

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

**Fwd: Re: HV & GRT Photograph Captured From Mobile Phone Gallery Photos :-
Lonand (Sasvad)/MRGL0551 Branch**

**Chandrakant Mahadevbandichode <
bandichode.chandrakant@spandanasphoorty.com >**

Wed, 30 Sep 2026 3:02:05 PM +0530

To "Parful Taware"<parfulsambhaji.taware@spandanasphoorty.com>

===== Forwarded message =====

From: Pramod Joshi <pramodjoshi@spandanasphoorty.com>
To: "Aniket Ajit Chiparge"<aniket.ajit@spandanasphoorty.com>, "Sudarshan Raosaheb Patil"<sudarshan.patil@spandanasphoorty.com>, "Chandrakant Mahadevbandichode"<bandichode.chandrakant@spandanasphoorty.com>
Cc: "Vikram Ashok Shingade"<vikram.shingade@spandanasphoorty.com>, "Pankaj Dharmik"<pankaj.dharmik@spandanasphoorty.com>, "Ramesh Allaparthi"<ramesh.allaparthi@spandanasphoorty.com>, "Sunand Sahu"<sunand.sahu@spandanasphoorty.com>, "Shudhdodhan Prakash War"<sudhdodhan.war@spandanasphoorty.com>, "Swapnil Santosh Bavaskar"<swapnilsantosh.bavaskar@spandanasphoorty.com>, "Akash Premkumar Mate"<akashpremkumar.mate@spandanasphoorty.com>, "Pawan Prabhakar Ganjude"<pawanprabhakarro.ganjude@spandanasphoorty.com>, "Sunil Dharmaraj Satale"<sunil.satale@spandanasphoorty.com>, "Ajit Dilip Jadhav"<ajitdilip.jadhav@spandanasphoorty.com>, "Saiyyad Asif Saiyyad Sardar"<saiyyad.asif@spandanasphoorty.com>, "Prabodh Sharma"<prabodh.sharma@spandanasphoorty.com>, "Rajendra Isunath Doye"<rajendra.doye@spandanasphoorty.com>, "Sandip Anil Wankhade"<sandipanil.wankhade@spandanasphoorty.com>, "Aslam Kamruddin Mohammad"<aslam.kamruddin@spandanasphoorty.com>, "Satish Kumar Janghela"<satish.janghela@spandanasphoorty.com>, "Kapil Gautam"<kapil.gautam@spandanasphoorty.com>

Date: Wed, 30 Sep 2026 11:44:25 +0530

Subject: Re: HV & GRT Photograph Captured From Mobile Phone Gallery Photos :-
Lonand (Sasvad)/MRGL0551 Branch

===== Forwarded message =====

Dear Sir,

Watting your response

Pramod Joshi



Integrity | Collaboration | Agility | Receptiveness | Empathy



"Save the Environment, Save Life".

From: Pramod Joshi <pramodjoshi@spandanasphoorty.com>
To: "Aniket Ajit Chiparge" <aniket.ajit@spandanasphoorty.com>, "Sudarshan Raosaheb Patil" <sudarshan.patil@spandanasphoorty.com>
Cc: "Vikram Ashok Shingade" <vikram.shingade@spandanasphoorty.com>, "Pankaj Dharmik" <pankaj.dharmik@spandanasphoorty.com>, "Ramesh Allaparthi" <ramesh.allaparthi@spandanasphoorty.com>, "Sunand Sahu" <sunand.sahu@spandanasphoorty.com>, "Shudhdodhan Prakash War" <sudhdodhan.war@spandanasphoorty.com>, "Swapnil Santosh Bavaskar" <swapnilsantosh.bavaskar@spandanasphoorty.com>, "Akash Premkumar Mate" <akashpremkumar.mate@spandanasphoorty.com>, "Pawan Prabhakar Ganjude" <pawanprabhakarro.ganjude@spandanasphoorty.com>, "Sunil Dharmaraj Satale" <sunil.satale@spandanasphoorty.com>, "Ajit Dilip Jadhav" <ajitdilip.jadhav@spandanasphoorty.com>, "Saiyyad Asif Saiyyad Sardar" <saiyyad.asif@spandanasphoorty.com>, "Prabodh Sharma" <prabodh.sharma@spandanasphoorty.com>, "Rajendra Isunath Doye" <rajendra.doye@spandanasphoorty.com>, "Sandip Anil Wankhade" <sandipanil.wankhade@spandanasphoorty.com>, "Aslam Kamruddin Mohammad" <aslam.kamruddin@spandanasphoorty.com>, "Satish Kumar Janghela" <satish.janghela@spandanasphoorty.com>, "Kapil Gautam" <kapil.gautam@spandanasphoorty.com>
Date: Tue, 15 Sep 2026 13:29:14 +0530
Subject: HV & GRT Photograph Captured From Mobile Phone Gallery Photos :-
Lonand (Sasvad)/MRGL0551 Branch

Dear SH/RH Sir,

This is to inform you that during the General Audit of the **Lonand (Sasvad)/MRGL0551** Branch, conducted from **11th Sep 2026 to 15th Sep 2026**, Audit Executive **Mr. Asif Saiyyad/SF0105054** observed the following observation.

