

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

**Re: GRT Photograph Captured from Mobile Phone Gallery Photos:-
Kolhapur/MRGL0688 Branch**

Aniket Chiparge < aniket.ajit@spandanasphoorty.com >

Tue, 22 Sep 2026 5:07:23 PM +0530

To "Pramod Joshi"<pramodjoshi@spandanasphoorty.com>,"Parful Taware"
<parfulsambhaji.taware@spandanasphoorty.com>

Cc "Shudhdodhan War"
<sudhdodhan.war@spandanasphoorty.com>,"swapnilsantosh.bavaskar"
<swapnilsantosh.bavaskar@spandanasphoorty.com>,"akashpremkumar.mate"
<akashpremkumar.mate@spandanasphoorty.com>,"pawanprabhakarro.ganjude"
<pawanprabhakarro.ganjude@spandanasphoorty.com>,"saiyyad.asif"
<saiyyad.asif@spandanasphoorty.com>,"ajitdilip.jadhav"
<ajitdilip.jadhav@spandanasphoorty.com>,"Sunil Satale"
<sunil.satale@spandanasphoorty.com>,"Ramesh Allaparthi"
<ramesh.allaparthi@spandanasphoorty.com>,"Sunand Sahu"
<sunand.sahu@spandanasphoorty.com>,"Pankaj Dharmik"
<pankaj.dharmik@spandanasphoorty.com>,"Satish Kumar Janghela"
<satish.janghela@spandanasphoorty.com>,"Kapil Gautam"
<kapil.gautam@spandanasphoorty.com>

Dear All,

I personally discussed with the BM, BM Sir agreed that he had made a mistake due to technical issues. Issue SCN to concern BM Sir.

Aniket Ajit Chiparge

Regional Head | Operations

MOB : 7972756025

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: "Aniket Chiparge"<aniket.ajit@spandanasphoorty.com>

Cc: "Shudhdodhan War"<sudhdodhan.war@spandanasphoorty.com>,
"swapnilsantosh.bavaskar"<swapnilsantosh.bavaskar@spandanasphoorty.com>,

"akashpremkumar.mate"<akashpremkumar.mate@spandanasphoorty.com>,
"pawanprabhakarro.ganjude"<pawanprabhakarro.ganjude@spandanasphoorty.com>,
"saiyyad.asif"<saiyyad.asif@spandanasphoorty.com>,"ajitdilip.jadhav"
<ajitdilip.jadhav@spandanasphoorty.com>,"Sunil Satale"
<sunil.satale@spandanasphoorty.com>,"Ramesh Allaparthi"
<ramesh.allaparthi@spandanasphoorty.com>,"Sunand Sahu"
<sunand.sahu@spandanasphoorty.com>,"Pankaj Dharmik"
<pankaj.dharmik@spandanasphoorty.com>,"Satish Kumar Janghela"
<satish.janghela@spandanasphoorty.com>,"Kapil Gautam"
<kapil.gautam@spandanasphoorty.com>
Date: Tue, 22 Sep 2026 12:45:25 +0530
Subject: GRT Photograph Captured from Mobile Phone Gallery Photos:-
Kolhapur/MRGL0688 Branch

Dear Sir,

*This is to inform you that during the General Audit of the **Kolhapur/MRGL0688**, conducted from **18th Sep 2026 to 22nd Sep 2026**, Audit Executive **Mr. Sunil Dharmaraj Satale/SF0104675** observed the following observation.*

- **02 GRT photo captured from Mobile phone photo:-**

During a sample-based verification of the E-Sign Loan Disbursement process, it was observed that the borrower's live photographs were not captured during the Group Recognition Test (GRT) Instead of, photographs previously captured on a mobile phone Gallery were uploaded by the Branch Manager and LO's in the FIMO application for HV and GRT verification.

As per the established operational guidelines, GRT photographs must be captured live at the borrower's actual location during the verification process. This requirement is a key control measure designed to ensure customer authenticity and mitigate the risk, proxy enrolment, or fraudulent loan processing.

