



SPANDANA

Detailed Show Cause Notice

Date : 20/5/2025

To,
Employee Name : Deepak Prasad Rathour
Employee ID : SF0054092
Designation : Branch Manager
Branch : CHGL2398-Manendragarh

Subject : Detailed Show Cause Notice

Dear Deepak Prasad Rathour,

With reference to the complaint number DC-FY-2025-01122 which has been reported on 07/05/2025.

Following your exit on 16/08/2024 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 Collected 02 Pre-close of total amount Rs.37,015/- on 13th June-2024 from 02 Borrower's- Vijaya Shrivastav Loan No- 350509299, Sonam Shrivastava/350520281 which were not Posted in FIMO nor submitted at the branch.

IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	99479
Amount Recovered as On Date	54650
Due Amount	44829

Remarks : During field verification, it was observed that branch manager Deepak Prasad Rathour/SF0054092 had embezzled 03 Borrower's preclose amount of Rs. 99,479/—. Out of that, Rs. 54,650/—was accounted in FIMO as EMI, but the rest of the amount of Rs. 44,829/—was not reported.

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)