



SPANDANA

Detailed Show Cause Notice

Date : 11/6/2025

To,
Employee Name : Law Kush Kumar
Employee ID : SF0079739
Designation : Credit Assistant
Branch : BH3286-Mirganj

Subject : Detailed Show Cause Notice

Dear Law Kush Kumar,

With reference to the complaint number DC-FY-2025-01261 which has been reported on 07/05/2025.

Following your exit on 14/12/2024 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 01 Pre-close of total amount Rs.27,000/- on 16th Oct-2024 from the Borrower- Shakuntala Devi Loan No- 353832534 which were not Posted in FIMO nor submitted at the branch.

IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	27000
Amount Recovered as On Date	4000
Due Amount	23000

Remarks : "1. Fraud has been identified by business team on 06-05-2025 against LO Law Kush Kumar /SF0079739. 2. Complain team raised complaint on 07-05-2025 vide complain number FN25-26-00508. 3. At the time of Complain raised 01 borrower was affected of Rs 27000. 4. After verification done by the Audit team out of 119 (80 borrower Visit through field verification & 39 borrower verified Through calling verification) borrowers 01 borrowers were affected by Rs.23000. 5. LO Law Kush Kumar /SF0079739 also went from the branch on 14-01-2025 complete his notice period."

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)