



# SPANDANA

## Final Order Intimation

Date : 18/6/2025

To,  
**Employee Name** : Deepak Saini  
**Employee ID** : SF0088166  
**Designation** : Credit Assistant  
**Branch** : RJ3060-Thanwala

### Subject : Final Order Intimation

Dear Deepak Saini,

This is to inform you that a Detailed Show Cause Notice ("DSCN") dated 23/05/2025 were served to you with reference to Complaint ID DC-FY-2025-01433, registered under Financial Misconduct on dated 15/05/2025. You were required to respond by 13/06/2025.

Additionally, a Notice of Inquiry ("NOI") dated 04/06/2025 was issued, directing you to contact your respective State HR or your Reporting Manager within three (3) days of receipt. However, to date, you have neither responded nor contacted the designated personnel.

Following an examination of available facts, evidence documents and investigation conducted by the Audit Team, the Disciplinary Action Committee ("DAC") has established your involvement in

It has been found that "You have collected EMI amount of total Rs.2780/- on 10th January-2025 from the Borrower- Deepak Saini for Loan No- 352216517, which were not posted in FIMO nor submitted at the branch.

amounting to Rs. 23600 .

Accordingly, the Company is proceeding with the following actions:

- a) Reporting of Fraud to relevant Regulatory Authorities (i.e., Reserve Bank of India (RBI), FIU-India, and any other applicable authorities).
- b) Escalation to Law Enforcement Agencies (LEAs), including the State Police Authorities and/or Court of Law.
- c) Initiation of necessary legal proceedings to recover the financial loss caused by the fraudulent activity.

You are hereby advised that failure to comply with any further legal proceedings may result in additional legal consequences.

**For Spandana Sphoorty Financial Limited**  
**Authorized Signatory**

**Radhakrishna Eale**  
**Senior Vice President (Human Resources)**