



# SPANDANA

## Warning Letter

Date : 16/5/2025

To,  
**Employee Name** : Bibek Behera  
**Employee ID** : SF0072664  
**Designation** : Senior Credit Assistant  
**Branch** : OR0534

### Subject : Warning Letter

Dear Bibek Behera,

It has been observed that you have not taken due care while discharging your duties and responsibility. It was reported on 09/04/2025 An allegation of Financial has been made against you.

And Show Cause Notice dated 10/04/2025 was issued, providing you with an opportunity to present your defence and produce your evidence if any.

Please be advised that any Financial any deviation from the Company's policies while discharging official responsibilities constitutes misconduct as per the Company's Disciplinary Policy and Procedures. After going through all available facts and circumstances it has been established that you have committed the misconduct and you are hereby warned to exercise caution and diligence while discharging your official duties and responsibilities. Any further instances of such misconduct will result in stricter disciplinary action, as per the Disciplinary Policy.

**For Spandana Sphoorty Financial Limited**  
**Authorized Signatory**

**Radhakrishna Eale**  
**Senior Vice President (Human Resources)**