
I am writing this in response to the Show Cause Notice dated 11/6/2026 regarding complaint number DC-FY-2026-04406.

From Sabari J A <sabarimethode@gmail.com>

Date Fri 2026-06-12 12:02

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

Dear Sir/Madam,

I am writing this in response to the Show Cause Notice dated 11/6/2026 regarding complaint number DC-FY-2026-04406.

I sincerely acknowledge that there was a lapse in the loan collection process by routing a customer's EMI payment through my personal account. I fully understand that this is a violation of the company's policies and procedures.

However, I would like to explain the circumstances that led to this action:

I am a new staff member and am still in the process of learning the branch and village centers.

On the day in question, due to a shortage of staff, I had to manage the collection work alone.

The customer was not familiar with the digital payment process and did not know how to complete the payment via the provided link.

Given the time constraints and to ensure the customer's payment did not become overdue, I attempted to assist the customer by accepting the payment.

I assure you that this was not a deliberate attempt to violate company policy, but an error in judgment made solely to assist a customer in difficulty during a staffing shortage.

I deeply regret this incident and assure you that I will strictly follow the company's digital payment procedures in the future. I kindly request you to consider my position as a new employee and the situation I faced. I promise that such an error will not be repeated.

Thanking you,

Yours faithfully,

Sabari J A

Employee ID: SF0103102