



# SPANDANA

## Detailed Show Cause Notice

Date : 20/6/2025

To,  
**Employee Name** : Omsingh Meena  
**Employee ID** : SF0084878  
**Designation** : Credit Assistant  
**Branch** : RJ3217-Kekri

### Subject : Detailed Show Cause Notice

Dear Omsingh Meena,

With reference to the complaint number DC-FY-2025-02058 which has been reported on 14/06/2025.

Following your exit on 17/12/2024 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 01 EMI amount of total Rs.5990/-on 09th June-2024 from the Borrower-Shanti Devi Meena for Loan No- 351686086, which were not posted in FIMO nor submitted at the branch.

### IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	5990
Amount Recovered as On Date	0
Due Amount	5990

Remarks : "Dear Team, Based on the Internal Audit team's verification conducted during June 2025, the following findings have been observed regarding LO Om Singh Meena (SF0084878). Observed Issue: LO Om Singh Meena collected EMI from the borrower but did not submit the collected funds to the branch. Initiate Recovery: Begin the recovery process to retrieve the outstanding amount of ₹5,990 from LO Om Singh Meena as soon as possible. The investigation confirms that LO Om Singh Meena failed to deposit the EMI collected from the borrower, resulting in a total unposted amount of ₹5,990. Immediate steps for recovery and process enhancement are recommended to mitigate risk and prevent recurrence."

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)**

