



# SPANDANA

## Detailed Show Cause Notice

Date : 18/6/2025

To,  
**Employee Name** : Tileshwar Kumar Ravi  
**Employee ID** : SF0048091  
**Designation** : Credit Assistant  
**Branch** : JH2681-Lohardaga

### Subject : Detailed Show Cause Notice

Dear Tileshwar Kumar Ravi,

With reference to the complaint number DC-FY-2025-01871 which has been reported on 31/05/2025.

Following your exit on 26/08/2024 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 02 EMI's amount of total Rs.5400/- on 10th June, 2023 from the Borrower- Rukshar Begam for Loan No- 28400004, which were not posted in FIMO nor submitted at the branch.

### IA Observations

|                                |       |
|--------------------------------|-------|
| Fraud Investigation Required : | Yes   |
| Total Fraud Amount             | 14206 |
| Amount Recovered as On Date    | 2806  |
| Due Amount                     | 11400 |

Remarks : During field verification, it was observed that LO- Tileshwar Kumar Ravi/SF0048091 had embezzled Rs. 14206 /- from 1 borrower total installment amount but partial amount of Rs.2,806/- accounted in FIMO and rest of the amount of Rs. 11,400/- was not reported.

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)**