

From

S. Babamurugan  
SF0095741  
P. Padiyampathi

to

DAPS Admin / Audit Dept  
Spandana Sphoorty Financial Ltd.

Dear Sir

I am writing in response to the showcause notice dated 27.2.26 regarding the alleged process lapse in the cash management process. I would like to sincerely explain the circumstances regarding the EWI entries mentioned in the audit. On the date of incident, I encountered the following situation

Sangeetha had gone to Pollachi due to medical reason and I called from my phone. But they did not accept my call because it was standard collection so I paid the money and recovered the money from him the next day

I want to clarify that there was no intention of non-financial misconduct or a deliberate violation of company policy. I understand the importance of following the cash management process strictly and regret this deviation

I request you to kindly consider my previous clean track record and accept this explanation. I assure you that I will be more diligent in discharging my duties and ensure yours faithfully

Your Faithfully  
S  
SF0095741