

From

Akhil RK

Credit Assistant Edlambanchola

To

Saravardath

Respected Sir

I Akhil RK (Employee ID. SF0101158) Credit Assistant, Branch KL3693, am submitting my explanation regarding the show cause notice dated 4/4/2026

I sincerely submit that there was no intentional violation from my side during the Borrower Enrollment process, due to network/connectivity issue at the borrower location, the process could not be completed properly at the field level, because of this, the required photo was later taken from the branch while completing the process.

I deeply regret this lapse. It was purely unintentional and not done with any wrong or fraudulent intention.

I assure you that I will be more careful in future and will strictly follow all company procedures hereafter. Such a lapse will not

be repeated again from my side.

I kindly request you to consider this as a procedural lapse and take a lenient view.

Thanking you;

Yours faithfully,

Akhil RK

Employee ID: SF0101158