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Re: Collection of EMI in Personal Account and Delayed Accounting of Borrower EMI in FIMO by CRA:- Miraj/MRGL2108

Aniket Chiparge < aniket.ajit@spandanasphoorty.com >

Wed, 30 Sep 2026 12:54:55 PM +0530

To "Pramod Joshi"<pramodjoshi@spandanasphoorty.com>,"Parful Taware"
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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>,"sunil.satale"
<sunil.satale@spandanasphoorty.com>,"saiyyad.asif"
<saiyyad.asif@spandanasphoorty.com>,"Ajit Jadhav"
<ajitdilip.jadhav@spandanasphoorty.com>,"Ramesh Allaparthi"
<ramesh.allaparthi@spandanasphoorty.com>,"Pankaj Dharmik"
<pankaj.dharmik@spandanasphoorty.com>,"Satish Kumar Janghela"
<satish.janghela@spandanasphoorty.com>,"Kapil Gautam"
<kapil.gautam@spandanasphoorty.com>

Dear Sir,

This is a case of policy deviation. Issue SCN.

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>

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<kapil.gautam@spandanasphoorty.com>

Date: Wed, 30 Sep 2026 11:50:15 +0530

Subject: Re: Collection of EMI in Personal Account and Delayed Accounting of Borrower EMI in FIMO by CRA:- Miraj/MRGL2108

Dear Sir,

Awaiting response on the 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".

From: Pramod Joshi <pramodjoshi@spandanasphoorty.com>
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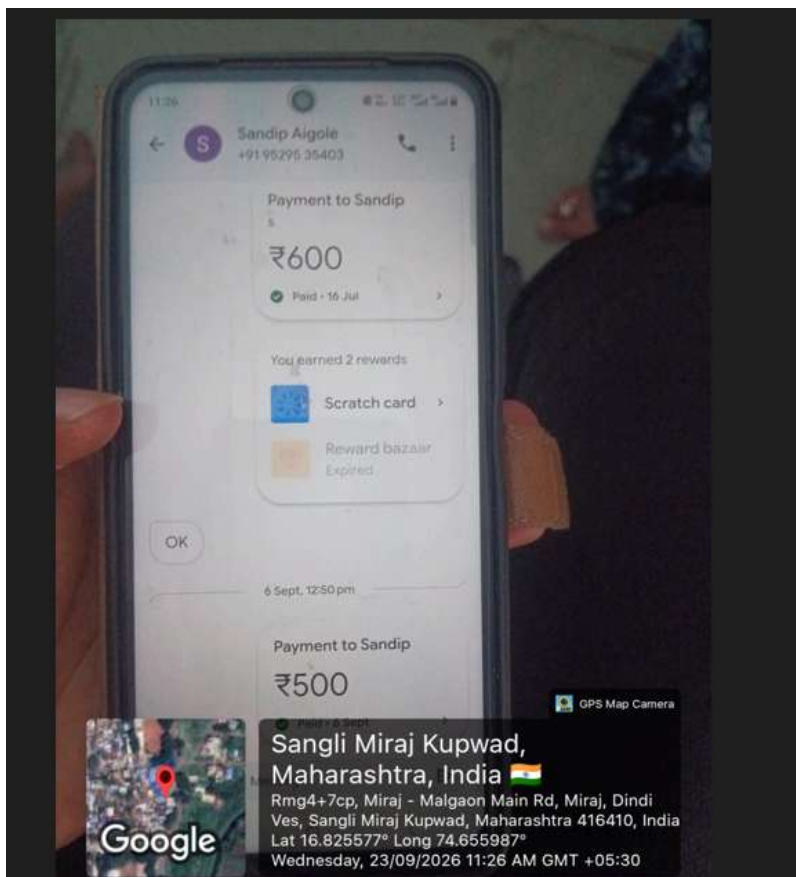
Date: Thu, 24 Sep 2026 11:36:40 +0530

Subject: Collection of EMI in Personal Account and Delayed Accounting of Borrower EMI in FIMO by CRA:- Miraj/MRGL2108

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

- [illegible]



Borrower Data :

Village	Staff Name	EMP ID	Center Name	Group Name	LAN	
Miraj	Sandip Arun Aiwale	SF0104118	129	129 MS DHONI1	350872880	SU
Miraj	Sandip Arun Aiwale	SF0104118	129	129 MS DHONI1	352961482	SU

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

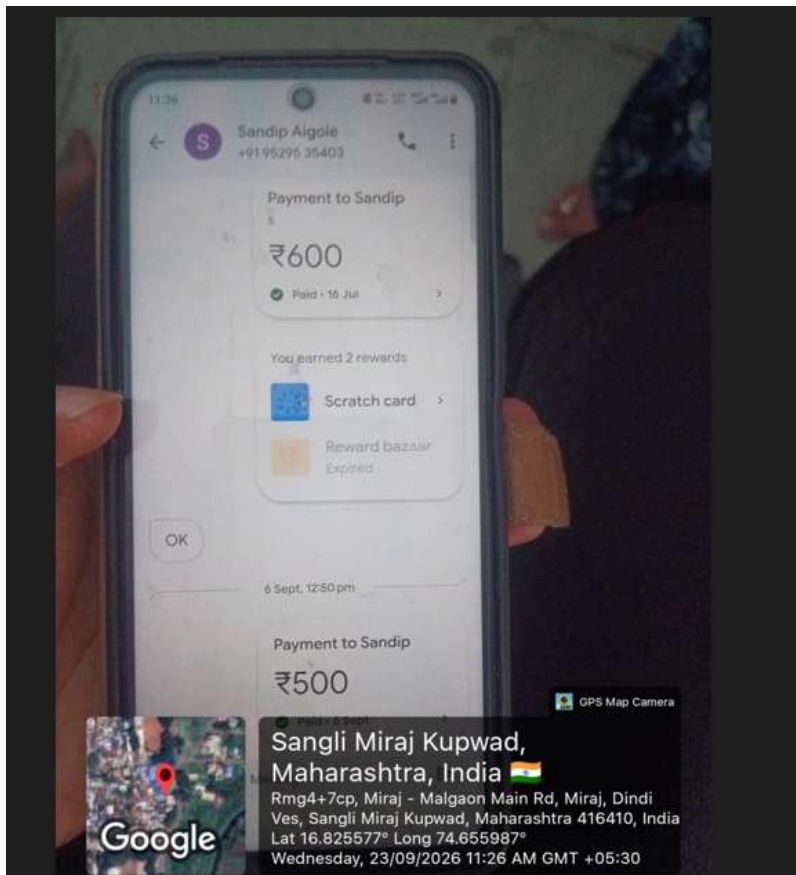


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[illegible]



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Miraj	Sandip Arun Aiwale	SF0104118	129	129 MS DHONI1	352961482	SU

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

