

## Birendra Pratap Raghuvanshi

**From:** Rajgir Branch  
**Sent:** 22 October 2025 20:18  
**To:** DAPS Admin; bkumar52425@gmail.com  
**Cc:** Birendra Pratap Raghuvanshi; Mohit Kishore Prasad  
**Subject:** Re: Detailed Show Cause Notice DC-FY-2025-04316

Entry Date	Effective Date	Mode	Transaction	Disb.
04 Feb 2024	04 Feb 2024	Bank	Disbursement	
04 Feb 2024	04 Feb 2024	Bank	Insurance	
04 Feb 2024	04 Feb 2024	Bank	LPF	
01 Mar 2024	01 Mar 2024	Cash	Collection	
01 Apr 2024	01 Apr 2024	Cash	Collection	
01 May 2024	01 May 2024	Cash	Collection	
05 Jun 2024	05 Jun 2024	Cash	Collection	
01 Jul 2024	01 Jul 2024	Cash	Collection	
04 Aug 2024	04 Aug 2024	Cash	Collection	
02 Sep 2024	02 Sep 2024	Cash	Collection	
07 Oct 2024	07 Oct 2024	Cash	Collection	
26 Dec 2024	26 Dec 2024	Cash	Collection	
18 Feb 2025	18 Feb 2025	Cash	Collection	

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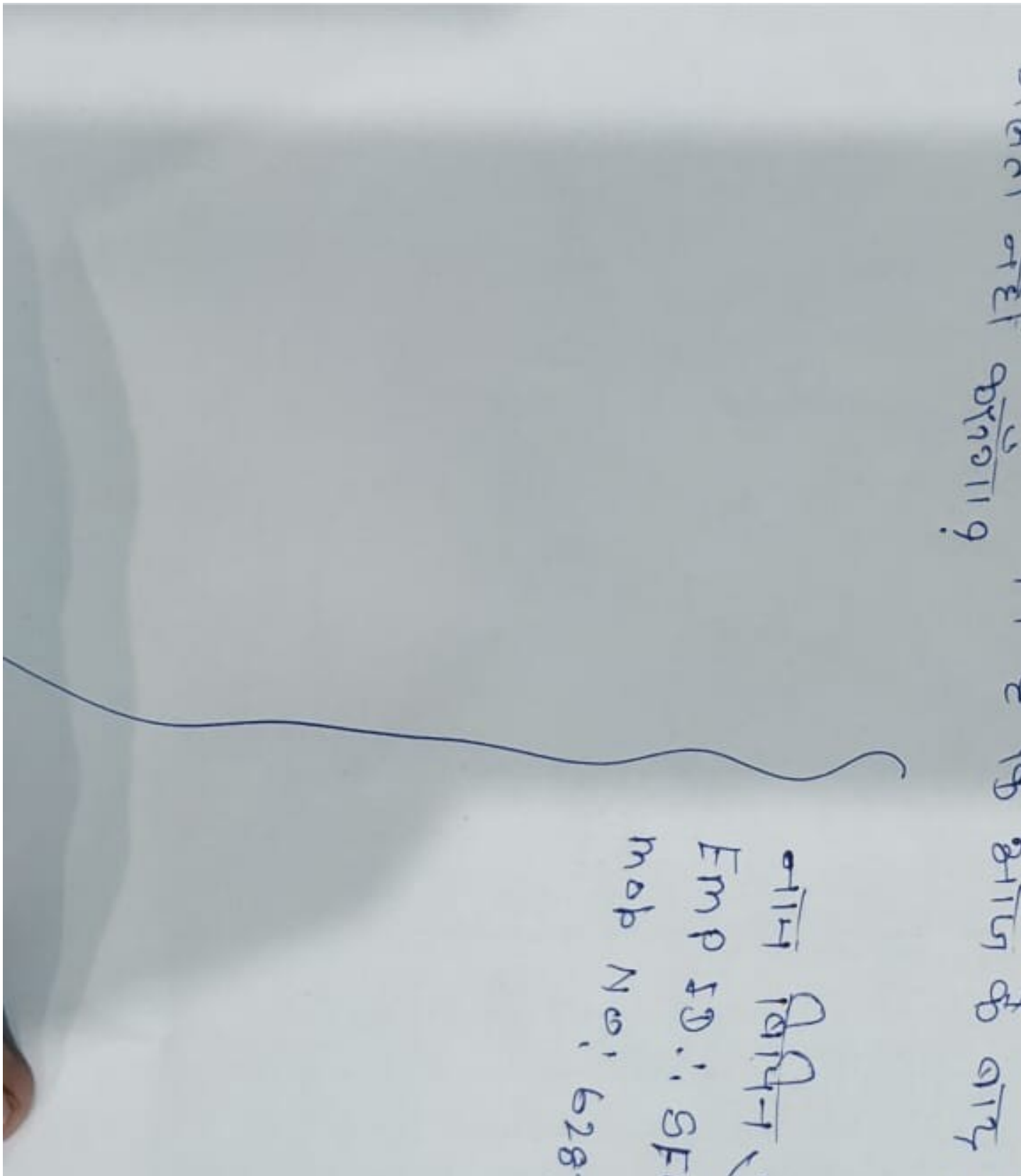
**From:** Rajgir Branch <rajgir@spandanasphoorty.com>

