



SPANDANA

Date: 18/08/2025

EX-PARTE INQUIRY REPORT

Background:

This is with reference to the case registered on 08/05/2025, under Financial misconduct, with allegations of Collection Misappropriation against Mr./Ms./Mrs. **Ravi Kumar**, bearing the Emp. ID - SF0048658. The employee has not taken due care while discharging his/her duties, and the charges mentioned in: Initial SCN dated 19/06/2025 and Detailed Show Cause Notice (DSCN) issued post Fraud Investigation on 24/06/2025. (Copy of the SCN letter/s is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 22/07/2025, informing that Mr./Ms./Mrs. Ravi Kumar, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 23/07/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 23/07/2025 (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 07/05/2025 from Mr./Ms./Mrs. Rajesh Kumar Jha SF0039868 State Auditor, it was informed to the management that Mr./Ms./Mrs. Ravi Kumar SF0048658 Branch Manager allegedly committed misconduct under Collection Misappropriation on 04/08/2022. 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. [1746689379681_RE_57197_OD Issue - Borrower paid branch not updating EMI correctly Loan ID_18571801.msg](#)

Fraud Investigation Files:

1. [1750744479478_Fraud Investigation Report-Jamui-3 Branch\(BH3936\) Apr-2025 .xlsx](#)

Thereafter, an opportunity was given to Mr./Ms./Mrs. Ravi 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:** SF0062081 **Name:** Saket Nath Thakur **Department:** Operations
Decision: Drop Charges **Committee type:** CommitteeMembers
Observation: drop charges as case belongs to 2020
Conclusion: Yes
2. **Member Id:** SF0071589 **Name:** Mohit Kishore Prasad **Department:** Human Resource
Decision: Drop Charges **Committee type:** CommitteeMembers
Observation: case is of 20- 2021 and no major findings were found against staff till date so recommending to close with drop charge
Conclusion: Yes
3. **Member Id:** SF0076226 **Name:** Saptarshi Sankar Bose **Department:** Internal Audit
Decision: Warning letter **Committee type:** CommitteeMembers
Observation: The Incident was of 2020-21 CSS complaint, after 4 years borrower register the CSS complaint. Further, no major findings found against the staff. And this incident also during the FINS period, so we can give benefit of doubt, close with warning.
Conclusion: Yes

Inquiry Findings:

Decision pending.

Inquiry Committee / Officer

Date: 18/08/2025

Annexures

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