



SPANDANA

Warning Letter

Date : 9/6/2025

To,
Employee Name : Navin dwivedi
Employee ID : SF0069359
Designation : Credit Assistant
Branch : MP2753

Subject : Warning Letter

Dear Navin dwivedi,

It has been observed that you have not taken due care while discharging your duties and responsibility.

And Show Cause Notice dated 11/04/2025 was issued, providing you with an opportunity to present your defence and produce your evidence if any.

It was reported on 10/04/2025 An allegation of Non-Financial has been made against you.

Please be advised that any Non-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)