



Case Id: DC-FY-2025-10202

Date: 29/07/2026

INQUIRY REPORT

Background:

This is with reference to the case registered on 23/03/2026, under Financial misconduct, with allegations of Collection Misappropriation against Mr./Ms./Mrs. **Praveen Rawal**, bearing the Emp. ID - SF0072469. The employee has not taken due care while discharging his/her duties, and the charges mentioned in: The Detailed Show Cause Notice (DSCN) was issued on 16/04/2026. (Copy of the SCN letter is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 22/05/2026, informing that Mr./Ms./Mrs. Praveen Rawal, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 25/05/2026. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 25/05/2026 (Inquiry date), the following parties were present for Inquiry proceedings:

1. Alleged Employee - Mr./Ms./Mrs. Praveen Rawal (SF0072469 , Customer Retention Associate)
2. Mr./Ms./Mrs. Arvind Kumar Maurya (SF0076555 , Associate Vice President)
3. Mr./Ms./Mrs. Suresh Kumar Yadav (SF0080719 , State Head)
4. Mr./Ms./Mrs. Arpit Kumar Jain (SF0103552 , Manager)
5. Mr./Ms./Mrs. Arpit Kumar Jain (SF0103552 , Manager)

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 21/03/2026 from Mr./Ms./Mrs. Om Prakash Sharma SF0074401 Associate Vice President, it was informed to the management that Mr./Ms./Mrs. Praveen Rawal SF0072469 Customer Retention Associate allegedly committed misconduct under Collection Misappropriation on 09/01/2026. The complaint mail is attached as **Annexure -III**.

Also, it has been presented that the Show Cause Notice dated 24/03/2026 was issued to Alleged Employee Praveen Rawal against the alleged charges. After that, considering that Mr./Ms./Mrs. Praveen Rawal'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 23/03/2026. A copy of the same is attached as **Annexure -IV**.

Employee has not responded to the 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: No evidence files found.

Fraud Investigation Files:

1. [1776339355264_Fraud Investigation Report RJ Chittorgarh RJ3003 Complaint Number-FN25-26-04000.xlsx](#)
1. [1776339355264_Evidence RJ Chittorgarh RJ3003 Complaint Number-FN25-26-04000.zip](#)

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

Submissions from Alleged Employee:

Mr./Ms./Mrs. Praveen Rawal 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:** SF0076555 **Name:** Arvind Kumar Maurya **Department:** Fraud Risk Management
Decision: Termination **Committee type:** CommitteeMembers
Observation: Based on the investigation findings, the employee was found guilty of financial misconduct/fraud as defined under company policy. As per the discussion with the employee and DAC member as the amount has been recovered, this case should be closed
Conclusion: Yes
2. **Member Id:** SF0080719 **Name:** Suresh Kumar Yadav **Department:** Operations
Decision: Termination **Committee type:** CommitteeMembers
Observation: financial fraud amount recovery also pending
Conclusion: Yes
3. **Member Id:** SF0103552 **Name:** Arpit Kumar Jain **Department:** Human Resource
Decision: Termination **Committee type:** CommitteeMembers
Observation: the employee was found guilty of financial misconduct/fraud as defined under company policy. As per the discussion with the employee and DAC member as the amount has been recovered. Case recommended for closure as per company policy
Conclusion: Yes

Inquiry Findings:

Decision pending.

Inquiry Committee / Officer

Date: 29/07/2026

Annexures

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