



SPANDANA

Show Cause Notice

Date : 28/5/2026

To,
Employee Name : Sunil Dhakar
Employee ID : SF0072396
Designation : Trainee Branch Manager
Branch : MP3203

Subject : Show Cause Notice

Dear Sunil Dhakar,

With reference to the complaint number DC-FY-2026-03409 which has been reported on 27/05/2026.

It has been reported that due care is not taken by you while discharging your job responsibilities. An allegation of Quick mortality under Non-Financial misconduct has been made against you. It has been found that

You have not followed the process in capturing the HS photos which not valid and disbursed the loan to the borrower, Ms . Rajani having the Loan ID 359685456 of Rs 75000 on 11-09-25. Later, the same was truned in to NPA on 05-02-26.

You are hereby informed that any deviation on the part of any official of the Company while discharging the official responsibilities or any other deviation from the Company policies during the same is serious misconduct as per the policy and procedures of the Company.

The above act of yours if proven will amount to serious misconduct on your part and gross violation of the Company's Disciplinary policy & procedures and attract serious disciplinary actions.

Given the above you are asked to explain/reply through the mail id or the mobile number which was registered as per the company records, if any, within 48 hours from day of receipt of this show cause notice that why disciplinary action should not be taken against you as per the policy of the Company, failing to which the Company will proceed in the matter as per the records available, on the presumption that you have no explanation and have accepted the above alleged charges.

For Spandana Sphoorty Financial Limited
Authorized Signatory

Ranjeeta Gupta
Vice President (Human Resources)