



Outlook

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**Fwd: Show Cause Notice DC-FY-2025-01229**

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**From** Vishnu Saji <vishnusaji10@gmail.com>  
**Date** Tue 5/13/2025 2:41 PM  
**To** Jithin Johnson <jithin.johnson@spandanasphoorty.com>

You don't often get email from vishnusaji10@gmail.com. [Learn why this is important](#)

----- Forwarded message -----

**From:** **Vishnu Saji** <[vishnusaji10@gmail.com](mailto:vishnusaji10@gmail.com)>  
**Date:** Mon, 12 May 2025 at 11:32  
**Subject:** Re: Show Cause Notice DC-FY-2025-01229  
**To:** <[dapsadmin@spandanasphoorty.com](mailto:dapsadmin@spandanasphoorty.com)>  
**Cc:** <[elappara@spandanasphoorty.com](mailto:elappara@spandanasphoorty.com)>, <[Sunil.n@spandanasphoorty.com](mailto:Sunil.n@spandanasphoorty.com)>, <[Shivaraj.mh@spandanasphoorty.com](mailto:Shivaraj.mh@spandanasphoorty.com)>

Respected Sir/madam

This is in reference to the showcase notice concerning the sanctioning of 16 loans during my medical leave from January 21 to 30, 2025, which has been identified as a policy violation.

I would like to clarify that during the mentioned period, I was on approved medical leave and had formally handed over operational responsibilities to the Cluster Manager in accordance with our standard leave protocol. Due to the critical nature of business targets in the JFM (January-February-March) period, and the heightened pressure to meet performance goals, loan applications continued to be processed in my absence.

However, since Cluster Managers do not have access rights to sanction loans directly from their own credentials, the loan sanctions were executed using my login credentials. While this was done to meet urgent business requirements, I acknowledge that this action inadvertently led to a breach of policy.

I deeply regret this procedural oversight and assure you that there was no intention of misconduct or violation. I am committed to ensuring that such incidents are not repeated and will take necessary steps to reinforce compliance, including ensuring proper delegation and authorization protocols in future leave scenarios.

I respectfully request you to consider the context and the operational constraints that led to this situation and kindly take a lenient view.

Thank you for your understanding.

Sincerely,

Vishnu saji

SF0056057

Branch Manager

Mob 8156819130

On Sat, 10 May 2025 at 16:44, <[dapsadmin@spandanasphoorty.com](mailto:dapsadmin@spandanasphoorty.com)> wrote:

Dear Vishnu Saji,

This is to bring your kind attention that the Case DC-FY-2025-01229, has been registered on 10/05/2025 on the charges of Non-Financial.

Therefore, a show cause notice is attached herewith seeking your response (written explanation) on the above said allegations within 48 hours from the receipt of this notice, failing which the company will take necessary action as per its policies & procedures.

To reply regarding this case, please [click here](#).