



SPANDANA

Show Cause Notice

Date : 12/5/2025

To,
Employee Name : Debraj Ghosh
Employee ID : SF0077903
Designation : Branch Manager
Branch : WB3537

Subject : Show Cause Notice

Dear Debraj Ghosh,

With reference to the complaint number DC-FY-2025-01317 which has been reported on 10/05/2025.

It has been reported that due care is not taken by you while discharging your job responsibilities. An allegation of Policy Violation against Code of Conduct under Non-Financial misconduct has been made against you. It has been found that

22 Loans were sanctioned during your leave period, where this was totally against the policy violation from the period Nov-2024 to Jan-2025.

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 48 hours from day 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)