

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

Re: Different GRT Photograph Uploaded in FIMO:- Miraj/MRGL2108 Branch

Aniket Chiparge < aniket.ajit@spandanasphoorty.com >

Tue, 29 Sep 2026 2:06:53 PM +0530

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

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

Dear All,

This is a clear case of deviation. [Parful Taware](#) Sir Issue SCN to the 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>,"Swapnil Bavaskar" <swapnilsantosh.bavaskar@spandanasphoorty.com>,"Akash Mate" <akashpremkumar.mate@spandanasphoorty.com>,"Pawan Ganjude" <pawanprabhakarro.ganjude@spandanasphoorty.com>,"Sunil Satale" <sunil.satale@spandanasphoorty.com>,"Saiyyad Sardar" <saiyyad.asif@spandanasphoorty.com>,"Ajit Jadhav" <ajitdilip.jadhav@spandanasphoorty.com>,"Pankaj Dharmik"

<pankaj.dharmik@spandanasphoorty.com>, "Ramesh Allaparthi"
<ramesh.allaparthi@spandanasphoorty.com>, "Sunand Sahu"
<sunand.sahu@spandanasphoorty.com>

Date: Tue, 29 Sep 2026 10:23:15 +0530

Subject: Re: Different GRT Photograph Uploaded in FIMO:- Miraj/MRGL2108 Branch

Dear Aniket Sir,

Waiting your response on highlighted observation

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".

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Date: Tue, 22 Sep 2026 19:18:15 +0530

Subject: Different GRT Photograph Uploaded in FIMO:- Miraj/MRGL2108 Branch

Dear Sir,

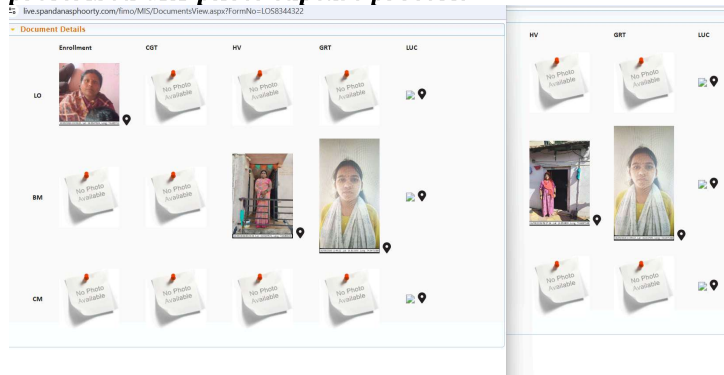
This is to inform you that during the General Audit of the Miraj/MRGL2108, conducted from 21 Sep 2026 to 23 Sep 2026, Audit Executive Mr. Ajit Dilip Jadhav/SF0105337 observed the following observation.

Different GRT Photograph Uploaded in FIMO (Other Borrowers):-

The borrower's live photograph captured during House Visit does not match the photograph uploaded during GRT. Upon further verification, it was found that the GRT photograph uploaded by the BM belongs to a different borrower.

It was observed that for Borrower IDs 361033393 and 361033365, the GRT photographs were not captured live during the group meeting. Instead, photographs were uploaded from the mobile gallery. Further verification revealed that the same photographs were used and

uploaded by the Branch Manager (BM) for different borrowers, which is a violation of the prescribed GRT photo capture process.

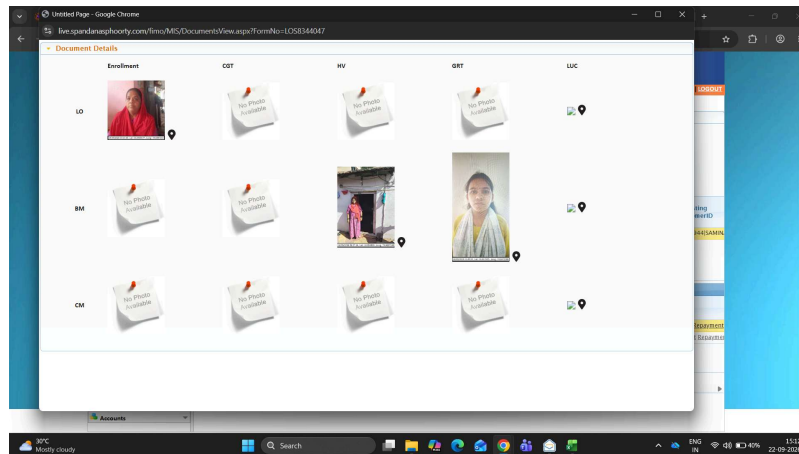


Responsible Person :-Salim Bandenawaj Pinjari/SF0066449

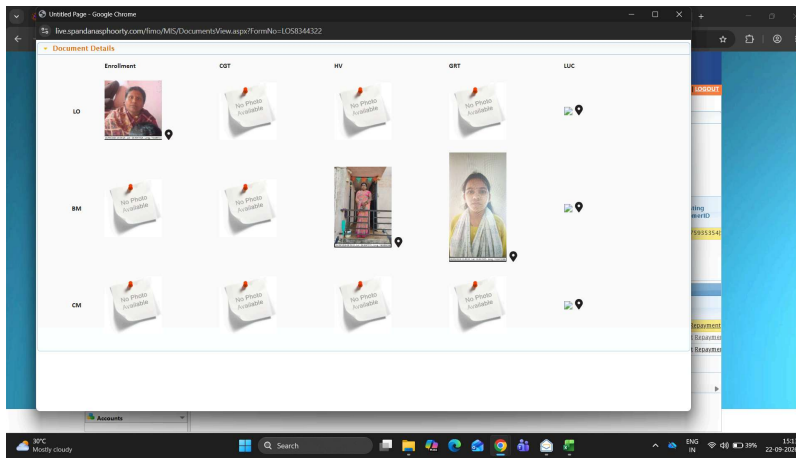
Borrower details are updated below:

