
RE: Case Registered DC-FY-2025-07498

From Hemnath Sahu <hemnath.sahu@spandanasphoorty.com>

Date Thu 05-Feb-26 12:37 PM

To Pramod Kumar Cherukat <pramodkumar.cherukat@spandanasphoorty.com>; Jasthi Venkata Rama Krishna Chowdary <ramakrishna.jasthi@spandanasphoorty.com>; DAPS Admin <dapsadmin@spandanasphoorty.com>

Cc Sudarshan Raosaheb Patil <sudarshan.patil@spandanasphoorty.com>; Umesh Kumar <umeshkumar.k@spandanasphoorty.com>; Shekh Javed Shekh Habib <shekh.javed@spandanasphoorty.com>; Parful Sambhaji Taware <parfulsambhaji.taware@spandanasphoorty.com>

 2 attachments (170 KB)

Cash balance not done Zero - Saoner Branch; Massage.jpg;

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.

We checked the CDM machine option until 9 PM to make the cash closing balance zero, but the CDM machine was faulty, due to which the deposit could not be made.

That same day evening, i spoke to Accountant Sahil Sir about this, and he told me to send an email and a message to him, otherwise, a SCN would be issued, accordingly i also sent him an email and massage at night. (Mail and massage attached in mail).

You can talk to and cross verify all these borrowers to find out at what time they deposited the money at the collection branch.

Branch	Cust ID	LAN	Customer Name	Collected date	Total Collection	Remark
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

Saoner	SSF5514972	355170981	PALLAVI PAWAN PARTEKI	28 Jan 2026	1710	Evening 7 pm Standard EMI Collected by Evening 7 pm
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Hemnath Sahu

Vice President | Operations

M:9284933995

Spandana Sphoorty Financial Limited

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



Integrity | Collaboration | Agility | Receptiveness | Empathy

From: Pramod Kumar Cherukat <pramodkumar.cherukat@spandanasphoorty.com>

Sent: 05 February 2026 10:48

To: Hemnath Sahu <hemnath.sahu@spandanasphoorty.com>

Subject: Fw: Case Registered DC-FY-2025-07498

Hemnath Sir,

Please provide your response against the above case so that we can close it without delay.

Regards,

Pramod Kumar Cherukat

Senior Manager | Human Resources

M:9051466557

Spandana Sphoorty Financial Limited

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



Integrity | Collaboration | Agility | Receptiveness | Empathy

From: DAPS Admin <dapsadmin@spandanasphoorty.com>

Sent: Wednesday, February 4, 2026 2:00 PM

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

<umeshkumar.k@spandanasphoorty.com>; 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>; Jasthi Venkata Rama Krishna Chowdary

<ramakrishna.jasthi@spandanasphoorty.com>

Subject: Case Registered DC-FY-2025-07498

The case has been registered under the Cash Zeroization lapse Misconduct against the Complaint ID No NF25-26-02471 on 04/02/2026 against the Hemnath Sahu (SF0009631)

Click [Here](#) to access this case.