
RE: Request to Raise Non-Financial Complaint – Process & Policy Lapse)

From Sudarshan Raosaheb Patil <sudarshan.patil@spandanasphoorty.com>

Date Tue 2026-01-20 12:43

To Shekh Javed Shekh Habib <shekh.javed@spandanasphoorty.com>

Cc Pramod Kumar Cherukat <pramodkumar.cherukat@spandanasphoorty.com>; Mohamad Nasir Abdul Gani <nasir.g@spandanasphoorty.com>

Ok

Sudarshan Raosaheb Patil

Senior Vice President | Operations

M:8087281472

Spandana Sphoorty Financial Limited

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



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From: Shekh Javed Shekh Habib <shekh.javed@spandanasphoorty.com>

Sent: 20 January 2026 12:42

To: Sudarshan Raosaheb Patil <sudarshan.patil@spandanasphoorty.com>

Cc: Pramod Kumar Cherukat <pramodkumar.cherukat@spandanasphoorty.com>; Mohamad Nasir Abdul Gani <nasir.g@spandanasphoorty.com>

Subject: Fw: Request to Raise Non-Financial Complaint – Process & Policy Lapse)

Dear Sir,

As per trail email RH sir approval obtained , please provide your confirmation to close this Non-financial cases, with warning letter.

EMPLOYEE CODE	EMPLOYEE NAME	COMPLAINT NUMBER
SF0100556	Satish Ashraappa Tonde	NF25-26-02282
SF0090552	Alurwad Shubhamreddy Rajareddy	NF25-26-02283



Thanks & Regards ,

Shekh Javed Shekh Habib

Assistant Manager | Human Resource - MH

Spandana Sphoorty Financial Ltd

shekh.javed@spandanasphoorty.com

From: Acharya Roshani Nagorao <roshani.aacharya@spandanasphoorty.com>
Sent: Tuesday, January 20, 2026 09:52
To: Shekh Javed Shekh Habib <shekh.javed@spandanasphoorty.com>
Subject: Re: Request to Raise Non-Financial Complaint – Process & Policy Lapse)

Dear sir,

As per trail mail kindly issue warning letter to BME.

EMPLOYEE CODE	EMPLOYEE NAME	COMPLAINT NUMBER
SF0100556	Satish Ashraappa Tonde	NF25-26-02282
SF0090552	Alurwad Shubhamreddy Rajareddy	NF25-26-02283

Regards,
Roshani

From: Mohamad Nasir Abdul Gani <nasir.g@spandanasphoorty.com>
Sent: 19 January 2026 17:54
To: Acharya Roshani Nagorao <roshani.aacharya@spandanasphoorty.com>
Cc: Shekh Javed Shekh Habib <shekh.javed@spandanasphoorty.com>; Dhanraj Sapkal <dhanraj.sapkal@spandanasphoorty.com>
Subject: RE: Request to Raise Non-Financial Complaint – Process & Policy Lapse)

OK

Regards,

Nasir Abdul Gani

Vice President | Operations

M:9096111334

Spandana Sphoorty Financial Limited

Regional Office Amravati Maharashtra-444601



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From: Acharya Roshani Nagorao <roshani.aacharya@spandanasphoorty.com>
Sent: 19 January 2026 17:09
To: Mohamad Nasir Abdul Gani <nasir.g@spandanasphoorty.com>
Cc: Shekh Javed Shekh Habib <shekh.javed@spandanasphoorty.com>; Dhanraj Sapkal <dhanraj.sapkal@spandanasphoorty.com>
Subject: Re: Request to Raise Non-Financial Complaint – Process & Policy Lapse)

Dear sir,

Need your approval to issue warning letter.

Regards,

Roshani

From: Dhanraj Sapkal <dhanraj.sapkal@spandanasphoorty.com>
Sent: 19 January 2026 15:48
To: Acharya Roshani Nagorao <roshani.aacharya@spandanasphoorty.com>
Cc: Mohamad Nasir Abdul Gani <nasir.g@spandanasphoorty.com>
Subject: Fw: Request to Raise Non-Financial Complaint – Process & Policy Lapse)

Dear Maam

Below Mention Employee Provide Warning Letter

EMPLOYEE CODE	EMPLOYEE NAME	COMPLAINT NUMBER
SF0100556	Satish Ashraappa Tonde	NF25-26-02282

SF0090552

Alurwad Shubhamreddy Rajareddy

NF25-26-02283

Thanks & Regards... 

