

To, DAPS team, & HR, Spandan Spharthy Financial Ltd.

Sub - (Regarding Cash closing amount not available)

Dear Sirs,  
On 23rd July Rs. 26077/- EMI amount sent by  
sing leaders to Staffs account through phone pay because they  
were working at outside of village. And Staff unable to  
withdraw that cash in evening due to not available cash  
in ATM. on very next morning i have deposited opening  
Cash (Rs. 26100/-) at CDM (Cbi non-Banking day) & also slip  
showing to auditor. I am sorry & i promise this type  
of mistake will not happen again in future.

D+  
24/07/25

Yours faithfully

Dharmendra Kumbhar

B.M - Ambodalg

Emx - 96037179