



## SPANDANA

### Detailed Show Cause Notice

Date : 26/6/2025

To,  
**Employee Name** : Ravi Kumar  
**Employee ID** : Sf0062663  
**Designation** : Branch Quality Manager  
**Branch** : BH2869

#### Subject : Detailed Show Cause Notice

Dear Ravi Kumar,

With reference to the complaint number DC-FY-2025-01777 under the Pre-closure Misappropriation, an Initial Show Cause Notice was served on dated 12/06/2025, wherein you have not replied

Further to the above, the fraud investigation has been conducted and a report has been submitted. It has been found that you are engaged in the below charges of Pre-closure Misappropriation.

Following are the charges in detail:

#### IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	97793
Amount Recovered as On Date	9910
Due Amount	87883

Remarks : BQM-Ravi Kumar/SF0062663 collected EMI or Pre-close amount from customers but the same not accounted in FIMO & also collected the collection cash from LO-Kaushlendra Kumar but some of the demands corrected from fimo at the time of Day end on 07-05-2025, Total fraud amount of Rs-97793 out of which Rs-9910 accounted in FIMO, he is absconded from branch without information on 08-05-2025.

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)**