



SPANDANA

Case Id: DC-FY-2026-04710

Date: 10/07/2026

INQUIRY REPORT

Background:

This is with reference to the case registered on 17/06/2026, under Non-Financial misconduct, with allegations of Consumption of alcohol on duty/entering office premises in an inebriated state against Mr./Ms./Mrs. **Rameshwar Ramesh Rao Chaware**, bearing the Emp. ID - SF0072959. The employee has not taken due care while discharging his/her duties, and the charges mentioned in:

The SCN was issued on 17/06/2026. (Copy of the SCN letter is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 04/07/2026, informing that Mr./Ms./Mrs. Rameshwar Ramesh Rao Chaware, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 06/07/2026. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 06/07/2026 (Inquiry date), the following parties were present for Inquiry proceedings:

1. Alleged Employee - Mr./Ms./Mrs. Rameshwar Ramesh Rao Chaware (SF0072959 , Credit Assistant)
2. Mr./Ms./Mrs. Vinod Puri Goswami (SF0104539 , Associate Vice President)
3. Mr./Ms./Mrs. Sainath Ram Rao Gawade (SF0032842 , Zonal Manager)
4. Mr./Ms./Mrs. Sudarshan Raosaheb Patil (SF0078799 , State Head)

Submissions from the Committee:

The Inquiry Committee/Officers presented the version of the management along with the documents/evidence submitted, as stated below:

The Inquiry Committee/Officer submitted that, through the mail dated 17/06/2026 from Mr./Ms./Mrs. Satish Patil SF0084769 Area Head, it was informed to the management that Mr./Ms./Mrs. Rameshwar Ramesh Rao Chaware SF0072959 Credit Assistant allegedly committed misconduct under Consumption of alcohol on duty/entering office premises in an inebriated state on 16/06/2026. The complaint mail is attached as **Annexure -III.**

Also, it has been presented that the Show Cause Notice dated 17/06/2026 was issued to Alleged Employee Rameshwar Ramesh Rao Chaware against the alleged charges. After that, considering that Mr./Ms./Mrs. Rameshwar Ramesh Rao Chaware's presence in the branch would potentially lead to influencing the evidence specific to the alleged charges, a suspension letter was issued to him on 17/06/2026. A copy of the same is attached as **Annexure -IV.**

Employee has not responded to the Show Cause Notice issued.

Thereafter, the Committee has validated the available records (reports) and factual information provided by the management in support of the charges made.

List of available records and information (evidence if any) presented during the inquiry proceedings:

Evidences: No evidence files found.

Fraud Investigation Files: No Fraud Investigation evidence is presented, as this case may not require such an investigation.

Thereafter, an opportunity was given to Mr./Ms./Mrs. Rameshwar Ramesh Rao Chaware to verify/examine the witness/evidence in their defense.

Submissions from Alleged Employee:

Mr./Ms./Mrs. Rameshwar Ramesh Rao Chaware presented their defense statement and evidence as follows:

The alleged employee stated that the allegations charged on him/her are true.

The inquiry was closed after confirming with all parties that they had full opportunity to present witnesses and evidence, and to examine and cross-examine, with nothing else to be presented in the Inquiry.

Observations:

Observations of the inquiry committee/officers based on the evidence produced/submitted by the alleged employee and/or complainant.

- Member Id:** SF0104539 **Name:** Vinod Puri Goswami **Department:** Human Resource
Decision: Termination **Committee type:** CommitteeMembers
Observation: Based on the evidences recommending for L1 termination.
Conclusion: Yes
- Member Id:** SF0032842 **Name:** Sainath Ram Rao Gawade **Department:** Fraud Risk Management
Decision: Termination **Committee type:** CommitteeMembers
Observation: As per the evidence & committee member's decision i have recommended as termination.
Conclusion: Yes
- Member Id:** SF0078799 **Name:** Sudarshan Raosaheb Patil **Department:** Operations
Decision: Termination **Committee type:** CommitteeMembers
Observation: employee had joined the enquiry. he had also accepted the wrongdoing which is violation of code of conduct. close with L-1
Conclusion: Yes

Inquiry Findings:

On hearing both the sides, statements recorded above and reviewing the supporting evidence submitted by both the parties, it is thereby concluded that there is adequate evidence to support the charges, and Mr./Ms./Mrs. Rameshwar Ramesh Rao Chaware has violated Company's rules and is guilty of the charges mentioned under the said category in the Show Cause Notice dated 17/06/2026.

Inquiry Committee / Officer

Date: 10/07/2026

Annexures

- [Annexure - 1 \(Show Cause Notice \)](#)
- [Annexure - 2 \(Notice of Inquiry \)](#)
- [Annexure - 4 \(Suspension Letter \)](#)