



# SPANDANA

## Detailed Show Cause Notice

Date : 23/4/2025

To,  
**Employee Name** : Samir Bandu Barde  
**Employee ID** : SF0065933  
**Designation** : Credit Assistant  
**Branch** : MR2924-Mul

### Subject : Detailed Show Cause Notice

Dear Samir Bandu Barde,

With reference to the complaint number DC-FY-2025-00112 which has been reported on 05/04/2025.

Following your exit on 09/04/2025 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

An allegation of "Financial Misappropriation" has been made against you. It has been found that "You have Collected 02 Pre-close of total amount Rs.48,870/-on 10th February & 20th August-2024 from the Borrower's - Pritipramod Dube for Loan No- 354201996 & Kavita Dayaram for Loan No-353492103, which were not Posted in FIMO nor submitted at the branch.

### IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	89798
Amount Recovered as On Date	38880
Due Amount	50918

Remarks : Verification was completed per the complaint against LO Samir Bandu Barde/SF0065933 for the Pre-closure amount of Rs 48,870/- After the investigation, the fraud was found in a total amount of Rs.. 89,798/- for a total of 5 borrower."

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)**