

FW: Show Cause Notice DC-FY-2025-07497

From Parful Sambhaji Taware <parfulsambhaji.taware@spandanasphoorty.com>
Date Thu 05-Feb-26 12:06 PM
To Pramod Kumar Cherukat <pramodkumar.cherukat@spandanasphoorty.com>

 1 attachment (47 KB)
attachment.pdf;

FYI

Thanks & Regards

Parful Sambhaji Taware

Manager | Human Resources | MH

M: 9960384865

Spandana Sphoorty Financial Limited

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



Integrity | Collaboration | Agility | Receptiveness | Empathy

From: Saoner Branch <saoner@spandanasphoorty.com>
Sent: 05 February 2026 08:47
To: DAPS Admin <dapsadmin@spandanasphoorty.com>; masramnitesh5@gmail.com
Cc: sanjeet.upadhyay@spandanasphoorty.com; Shekh Javed Shekh Habib <shekh.javed@spandanasphoorty.com>; Parful Sambhaji Taware <parfulsambhaji.taware@spandanasphoorty.com>; Pramod Kumar Cherukat <pramodkumar.cherukat@spandanasphoorty.com>; Mahesh Gunwantrao Denge <mahesh.denge@spandanasphoorty.com>
Subject: Re: Show Cause Notice DC-FY-2025-07497

Dear Sir,

The cash balance at the Saoner branch was not zero on January 28th Jan'26. (Cash Zeroing Day Activity),

We had done continue follow up in last month for the pending collections of the Nidhi and Standard pending client, and since this Nidhi client was going to migrate, so we called the client to the branch at 5 PM on that day and got the loan pre-closed.

But due to the bank being closed, this cash could not be deposited, and after the multiple searching no other options were available for depositing the cash in bank, however, this cash was not deposited.

Branch	Cust ID	LAN	Customer Name	Collected date	Total Collection	Remark
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Saoner	SID951373137704	27680293	SHABANA ISMAIL	28 Jan 2026	33283	Nidhi pre-closed
Saoner	SID2125375686	356217248	GITA SUNIL KUMBHARE	28 Jan 2026	12927	Nidhi pre-closed
Saoner	CID210401843	355016657	ARUNA VYANKAT MESHARAM	28 Jan 2026	1250	Standard EMI Collected by Evening 7 pm
Saoner	CID210403743	354477207	MAMTA GUNWANTA DHURVE	28 Jan 2026	3486	Standard EMI Collected by Evening 7 pm
Saoner	SSF2756001	354545337	KALPANA VIJAYTRI CHANDEKAR	28 Jan 2026	391	Standard EMI Collected by Evening 7 pm
Saoner	SSF5514972	355170981	PALLAVI PAWAN PARTEKI	28 Jan 2026	1710	Standard EMI Collected by Evening 7 pm

Regard,
Nitesh Masram
BM Saoner Branch

From: Saoner Branch <saoner@spandanasphoorty.com>

Sent: Thursday, February 5, 2026 8:44 AM

To: DAPS Admin <dapsadmin@spandanasphoorty.com>; masramnitesh5@gmail.com
<masramnitesh5@gmail.com>

Cc: sanjeet.upadhyay@spandanasphoorty.com <sanjeet.upadhyay@spandanasphoorty.com>; Shekh Javed Shekh Habib <shekh.javed@spandanasphoorty.com>; Parful Sambhaji Taware <parfulsambhaji.taware@spandanasphoorty.com>; Pramod Kumar Cherukat <pramodkumar.cherukat@spandanasphoorty.com>; Mahesh Gunwantrao Denge <mahesh.denge@spandanasphoorty.com>

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Regard,
Nitesh Masram
BM Saoner Branch

From: DAPS Admin <dapsadmin@spandanasphoorty.com>

Sent: Wednesday, February 4, 2026 2:04 PM

To: masramnitesh5@gmail.com <masramnitesh5@gmail.com>; Saoner Branch <saoner@spandanasphoorty.com>

Cc: sanjeet.upadhyay@spandanasphoorty.com <sanjeet.upadhyay@spandanasphoorty.com>; Shekh Javed Shekh Habib <shekh.javed@spandanasphoorty.com>; Parful Sambhaji Taware <parfulsambhaji.taware@spandanasphoorty.com>; Pramod Kumar Cherukat <pramodkumar.cherukat@spandanasphoorty.com>

Subject: Show Cause Notice DC-FY-2025-07497

Dear Nitesh Ramdas Masram,

This is to bring your kind attention that the Case DC-FY-2025-07497, has been registered on 04/02/2026 on the charges of Non-Financial.

Therefore, a show cause notice is attached herewith seeking your response (written explanation) on the above said allegations within 48 hours from the receipt of this notice, failing which the company

will take necessary action as per its policies & procedures.

To reply regarding this case, please [click here](#).