



SPANDANA

Detailed Show Cause Notice

Date : 19/6/2025

To,
Employee Name : GopalKumar
Employee ID : SF0063355
Designation : Credit Assistant
Branch : BH3236-Aliganj

Subject : Detailed Show Cause Notice

Dear GopalKumar,

With reference to the complaint number DC-FY-2025-01390 which has been reported on 14/05/2025.

Following your exit on 11/09/2022 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

It has been found that "You have collected 03 EMI's amount of total Rs.12,900/- on 04th March, April & May-2022 from the Borrower- Sulochana Devi for Loan No- 34158167, which were not posted in FIMO nor submitted at the branch.

IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	12900
Amount Recovered as On Date	0
Due Amount	12900

Remarks : As per complaint it is observed that LO Gopal Kumar/SF0063355 collected Rs. 12900/- from the 01 borrower but same was not accounted in the FIMO.

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)