



SPANDANA

Case Id: DC-FY-2025-02600

Date: 03/08/2026

INQUIRY REPORT

Background:

This is with reference to the case registered on 12/07/2025, under Financial misconduct, with allegations of Collection Misappropriation against Mr./Ms./Mrs. **Talari Guru Prathap**, bearing the Emp. ID - SF0093132. 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 07/08/2025. (Copy of the SCN letter is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 30/08/2025, informing that Mr./Ms./Mrs. Talari Guru Prathap, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 01/09/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 01/09/2025 (Inquiry date), the following parties were present for Inquiry proceedings:

1. Alleged Employee - Mr./Ms./Mrs. Talari Guru Prathap (SF0093132 , Credit Assistant)
2. Mr./Ms./Mrs. Ashwin Kumar Nanduri (SF0072406 , Senior Manager)
3. Mr./Ms./Mrs. Narayana Reddy Pullalacheruvu (SF0084396 , Chief Business Officer)
4. Mr./Ms./Mrs. Shivaraj MH (SF0091077 , Associate Vice President)
5. Mr./Ms./Mrs. Sudheer Muddapu (SF0064279 , Assistant Manager)

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 12/07/2025 from Mr./Ms./Mrs. Ashwin Kumar Nanduri SF0072406 Senior Manager, it was informed to the management that Mr./Ms./Mrs. Talari Guru Prathap SF0093132 Credit Assistant allegedly committed misconduct under Collection Misappropriation on 07/01/2025. The complaint mail is attached as **Annexure -III**.

The alleged employee's presented reply to the Detailed Show Cause Notice via letter dated 26/08/2025, 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. [1752319584909_Staff Fraud Observation - Kadapa-3 Branch - APIL0377.msg](#)

Fraud Investigation Files:

1. [1754479732736_Kadapa-3 Fraud Report.xlsx](#)
1. [1754479732736_Loan Card & Sub-Ledger.zip](#)
1. [1754479732736_Loan Outstanding Report Pulluturi Taini Raju \(1\).xlsx](#)

Thereafter, an opportunity was given to Mr./Ms./Mrs. Talari Guru Prathap to verify/examine the witness/evidence in their defense.

Submissions from Alleged Employee:

Mr./Ms./Mrs. Talari Guru Prathap presented their defense statement and evidence as follows:

Mr./Ms./Mrs. Talari Guru Prathap stated : **"He collected collection amount form borrower and he is submitted amount to Shaik Imran_Customer Retention Associate because of he don't have FIMO acces.And shaik Imran also aggreed "**

Where applicable, the statement/evidence/witness of Mr./Ms./Mrs. Talari Guru Prathap during the proceedings is included as **Annexure -VI**.

The inquiry was closed after confirming with all parties that they had full opportunity to present witnesses and evidence, and to examine and cross-examine, with nothing else to be presented in the Inquiry.

Observations:

Observations of the inquiry committee/officers based on the evidence produced/submitted by the alleged employee and/or complainant.

- Member Id:** SF0072406 **Name:** Ashwin Kumar Nanduri **Department:** Internal Audit
Decision: Warning letter **Committee type:** CommitteeMembers
Observation: A detailed report on the fraud has been sent. The action recommended by the committee members in the ZDAC is a Warning. HR Sudheer verified and confirmed that he has a call recording of the Employee conversation. (He collected the collection amount from the borrower, and he submitted the amount to Shaik Imran, Customer Retention Associate, because he doesn't have FIMO access. And Shaik Imran also agreed.)
Conclusion: Yes
- Member Id:** SF0084396 **Name:** Narayana Reddy Pullalacheruvu **Department:** Operations
Decision: Warning letter **Committee type:** CommitteeMembers
Observation: Issue WL as the employee didn't have fimo access at that time.
Conclusion: Yes
- Member Id:** SF0091077 **Name:** Shivaraj MH **Department:** Human Resource
Decision: Warning letter **Committee type:** CommitteeMembers
Observation: He collected collection amount form borrower and he is submitted amount to Shaik Imran_Customer Retention Associate because of he don't have FIMO acces.And shaik Imran also aggreed
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. Talari Guru Prathap violated Company's rules and is not guilty of the charges mentioned under the said category in the Show Cause Notice dated 15/07/2025 and the Detailed Show Cause Notice (DSCN) issued post Fraud Investigation dated 07/08/2025, there was a process deviation in the case.

Inquiry Committee / Officer

Date: 03/08/2026

Annexures

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