



SPANDANA

Detailed Show Cause Notice

Date : 3/5/2025

To,
Employee Name : Munna Kumar Thakur
Employee ID : SF0080597
Designation : Credit Assistant
Branch : BH3941-Mau

Subject : Detailed Show Cause Notice

Dear Munna Kumar Thakur,

With reference to the complaint number DC-FY-2025-00962 which has been reported on 29/04/2025.

Following your exit on 18/12/2024 by way of resignation/termination from the organization, it has been allegedly reported that you were involved in a Financial Misappropriation. Consequently, the Company initiated an internal investigation. It has been found that

It has been found that "You have Re-collected Loan amount of total Rs.47,000/- on 02nd October-2024 from the Borrower- Saveeta Devi Loan No- 358029054, which were not posted in FIMO nor submitted at the branch.

IA Observations

| | |
|--------------------------------|-------|
| Fraud Investigation Required : | Yes |
| Total Fraud Amount | 49250 |
| Amount Recovered as On Date | 0 |
| Due Amount | 49250 |

Remarks : "Complaint raised by borrower against LO Muna Kumar Thakur/SF0085097 post verification identified some things which are mentioned bellow:- 1. As per borrower statement she did not took a new loan after settled her old loan even she continuously paying her emi as per old loan card rs.2250/-. As per the loan card she paid her emi till March'25. 2. Her new loan was disbursed on dated 23-08-24 by E-sign process but borrower and her husband did not came to the branch. After this LO Muna went to borrower's house and told that mistakenly amount credited in your account so kindly return that amount to me and borrower return that amount on dated 02-10-24 amounting of rs.47000/- in cash. 3. Branch manager Ankur Tiwari/SF0057719 save her loan without conducting GRT/without informing to borrower. 4. 01 EMI of rs.2250/- on dated 01-09-24 in old loan (350579415) collected by Muna but same was not accounted in the FIMO.

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 21 days 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**

**Radhakrishna Eale
Senior Vice President (Human Resources)**

