

EXPLANATION LETTER.

Dt : 24-3-2026.

To : SSFL

Sub :- Explanation for Audit Complaint's

The Spandana Sphoorthy Financial limited.

I would like to inform you that I was kyc upload Member House photo. [Sanepathi Sanyasamma (360271661)]

During the Borrower's Verification only the Borrower's photo was uploaded in Fimo instead of the Required photo in House. That was my Mistake I really

Apologize Next time dont repeated that Sir...

I sincerely Apologize for any Inconvience Sir.

Thank you for understanding Sir...

Your's Sincerely,

Bangaru Sai Ganesh

EMP ID :- SF0094446

Mob. No : 6301229837