S No	Village	Formed By EMP ID	Formed By EMP Name	Disbursed Date	Center Narr
1	Soni	SF0103364	Rohan Shrikant Lokhande	16-Sep-26	45
2	Soni	SF0103364	Rohan Shrikant Lokhande	16-Sep-26	45
3	Narwad	SF0103366	Chetan Pralhad Kamble	26-Aug-26	379357
4	Maisal Road	SF0103366	Chetan Pralhad Kamble	28-Jul-26	696939
5	Bedag	SF0103364	Rohan Shrikant Lokhande	02-Jun-26	Bedag (Pin code: 41

SAMINA MAHEBOOB MULANI/361033393



SUNITA ANANDRAO PATOLE/361033365



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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To: "Pramod Joshi" <pramodjoshi@spandanasphoorty.com>
Cc: "Shudhdodhan War" <sudhdodhan.war@spandanasphoorty.com>, "Swapnil Bavaskar" <swapnilsantosh.bavaskar@spandanasphoorty.com>, "Akash Mate" <akashpremkumar.mate@spandanasphoorty.com>, "Pawan Ganjude" <pawanprabhakarro.ganjude@spandanasphoorty.com>, "Sunil Satale" <sunil.satale@spandanasphoorty.com>, "Saiyyad Sardar" <saiyyad.asif@spandanasphoorty.com>
Date: Tue, 22 Sep 2026 15:18:34 +0530
Subject: Different GRT Photograph Uploaded in FIMO:- Miraj/MRGL2108 Branch

Dear Sir,

*This is to inform you that during the General Audit of the **Miraj/MRGL2108**, conducted from **21 Sep 2026 to 23 Sep 2026**, Audit Executive **Mr. Ajit Dilip Jadhav/SF0105337** observed the following observation.*

Different GRT Photograph Uploaded in FIMO (Other Borrowers):-

The borrower's live photograph captured during House Visit does not match the photograph uploaded during GRT. Upon further verification, it was found that the GRT photograph uploaded by the BM belongs to a different borrower.

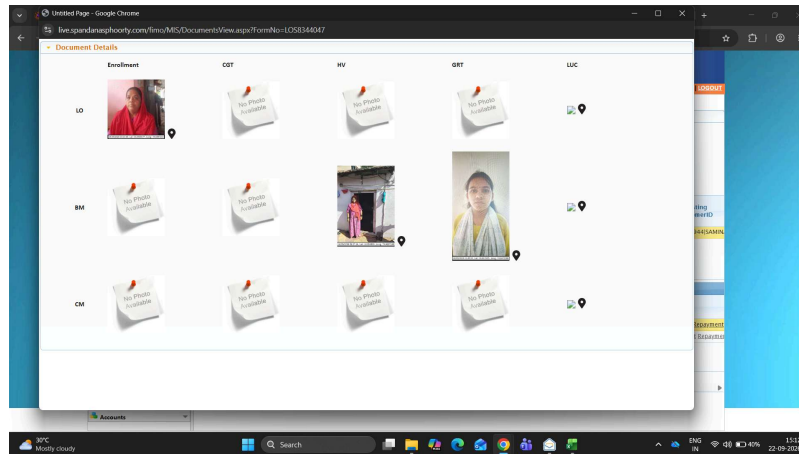
Responsible Person :-

Salim Bandenawaj Pinjari/SF0066449

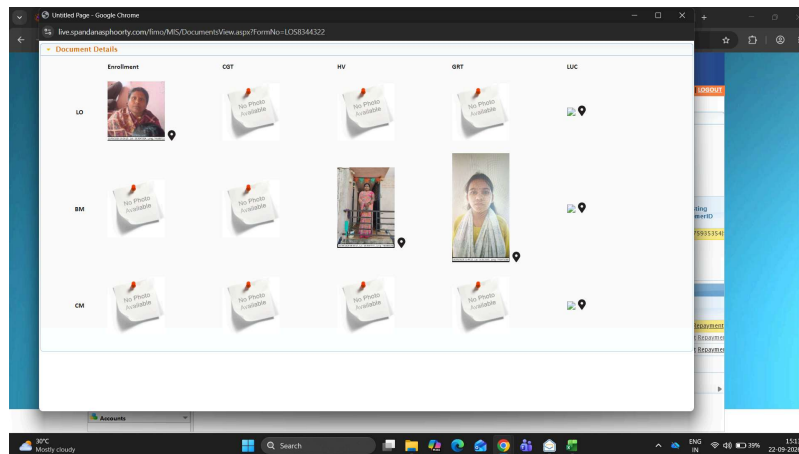
Borrower details are updated below:

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SAMINA MAHEBOOB MULANI/361033393



SUNITA ANANDRAO PATOLE/361033365



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

Thanks, and Regards,

Ajit Jadhav (SF0105337)

Audit Executive | Pune Regional Office | Spandana Sphoorty Financial Ltd.

+918626039539 | ajitdilip.jadhav@spandanasphoorty.com.

Pune-Regional Office, Maharashtra - 411001