



## SPANDANA

Date: 21/06/2025

### **EX-PARTE INQUIRY REPORT**

#### **Background:**

This is with reference to the case registered on 09/04/2025, under Financial misconduct, with allegations of Collection Misappropriation against Mr./Ms./Mrs. **Devkaran dhangar**, bearing the Emp. ID - SF0086259. The employee has not taken due care while discharging his/her duties, and the charges mentioned in: Initial SCN dated 11/04/2025 and Detailed Show Cause Notice (DSCN) issued post Fraud Investigation on 14/04/2025. (Copy of the SCN letter/s is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 10/05/2025, informing that Mr./Ms./Mrs. Devkaran dhangar, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 13/05/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 13/05/2025 (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 09/04/2025 from Mr./Ms./Mrs. Om Prakash Sharma SF0074401 State Auditor, it was informed to the management that Mr./Ms./Mrs. Devkaran dhangar SF0086259 Credit Assistant allegedly committed misconduct under Collection Misappropriation on 07/11/2024. The complaint mail is attached as **Annexure -III**.

Employee has not responded to the Show Cause Notice issued.

Employee has not responded to the Detailed 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. [1744102972230\\_FW\\_Major Observation at Anandpuri RJ3089.msg](#)

Fraud Investigation Files:

1. [1744353526234\\_Evidence Devkaran dhangar SF0086259.zip](#)

1. [1744353526234\\_Fraud Investigation RJ Anandpuri RJ3089..xlsx](#)

Thereafter, an opportunity was given to Mr./Ms./Mrs. Devkaran dhangar 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:** SF0071589 **Name:** Mohit Kishore Prasad **Department:** Human Resource  
**Decision:** Termination **Committee type:** CommitteeMembers  
**Observation:** Level 1 misconduct so termination  
**Conclusion:** Yes
- Member Id:** SF0076555 **Name:** Arvind Kumar Maurya **Department:** Internal Audit  
**Decision:** Termination **Committee type:** CommitteeMembers  
**Observation:** it was observed that a fraud amounting to Rs. 4,060/- has taken place. Specifically, the Loan officer, Devkaran dhangar (SF0086259), collected amounts from borrowers but failed to perform the following actions: The collected amount was not posted in FIMO. The collected amount was not deposited in the branch. Additionally, it was observed that the Loan Officer collected EMI payments from One borrower, amounting to Rs. 4,060/- and again failed to record these transactions in FIMO  
**Conclusion:** Yes
- Member Id:** SF0080719 **Name:** Suresh Kumar Yadav **Department:** Operations  
**Decision:** Termination **Committee type:** CommitteeMembers  
**Observation:** Financial fraud  
**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. Devkaran dhangar has violated Company's rules and is guilty of the charges mentioned under the said category in the Show Cause Notice dated 11/04/2025 and the Detailed Show Cause Notice (DSCN) issued post Fraud Investigation dated 14/04/2025.**

Inquiry Committee / Officer

Date: 21/06/2025

## **Annexures**

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