
Re: Show Cause Notice DC-FY-2026-04312

From Yadhu Krishna <yadhukrishna562838@gmail.com>

Date Fri 2026-06-12 08:41

To DAPS Admin <dapsadmin@spandanasphoorty.com>

Cc Cherthala Branch <cherthala@spandanasphoorty.com>; Nikhil K Madan <nikhil.madan@spandanasphoorty.com>; Shivaraj MH <shivaraj.mh@spandanasphoorty.com>

You don't often get email from yadhukrishna562838@gmail.com. [Learn why this is important](#)

Subject:Reply to Show Cause Notice / Clarification regarding EMI collection

Respected Sir/Madam,

With reference to the above subject, I am submitting my explanation regarding the EMI amount received in my personal account.

I accept that as per company policy, staff members are not permitted to collect EMI amounts in their personal bank accounts. I sincerely apologize for this deviation from policy.

The customer expressed lack of trust in making payment through EMI payment link or QR code. Due to this reason, as the CRA of cherthala Branch, I collected the amount in my personal account to avoid delay in collection and to maintain customer relationship.

This was not done with any malafide intention. It was only to ensure timely collection and service continuity.

I assure you that such an incident will not be repeated in future. I will strictly adhere to company policy and ensure all EMI collections are done only through authorized payment modes like payment link, QR code, or cash deposit to branch account.

Kindly consider my explanation and excuse this lapse.

Thank you.

Yours faithfully,

Name Yadhu krishnan R

Employee ID. Sf0072305

Branch code KL2818

Branch designation CRA

On Wed, Jun 10, 2026, 18:08 <dapsadmin@spandanasphoorty.com> wrote:

Dear Yadhu Krishnan R,

This is to bring your kind attention that the Case DC-FY-2026-04312, has been registered on 10/06/2026 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](#).