



Outlook

Re: Show Cause Notice DC-FY-2026-06167

From soumyaranjan lenka <soumyaranjanlenka328@gmail.com>

Date Fri 17/07/2026 16:09

To DAPS Admin <dapsadmin@spandanasphoorty.com>

Cc Jajpurroad Branch <jajpurroad@spandanasphoorty.com>; Dalpreet Kaur <dalpreet.kaur@spandanasphoorty.com>; Prasanta Kumar Sahoo <prasantakumar.sahoo@spandanasphoorty.com>; Ranjeeta Gupta <ranjeeta.gupta@spandanasphoorty.com>

You don't often get email from soumyaranjanlenka328@gmail.com. [Learn why this is important](#)

Dear Sir & Ma'am,

I am writing in response to the Show Cause Notice dated 15/07/2026 (Complaint No: DC-FY-2026-06167) regarding the alleged process lapse and policy violation during the Borrower Enrolment & House Visit Process.

I sincerely respect and understand the company's strict compliance guidelines regarding live photograph captures. I would like to submit my clarification regarding the circumstances that led to this situation:

I would like to assure the management that the actual physical house visit and verification of the borrower were fully conducted in accordance with our procedures. The photograph uploaded was indeed of the actual borrower taken at their residence.

Severe Network Connectivity Issues: During the field verification, I encountered severe and persistent network connectivity issues in that specific area. Due to the lack of network, the official application was failing to load the live-camera capture interface and could not establish a stable connection to submit the data.

Good-Faith Effort to Complete the Task: To avoid disrupting the borrower's schedule and to ensure the verification details were documented while on-site, I took the photograph using my device's camera. I uploaded it from my mobile gallery once I reached an area with stable network coverage.

Given that this was done in good faith to complete my daily targets under technical limitations, I respectfully request you to kindly accept this explanation and overlook this lapse. I assure you that such an incident will not be repeated.

Thank you for your time, understanding, and consideration.

Sincerely,

Soumyaranjan Lenka

Senior Credit Assistant

Employee ID: SF0069229

Branch: ORGL0463

Spandana Sphoorty Financial Limited

On Wed, 15 Jul, 2026, 4:18 pm , <dapsadmin@spandanasphoorty.com> wrote:

Dear Soumyaranjan Lenka,

This is to bring your kind attention that the Case DC-FY-2026-06167, has been registered on 15/07/2026 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](#).