**Sent:** 22 October 2025 20:13

**To:** DAPS Admin <dapsadmin@spandanasphoorty.com>; bkumar52425@gmail.com <bkumar52425@gmail.com>

**Cc:** Birendra Pratap Raghuvanshi <birendra.raghuvanshi@spandanasphoorty.com>; Mohit Kishore Prasad <mohit.kishoreprasad@spandanasphoorty.com>

**Subject:** Re: Detailed Show Cause Notice DC-FY-2025-04316



My humble request is that Sir, at that time the connection at the canter was done by Akash Kumar (EMP:- SF0083522) who was present in my presence, but due to some reason the entry of Akash Kumar's ID could not be done repeatedly due to technical issue, his ID used to remain closed for a long time, so at that time Bipin Kumar (SF0092385) also used to go with him, the same thing that the auditor sir also went for verification, then all the members are saying that in the month for which the mistake has been made,

it is Akash sir who came for collection, Bipin Kumar used to go with him only, because due to Akash Kumar's demand being very high, he used to make entry in Bipin Kumar's name only, but the collection used to be done by Akash Kumar only, after his termination Bipin Kumar started doing collection of that canter, after a few days that loan card was lost from Bipin Kumar, then Bipin Kumar printed the new loan card from the branch and gave it to him, after signing it he did not check properly which month is paid and which month is not paid, then later when auditor sir When I checked the loan card, there were 2 EMIs due which were Total Amount = 4480/- which was signed by Vipin Kumar by mistake, then the editor sir said that since you have signed these 2 EMIs, then you will have to post the entry and at this time Vipin made an entry of Total Amount = 4480/- and at this time a letter was written by Bipin in which he wrote that I have made a mistake, this is the first time in the last 7 to 8 months that I have made such a mistake, I have forgotten the loan card, so I have changed the loan card, you have given him the customer's note, sir, two EMIs are pending by the branch and by the member, which is his due date, which is the news of Rs 4480/- by the member as on today's date, this is real, this was told by the member through verification only, now his DPD has been cleared, sir.

Therefore, Sir, it is a humble request to you to confirm and verify this

complaint as soon as possible and end it.

Best Regards,

**Rupesh Kumar (B.M)**

Manager | Operations

M:8539014238

Spandana Sphoorty Financial Limited

Rajgir Giriak Road 2nd Floor, Opp Mahindra showroom, Nalanda, Bihar Shrif- 803116



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**From:** DAPS Admin <dapsadmin@spandanasphoorty.com>

**Sent:** 22 October 2025 18:00

**To:** bkumar52425@gmail.com <bkumar52425@gmail.com>; Rajgir Branch <rajgir@spandanasphoorty.com>

**Cc:** Birendra Pratap Raghuvanshi <birendra.raghuvanshi@spandanasphoorty.com>; Mohit Kishore Prasad <mohit.kishoreprasad@spandanasphoorty.com>

**Subject:** Detailed Show Cause Notice DC-FY-2025-04316

Dear Bipin Kumar,

This is to inform you that a detailed Show Cause Notice (SCN) has been issued in relation to Case DC-FY-2025-04316, which was registered on 22/09/2025 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](#).