
Re: Show Cause Notice DC-FY-2026-05521

From Utthiramerur Branch <utthiramerur@spandanasphoorty.com>

Date Wed 2026-07-15 17:14

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

Dear Sir,

I had clearly educated the customer to make the EMI payment only through the company's authorized QR code/payment mode. However, due to a misunderstanding, the customer mistakenly transferred the EMI amount to my personal bank account.

As soon as I noticed the transaction, I immediately returned the entire amount to the customer. I did not retain or use the customer's money for any personal benefit, nor was there any intention to route the EMI payment through my personal account.

This was an unintentional mistake made by the customer, and I acted promptly to rectify the situation. I assure you that I have always followed the company's policies and will continue to ensure that such incidents do not occur in the future.

I kindly request you to consider my explanation and take a lenient view in this matter.

Thank you.

Regards,

Aravinth R
SF0085546

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From: DAPS Admin <dapsadmin@spandanasphoorty.com>

Sent: Friday, 03 July 2026 13:31:36

To: Utthiramerur Branch <utthiramerur@spandanasphoorty.com>; Senthilkumar Ramaraj <senthilkumar.ramaraj@spandanasphoorty.com>; Nikhil K Madan <nikhil.madan@spandanasphoorty.com>; Shivaraj MH <shivaraj.mh@spandanasphoorty.com>; Bosco Jose <bosco.jose@spandanasphoorty.com>

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

Subject: Show Cause Notice DC-FY-2026-05521

The Show Cause Notice has been issued due to Using own / relatives' bank account for routing customer's EMI payment misconduct under the Case ID DC-FY-2026-05521 against the Aravinth R SF0085546 .

Click [Here](#) to access this case.