

To the HR manager  
Spandana Sphoorty Financial Ltd

Sub - Explanation letter regarding fake LD

Respected Sir/Madam

With due respect and humble  
Submission I beg to state that  
my self Susanta muduli belonging  
employee ID SF0077923 working  
as branch manager at Nimapodey Branch  
I hadn't done any guilty bench  
of this fake LD allegation of customer  
Named Damayanti Benera LD done  
as per company policy and proper process  
and I couldn't manipulate any KYC like,  
tempering or anything else, I had done  
this LD as per proper policy and customer  
Named office and taking loan as per  
process no violation done at anymore  
Thank you

Date  
14-05-2025

Yours faithfully  
Susanta muduli  
Emp ID - SF0077923  
Branch manager