



# SPANDANA

## Detailed Show Cause Notice

Date : 10/4/2025

To,  
**Employee Name** : Lokesh Kumar Kuldeep  
**Employee ID** : SF0071626  
**Designation** : Credit Assistant  
**Branch** : CHGL2131-Surajpur

### Subject : Detailed Show Cause Notice

Dear Lokesh Kumar Kuldeep,

With reference to the complaint number DC-FY-2025-00109 which has been reported on 07/04/2025.

Following your exit on 04/03/2025 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 multiple EMI's of total amount Rs.10,890/- from 13th July to 18th october-2024 from Borrower- Sheela Painkra for Loan No's- 349801440 &358096936 which were not posted in FIMO nor submitted at the branch.

### IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	36430
Amount Recovered as On Date	3620
Due Amount	32810

Remarks : It has been observed that loan officer Lokesh Kumar Kuldeep/SF0071626 has collected installments & preclose amount of Rs. 36,430/- from 05 borrowers and only Rs. 3620/- updated in FIMO. The remaining amount Rs. 32,810/- was not accounted in FIMO. Out of five members, two members did not provide any transaction evidence other than the written statement.

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)**