



SPANDANA

Detailed Show Cause Notice

Date : 26/6/2025

To,
Employee Name : Rajesh Kumar
Employee ID : SF0047874
Designation : Branch Quality Manager
Branch : BH3953

Subject : Detailed Show Cause Notice

Dear Rajesh Kumar,

With reference to the complaint number DC-FY-2025-01695 which has been reported on 26/05/2025.

Following your exit on NaN/NaN/NaN 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 EMI amount of total Rs.3360/- on 04th March -2024 from the Borrower- Usha devi for Loan No- 354182560, which were not posted in FIMO nor submitted at the branch.

IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	3360
Amount Recovered as On Date	0
Due Amount	3360

Remarks : "1.Fraud has been identified by business team on 23-05-2025 against BQM Rajesh Kumar / SF0047874. 2.Complain team raised complain against BQM Rajesh Kumar /SF0047874 on 26-05-2025 vide complain number :- FN25-26-00744. 3.At the time of complain raised 1 borrower was affected of Rs.3360 on 04-03-2024. 4.After verication done by Audit team out of 96 borrowers 1 borrowers were affected of Rs.3360. 5.CM Mukesh Kumar Giri / SF0033717 last working date was 04-11-2024"

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)