

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

Collection process Violation - Digital Payments collected by the staff in his Personal Account: Zari/MR3055

Pramod Joshi < pramodjoshi@spandanasphoorty.com >

Mon, 05 Oct 2026 10:57:54 AM +0530

To "complaints"<complaints@spandanasphoorty.com>,"Parful Taware"
<parfulsambhaji.taware@spandanasphoorty.com>,"Vinod Goswami"
<vinod.puri@spandanasphoorty.com>

Cc "Rakesh Sahu"<rakesh.sahu@spandanasphoorty.com>,"Hemnath Sahu"
<hemnath.sahu@spandanasphoorty.com>,"Sudarshan Patil"
<sudarshan.patil@spandanasphoorty.com>,"Akash Mate"
<akashpremkumar.mate@spandanasphoorty.com>,"Rakesh Sahu"
<rakeshkumar.sahu@spandanasphoorty.com>,"Pankaj Dharmik"
<pankaj.dharmik@spandanasphoorty.com>,"Swapnil Bavaskar"
<swapnilsantosh.bavaskar@spandanasphoorty.com>,"Ramesh Allaparthi"
<ramesh.allaparthi@spandanasphoorty.com>,"Shudhdodhan War"
<sudhdodhan.war@spandanasphoorty.com>,"Ajit Jadhav"
<ajitdilip.jadhav@spandanasphoorty.com>,"Saiyyad Sardar"
<saiyyad.asif@spandanasphoorty.com>,"Pawan Ganjude"
<pawanprabhakarro.ganjude@spandanasphoorty.com>,"Sunil Satale"
<sunil.satale@spandanasphoorty.com>

Dear Parful Sir,

As per the trail mail of the AH Sir, kindly proceed with issuing the SCN to **CA – Anil Eknath Sidam (SF0069240)** for the **Collection Process Violation - Digital Payments collected by the staff in his Personal Account** observed at the branch.

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: "Rakesh Sahu" <rakesh.sahu@spandanasphoorty.com>
Cc: "Hemnath Sahu" <hemnath.sahu@spandanasphoorty.com>, "Sudarshan Patil" <sudarshan.patil@spandanasphoorty.com>, "Akash Mate" <akashpremkumar.mate@spandanasphoorty.com>, "Pramod Joshi" <pramodjoshi@spandanasphoorty.com>, "complaints" <complaints@spandanasphoorty.com>
Date: Sat, 03 Oct 2026 15:38:58 +0530
Subject: Re: Fw: Collection process Violation - Digital Payments collected by the staff in his Personal Account: Zari/MR3055

Dear Team,

Please contact State HR

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: Rakesh Sahu <rakesh.sahu@spandanasphoorty.com>
To: "complaints" <complaints@spandanasphoorty.com>
Cc: "Hemnath Sahu" <hemnath.sahu@spandanasphoorty.com>, "Sudarshan Patil" <sudarshan.patil@spandanasphoorty.com>, "Akash Mate" <akashpremkumar.mate@spandanasphoorty.com>, "Pramod Joshi" <pramodjoshi@spandanasphoorty.com>
Date: Wed, 30 Sep 2026 13:31:00 +0530
Subject: Re: Fw: Collection process Violation - Digital Payments collected by the staff in his Personal Account: Zari/MR3055

Dear Complaint Team,

I would like to report that Anil Sidam has violated company policy by collecting the borrower's recovery amount into his personal account and subsequently posting the collection.

Despite being instructed and explained several times regarding the company's collection and posting process, the same policy violation has occurred.

Therefore, I request you to kindly lodge a Non-Financial Complaint against Anil Sidam and investigate the matter as per company policy.

Kindly take the necessary action accordingly

Rakesh Sahu

From: Akash Premkumar Mate <akashpremkumar.mate@spandanasphoorty.com>
To: "Rakesh sahu" <rakesh.sahu@spandanasphoorty.com>
Date: Mon, 14 Sep 2026 15:30:45 +0530

Subject: Fw: Collection process Violation - Digital Payments collected by the staff in his Personal Account: Zari/MR3055

