



SPANDANA

Show Cause Notice

Date : 19/5/2025

To,
Employee Name : Kawal Kumar
Employee ID : SF0094879
Designation : Credit Assistant
Branch : BH3473

Subject : Show Cause Notice

Dear Kawal Kumar,

With reference to the complaint number DC-FY-2025-01493 which has been reported on 16/05/2025.

It has been reported that due care is not taken by you while discharging your job responsibilities. An allegation of Policy Violation against Code of Conduct, Using own / relatives' bank account for routing customer's EMI payment under Non-Financial misconduct has been made against you. It has been found that

It has been reported that allegation for Policy Violation (collecting money from borrower in his personal account) has been made against you. Such practices lead to the departmental integrity issue and against the company's Policy".

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 48 hours from day 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)