



SPANDANA

Detailed Show Cause Notice

Date : 7/6/2025

To,
Employee Name : Abhishek Kumar Yadav
Employee ID : SF0080245
Designation : Credit Assistant
Branch : BH3648-Sanhoili

Subject : Detailed Show Cause Notice

Dear Abhishek Kumar Yadav,

With reference to the complaint number DC-FY-2025-01298 under the Pre-closure Misappropriation, an Initial Show Cause Notice was served on dated 06/06/2025, 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	31790
Amount Recovered as On Date	26220
Due Amount	5570

Remarks : "1.Fraud has been identified by business team on 10-05-2025. 2. Complain has been lodged by Complain team on 12-05-2025 Vide complain Number - FN25-26-00570. 3.At the time of complain lodged 1 borrower was affected of Rs.21900. 4.LO Abhishek Kumar Yadav/SF0080245 was absconded from branch side on 28-03-2025. 5.After verification done by Audit team out of 67 borrowers 4 borrower was affected of Rs.31790 in which 26220 was accounted in FIMO and rest 5570 kept with him."

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)