

Re: SCN

From Udumalaipettai Branch <udumalaipettai@spandanasphoorty.com>

Date Wed 2026-03-18 12:43

To Nikhil K Madan <nikhil.madan@spandanasphoorty.com>

Cc Gopalakrishnan Arumugam <gopalakrishnan.arumugam@spandanasphoorty.com>; Venkatesh B <venkatesh.b@spandanasphoorty.com>

Dear Sir,

I am writing response to the show cause notice issued to me on 02nd March 2026 regarding (17) partially used manual receipt books were found available in the branch.

I apologies for the in convenience caused, I assure you that I will improve my work and maintain all records properly. I have already destroyed the used & unused receipt books Infront of Auditing Mr.Gokul.

I request you to give me an opportunity to improve. I will be more careful and responsible in my duties.

Thank you for your understanding.

Chandrasekar S

Senior Branch Manager

Mob : 98423 9920

Spandana Sphoorty Financial Limited

Udumalaipettai Branch



Integrity | Collaboration | Agility | Receptiveness | Empathy

From: Nikhil K Madan <nikhil.madan@spandanasphoorty.com>

Sent: Wednesday, March 18, 2026 11:40 AM

To: Udumalaipettai Branch <udumalaipettai@spandanasphoorty.com>; Pollachi Branch <pollachi@spandanasphoorty.com>

Subject: SCN

Dear BM,

Kindly please provide the Explanation for the same.

Nikhil K Madan

SHR- Kerala & TN

M:9037374592

Spandana Sphoorty Financial Limited

Deepam, KRA 6 Karippai road, North Kalamassery, Ernakulam, Kerala - 683104



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