

Birendra Pratap Raghuvanshi

From: Mahnar Branch
Sent: 02 December 2025 16:35
To: DAPS Admin; ramjanamnwd12345@gmail.com
Cc: Birendra Pratap Raghuvanshi; Mohit Kishore Prasad
Subject: Re: Show Cause Notice DC-FY-2025-05446

Dear Sir,

This is to inform you that the loan was duly disbursed; however, it has unfortunately turned into NPA. I would like to clarify that although the loan amount was disbursed, there was no intention from our side for the account to become NPA. We have always followed the required processes and acted in good faith.

We assure you of our full cooperation in resolving this matter as per company guidelines.

Regards,
Ram Janam Sharma
BH3737
SF0079221

From: DAPS Admin <dapsadmin@spandanasphoorty.com>
Sent: Friday, November 28, 2025 11:31 AM
To: ramjanamnwd12345@gmail.com <ramjanamnwd12345@gmail.com>; Mahnar Branch <mahnar@spandanasphoorty.com>
Cc: Birendra Pratap Raghuvanshi <birendra.raghuvanshi@spandanasphoorty.com>; Mohit Kishore Prasad <mohit.kishoreprasad@spandanasphoorty.com>
Subject: Show Cause Notice DC-FY-2025-05446

Dear Ram Janam Sharma,

This is to bring your kind attention that the Case DC-FY-2025-05446, has been registered on 27/11/2025 on the charges of Non-Financial.

Therefore, a show cause notice is attached herewith seeking your response (written explanation) on the above said allegations within 48 hours from the receipt of this notice, failing which the company will take necessary action as per its policies & procedures.

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