



SPANDANA

Date: 30/04/2025

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. **Bibek Behera**, bearing the Emp. ID - SF0072664. The employee has not taken due care while discharging his/her duties, and the charges mentioned in:

Initial SCN dated 10/04/2025 and Detailed Show Cause Notice (DSCN) issued post Fraud Investigation on 15/04/2025. (Copy of the SCN letter/s is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 23/04/2025, informing that Mr./Ms./Mrs. Bibek Behera, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 24/04/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 24/04/2025 (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. Suryakanta Sathumahapatra SF0043187 State Auditor, it was informed to the management that Mr./Ms./Mrs. Bibek Behera SF0072664 Senior Credit Assistant allegedly committed misconduct under Collection Misappropriation on 03/11/2023. The complaint mail is attached as **Annexure -III**.

Also, it has been presented that the Show Cause Notice dated 10/04/2025 was issued to Alleged Employee Bibek Behera against the alleged charges. After that, considering that Mr./Ms./Mrs. Bibek Behera's presence in the branch would potentially lead to influencing the evidence specific to the alleged charges, a suspension letter was issued to him on 15/04/2025. A copy of the same is attached as **Annexure -IV**.

And also then presented the alleged employee's reply to the Show Cause Notice via letter dated 11/04/2025, which is attached as **Annexure - V**.

And then presented the alleged employee's reply to the Detailed Show Cause Notice via letter dated 18/04/2025, which is attached as **Annexure - V**.

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_Fraud Observation-Khordha-3_OR0534.msg](#)

Fraud Investigation Files:

1. [1744451652842_SSFL Fraud Investigation Report Khordha-3 OR0534 \(FN25-26-00122\).xlsx](#)

1. [1744451652842_Evidences- Khorda-3 \(FN25-26-00122\).zip](#)

Thereafter, an opportunity was given to Mr./Ms./Mrs. Bibek Behera 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:** SF0077378 **Name:** Dalpreet Kaur **Department:** Human Resource
Decision: Warning letter **Committee type:** CommitteeMembers
Observation: During the ZIC meeting, auditor Soubhagya Samantaray raised the following concerns regarding employee Bibek Behera related to loan disbursement and EMI collection for borrowers Ruksana Begum and Rajani Pagad: According to the loan card, the loan disbursement was recorded as done on 14th June 2024. However, the NEFT transaction clearance was not cleared in same date, as per FIMO records, was only reflected on 19th June 2024. Due to this delay in NEFT clearance, the EMI payment schedule was affected: If disbursement had truly occurred on 14th June, the EMI should have been due in July 2024 as per the loan card. But since FIMO showed disbursement on 19th June, the EMI due date was shifted to August 2024. Despite this, the EMI amount was collected from the field as per the loan card. As the demand for the EMI was not reflected in FIMO records, it was alleged that the employee, Bibek Behera, did not post the collected EMI amount in FIMO and instead retained it personally.
Conclusion: Yes
- Member Id:** SF0043187 **Name:** Suryakanta Sathuamahapatra **Department:** Internal Audit
Decision: Warning letter **Committee type:** CommitteeMembers
Observation: Issue Warning letter
Conclusion: Yes
- Member Id:** SF0070624 **Name:** Sanjaya Kumar Sahoo **Department:** Operations
Decision: Warning letter **Committee type:** CommitteeMembers
Observation: WL
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 while there is no adequate evidence to support that Mr./Ms./Mrs. Bibek Behera violated Company's rules and is not guilty of the charges mentioned under the said category in the Show Cause Notice dated 10/04/2025 and the Detailed Show Cause Notice (DSCN) issued post Fraud Investigation dated 15/04/2025, there was a process deviation in the case.

Inquiry Committee / Officer

Date: 30/04/2025

Annexures

- [Annexure - 1 \(Show Cause Notice \)](#)
- [Annexure - 1 \(Show Cause Notice \)](#)
- [Annexure - 2 \(Notice of Inquiry \)](#)
- [Annexure - 4 \(Suspension Letter \)](#)
- [Annexure - 5 \(SCN Reply \)](#)