
RE: Show Cause Notice DC-FY-2025-06786

From Shivaraj MH <shivaraj.mh@spandanasphoorty.com>

Date Fri 2026-01-30 17:52

To Nikhil K Madan <nikhil.madan@spandanasphoorty.com>; Bosco Jose <bosco.jose@spandanasphoorty.com>

Cc Perundurai Branch <perundurai@spandanasphoorty.com>; P Santhosh <santhosh.p@spandanasphoorty.com>; Rajkumar Rk <rajkumar867585@gmail.com>; Deepak Kothawade <deepak.kothawade@spandanasphoorty.com>

Hi Nikhil & Bosco,

Pls. check this and revert.

Regards,
Shivaraj M H

From: Rajkumar Rk <rajkumar867585@gmail.com>

Sent: 30 January 2026 02:30 PM

To: DAPS Admin <dapsadmin@spandanasphoorty.com>

Cc: Perundurai Branch <perundurai@spandanasphoorty.com>; P Santhosh <santhosh.p@spandanasphoorty.com>; Shivaraj MH <shivaraj.mh@spandanasphoorty.com>

Subject: Re: Show Cause Notice DC-FY-2025-06786

You don't often get email from rajkumar867585@gmail.com. [Learn why this is important](#)

Subject: Explanation Regarding Collection of Weekly Installments via Personal GPay - Rajkumar (SF0084071)

Dear Sir,

I, Rajkumar (SF0084071), have been working at the Perundurai-3773 branch for the past 1 year and 10 months.

I am writing this email to provide an explanation regarding the collection of weekly installment amounts through my personal GPay account a few weeks ago. Currently, I am the only Loan Officer serving at the Perundurai branch. Due to the high volume of daily standard accounts and the fact that certain clients, namely Karthika (356735817), Muthusulosana (355212584), and Sindhucha (355213246), reside in very distant locations, I collected the installments via GPay as I was unable to process them otherwise at that moment.

I sincerely apologize for this lapse. I would like to assure you that henceforth, I will collect all installment amounts only through the company's official FIMO account. I ensure that this mistake will not be repeated in the future.

I kindly request you to accept my explanation.

Perundurai -3773 Branch
Raj Kumar Ramalingam
(SF0084071)

On Thu, 29 Jan, 2026, 4:17 pm , <dapsadmin@spandanasphoorty.com> wrote:

Dear Rajkumar Ramalingam,

This is to bring your kind attention that the Case DC-FY-2025-06786, has been registered on 23/01/2026 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](#).