

To,

The Spandana Sphooty Finance Ltd.
Sub-(Explanation letter)

Dear All,

My self Uttam Baral (SF0023206) now I am
Branch manager at Kuakhia Branch. Sir I mean to
say that I am reported in Kuakhia Branch
on Dt-2/06/2024 in this time Mr Jagannath Bhal
was Branch manager in Kuakhia Branch. So that
I am not taken Branch charges. I am take
Branch charges on Dt-23/08/2024. so that I have
no idea about this loan. This viswas LD was
Disbursement on dt-25/06/2024. So that sir
I don't know about this viswas LD.

Therefore I pray that you kindly
look in to this matter.

Dt-9/06/2025
Kuakhia'

Your's faithfully.
Uttam Baral
SF0023206
Kuakhia Branch