Dhanraj G. Sapkal

Area Head | Hingoli | Amravati | Spandana Sphoorty Financial Ltd. |

+91 9049727469 | ghanraj.sapkal@spandanasphoorty.com

From: Rajeshwari Muppuru <rajeshwari.muppuru@spandanasphoorty.com> on behalf of Complaints-SSFL <complaints@spandanasphoorty.com>

Sent: 19 January 2026 15:45

To: Pramod Joshi <pramodjoshi@spandanasphoorty.com>

Cc: Sudarshan Raosaheb Patil <sudarshan.patil@spandanasphoorty.com>; Tarkeshwar P. Sawarkar <tarkeshwar.sawarkar@spandanasphoorty.com>; Pankaj Dharmik <pankaj.dharmik@spandanasphoorty.com>; Rahul Sakarde <rahul.sakarde@spandanasphoorty.com>; Umesh Kumar <umeshkumar.k@spandanasphoorty.com>; Ramesh Allaparthi <ramesh.allaparthi@spandanasphoorty.com>; Sunand Sahu <sunand.sahu@spandanasphoorty.com>; Dhanraj Sapkal <ghanraj.sapkal@spandanasphoorty.com>; Mohamad Nasir Abdul Gani <nasir.g@spandanasphoorty.com>; Complaints-SSFL <complaints@spandanasphoorty.com>

Subject: RE: Request to Raise Non-Financial Complaint – Process & Policy Lapse)

Dear Pramod Joshi,

According to trial mail confirmation, complaints has been registered against the below mentioned employees under non-financial.

Please find the below complaint numbers for your reference.

EMPLOYEE CODE	EMPLOYEE NAME	COMPLAINT NUMBER
SF0100556	Satish Ashraappa Tonde	NF25-26-02282

SF0090552	Alurwad Shubhamreddy Rajareddy	NF25-26-02283
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Rajeshwari M

Executive | Complaints & Branch Support Service - HO
Spandana Sphoorty Financial Limited
Galaxy Wing B, 16th Floor, Opp IKEA, Hyderabad - 500081



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From: Pramod Joshi <pramodjoshi@spandanasphoorty.com>

Sent: 19 January 2026 12:11

To: Complaints-SSFL <complaints@spandanasphoorty.com>

Cc: Sudarshan Raosaheb Patil <sudarshan.patil@spandanasphoorty.com>; Tarkeshwar P. Sawarkar <tarkeshwar.sawarkar@spandanasphoorty.com>; Pankaj Dharmik <pankaj.dharmik@spandanasphoorty.com>; Rahul Sakarde <rahul.sakarde@spandanasphoorty.com>; Umesh Kumar <umeshkumar.k@spandanasphoorty.com>; Ramesh Allaparthi <ramesh.allaparthi@spandanasphoorty.com>; Sunand Sahu <sunand.sahu@spandanasphoorty.com>; Dhanraj Sapkal <dhanraj.sapkal@spandanasphoorty.com>; Mohamad Nasir Abdul Gani <nasir.g@spandanasphoorty.com>

Subject: Request to Raise Non-Financial Complaint – Process & Policy Lapse)

Dear Team,,

As per the trail mail received from the Area Head, and in reference to the attached written acceptance letter submitted by the LO/BQM, kindly raise a Non-Financial Complaint against both employees for the identified process and policy lapse (deviations from defined collection and posting processes).

During the OTS Borrower Verification, the borrower Savita Chandu Gaikwad (Borrower ID: 351180321) was identified as having Delay posting in FIMO.

during discussion with the borrower, she stated that a total amount of Rs.9,600/- dated 26-Aug-2025 paid to LO Amar Subhash Kadam/SF0084565 and BQM Visited with Loan Officer and Same Cash Receipt Provided by BQM-Alurwad

Shubham Reddy Raja Reddy/SF0090552 & Same Amount 9780/- Paid by the LO Amar Subhash Kadam To BQM on date 16 Jan 2026 and returned to the Borrower on 16 Jan 2026 after internal audit verification

LO Satish Ashraappa Tonde (SF0100556) collected an amount of Rs. 2,400 from the borrower on 09-Dec-2025. the amount was posted with OTS in FIMO on 19-Dec-2025 delay in posting.

Please raise a Non-Financial complaint against the loan officer listed below.

Branch Name	Branch Code	EMP ID	EMP Name	Designation
Basmat-2	MRGL0857	SF0100556	Satish Ashraappa Tonde	Credit Assistant
		SF0090552	Alurwad Shubhamreddy Rajareddy	Branch Quality Manager

Thanks and Regards

Mr. Pramod T. Joshi

State Head In-charge | MH | Internal Audit

Mo.No :- +919604392062.

Spandana Sphoorty Financial Limited

Sambhaji Nagar-Regional Office, Maharashtra - 411001



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"Save the Environment. Save Life".

