

TO

The Branch Manager
Athagara Spandana Sphorathy Financial (td)
Athagara Branch

Sub-Explanation letter for receive Phonepay

Respected sir,

I am writing to formally apology
for the mistake I have received phonepay
Dt-13/9/25 Amount-3000 and I am
Chinmaya Rana Emp. ID - SF0091770. I work in
Athagara Branch. I going to 5 time visit
Slum - kadolibadi and argument with borrower.
Borrower not paying installment amount 3000
and I talk to borrower last time paying your
installment to BBPS but Borrower's son send
my Personal Account. so that I do not see in
my phonepay in evening time sonny sir
further next time I do not doing this type
of mistake if any deviation found you
can take action against me.

Thank for I request kindly suggest
my request then I grantful to you
Yours Faithfully
Chinmaya Rana
Emp ID - SF0091770