



SPANDANA

Date: 16/10/2025

EX-PARTE INQUIRY REPORT

Background:

This is with reference to the case registered on 24/06/2025, under Financial misconduct, with allegations of Collection Misappropriation against Mr./Ms./Mrs. **Sai KrishnaMoluguri**, bearing the Emp. ID - SF0065463. 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 04/08/2025. (Copy of the SCN letter is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 25/08/2025, informing that Mr./Ms./Mrs. Sai KrishnaMoluguri, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 26/08/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 26/08/2025 (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 23/06/2025 from Mr./Ms./Mrs. Naresh Chakali SF0041420 Cluster Manager, it was informed to the management that Mr./Ms./Mrs. Sai KrishnaMoluguri SF0065463 Branch Manager allegedly committed misconduct under Collection Misappropriation on 07/06/2025. 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. [1750739337538_Re_Complaint Against ECIL-1 BM Sai Krishna .msg](#)

Fraud Investigation Files:

1. [1754283731969_Ecil-1 Fraud Report.xlsx](#)

1. [1754283731969_Ecil-1 Fraud Report.pdf](#)

1. [1754283731969_Loan Cards.zip](#)

1. [1754283731969_Sub Ledgers.zip](#)

Thereafter, an opportunity was given to Mr./Ms./Mrs. Sai KrishnaMoluguri 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:** SF0091077 **Name:** Shivaraj MH **Department:** Human Resource
Decision: Termination **Committee type:** CommitteeMembers
Observation: Employee collected multiple EMI's amount of total Rs.1,56,347/- from multiple Borrower's which were not posted in FIMO nor submitted at the branch.
Conclusion: Yes
- Member Id:** SF0072406 **Name:** Ashwin Kumar Nanduri **Department:** Internal Audit
Decision: Termination **Committee type:** CommitteeMembers
Observation: A detailed report on the fraud has been sent. The action recommended by the committee members in the ZDAC is Termination.
Conclusion: Yes
- Member Id:** SF0084396 **Name:** Narayana Reddy Pullalacheruvu **Department:** Operations
Decision: Termination **Committee type:** CommitteeMembers
Observation: It has been observed and concluded that employee was involved in financial misappropriation.
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. Sai KrishnaMoluguri has violated Company's rules and is guilty of the charges mentioned under the said category in the Show Cause Notice dated 10/07/2025 and the Detailed Show Cause Notice (DSCN) issued post Fraud Investigation dated 04/08/2025.

Inquiry Committee / Officer

Date: 16/10/2025

Annexures

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