



SPANDANA

Termination Due to Abandonment

Date : 21/5/2025

To,
Employee Name : Krishna Kumar Saini
Employee ID : SF0075950
Designation : Credit Assistant
Branch : UP3873

Subject : Termination Due to Abandonment

Dear Krishna Kumar Saini,

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 29/04/2025, a notice was served to you seeking an explanation for your unauthorized absence since 28/04/2025 followed by Reminder Show Cause dated 08/05/2025.

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)