



SPANDANA

Detailed Show Cause Notice

Date : 20/5/2025

To,
Employee Name : Dinesh Kumar Yadav
Employee ID : SF0048194
Designation : Branch Manager
Branch : UP2938-Anpara

Subject : Detailed Show Cause Notice

Dear Dinesh Kumar Yadav,

With reference to the complaint number DC-FY-2025-01147 under the Collection and Pre-closure misappropriation, an Initial Show Cause Notice was served on dated 09/05/2025, wherein you have replied

Further to the above, the fraud investigation has been conducted and a report has been submitted. It has been found that you are engaged in the below charges of Collection and Pre-closure misappropriation.

Following are the charges in detail:

IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	92709
Amount Recovered as On Date	26240
Due Amount	66469

Remarks : During field verification, it was observed that Branch Manager Dinesh Kumar Yadav/SF0048194 had embezzled 6 Borrower's collection, Priclose and advanced collection amounts totaling Rs. 92,709/-. We have collected loan cards, Cash receipts copy and Digital Payment copy, and borrower written statements as evidence. A total fraud of Rs. 92,709/- was identified during the investigation, and out of that Rs. 26,240/- was recovered (accounted in FIMO as EMI), and now a total of Rs. 66,469/- is yet to be recovered from the alleged staff.

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)