
Reply to Show Cause Notice / Clarification regarding EMI collection

From AKHIL GOPI <akhilgopi37@gmail.com>

Date Thu 2026-06-11 21:42

To Nikhil K Madan <nikhil.madan@spandanasphoorty.com>

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Respected Sir,

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 Branch Manager of Changanassery 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,

Akhil Gopi
SF0058473
KL3672 (Elappara)
Branch Manager