

To,

The Spandana Sphoorty Financial Limited,
[Basudevpur Branch]

Sub-Reply to SCM Issue-2

Respected Sir/ Ma'am,

I am Pankaj Kumar Panda EMP ID - SF0080254 Working
in Spandana Sphoorty Financial Ltd. at Basudevpur Branch.
Given SCM Issue against my. for collection misappropriation
Amount of Rs. 20800/-, that amount received only
online deposit by customer, in my personal account,
during the fraud investigation period, Sir I am not
~~deposi~~ Sumitted amount at Branch office, Because of
I Hate the System process, Senior misbehaving
and Senior use slang language me and my family members
against. and also one more thing Senior knowingly
fairy me, Suspended for no reason.

Then for I request to please read my
previous SCM issue, Reply. what I told, and
what I want to solve issue.

Spandana Sphoorty
Financial Ltd.

DT - 17/07/2025

Thank you

Pankaj Kumar Panda.

SF0080254