

To

The Head Office of Spandana Sphoorty Finance LTD  
At Kujanga Branch, Haryana, ISNO, Branch code - 023105

Sub :- Explanation Letter

Dear

Team,

With due respect and humble submission, I beg to state that I am Tapan Kumar Jena work at Spandana Sphoorty Finance LTD at Kujanga Branch as a Loan officer, Emp = SF0063331.

I am collect 03 Emi's amount of total Rs - 6720/- on 4th Dec-2024, and 5th February, 08th July 2025 from the Borrower Nirupama Parida for Loan No - 352843618, which were not posted in Fimo because my Boss pressure to me more to more started collection But not collected then amount posting in Fimo other Standard Bway loan Borrower

- ① Rubina Tarai = 357043178 = 1010
  - ② Guna Malik = 358521370 = 1010
  - ③ Namita Samal = 357386456 = 1140
- Entry December = 2024

Next month

- ① Gitanjali Nayak = 358521456 = 940
  - ② Namita Samal = 357386456 = 1140
  - ③ Rubina Tarai = 357043178 = 1010
- Entry Feb = 2025

Next month

- ① Gitanjali Nayak = 940 = 358521456
  - ③ Rubina Tarai = 1010 = 357043178
  - ⑤ Laxmpaya Osha = 950 = 358521306
- Entry July = 2025

I kindly Request to you accepted my explanation letter. I am know that it is not our paicepression But our Boss pressure to me this type of work.

Kujanga Branch

Dat = 22/10/25

Yours Faithfully  
Tapan Kumar Jena  
Kujanga Branch  
Emp = SF0063331