

To

The Spandana Spooky Finance Ltd.

(Sub:- Without Nominee Loan Disbursement)

Dear Sir,

My Name is - Himanshu Mahisal, EMP ID - SF0069835
Branch - Chandabali, Designation - Branch Quality Manager
Sir I have Disburse a loan on date - 29/11/25
Borrower Name - Minati Nandi, Sum - Chandabali &
Loan Amount - 45000, without his Nominee presence
and with the company Policy Deviation. Sir I am
extremely sorry about my Negligency work and
company Policy Deviation. Please forgive me
Sir. And I will promise you Sir I will
Not do any company Policy Deviations again or
any work Negligency work Next time.

Yours faithfully

* Himanshu Mahisal

* EMP ID - SF0069835

* Branch - Chandabali

Date: 20/01/2026