



SPANDANA

Final Order Intimation

Date : 18/6/2025

To,

Employee Name : Hemraj balai

Employee ID : SF0072528

Designation : Credit Assistant

Branch : RJ3217-Kekri

Subject : Final Order Intimation

Dear Hemraj balai,

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-2025-01452, 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 06/06/2025 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.3200/- on 09th May -2024 from the Borrower- Rajnta Devi for Loan No- 355177681, which were not posted in FIMO nor submitted at the branch

amounting to Rs. 3200 .

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)**