



SPANDANA

Detailed Show Cause Notice

Date : 10/4/2025

To,
Employee Name : Dheeraj Mandal
Employee ID : SF0084629
Designation : Credit Assistant
Branch : CH2900-Bagicha

Subject : Detailed Show Cause Notice

Dear Dheeraj Mandal,

With reference to the complaint number DC-FY-2025-00121 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 02 EMI's of total amount Rs.4,480/- on 07th September & 07th October -2024 from Borrower- Fulmati Bai for Loan No- 354818220 which were not posted in FIMO nor submitted at the branch.

IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	4480
Amount Recovered as On Date	0
Due Amount	4480

Remarks : It has been observed that loan officer Dheeraj Mandal/SF0084629 has collected a total of Rs. 4,480/- (EMI@2240 x 2) installments from borrower FULMATI BAI (354818220) but has not updated in 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)