

To,

The Head Office
Spandana Sphoorty Financial Limited

Sub: Apologies Letter against SCN

Dear Sir,

I am writing this letter because of SCN issued against me due to taking cash in my personal account. I had mistaken, and I had crossed the boundary wall and crossed the code of conduct. The matter was we was have ring leader issued in our center. Ring leader has already sent payment amount to LO, LO also received payment due to miss use of payment amount by Ring leader. LO hold the payment amount, I don't feel safe. We also don't have any CSP or CDM in our local area. So I took the amount in my account. I tried 3 times to transfer amount in HO account. But every time it has been declined. So remaining balance of cash closing hold by me. It happened by mistake. I never did this type of mistake in my entire career of SSFL.

I apologies for violation code of conduct of the company. I will never repeat again.

Thanks & Regards

Pankaj Kumar

BGM

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