



SPANDANA

Detailed Show Cause Notice

Date : 10/4/2025

To,
Employee Name : Pawan Prakash
Employee ID : SF0088987
Designation : Credit Assistant
Branch : RJ3215-Jayal

Subject : Detailed Show Cause Notice

Dear Pawan Prakash,

With reference to the complaint number DC-FY-2025-00130 under the Collection Misappropriation, an Initial Show Cause Notice was served on dated 08/04/2025, 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 Collection Misappropriation.

Following are the charges in detail:

IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	6250
Amount Recovered as On Date	0
Due Amount	6250

Remarks : Dear Team, Based on the findings from the Internal Audit (IA) Team, it was observed during the verification conducted in April 2025 that fraud amounting to Rs. 6,250/- has occurred. Specifically: The Loan Officer, Pawan Prakash (SF0075432), collected amounts from borrowers but: Did not post the collection amount in FIMO. Did not deposit the collection amount in the branch. The Loan Officer collected EMI payments from two borrowers, amounting to Rs. 6,250/-, and failed to record these transactions in FIMO. Note: It has also come to light that the Loan Officer continued to collect payments from the field even after leaving the branch.

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)