



SPANDANA

Date: 22/07/2025

INQUIRY REPORT

Background:

This is with reference to the case registered on 02/05/2025, under Financial misconduct, with allegations of Collection Misappropriation against Mr./Ms./Mrs. **Aman Mandloi**, bearing the Emp. ID - SF0076387. The employee has not taken due care while discharging his/her duties, and the charges mentioned in: Initial SCN dated 08/05/2025 and Detailed Show Cause Notice (DSCN) issued post Fraud Investigation on 21/05/2025. (Copy of the SCN letter/s is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 18/06/2025, informing that Mr./Ms./Mrs. Aman Mandloi, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 20/06/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 20/06/2025 (Inquiry date), the following parties were present for Inquiry proceedings:

1. Alleged Employee - Mr./Ms./Mrs. Aman Mandloi (SF0076387 , Credit Assistant)
2. Mr./Ms./Mrs. Arvind Kumar Maurya (SF0076555 , Associate Vice President)
3. Mr./Ms./Mrs. Pramod Kumar Cherukat (SF0073747 , Senior Manager)
4. Mr./Ms./Mrs. Keshav Nayak (SF0076561 , Senior 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 01/05/2025 from Mr./Ms./Mrs. Jitendra Vishvakarma SF0010433 Associate Vice President, it was informed to the management that Mr./Ms./Mrs. Aman Mandloi SF0076387 Credit Assistant allegedly committed misconduct under Collection Misappropriation on 24/03/2025. The complaint mail is attached as **Annexure -III**.

Employee has not responded to the Show Cause Notice issued.

Employee has not responded to the Detailed Show Cause Notice issued.

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. [1746179201443_Fw_Staff Fraud Burhanpur-2 Branch Information.msg](#)

Fraud Investigation Files:

1. [1747810134766_Evidence_Burhanpur-2.zip](#)
1. [1747810134766_Fraud Investigation Report - MP Burhanpur-2 MP1905.xlsx](#)
1. [1747810134766_Fraud Investigation Report - MP Burhanpur-2 MP1905.pdf](#)

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

Submissions from Alleged Employee:

Mr./Ms./Mrs. Aman Mandloi 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.

- Member Id:** SF0076555 **Name:** Arvind Kumar Maurya **Department:** Internal Audit
Decision: Termination **Committee type:** CommitteeMembers
Observation: Recommended for L1. Based on the evidence submitted against the allegation of Fraud, it proves that the employee has committed financial fraud. Amount to be recovered, if any.
Conclusion: Yes
- Member Id:** SF0073747 **Name:** Pramod Kumar Cherukat **Department:** Human Resource
Decision: Termination **Committee type:** CommitteeMembers
Observation: To be terminated.
Conclusion: Yes
- Member Id:** SF0076561 **Name:** Keshav Nayak **Department:** Operations
Decision: Termination **Committee type:** CommitteeMembers
Observation: recommended for L1, based on the evidence submitted against the allegation of fraud, it proves that the employee has committed financial fraud, amount to be recovered. if any.
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. Aman Mandloi has violated Company's rules and is guilty of the charges mentioned under the said category in the Show Cause Notice dated 08/05/2025 and the Detailed Show Cause Notice (DSCN) issued post Fraud Investigation dated 21/05/2025.

Inquiry Committee / Officer

Date: 22/07/2025

Annexures

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