- **Responsible Person :-**

Shivraj Hajeri/SF0045822

- **Borrowers Details:-**

Sr. No.	GRT by EMP ID	GRT By EMP Name	Center Name	Group Name	Customer Name	Foi
1	SF0045822	Shivraj Hajeri	59925	700381	LAXMI SHIVAJI SONTAKKE	
2	SF0045822	Shivraj Hajeri	59925	700381	LAXMI SUBHASH DAVALE	

Borrower Name - LAXMI SUBHASH DAVALE/ 360714237

Untitled Page - Google Chrome
live.spandanashoorty.com/fimo/MIS/DocumentsView.aspx?FormNo=LOS7727871

Document Details

	Enrollment	CGT	HV	GRT	LUC
LO					
BM					
CM					

33° Search 1:52 PM 21-Sep-26

Borrower Name - LAXMI SHIVAJI SONTAKKE/360715464

Untitled Page - Google Chrome
live.spandanashoorty.com/fimo/MIS/DocumentsView.aspx?FormNo=LOS7728444

Document Details

	Enrollment	CGT	HV	GRT	LUC
LO					
BM					
CM					

Search 11:37 AM 21-Sep-26

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



Integrity / Collaboration / Agility / Receptiveness / Empathy



"Save the Environment, Save Life".

From: Sunil Satale <sunil.satale@spandanasphoorty.com>
To: "Pramod Joshi" <pramodjoshi@spandanasphoorty.com>
Cc: "Shudhdodhan War" <sudhdodhan.war@spandanasphoorty.com>, "swapnilsantosh.bavaskar" <swapnilsantosh.bavaskar@spandanasphoorty.com>, "akashpremkumar.mate" <akashpremkumar.mate@spandanasphoorty.com>, "pawanprabhakarro.ganjude" <pawanprabhakarro.ganjude@spandanasphoorty.com>, "saiyyad.asif" <saiyyad.asif@spandanasphoorty.com>, "ajitdilip.jadhav" <ajitdilip.jadhav@spandanasphoorty.com>
Date: Mon, 21 Sep 2026 20:51:09 +0530
Subject: GRT Photograph Captured from Mobile Phone Gallery Photos:- Kolhapur/MRGL0688 Branch

Dear Sir,

This is to inform you that during the General Audit of the **Kolhapur/MRGL0688**, conducted from **18th Sep 2026 to 22nd Sep 2026**, Audit Executive **Mr. Sunil Dharmaraj Satale/SF0104675** observed the following observation.

- **02 GRT photo captured from Mobile phone photo:-**

During a sample-based verification of the E-Sign Loan Disbursement process, it was observed that the borrower's live photographs were not captured during the Group Recognition Test (GRT) Instead of, photographs previously captured on a mobile phone Gallery were uploaded by the Branch Manager and LO's in the FIMO application for HV and GRT verification.

As per the established operational guidelines, GRT photographs must be captured live at the borrower's actual location during the verification process. This requirement is a key control measure designed to ensure customer authenticity and mitigate the risk, proxy enrolment, or fraudulent loan processing.

- **Responsible Person :-**

Shivraj Hajeri/SF0045822

- **Borrowers Details:-**

Sr. No.	GRT by EMP ID	GRT By EMP Name	Center Name	Group Name	Customer Name	Foi
1	SF0045822	Shivraj Hajeri	59925	700381	LAXMI SHIVAJI SONTAKKE	
2	SF0045822	Shivraj Hajeri	59925	700381	LAXMI SUBHASH DAVALE	

Borrower Name - LAXMI SUBHASH DAVALE/ 360714237

Untitled Page - Google Chrome
live.spandanashoorty.com/fimo/MIS/DocumentsView.aspx?FormNo=LOS7727871

Document Details

	Enrollment	CGT	HV	GRT	LUC
LO					
BM					
CM					

33° Search

1:52 PM 21-Sep-26

Borrower Name - LAXMI SHIVAJI SONTAKKE/360715464

Untitled Page - Google Chrome
live.spandanashoorty.com/fimo/MIS/DocumentsView.aspx?FormNo=LOS7728444

Document Details

	Enrollment	CGT	HV	GRT	LUC
LO					
BM					
CM					

Search

11:37 AM 21-Sep-26

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

Thanks and Regards,

Sunil Dharmaraj Satale

Audit Executive | Internal Audit

Mob:9503337762

Spandana Sphoorty Financial Limited

Kopergaon (Shirdi) / MRGL0510, Maharashtra - 423601