From: Dhanraj Sapkal <dhanraj.sapkal@spandanasphoorty.com>

Sent: 16 January 2026 10:47

To: Pramod Joshi <pramodjoshi@spandanasphoorty.com>; Mohamad Nasir Abdul Gani <nasir.g@spandanasphoorty.com>

Cc: Sudarshan Raosaheb Patil <sudarshan.patil@spandanasphoorty.com>; Tarkeshwar P. Sawarkar <tarkeshwar.sawarkar@spandanasphoorty.com>; Pankaj Dharmik <pankaj.dharmik@spandanasphoorty.com>; Rahul Sakarde <rahul.sakarde@spandanasphoorty.com>; Umesh Kumar <umeshkumar.k@spandanasphoorty.com>; Ramesh Allaparthi <ramesh.allaparthi@spandanasphoorty.com>; Sunand Sahu <sunand.sahu@spandanasphoorty.com>

Subject: Re: Clarification Required – OTS Borrower Verification Case (Savita Chandu Gaikwad)

Dear Sir

Basmat-2 Branch Observation And Verify My Side To OTS Verification

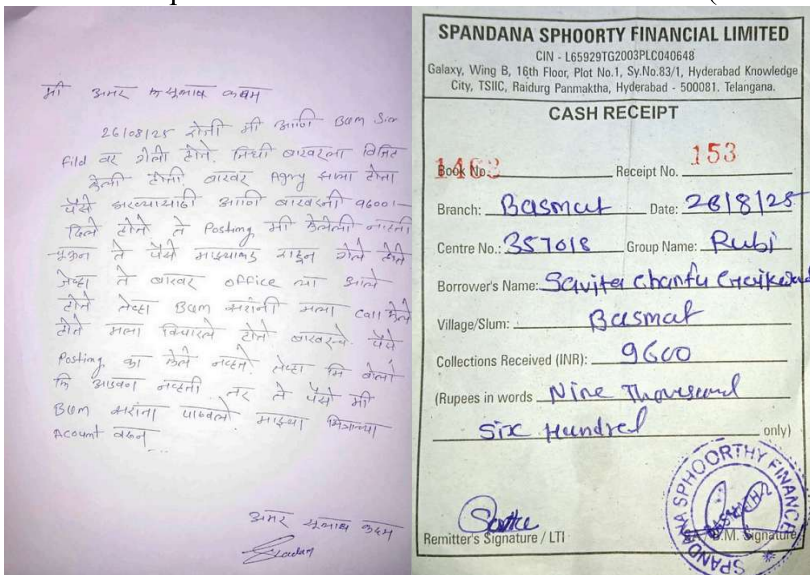
OTS time Borrower paying 18000/-Rs But 10 Days Before 09-12-25 Borrower In Phone pay 2400/-LO Satish Tonde SF010556 and Saying OTS For Next 3-4 Days So LO Not Post Amount But LO Givin Amount On OTS Day Time 2240/- Extra Pending Amount Returned 120/- Borrower

Borrower paid LO Amar Subhash Kadam SF0084565 His Collected 9600/-Rs But Entry Not Post My Side Verification LO Amar Collect Cash But BQM Shubham Signature In Receipt BQM Saying Am Not Collect Cash Only Signature On Receipt LO Agree To BQM Not Collect Cash But Am Collect This Cash On Amar Side Explanation Attachment File

*Cash 9600/- Rs Recovered Your Confirmation Returned To Borrower)

All Explanation And Evidence Attachment File

1. LO Amar Explanation On Cash Not Submit in Branch (Currently Inactive LO)



Explanation letter. Date: 14-01-2026

मी
 सविता शंभूराज राठे (ID) SF0100556 मी
 Spandana Sphoorti Financial या कंपनीशी आहे मी
 सविता चिफ् गावकवाड या कॅचर ०६ फेब्रु १ डिसेंबर २०२५
 या कॅचर अड्डा घेतून घेतले सविता कॅचर तालात
 discussion झाले मी दवाय मधील settlement
 करायला आहे त्यामुळे कॅचर मी का दिवशी collection
 posting करू नसाय त्यामुळे मी घेतले मी
 OTS मध्ये paid ठेवले आणि 182 रु मी RETURN केले
 आहे
 मी अड्डा घेतलेली रक्कम 2400 रु
 धानराज शंभूराज
 Satish Pawde
 SF0100556

4. Borrower Explanation To Paid Cash On Date Wise

सविता चिफ् गावकवाड फोन क्र. 851180321

मी सविता चिफ् गावकवाड विद्दू येते
 ०६/१२/२०२५ या तारखेला १६०० रु भरले
 आहेत. आणि ११/१२/२०२५ या तारखेला
 २४०० रु फोन पे केले व १६००० रु
 १३/१२/२०२५ या तारखेला भरले. पण अड्डावा
 २०२८० रु भरले होते ते अड्डावा मधील
 वकिले आम्ही आम्हाच्याकडून जास्त पैसे
 भरल्यात गेले. तरी कुठही परत तपासणी
 करून आम्हीची रक्कम आम्हाला परत करावीत
 हे विनंती करते.

