



SPANDANA

Detailed Show Cause Notice

Date : 24/6/2025

To,
Employee Name : Pramod Kumar Yadav
Employee ID : SF0038488
Designation : Branch Manager
Branch : JH2646

Subject : Detailed Show Cause Notice

Dear Pramod Kumar Yadav,

With reference to the complaint number DC-FY-2025-02184 which has been reported on 23/06/2025.

Following your exit on 03/05/2025 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 Pre-close of total amount Rs.11,290/- on 21st October-2024 from the Borrower- Asrun Khatoon for Loan No- 350786274, which were not Posted in FIMO nor submitted at the branch.

IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	11290
Amount Recovered as On Date	4800
Due Amount	6490

Remarks : During field verification, it was observed that branch manager Pramod Kumar Yadav/SF0038488 had embezzled preclose amount of Rs. 11290/- from 1 borrower's and amount of Rs. 4,800/- accounted in FIMO. Now total of Rs. 6,490/- yet to be recovered from the alleged staff. Complaint no. FN25-26-01093 connected with the CSS complaint 82296.

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)