

To

The HR Department
Spandna Spooraj - Financial Limited.

Subject :- Reply to Show Cause Notice

Dear sir/Madam

With reference to the show Cause Notice dated
12/01/2026 regarding complaint Number DC-FY-2025-05994,
I would like to submit my explanation.

I sincerely state that there was no intentional violation
of Company policy from my side. At the time of
Loan disbursement, The borrower requested
urgent disbursement and assured that the
nominee details would be updated shortly. Due to
this situation, the Loan was processed without
nominee details.

I assure you that there was no intention to violate
the Code of conduct or company policies. I have
always performed my duties with honesty and
responsibility, and have followed the Company
guidelines to the best of my knowledge.

I sincerely apologize for this oversight.
for this oversight and assure you that such
a situation will not occur in the future.

I request you kindly consider my explanation,
and give me an opportunity to continue
performing my duties.

Thanks you for your
Understanding

Yours sincerely
Shrawan Kumar Paswan
Sfo049912
Branch Quality Manager
10/03/2026