



SPANDANA

Reminder - Unauthorized Absence Show Cause Notice

Date : 23/4/2025

To,
Employee Name : Milind Raju Khandare
Employee ID : SF0094422
Designation : Senior Credit Assistant
Branch : MRGL0627

Subject : Reminder - Unauthorized Absence Show Cause Notice

Dear Milind Raju Khandare,

This is a final reminder regarding the Show Cause Notice ("SCN") dated 16/04/2025, wherein you were directed to provide a written explanation as to why disciplinary action should not be initiated against you for committing procedural lapses of Unauthorized absence.

As of today, your reply / response remains pending, despite being given an opportunity to be heard.

Please be advised that unauthorized absence constitutes a serious procedural lapse and misconduct as per the Human Resource Policies of the Company. Failure to comply with attendance and reporting obligations is a violation of the Company's policies and procedures.

Through this notice, you are being provided with a final opportunity to submit your written explanation regarding your absence. Failure to respond within the stipulated timeline will result in the Company proceeding with termination proceedings on the presumption that you have no explanation / defense to offer in your favour.

**For Spandana Sphoorty Financial Limited
Authorized Signatory**

**Radhakrishna Eale
Senior Vice President (Human Resources)**