



## SPANDANA

### Termination Due to Abandonment

Date : 8/5/2025

To,  
**Employee Name** : Bheru Lal  
**Employee ID** : SF0050461  
**Designation** : Branch Quality Manager  
**Branch** : MP2852

#### Subject : Termination Due to Abandonment

Dear Bheru Lal,

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 28/04/2025, a notice was served to you seeking an explanation for your unauthorized absence since 24/04/2025 followed by Reminder Show Cause dated 05/05/2025.

You responded with Invalid reasons without proper justifications regarding your unauthorised absence, failing to provide valid explanations or supporting documentation. Also, you have not reported at the Zonal office/Branch Office, further indicating a lack of intent to continue your employment.

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)**