



# SPANDANA

## Detailed Show Cause Notice

Date : 26/6/2025

To,  
**Employee Name** : Mukesh Kumar Giri  
**Employee ID** : SF0033717  
**Designation** : Cluster Manager  
**Branch** : CLBH105

### Subject : Detailed Show Cause Notice

Dear Mukesh Kumar Giri,

With reference to the complaint number DC-FY-2025-01694 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 11th 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	11170
Amount Recovered as On Date	3360
Due Amount	7810

Remarks : "1.Fraud has been identified by business team on 23-05-2025 against CM Mukesh Kumar Giri/SF0033717. 2.Complain team raised complain against CM Mukesh Kumar Giri/SF0033717 on 26-05-2025 vide complain number :- FN25-26-00745. 3.At the time of complain raised 1 borrower was affected of Rs.3360 on 11-03-2025. 4.After verication done by Audit team out of 96 borrowers 3 borrowers were affected of Rs.11170 in which Rs.3360 was recovered and the total fraud amount was Rs.7810. 5.CM Mukesh Kumar Giri / SF0033717 last working date was 31-01-2025"

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)**