



SPANDANA

Date: 09/06/2025

EX-PARTE INQUIRY REPORT

Background:

This is with reference to the case registered on 08/04/2025, under Financial misconduct, with allegations of Pre-closure Misappropriation against Mr./Ms./Mrs. **Govind Lodhi**, bearing the Emp. ID - SF0073927. The employee has not taken due care while discharging his/her duties, and the charges mentioned in: The Detailed Show Cause Notice (DSCN) was issued on 15/04/2025. (Copy of the SCN letter is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 22/05/2025, informing that Mr./Ms./Mrs. Govind Lodhi, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 26/05/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 26/05/2025 (Inquiry date), I/we along with other committee members were present; however, the alleged employee was not present for the Inquiry.

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 07/04/2025 from Mr./Ms./Mrs. Ashish Chouarasia SF0009276 Cluster Manager, it was informed to the management that Mr./Ms./Mrs. Govind Lodhi SF0073927 Credit Assistant allegedly committed misconduct under Pre-closure Misappropriation on 16/07/2024. The complaint mail is attached as **Annexure -III**.

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:

1. [1744023945307_Need to Complaints Lodge Agents LO Govind Lodhi\(SF0073927\) in Patan Branch .msg](#)

Fraud Investigation Files:

1. [1744628109255_Evidence_Patan.zip](#)
1. [1744628109255_Fraud Investigation Report - MP Patan MPGL2068.xlsx](#)

Thereafter, an opportunity was given to Mr./Ms./Mrs. Govind Lodhi to verify/examine the witness/evidence in their defense.

Submissions from Alleged Employee:

The alleged employee did not attend the inquiry proceedings, despite prior communication. The Inquiry was closed after confirming with the attending parties that they had full opportunity to present witnesses and evidence, and that nothing else was to be presented.

Observations:

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

- Member Id:** SF0015698 **Name:** Omkar Namdev **Department:** Operations
Decision: Termination **Committee type:** CommitteeMembers
Observation: Kindly intimate to him and ask to recover this amount
Conclusion: Yes
- Member Id:** SF0076555 **Name:** Arvind Kumar Maurya **Department:** Internal Audit
Decision: Termination **Committee type:** CommitteeMembers
Observation: 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.
Conclusion: Yes
- Member Id:** SF0088929 **Name:** Ganesh Prasad Ben **Department:** Human Resource
Decision: Termination **Committee type:** CommitteeMembers
Observation: "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."
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. Govind Lodhi has violated Company's rules and is guilty of the charges mentioned under the said category in the Detailed Show Cause Notice (DSCN) issued on 15/04/2025.

Inquiry Committee / Officer

Date: 09/06/2025

Annexures

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