



SPANDANA

Termination Due to Abandonment

Date : 23/5/2025

To,
Employee Name : Niru Kharadi
Employee ID : SF0074511
Designation : Credit Assistant
Branch : RJ3198

Subject : Termination Due to Abandonment

Dear Niru Kharadi,

This is in reference to your employment with Spandana Sphoorty Financial Limited (hereinafter referred to as "the Company"). That vide this Company's letter dated 22/04/2025, a notice was served to you seeking an explanation for your unauthorized absence since 22/04/2025 .

Despite multiple notifications, you failed to respond and did not report to the Zonal Office within the specified time. The notices were sent to your registered email ID and as well as to your What's App mobile number as per the company records. But to date neither did you report at the Zonal office, nor an explanation was received from your end by the Company against the said notice.

Please be advised that above mentioned act of yours amounts to serious misconduct within the meaning of Company's Disciplinary Policy and Procedures. Based on your prolonged unauthorised absence, failure to report to duty and lack of a valid explanation, the Company deems your employment as abandoned and the Company also draws a presumption that you are no longer interested in employment with the Company.

Accordingly, the Company has decided to terminate your employment with immediate effect, You are required to contact the Human Resources (HR) department of the Company for the full and final settlement process. Further, you must return any Company property (if applicable) before settlement.

**For Spandana Sphoorty Financial Limited
Authorized Signatory**

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