



SPANDANA

Date: 19/11/2025

EX-PARTE INQUIRY REPORT

Background:

This is with reference to the case registered on 17/07/2025, under Financial misconduct, with allegations of Collection Misappropriation against Mr./Ms./Mrs. **Govind Patel**, bearing the Emp. ID - SF0075407. The employee has not taken due care while discharging his/her duties, and the charges mentioned in: Initial SCN dated 18/07/2025 and Detailed Show Cause Notice (DSCN) issued post Fraud Investigation on 04/08/2025. (Copy of the SCN letter/s is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 04/09/2025, informing that Mr./Ms./Mrs. