



**Fraud Investigation Report**

**Branch Details:**

Branch Code	Branch Name	Cluster	Area	Region	State	Zone
UP3232	Pathardewa	Pathardewa	Deoria	Gorakhpur	Uttar Pradesh	North
Branch Manager Name/ID	Branch Quality Manager Name/ID	Cluster Manager Name/ID	AVP Name/ID	VP Name/ID	SVP Name/ID	CBO Name/ID
Ved Prakash Bharati/SF0098133	Amarnath Chaudhary /SF0069276	Jitendra Kumar Pal/SF0098254	Hari Mohan Singh/SF0096604	Nand Kishore Rai/SF0097965	Vipin Yadav/SF0071928	Ajay Ganotra/SF0068487
Date of Information Received (DD/MMM/YY)		14-Jul-25	Date of event/transactions occurred (From-To) (DD/MMM/YY)		08-Nov-2024	17-Jul-2025

<b>Type of Incident (Fraud/Robbery/Theft)</b>	<b>Staff Fraud</b>
<b>Internal or External</b>	<b>Internal</b>
<b>No. of staff/persons involved: Fraud/Robbery/Theft</b>	<b>01</b>
<b>Total Amount Involved (Rs.)</b>	<b>2,14,908/-</b>

**Describe how the incident has been exposed/identified:**  
Complaint raised by the Business team, as per the complaint, Loan Officer **Rahul Goswami/SF0094302** has been involved in the Collection Misappropriation. Based on the evidence, the complaint team registered the complaint against the concerned Loan Officer on **16-Jul-2025** (Complaint no.: **FN25-26-01393**).

**Brief Details of the incident:**

**Investigation Approach:**

The audit team verified the total 89 borrowers handled by the Loan Officer **Rahul Goswami/SF0094302** based on the lodged complaint.

**Modus Operandi:**

Based on the complaint, fraud investigation conducted by the internal audit team in the months of Jul'25 to Aug'25 covering a total of 89 borrowers where it has been observed that Loan Officer **Rahul Goswami/SF0094302** is involved in the Advance and Collection Amount Misappropriation pertaining to 31 Borrowers for amounting of Rs. **2,14,908/-**

**Borrower Wise details are mentioned Here -:**

Sr. No.	Center Number	Borrower Name	Loan ID	Type of Amount Collected (Drop Down)	Date of Collection (DD/MM/YY)	Amount Collected (Gross Fraud)	Amount Recovered & Accounted in FIMO	Difference Amount (Net Fraud) (Formula)
1	PANDEYPUR C2	ARCHANA JAYSAWAL	356796271	Collection Amount	03-Feb-25	2000.00	0.00	2000.00

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				Misappropriated				
2	PIPRA KANAK C2	DEVKUMARI	355965247	Advance Collection Amount Misappropriated	02-Apr-25	6000.00	4480.00	1520.00
3	PIPRA KANAK C2	DEVKUMARI	355965247	Advance Collection Amount Misappropriated	10-Apr-25	3000.00	2240.00	760.00
4	PIPRA KANAK C2	DEVKUMARI	355965247	Advance Collection Amount Misappropriated	13-May-25	740.00	0.00	740.00
5	PIPRA KANAK C2	DEVKUMARI	355965247	Advance Collection Amount Misappropriated	14-May-25	1000.00	0.00	1000.00
6	HARAIYA SOHANRIA C1	GEETA DEVI	351679527	Collection Amount Misappropriated	29-Nov-24	1920.00	0.00	1920.00
7	HARAIYA SOHANRIA C1	GEETA DEVI	351679527	Collection Amount Misappropriated	04-Dec-24	1920.00	0.00	1920.00
8	HARAIYA SOHANRIA C1	GEETA DEVI	351679527	Collection Amount Misappropriated	04-Jan-25	1920.00	0.00	1920.00
9	HARAIYA SOHANRIA C1	GEETA DEVI	351679527	Collection Amount Misappropriated	04-Jul-25	2414.00	0.00	2414.00
10	BINDAHI PANDEYPUR C2	GYANTI DEVI	354146497	Advance Collection Amount Misappropriated	27-Mar-25	15000.00	6720.00	8280.00
11	BINDAHI PANDEYPUR C2	GYANTI DEVI	354146497	Advance Collection Amount Misappropriated	07-May-25	649.00	0.00	649.00
12	sonbarsa nonia patti C3	HASANTARA KHATUN	354956485	Collection Amount Misappropriated	01-Jul-25	2780.00	0.00	2780.00
13	JAGDISHPUR C9	IMLAWTI DEVI	355127891	Collection Amount Misappropriated	10-Jul-25	2240.00	0.00	2240.00
14	KURMI PATTI C1	JOHARA KHATOON	352198890	Advance Collection Amount Misappropriated	01-Jul-25	5040.00	2240.00	2800.00
15	PIPRA KANAK C1	KALINDA	358217610	Advance Collection Amount Misappropriated	08-Feb-25	7200.00	0.00	7200.00

