



SPANDANA

Detailed Show Cause Notice

Date : 15/4/2025

To,
Employee Name : Shubham Vishwakarma
Employee ID : SF0081902
Designation : Customer Retention Associate
Branch : MPGL2067-Panna

Subject : Detailed Show Cause Notice

Dear Shubham Vishwakarma,

With reference to the complaint number DC-FY-2025-00177 which has been reported on 08/04/2025.

Following your exit on 18/11/2024 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 EMI of total amount Rs.4,500/- on 20th September -2024 from Borrower- Kusum Kali Sharma for Loan No-349509225 which were not posted in FIMO nor submitted at the branch.

IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	4500
Amount Recovered as On Date	0
Due Amount	4500

Remarks : As per the Phone Pay Screen Shot, Borrower Kusum Kali Sharma/349509225 has paid an EMI amount of Rs.4,500/- to Loan Officer Shubham Vishwakarma/SF0081902 on 20-Sep-24 but the same was not posted in FIMO.

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)