

To,

The Spandana Sphoorty financial Limited,  
Basudorpur Branch.

Sub - Explanation for financial misconduct.

Respected Sir / Maam,

I am Pankaj Kuman panda. Emp. ID - SF0080254  
Working in Spandana Sphoorty financial Ltd. at Basudorpur  
Branch. for allegation of financial misconduct. or  
not deposite in one of the borrower AM? name -  
Laxmi mani - RS - 6600/- that not actual amount  
customer not paid - RS. 3500/- Rest of Amount  
I ~~am~~ dont deposite at Branch RS. 3100/-. Because  
Senior misbehave like a threat. Senior RM sir,  
Two BM sir, and two BQM all are treat monthly  
harassment. Involue Repeated behavior.

So, that I am not deposite RS. 3100/- at  
Branch. There for, I request to mangment, briefly  
say senior to say sorry for misbehave Gyanendra  
(BM), Dhiraj (BM), and Bikan (RM). after that  
I clear all due amount.

Spandana Sphoorty -  
financial Ltd

01-12/06/24

Thank you

Pankaj Kuman panda

SF0080254