
Reg : Show Cause Notice DC-FY-2026-04302

From Pollachi Branch <pollachi@spandanasphoorty.com>

Date Thu 2026-06-25 10:13

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

Cc Mani Annamalai <mani.annamalai@spandanasphoorty.com>; Venkatesa Manikanta Pandian <venkatesa.manikanta@spandanasphoorty.com>; Venkatesh B <venkatesh.b@spandanasphoorty.com>

Dear Sir,

I am writing I response to the show cause notice issued to me on regarding an allegation of Process lapse,Using own / relatives' bank account for routing customer's EMI payment under Non-Financial misconduct has been made against to me.

First, I apologies for the inconvenience caused. I assure you that I will improve my work and will inform members to pay due by cash, BBPS or QR itself.

From While joining in our organization regularly informing to member pay EMI by cash or company accounts or through QR but unfortunately member unable to pay by cash and paid through by Gpay in store by evening after that informed to me so I couldn't stop it and I paid BBPS by my account. And I sure never happen such an issue in future

I request you to give me an opportunity to improve. I will be more careful and responsible in my duties.

Thanks & Regards

Chandrasekar S
Senior Branch Manager
Mob : 98423 99220
Spandana Sphoorty Financial Limited
Pollachi Branch



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