पैसे भरलेली तारीख व रक्कम खालील
 प्रमाणे आहे

१)	२६-८-२०२५	=	१६००	(फोन पे केले)
२)	९-१२-२०२५	=	२४००	(था पिवड्या मि फक्त १६००० रु)
३)	१३-१२-२०२५	=	१६०००	च भरले परत ल्याव्यावरती

२०२८० रु विदिलेले रक्कम आहेत तरी भरली तपास
 करून आम्हीची रक्कम आम्हाला परत द्यावी
 हे नम्र विनंती

मी: 7887649505
 सविता चिफ् गावकवाड
 Sapat

So Please Check All Details And Take Action As Per Policy

Thanks & Regards... 

Dhanraj G. Sapkal

Area Head | Hingoli | Amravati | Spandana Sphoorti Financial Ltd. |

+91 9049727469 | ghanraj.sapkal@spandanasphoorti.com

From: Pankaj Dharmik <pankaj.dharmik@spandanasphoorty.com>

Sent: 16 January 2026 10:07

To: Mohamad Nasir Abdul Gani <nasir.g@spandanasphoorty.com>

Cc: Sudarshan Raosaheb Patil <sudarshan.patil@spandanasphoorty.com>; Tarkeshwar P. Sawarkar <tarkeshwar.sawarkar@spandanasphoorty.com>; Rahul Sakarde <rahul.sakarde@spandanasphoorty.com>; Dhanraj Sapkal <dhanraj.sapkal@spandanasphoorty.com>; Umesh Kumar <umeshkumar.k@spandanasphoorty.com>; Ramesh Allaparthi <ramesh.allaparthi@spandanasphoorty.com>; Sunand Sahu <sunand.sahu@spandanasphoorty.com>; Pramod Joshi <pramodjoshi@spandanasphoorty.com>

Subject: RE: Clarification Required – OTS Borrower Verification Case (Savita Chandu Gaikwad)

Dear Nasir Sir,

Awaiting your response.

Thanks and Regards,

Pankaj Dharmik

Zonal Head Audit - AVP In-Charge | West Zone | Internal Audit

M:8956260799

Spandana Sphoorty Financial Limited

Nagpur Regional Office, Maharashtra - 440023



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From: Pramod Joshi

Sent: 13 January 2026 18:20

To: Mohamad Nasir Abdul Gani <nasir.g@spandanasphoorty.com>

Cc: Sudarshan Raosaheb Patil <sudarshan.patil@spandanasphoorty.com>; Pankaj Dharmik <pankaj.dharmik@spandanasphoorty.com>; Tarkeshwar P. Sawarkar <tarkeshwar.sawarkar@spandanasphoorty.com>; Rahul Sakarde <rahul.sakarde@spandanasphoorty.com>; Dhanraj Sapkal <dhanraj.sapkal@spandanasphoorty.com>

Subject: Clarification Required – OTS Borrower Verification Case (Savita Chandu Gaikwad)

Dear Nasir Sir,

During the OTS Borrower Verification, the borrower Savita Chandu Gaikwad (Borrower ID: 351180321) was identified as having completed the OTS process from the branch.

However, during discussion with the borrower, she stated that a total amount of ₹30,000/- was paid on different dates. The borrower is able to provide the following receipts:

- Cash receipt of ₹9,600/- dated 26-Aug-2025
- One undated cash receipt of ₹2,400/-

The borrower further stated that an additional ₹18,000/- was paid, but no receipt was issued by the branch team for this amount.

After discussion with the Branch Manager, he shared an OTS form for the amount of ₹20,280/-.

As per records, the cash receipt amount of ₹12,000/- (₹9,600 + ₹2,400) has not been updated in FIMO.

In view of the above, kindly check this case and provide an explanation from the Branch Manager regarding the discrepancies.

Thanks and Regards,

Mr. Pramod T. Joshi

State Head In-charge | MH | Internal Audit

Mo.No :- +919604392062.

Spandana Sphoorty Financial Limited

Sambhaji Nagar-Regional Office, Maharashtra - 411001



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