• **09 HV visit & 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 House Visit (HV), 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, HV, 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 :-

AH -Akshay Solankar/SF0034905

BM -Mahesh Tanaji Kende/SF0047832

Borrowers Details:-

Sr.No.	GRT by EMP ID	GRT By EMP Name	Center Name	Group Name	
1	SF0047832	Mahesh Tanaji Kende	357495	1094878	JAI
2	SF0047832	Mahesh Tanaji Kende	324463 C4	324463 C4 Jeet Hotel1	
3	SF0047832	Mahesh Tanaji Kende	419344 C1	419344 C1 Pritam Sachin Bodare1	N.
4	SF0034905	Akshay Solankar	524574	1026902	BH/
5	SF0047832	Mahesh Tanaji Kende	629838	65887	U.
6	SF0047832	Mahesh Tanaji Kende	292098	1096639	YOGIT.
7	SF0047832	Mahesh Tanaji Kende	477052	792381	
8	SF0047832	Mahesh Tanaji Kende	90716	194068	RUI
9	SF0034905	Akshay Solankar	292195	617135	N/

JAYASHRI YALLAPPA JADHAV/360946542

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live.spandanashoorty.com/fimo/MIS/DocumentsView.aspx?FormNo=LOS8174132

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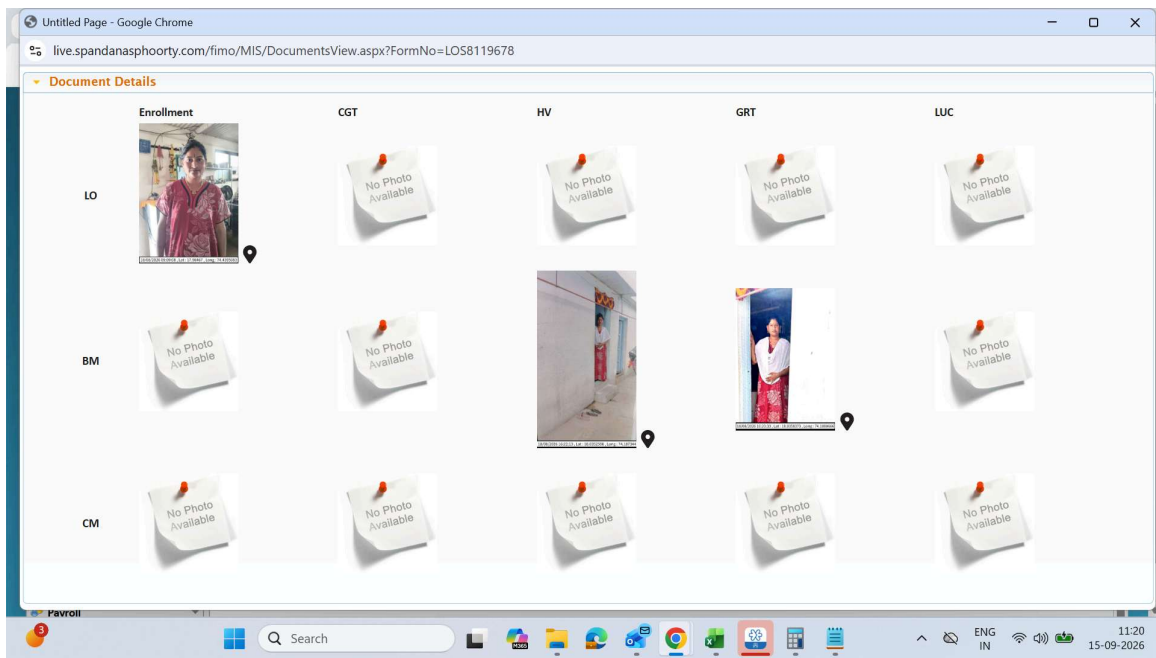
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LO					
BM					
CM					

