

Dear Sir/Madam,

With reference to the show cause Notice dated 30.09.26, I would like to submit my explanation regarding the alleged process lapse.

During the concerned loan disbursement process, there were network connectivity issues & technical problems with the master signing / E-sign process, due to these technical issues, the live photo / these technical issue, the live photo capture / upload process was not completed properly in some cases.

There was no intention on my part to violate or bypass the company's process, policy or procedure. The issue occurred due to technical / network-related difficulties faced during the process.

I sincerely regret the inconvenience caused and assure you that I will take extra care to ensure that all required live photographs and process requirements are properly completed in future. I request you to kindly consider the above during your decision while reviewing the matter.

I request you to kindly consider my explanation and not initiate any disciplinary action against me.

Thank you for your consideration and regards,

Mahesh Tanujit Pende (Branch manager)

Emp. ID: SF0047832

Branch - Panaji

Branch code MR3049