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16	KURMI PATTI C2	KAMLAVTI DEVI	356282260	Collection Amount Misappropriated	01-Jul-25	2290.00	0.00	2290.00
17	KURMI PATTI C2	KIRAN devi	354776975	Collection Amount Misappropriated	01-Jul-25	2000.00	0.00	2000.00
18	PIPRA KANAK C1	LAXMI	356849361	Advance Collection Amount Misappropriated	09-Jun-25	19980.00	0.00	19980.00
19	PIPRA KANAK C1	LAXMI	356849361	Advance Collection Amount Misappropriated	11-Jun-25	3980.00	0.00	3980.00
20	JAGDISHPUR C11	MAMTA DEVI	357511295	Collection Amount Misappropriated	02-Jul-25	2780.00	0.00	2780.00
21	BHATAHI KHURD C1	MANJU SHRIVASTAV A	357746681	Collection Amount Misappropriated	04-Jul-25	3470.00	0.00	3470.00
22	HARAIYA SOHANRIA C1	MUNNI DEVI	352910121	Collection Amount Misappropriated	01-Jul-25	2240.00	0.00	2240.00
23	PIPRA KANAK C2	NASIBUN	356329459	Collection Amount Misappropriated	05-Jul-25	2570.00	0.00	2570.00
24	BADAHARA C1	NITU DEVI	356178431	Collection Amount Misappropriated	04-Jul-25	810.00	0.00	810.00
25	KANAKPURA C1	POOJA DEVI	356509959	Advance Collection Amount Misappropriated	15-Jul-25	6840.00	0.00	6840.00
26	KANAKPURA C1	POOJA DEVI	356509959	Advance Collection Amount Misappropriated	17-Jul-25	3420.00	0.00	3420.00
27	KANAKPURA C1	PRIYANKA	355265877	Collection Amount Misappropriated	01-Apr-25	2000.00	0.00	2000.00
28	KANAKPURA C1	PRIYANKA	355265877	Collection Amount Misappropriated	04-Apr-25	1000.00	0.00	1000.00
29	KANAKPURA C1	PRIYANKA	355265877	Collection Amount Misappropriated	08-Apr-25	1000.00	0.00	1000.00
30	KANAKPURA C1	PRIYANKA	355265877	Collection Amount Misappropriated	10-Apr-25	4200.00	0.00	4200.00
31	KANAKPURA C1	PRIYANKA	355265877	Collection Amount Misappropriated	09-May-25	2700.00	0.00	2700.00

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32	KANAKPURA C1	PRIYANKA	355265877	Collection Amount Misappropriated	10-May-25	500.00	0.00	500.00
33	KANAKPURA C1	PRIYANKA	355265877	Collection Amount Misappropriated	14-May-25	1720.00	0.00	1720.00
34	KANAKPURA C1	PRIYANKA	355265877	Collection Amount Misappropriated	17-May-25	2000.00	0.00	2000.00
35	KANAKPURA C1	PRIYANKA	355265877	Collection Amount Misappropriated	23-May-25	1000.00	0.00	1000.00
36	KANAKPURA C1	PRIYANKA	355265877	Collection Amount Misappropriated	17-Jun-25	3000.00	0.00	3000.00
37	KANAKPURA C1	PRIYANKA	355265877	Collection Amount Misappropriated	01-Jul-25	2690.00	0.00	2690.00
38	BINDAHI PANDEYPUR C1	PUNAM DEVI	354613492	Advance Collection Amount Misappropriated	04-Jul-25	8340.00	0.00	8340.00
39	HARAIYA SOHANRIA C1	PUNAM DEVI	358350722	Advance Collection Amount Misappropriated	01-Jul-25	5000.00	0.00	5000.00
40	JAGDISHPUR C11	RAJKUMARI	356104503	Collection Amount Misappropriated	04-Jul-25	2780.00	0.00	2780.00
41	PIPRA KANAK C2	RAJNANDANI DEVI	355964400	Collection Amount Misappropriated	04-Jul-25	3470.00	0.00	3470.00
42	KURMI PATTI C2	RANJANA DEVI	356441266	Advance Collection Amount Misappropriated	11-May-25	2000.00	0.00	2000.00
43	KURMI PATTI C2	RANJANA DEVI	356441266	Advance Collection Amount Misappropriated	12-May-25	2500.00	0.00	2500.00
44	KURMI PATTI C2	RANJANA DEVI	356441266	Advance Collection Amount Misappropriated	15-May-25	3000.00	0.00	3000.00
45	KURMI PATTI C2	RANJANA DEVI	356441266	Advance Collection Amount Misappropriated	18-May-25	800.00	0.00	800.00
46	PIPRA KANAK C2	RINKI DEVI	357238292	Advance Collection Amount Misappropriated	05-Apr-25	9000.00	6940.00	2060.00

