



SPANDANA

Date: 05/07/2025

INQUIRY REPORT

Background:

This is with reference to the case registered on 29/04/2025, under Financial misconduct, with allegations of Collection Misappropriation against Mr./Ms./Mrs. **Jitendra Paswan**, bearing the Emp. ID - SF0091443. The employee has not taken due care while discharging his/her duties, and the charges mentioned in: Initial SCN dated 07/05/2025 and Detailed Show Cause Notice (DSCN) issued post Fraud Investigation on 19/05/2025. (Copy of the SCN letter/s is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 14/06/2025, informing that Mr./Ms./Mrs. Jitendra Paswan, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 16/06/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 16/06/2025 (Inquiry date), the following parties were present for Inquiry proceedings:

1. Alleged Employee - Mr./Ms./Mrs. Jitendra Paswan (SF0091443 , Credit Assistant)
2. Mr./Ms./Mrs. Rohan Mukherjee (SF0074701 , Senior Vice President)
3. Mr./Ms./Mrs. Dalpreet Kaur (SF0077378 , Deputy Manager)
4. Mr./Ms./Mrs. Saptarshi Sankar Bose (SF0076226 , Associate Vice President)

Submissions from the Committee:

The Inquiry Committee/Officers presented the version of the management along with the documents/evidence submitted, as stated below:

The Inquiry Committee/Officer submitted that, through the mail dated 28/04/2025 from Mr./Ms./Mrs. Dibyendu Bhattacharyaya SF0077526 Deputy Manager, it was informed to the management that Mr./Ms./Mrs. Jitendra Paswan SF0091443 Credit Assistant allegedly committed misconduct under Collection Misappropriation on 23/03/2025. The complaint mail is attached as **Annexure -III**.

Also, it has been presented that the Show Cause Notice dated 07/05/2025 was issued to Alleged Employee Jitendra Paswan against the alleged charges. After that, considering that Mr./Ms./Mrs. Jitendra Paswan's presence in the branch would potentially lead to influencing the evidence specific to the alleged charges, a suspension letter was issued to him on 07/05/2025. A copy of the same is attached as **Annexure -IV**.

Employee has not responded to the Show Cause Notice issued.

And then presented the alleged employee's reply to the Detailed Show Cause Notice via letter dated 29/05/2025, which is attached as **Annexure - V**.

Thereafter, the Committee has validated the available records (reports) and factual information provided by the management in support of the charges made.

List of available records and information (evidence if any) presented during the inquiry proceedings:

Evidences:

1. [1745926709727_FW_Intimation_for_EMI_misapplication_LO_Mr_Jitendra_Paswan\(SF0091443\)_Purulia_Branch\(WB2735\).msg](#)

Fraud Investigation Files:

1. [1747653148729_Evidence.rar](#)

1. [1747653148729 SSFL Fraud Investigation Report Purulia \(WB2735\) - Jitendra Paswan.xlsx](#)

Thereafter, an opportunity was given to Mr./Ms./Mrs. Jitendra Paswan to verify/examine the witness/evidence in their defense.

Submissions from Alleged Employee:

Mr./Ms./Mrs. Jitendra Paswan presented their defense statement and evidence as follows:

The alleged employee stated that the allegations charged on him/her are true.

The inquiry was closed after confirming with all parties that they had full opportunity to present witnesses and evidence, and to examine and cross-examine, with nothing else to be presented in the Inquiry.

Observations:

Observations of the inquiry committee/officers based on the evidence produced/submitted by the alleged employee and/or complainant.

1. **Member Id:** SF0074701 **Name:** Rohan Mukherjee **Department:** Operations
Decision: Termination **Committee type:** CommitteeMembers
Observation: EMI misappropriation amount of total Rs.3,360 was found against him
Conclusion: Yes
2. **Member Id:** SF0077378 **Name:** Dalpreet Kaur **Department:** Human Resource
Decision: Termination **Committee type:** CommitteeMembers
Observation: Cash Misappropriation
Conclusion: Yes
3. **Member Id:** SF0076226 **Name:** Saptarshi Sankar Bose **Department:** Internal Audit
Decision: Termination **Committee type:** CommitteeMembers
Observation: Staff fraud - Collection misappropriation
Conclusion: Yes

Inquiry Findings:

On hearing both the sides, statements recorded above and reviewing the supporting evidence submitted by both the parties, it is thereby concluded that there is adequate evidence to support the charges, and Mr./Ms./Mrs. Jitendra Paswan has violated Company's rules and is guilty of the charges mentioned under the said category in the Show Cause Notice dated 07/05/2025 and the Detailed Show Cause Notice (DSCN) issued post Fraud Investigation dated 19/05/2025.

Inquiry Committee / Officer

Date: 05/07/2025

Annexures

- [Annexure - 1 \(Show Cause Notice \)](#)
- [Annexure - 1 \(Show Cause Notice \)](#)
- [Annexure - 2 \(Notice of Inquiry \)](#)
- [Annexure - 4 \(Suspension Letter \)](#)