



SPANDANA

Detailed Show Cause Notice

Date : 15/4/2025

To,
Employee Name : Govind Lodhi
Employee ID : SF0073927
Designation : Credit Assistant
Branch : MPGL2068-Patan

Subject : Detailed Show Cause Notice

Dear Govind Lodhi,

With reference to the complaint number DC-FY-2025-00178 which has been reported on 08/04/2025.

Following your exit on 23/11/2024 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

An allegation of "Financial Misappropriation" has been made against you. It has been found that "You have Collected 01 Pre-close of total amount Rs.18,215/-on 16th July -2024 from the Borrower -Laxmi Bai for Loan No-351067164, which were not Posted in FIMO nor submitted at the branch.

IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	18215
Amount Recovered as On Date	13500
Due Amount	4715

Remarks : As per the Cash Receipt, Borrower Laxmi Bai/351067164 paid the advance amount of Rs. 18,215/- to Loan Officer Govind Lodhi/SF0073927 on 16-Jul-24 but the same was not posted in the FIMO on the same day. As per the collection report transaction date, Loan Officer posted below-mentioned 6 EMIs month wise in the FIMO. 1. EMI Rs. 2,250/- = Posted on 22-Jul-2024 (As per transaction date but reflected in sub-ledger on 01-Jul-2024 due to EOD pending). 2. EMI Rs. 2,250/- = Posted on 02-Aug-24 (As per transaction date but reflected in sub-ledger on 01-Aug-2024 due to EOD pending). 3. EMI Rs. 2,250/- = Posted on 05-Sep-24 (As per transaction date but reflected in sub-ledger on 01-Sep-2024 due to EOD pending). 4. EMI Rs. 2,250/- = Posted on 03-Oct-24. 5. EMI Rs. 2,250/- = Posted on 09-Nov-24. 6. EMI Rs. 2,250/- = posted on 08-Dec-24.

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)

