



SPANDANA

Detailed Show Cause Notice

Date : 30/5/2025

To,
Employee Name : Gautam Kumar
Employee ID : SF0040032
Designation : Credit Assistant
Branch : JH2678-Bermo

Subject : Detailed Show Cause Notice

Dear Gautam Kumar,

With reference to the complaint number DC-FY-2025-01633 which has been reported on 26/05/2025.

Following your exit on 05/03/2025 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

It has been found that "You have collected multiple EMI's amount of total Rs.5550/- on 07th July, August & November -2024 from the Borrower- Pinki Devi for Loan No- 351660725, which were not posted in FIMO nor submitted at the branch.

IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	8910
Amount Recovered as On Date	0
Due Amount	8910

Remarks : During field verification, it was observed that loan officer Gautam Kumar/SF0040032 had embezzled the loan instalment amount of Rs.8910/- from 2 borrowers but not accounted 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)