29°

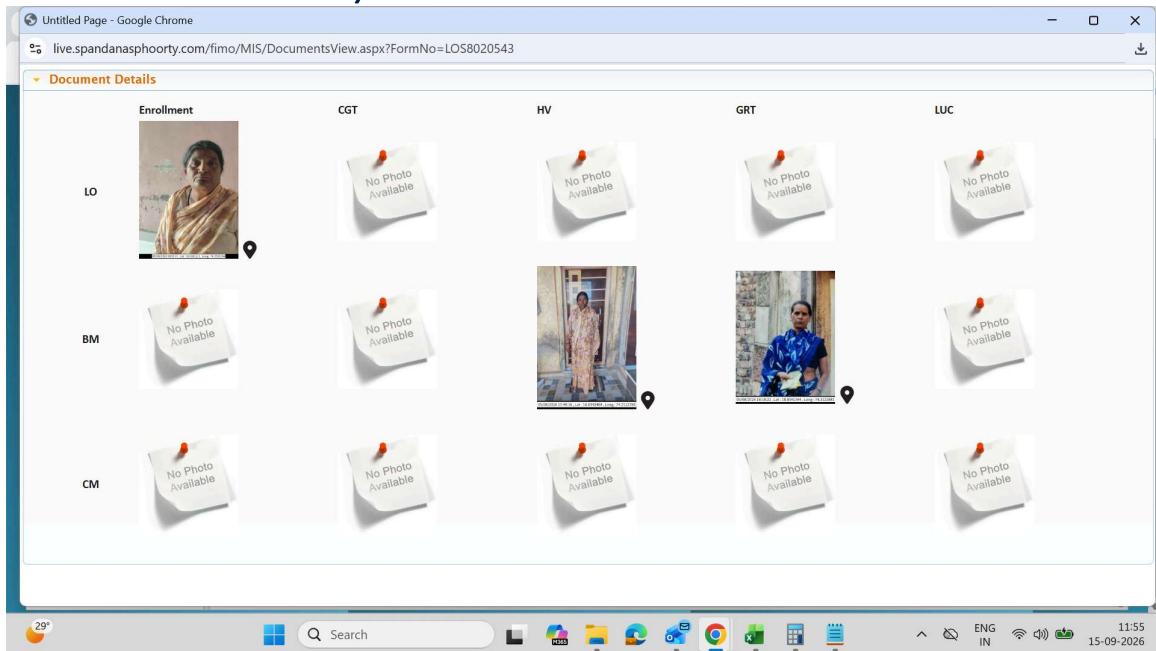
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ENG IN 12:03 15-09-2026

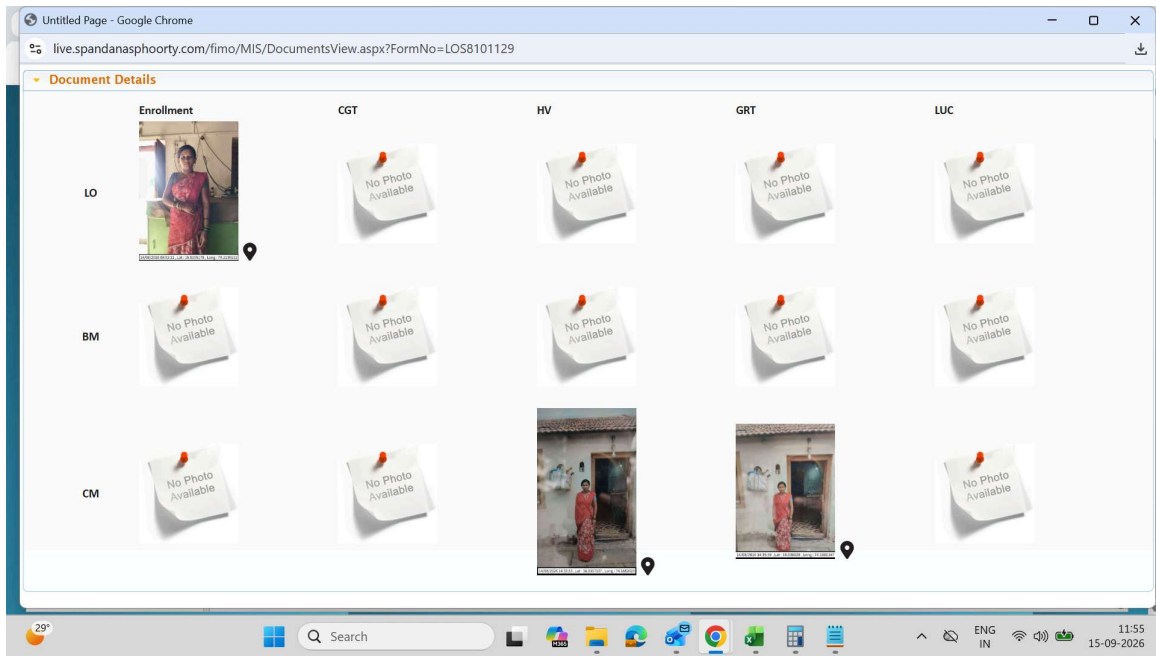
POOJA DIPAK MANE/360920928



NANADA ASHOK BHOSALE/360866208



BHAGYASHREE AMOL SHINDE/360910211



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: Saiyyad Asif Saiyyad Sardar <saiyyad.asif@spandanaphoorty.com>

Sent: 15 September 2026 12:04

To: Pramod Joshi <pramodjoshi@spandanaphoorty.com>

Cc: Shudhdodhan Prakash War <sudhdodhan.war@spandanaphoorty.com>; Swapnil Santosh Bavaskar <swapnilsantosh.bavaskar@spandanaphoorty.com>; Akash Premkumar Mate <akashpremkumar.mate@spandanaphoorty.com>; Pawan Prabhakar Ganjude <pawanprabhakarro.ganjude@spandanaphoorty.com>; Sunil Dharmaraj Satale <sunil.satale@spandanaphoorty.com>; Ajit Dilip Jadhav <ajitdilip.jadhav@spandanaphoorty.com>

Subject: HV & GRT 20 Photograph Captured From Mobile Phone Gallery Photos :- Lonand (Sasvad)/MRGL0551 Branch

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