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From: Pramod Joshi <pramodjoshi@spandanasphoorty.com>
Sent: Wednesday, 09 September 2026 14:14:34
To: Hemnath Sahu <hemnath.sahu@spandanasphoorty.com>; Sudarshan Raosaheb Patil <sudarshan.patil@spandanasphoorty.com>
Cc: Ramesh Allaparthi <ramesh.allaparthi@spandanasphoorty.com>; Pankaj Dharmik <pankaj.dharmik@spandanasphoorty.com>; Sunil Dharmaraj Satale <sunil.satale@spandanasphoorty.com>; Vikram Ashok Shingade <vikram.shingade@spandanasphoorty.com>; Shudhdodhan Prakash War <sudhdodhan.war@spandanasphoorty.com>; Swapnil Santosh Bavaskar <swapnilsantosh.bavaskar@spandanasphoorty.com>; Pawan Prabhakar Ganjude <pawanprabhakarro.ganjude@spandanasphoorty.com>; Sunil Dharmaraj Satale <sunil.satale@spandanasphoorty.com>; Saiyyad Asif Saiyyad Sardar <saiyyad.asif@spandanasphoorty.com>; Ajit Dilip Jadhav <ajitdilip.jadhav@spandanasphoorty.com>; Akash Premkumar Mate <akashpremkumar.mate@spandanasphoorty.com>; Sunil Dharmaraj Satale <sunil.satale@spandanasphoorty.com>; Kapil Gautam <kapil.gautam@spandanasphoorty.com>; Prabodh Sharma <prabodh.sharma@spandanasphoorty.com>; Rajendra Isunath Doye <rajendra.doye@spandanasphoorty.com>
Subject: Collection process Violation - Digital Payments collected by the staff in his Personal Account: Zari/MR3055

Dear Hemnath Sir,

*This is to inform you that during the General Audit of the branch **Zari/MR3055**, conducted from **07th Sep 2026** to **09th Sep 2026**, Audit Executive **Mr. Akash Mate/SF0073945** Observed the following observation.*

EMI Payment through Self-Bank Account by Loan Officers: -

- The loan officer Anil Eknath Sidam/SF0069240 collected the EMI amount from the borrower on the self-account. Total amount of Rs. 15770/- of 5 borrowers.
- It was observed that borrowers paid EMI amounts directly to the Loan Officer account. The Loan Officer then EMI amounts withdrawn self-bank account and then submitted cash at branch.

Borrower wise data: -

Village	CSRNAME	LO Emp ID	Center Name	Group Name	LAN	Customer
Zari	Anil Eknath Sidam	SF0069240	730852	santaji	358635649	VANDANA PRUSHOT
Watholi	Anil Eknath Sidam	SF0069240	Watholi C1	Watholi C1 Ganesh1	358341756	LAXMI RAVINDRA L
Sonbardi	Anil Eknath Sidam	SF0069240	717918	omsainath	351909463	SUMANBAI CHATTRI
Pandharkawada	Anil Eknath Sidam	SF0069240	706682	Hirakani	357267118	CHAYA GANESH MO
Chilai	Anil Eknath Sidam	SF0069240	710213	swara	357932081	SHEWANTA RAMCH

@Hemnath Sahu Sir 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

Spandana Sphoorty Financial Limited

Sambhaji Nagar-Regional Office, Maharashtra - 411001



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From: Akash Premkumar Mate <akashpremkumar.mate@spandanasphoorty.com>

Sent: 08 September 2026 23:36

To: Pramod Joshi <pramodjoshi@spandanasphoorty.com>

Cc: Pankaj Dharmik <pankaj.dharmik@spandanasphoorty.com>; Shudhdodhan Prakash War <sudhdodhan.war@spandanasphoorty.com>; Swapnil Santosh Bavaskar <swapnilsantosh.bavaskar@spandanasphoorty.com>; Pawan Prabhakar Ganjude <pawanprabhakar.ganjude@spandanasphoorty.com>; Sunil Dharmaraj Satale <sunil.satale@spandanasphoorty.com>; Saiyyad Asif Saiyyad Sardar <saiyyad.asif@spandanasphoorty.com>; Ajit Dilip Jadhav <ajitdilip.jadhav@spandanasphoorty.com>

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Chilai	Anil Eknath Sidam	SF0069240	710213	swara	357932081	SHEWANTA RAMCH,

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

Thanks and Regards,

Akash Mate

Audit Executive | Internal Audit
M:7397911355
Spandana Sphoorty Financial Limited
Morshi/MRGL2246, Maharashtra - 444905



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