVARE/354969538**, a borrower from the "SAI" Group, Mehkar Village, had paid the last 2 instalment of **₹2000/-**. On Phone Date Of **17 March-2026** & Also She Paid **₹2200/- On Pay & ₹2020/-On Cash** BM - **Asvin Bhalerao/SF0038918** On Date **05 March 2026** However, the Only **₹2000/- & ₹2200/- Endtry Found On her Second Loan Id -349706641 In Fimo But ₹2020/-** Not Enter In Fimo On Loan ID **-354969538** amount was neither updated in the FIMO system nor deposited with the branch office. She Havn't Not Loan Card That's why this member showing in **"371"** DPD.

- As Per The Borrwer Said She Paid All Over Emi Close On 5Th April 2026, And BM Also Said To her Your Account Totally Close & BM - **Asvin Bhalerao/SF0038918** Given Fake Promise To Mrs. Kalpana Milind Avare.
- BM - **Asvin Bhalerao/SF0038918** taken 2 Online Payment On his Personal Account Number As Per The Evidence.
- Yesterday Bm Paid Mrs. Kalpana Milind Avare.OD Amount Rs.1089/- For his Own Pocket.
- Customer Details and Customer Sub Ledger attached for your reference.

Branch Code	Branch Name	Center Number	Group Name	Product Name	Loan No.
MRGL1021	Mehekar	324386	SAI	Unnati	354969538 K.

Kindly review this observation and take the necessary action plan accordingly and share your response.

Asif Saiyyad

Audit Executive | Internal Audit

M:8668903904

Spandana Sphoorty Financial Limited

Sambhaji Nagar-Branch 2 Maharashtra - 431001