



SPANDANA

Date: 27/06/2025

EX-PARTE INQUIRY REPORT

Background:

This is with reference to the case registered on 06/05/2025, under Financial misconduct, with allegations of Collection Misappropriation against Mr./Ms./Mrs. **Pankaj Saha Roy**, bearing the Emp. ID - SF0085803. 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 12/05/2025. (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. Pankaj Saha Roy, 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), 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 05/05/2025 from Mr./Ms./Mrs. Tapas Roy SF0068949 State Auditor, it was informed to the management that Mr./Ms./Mrs. Pankaj Saha Roy SF0085803 Senior Credit Assistant allegedly committed misconduct under Collection Misappropriation on 30/01/2025. 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 Pankaj Saha Roy against the alleged charges. After that, considering that Mr./Ms./Mrs. Pankaj Saha Roy'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.

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. [1746523752377_FW EWI Misappropriation - WB Maynaguri branchWB3717.msg](#)

Fraud Investigation Files:

1. [1747031251533_Evidence.rar](#)

1. [1747031251533_SSFL Fraud Investigation Report Maynaguri \(WB3717\) \(Pankaj Saha Roy\).xlsx](#)

Thereafter, an opportunity was given to Mr./Ms./Mrs. Pankaj Saha Roy 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.

- Member Id:** SF0077378 **Name:** Dalpreet Kaur **Department:** Human Resource
Decision: Warning letter **Committee type:** CommitteeMembers
Observation: Negligence, Amount has been recovered
Conclusion: Yes
- Member Id:** SF0074701 **Name:** Rohan Mukherjee **Department:** Operations
Decision: Warning letter **Committee type:** CommitteeMembers
Observation: Employee had handed over the amount so closing with warning.
Conclusion: Yes
- Member Id:** SF0076226 **Name:** Saptarshi Sankar Bose **Department:** Internal Audit
Decision: Warning letter **Committee type:** CommitteeMembers
Observation: Only 1 borrower collection amount tallied, whereas amount already paid by the staff.
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 while there is no adequate evidence to support that Mr./Ms./Mrs. Pankaj Saha Roy violated Company's rules and is not 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 12/05/2025, there was a process deviation in the case.

Inquiry Committee / Officer

Date: 27/06/2025

Annexures

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