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47	KURMI PATTI C2	SANAM CHAUHAN	356285564	Collection Amount Misappropriated	01-Jul-25	2240.00	0.00	2240.00
48	HARAIYA SOHANRIA C1	SANDHYA DEVI	357624239	Advance Collection Amount Misappropriated	08-May-25	10000.00	2780.00	7220.00
49	HARAIYA SOHANRIA C1	SANDHYA DEVI	357624239	Advance Collection Amount Misappropriated	29-May-25	3840.00	0.00	3840.00
50	HARAIYA SOHANRIA C1	SANDHYA DEVI	357624239	Advance Collection Amount Misappropriated	01-Jun-25	700.00	0.00	700.00
51	PIPRA KANAK C1	SEEMA DEVI	355031760	Advance Collection Amount Misappropriated	25-Feb-25	7085.00	0.00	7085.00
52	PIPRA KANAK C1	SEEMA DEVI	355031760	Advance Collection Amount Misappropriated	09-Mar-25	1000.00	0.00	1000.00
53	PIPRA KANAK C1	SEEMA DEVI	355031760	Advance Collection Amount Misappropriated	12-May-25	200.00	0.00	200.00
54	JAGDISHPUR C9	SEEMA DEVI	358605718	Collection Amount Misappropriated	02-Jul-25	3460.00	0.00	3460.00
55	HARAIYA SOHANRIA C1	SHRIJANTI DEVI	351679546	Collection Amount Misappropriated	01-Jul-25	2780.00	0.00	2780.00
56	JAGDISHPUR C10	VANDANA DEVI	357508449	Collection Amount Misappropriated	02-Jul-25	3470.00	0.00	3470.00
57	PIPRA KANAK C1	VINITA YADAV	353848486	Advance Collection Amount Misappropriated	07-Feb-25	5560.00	0.00	5560.00
58	PIPRA KANAK C1	VINITA YADAV	353848486	Advance Collection Amount Misappropriated	20-Feb-25	7785.00	0.00	7785.00
59	PIPRA KANAK C1	VINITA YADAV	353848486	Advance Collection Amount Misappropriated	08-Mar-25	3885.00	0.00	3885.00
<b>Total</b>						<b>214908</b>	<b>25400.00</b>	<b>189508</b>

The total fraud amount = **Rs. 2,14,908/-**.

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**Staff wise fraud details-**

Sr. No.	Name of the Staff Involved (As per HR Records)	Employee Designation (As per HR Records)	Employee Code (As per HR Records)	Total Fraud Amount (Post Investigation)	Amount Recovered (On or before Fraud Investigation)	Net Fraud Amount (To be Recovered)
1	Rahul Goswami	Loan Officer	SF0094302	2,14,908/-	25,400	1,89,508

**Details of Process & Policy Lapses:**

Collection tracking failure by Cluster Manager and AVP.

**Details of the Enclosed Annexures, Documents & Statements from staff/customers if any:**

- (1) Fraud Investigation Report.
- (2) Borrower Loan Card and Sub Ledger.
- (3) Phone Pay screen shots.
- (4) Borrower Written Statement.

SI. NO.	Checklist	Particulars
1	Who exposed the event: Name/ID/Designation/Department/Centre to be mentioned	Hari Mohan Singh/SF0096604/AVP/Operation
2	Date of event exposed	14-Jul-2025
3	Name/ID/Designation of the Fraudulent Staff	Rahul Goswami/SF0094302/Loan officer
4	Whether it is in the notice of BM/BQM/CM/AVP/VP/SVP & HR (Yes/No)	Yes (All Branch Management staff and HR)
5	If yes, mention the Action initiated by BM/BQM/CM/AVP/VP/SVP	Yes
6	No. of thefts/robberies happened in this branch for the past 12 months (excluding this)	NA

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7	No. of staff frauds happened in this branch for the past 12 months (excluding this)	NA
8	Is there any disciplinary action taken by HR in his/her past tenure?	NA
9	Whether an internal audit was conducted at the branch during the occurrence of the fraud (Yes/No/NA)	NA
10	If yes, whether an internal audit has detected the fraud (Yes/No/NA)	NA
11	If no, why was fraud not detected/informed during such an audit?	NA
12	Is there any investigation conducted & reported after detection by other departments (Yes/No/NA)	Yes
13	If yes, mention the departments that conducted and reported.	Internal Audit

**Details of staff involved**

Sr. No.	Staff Name	Employee ID	Designation	DOJ in SSFL	DOJ in Branch	DOJ in Exit
				(DD/MMM/YY)	(DD/MMM/YY)	(DD/MMM/YY)
1	Rahul Goswami	SF0094302	Loan Officer	19-Nov-2024	19-Nov-2024	04-Jul-2025

**Note:** The information and observations given in the report are based on records and documents produced before us for verification. We have relied on certain explanations and representations provided by the SSFL staff & customers wherever applicable.

**Report prepared by: Internal Audit Team.**

**Date : 6<sup>th</sup> Aug 2025**