



## SPANDANA

Date: 07/07/2025

### **EX-PARTE INQUIRY REPORT**

#### **Background:**

This is with reference to the case registered on 03/05/2025, under Financial misconduct, with allegations of Collection Misappropriation against Mr./Ms./Mrs. **Praveen Kumar**, bearing the Emp. ID - SF0093257. The employee has not taken due care while discharging his/her duties, and the charges mentioned in: Initial SCN dated 06/05/2025 and Detailed Show Cause Notice (DSCN) issued post Fraud Investigation on 26/05/2025. (Copy of the SCN letter/s is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 17/06/2025, informing that Mr./Ms./Mrs. Praveen Kumar, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 19/06/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 19/06/2025 (Inquiry date), I/we along with other committee members were present; however, the alleged employee was not present for the Inquiry.

#### **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 03/05/2025 from Mr./Ms./Mrs. Vimal Kumar SF0075870 Cluster Manager, it was informed to the management that Mr./Ms./Mrs. Praveen Kumar SF0093257 Credit Assistant allegedly committed misconduct under Collection Misappropriation on 22/04/2025. 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. [1746275966852\\_RE\\_LO Praveen Kumar \(SF0093257\) fraud in the field of Roorkee Branch.msg](#)

Fraud Investigation Files:

1. [1747999663189\\_Evidence Praveen.zip](#)

1. [1747999663189\\_Fraud Investigation Report UP Roorkee UP3488 Praveen Kumar.xlsx](#)

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

### **Submissions from Alleged Employee:**

The alleged employee did not attend the inquiry proceedings, despite prior communication. The Inquiry was closed after confirming with the attending parties that they had full opportunity to present witnesses and evidence, and that nothing else was to be presented.

### **Observations:**

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

1. **Member Id:** SF0071589 **Name:** Mohit Kishore Prasad **Department:** Human Resource  
**Decision:** Drop Charges **Committee type:** CommitteeMembers  
**Observation:** Staff is inactive and amount is below 1K so drop charge and update in Equifax as not eligible for re-hire  
**Conclusion:** Yes
2. **Member Id:** SF0071928 **Name:** Vipin Yadav **Department:** Operations  
**Decision:** Termination **Committee type:** CommitteeMembers  
**Observation:** staff not responding  
**Conclusion:** Yes
3. **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

### **Inquiry Findings:**

Decision pending.

Inquiry Committee / Officer

Date: 07/07/2025

### **Annexures**

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