



SPANDANA

Detailed Show Cause Notice

Date : 3/5/2025

To,
Employee Name : Sunil Kumar
Employee ID : SF0070890
Designation : Credit Assistant
Branch : BH3947

Subject : Detailed Show Cause Notice

Dear Sunil Kumar,

With reference to the complaint number DC-FY-2025-00141 under the Pre-closure Misappropriation, an Initial Show Cause Notice was served on dated 17/04/2025, wherein you have not 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 Pre-closure Misappropriation.

Following are the charges in detail:

IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	33550
Amount Recovered as On Date	33550
Due Amount	0

Remarks : "1.Fraud has been identified on 10-04-2025 by Business team against LO Sunil Kumar / SF0070890. 2.Complain team raised complain Number on 10-04-2025 vide complain number - FN25-26-00059. 3.At the time of complain lodged 2 borrower was affected of Rs.33550/-. 4.After verification done by Audit team out of 263 borrowers 2 borrower was affected of Rs.33550/- and all the amount has recovered & successfully post in fimo."

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)