



SPANDANA

Initial Show Cause Notice

Date : 15/7/2026

To,
Employee Name : Dheeraj Singh
Employee ID : SF0042543
Designation : Credit Assistant
Branch : JH3471

Subject : Initial Show Cause Notice

Dear Dheeraj Singh,

With reference to the Complaint ID DC-FY-2026-06123 which has been reported on 10/07/2026, it has come to the Company's attention based on the prima facie evidence, that you were allegedly involved in financial misappropriation during your tenure.

It has been reported that due care is not taken by you while discharging your job responsibilities. An allegation of Collection Misappropriation under "Financial" misconduct has been made against you. It has been found that

You have collected 02 EMI's amount of total Rs.7,800/- on 02nd September 2024 & 02nd December 2024 from the Borrower- Nasima Khatoon for Loan No- 354136213, which were not posted in FIMO nor submitted at the branch.

A preliminary investigation has been conducted and given the nature and severity of the alleged misconduct, this matter is being escalated for further inquiry in accordance with the Company's Disciplinary Policy & Procedures.

You are hereby informed that any deviation or misconduct while discharging the official responsibilities, including any other violation of the Company policies, constitutes serious misconduct as per the Company's Disciplinary Policy and Procedures.

You are hereby directed to submit a written explanation within forty-eight (48) hours from the receipt of this 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 Disciplinary policy.

For Spandana Sphoorty Financial Limited
Authorized Signatory

Ranjeeta Gupta
Vice President (Human Resources)

Dheeraj Singh
SF0042543

6/8/2026

मैं चीरन लीहें मेरा EMP ID: SF60 42543 है
जो मैं कहीं बाज्य में काम करता हूँ
पहले जपला बाज्य में काम कर रहा था
मेम्बर नलीमा खातुन जिला लोन लब्धा

3541 36213 है इसका लोन कर्डी में

दिनांक 21/12/2021 को हम

हस्ताक्षर किए थे पल्लु ने दो भाई को छिप
हम नहीं छिपे थे एक लेटर पडुपन ने पहले
लेटर लिख ली खातुन को दे दी थी पल्लु
नी खातुन फिर नहीं बाज्य में था नहीं जामा
की थी बोल रही थी मैंने रकम दे गया
है। बाद में जामा कर देगा। इति विल मेम्बर
बाज्य में उरई नलीमा खातुन और पैसा रोक दी
थी बीला को कर्डी पर मेरा पिछे वाला

21/12/2021 और 21/12/2021 को लब्ध होगा है

अपने का पैसा जामा करेगा नहीं ला नहीं करेगा है

(Bm) Sabbir Ansari लर के कहने पर एक लड़िका मेम्बर
को कर्डी पर लड़िका मिले लब्धा बाद में लेटर लिख
अपने एक पैसा जामा नहीं कि लेकिन मेम्बर को पैसा
नहीं पाल नहीं है।)

चीरन लीहें

SF60 42543

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