

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

Re: Different GRT Photograph Uploaded in FIMO:- Jath/MRGL0882 Branch

Aniket Chiparge < aniket.ajit@spandanasphoorty.com >

Tue, 29 Sep 2026 2:07:25 PM +0530

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

Cc "Sudarshan Patil"<sudarshan.patil@spandanasphoorty.com>,"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>,"Vikram Shingade"
<vikram.shingade@spandanasphoorty.com>,"Sachin Tate"
<sachinganpati.tate@spandanasphoorty.com>,"Ramesh Allaparthi"
<ramesh.allaparthi@spandanasphoorty.com>,"Sunand Sahu"
<sunand.sahu@spandanasphoorty.com>,"Pankaj Dharmik"
<pankaj.dharmik@spandanasphoorty.com>,"Prabodh Sharma"
<prabodh.sharma@spandanasphoorty.com>,"Aslam Mohammad"
<aslam.kamruddin@spandanasphoorty.com>,"Sandip Wankhade"
<sandipanil.wankhade@spandanasphoorty.com>,"Rajendra Doye"
<rajendra.doye@spandanasphoorty.com>,"Satish Kumar Janghela"
<satish.janghela@spandanasphoorty.com>,"Kapil Gautam"
<kapil.gautam@spandanasphoorty.com>

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: "Sudarshan Patil"<sudarshan.patil@spandanasphoorty.com>,"Aniket Chiparge"

<aniket.ajit@spandanasphoorty.com>

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Date: Tue, 29 Sep 2026 10:17:47 +0530

Subject: Re: Different GRT Photograph Uploaded in FIMO:- Jath/MRGL0882 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



Integrity | Collaboration | Agility | Receptiveness | Empathy



"Save the Environment. Save Life".

From: Pramod Joshi <pramodjoshi@spandanasphoorty.com>

To: "Sudarshan Patil" <sudarshan.patil@spandanasphoorty.com>, "Aniket Chiparge" <aniket.ajit@spandanasphoorty.com>

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<aslam.kamruddin@spandanasphoorty.com>, "Sandip Wankhade"
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<satish.janghela@spandanasphoorty.com>, "Kapil Gautam"
<kapil.gautam@spandanasphoorty.com>

Date: Fri, 18 Sep 2026 12:13:23 +0530

Subject: Different GRT Photograph Uploaded in FIMO:- Jath/MRGL0882 Branch

Dear SH/RH Sir,

*This is to inform you that during the General Audit of the **Jath/MRGL0882** Branch, conducted from **16th Sep 2026 to 18th Sep 2026**, Audit Executive **Mr. Ajit Dilip Jadhav/SF0105337** observed the following observation.*

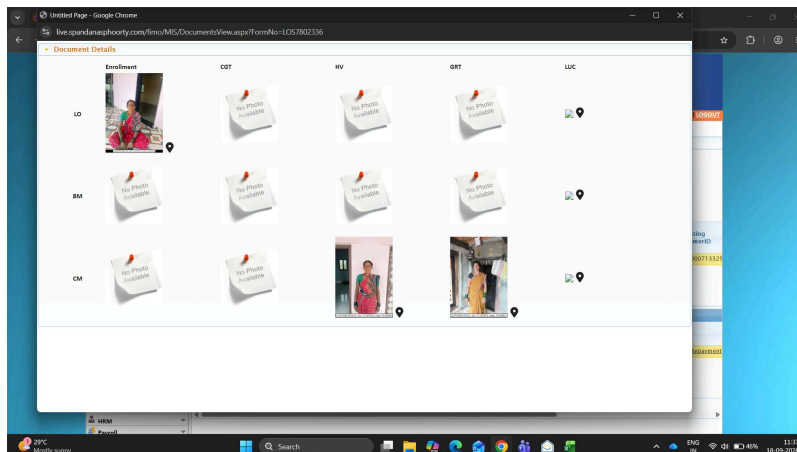
Different GRT Photograph Uploaded in FIMO (Other Borrowers):-

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.

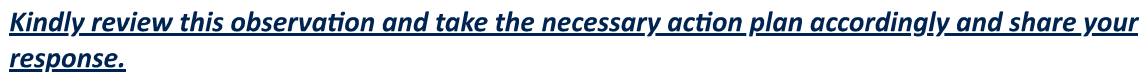
Borrower details are updated below:

S No	Village	Formed By EMP ID	Formed By EMP Name	Disbursed Date	Center Name	Group
1	Diksal	SF0085147	Pravin Vasant Javir	11-Jul-2026	434750	434750 Kok
2	Devnal	SF0101636	Ramesh Suresh Milaganavar	26-Aug-2026	70	D
3	Satara Road	SF0099895	Shrishant Bhanudas Waghmare	12-Aug-2026	57	57 S

