

## Birendra Pratap Raghuvanshi

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**From:** Baheribh Branch  
**Sent:** 21 January 2026 13:12  
**To:** DAPS Admin; princeraaj970980@gmail.com  
**Cc:** Birendra Pratap Raghuvanshi; Mohit Kishore Prasad; Chandan Kumar Mondal  
**Subject:** Re: Detailed Show Cause Notice DC-FY-2025-04255  
**Attachments:** 125 1768908640058 (3).pdf

Dear sir,

I would like to inform you that loan officer Prince Kumar ID (SF0092791) sent a monthly EMI to a customer through PhonePe on September 23, 2025. Due to lack of bank KYC, the customer's account was credited for only one week. After visiting the bank and completing the KYC process on September 29, 2025, when the amount was withdrawn, it was credited to the customer's account. Please forgive this mistake. If such a mistake occurs in the future, we will accept any penalties imposed by the company. Thank you.

Thanks & Regards



Md Tanweer

Branch Manager – Operations Bihar-1

+91 7061741199

Spandana Sphoorty Financial Ltd. Baheri-847105

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**From:** DAPS Admin <dapsadmin@spandanasphoorty.com>  
**Sent:** 13 January 2026 18:25  
**To:** princeraaj970980@gmail.com <princeraaj970980@gmail.com>; Baheribh Branch <baheribh@spandanasphoorty.com>  
**Cc:** Birendra Pratap Raghuvanshi <birendra.raghuvanshi@spandanasphoorty.com>; Mohit Kishore Prasad <mohit.kishoreprasad@spandanasphoorty.com>  
**Subject:** Detailed Show Cause Notice DC-FY-2025-04255

Dear Prince Kumar,

This is to inform you that a detailed Show Cause Notice (SCN) has been issued in relation to Case DC-FY-2025-04255, which was registered on 18/09/2025 concerning the charges of Financial.

The SCN provides a comprehensive overview of the allegations, along with supporting evidence and relevant findings. You are requested to review the document thoroughly and provide your formal written response within 3 weeks from the receipt of this notice.

Failure to submit your response within the stipulated timeframe will lead to the company initiating further actions as per its policies and procedures, which may include disciplinary measures.

Please refer to the attached detailed SCN for full information and proceed accordingly.

Best regards

To reply regarding this case, please [click here](#).