Borrower Name - LAKSHAMI SADASHIV KOKARE/360753093



Borrower Name - KAMAL PRAKASH SHINDE/360923268



State Head In-charge / Internal Audit
M:9604392062
Spandana Sphoorty Financial Limited
Sambhaji Nagar-Regional Office, Maharashtra - 411001



From: Ajit Jadhav <ajitdilip.jadhav@spandanasphoorty.com>
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: Fri, 18 Sep 2026 11:51:37 +0530
 Subject: Different GRT Photograph Uploaded in FIMO:- Jath/MRGL0882 Branch

Dear Sir,

*This is to inform you that during the General Audit of the **Jath/MRGL0882** Branch, conducted from **16th Sep 2026 to 18th Sep 2026**, Audit Executive **Mr. Ajit Dilip Jadhav/SF0105337** observed the following observation.*

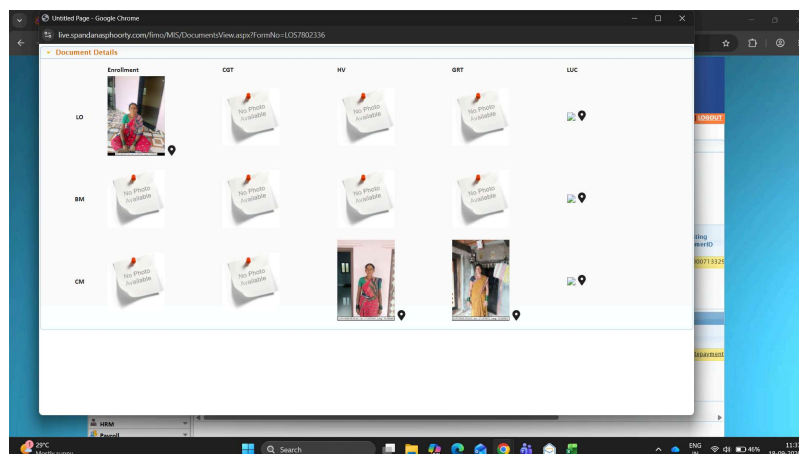
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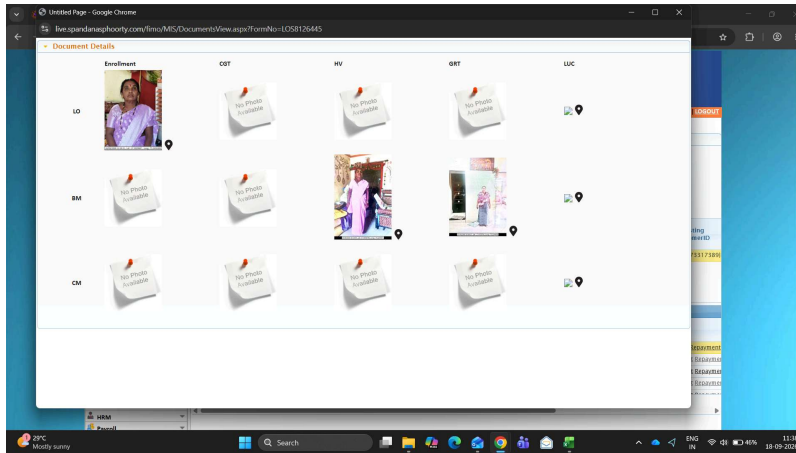
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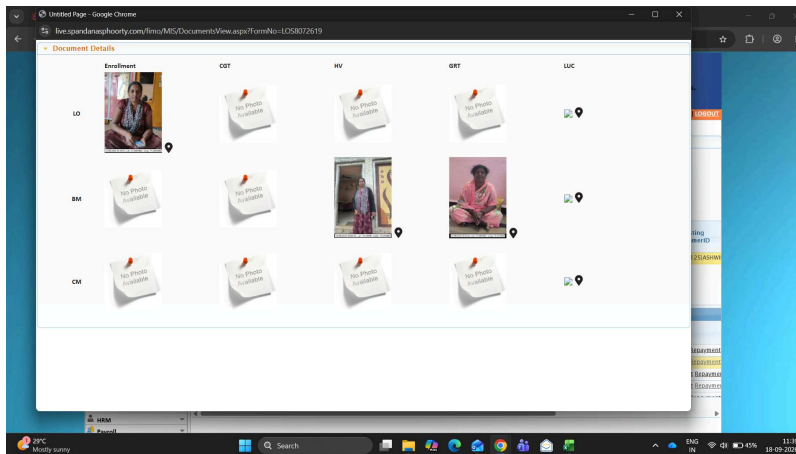
Borrower Name - LAKSHAMI SADASHIV KOKARE/360753093



Borrower Name - KAMAL PRAKASH SHINDE/360923268



Borrower Name - ASHWINI VIJAY BABAR/360894150



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.

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Pune-Regional Office, Maharashtra - 411001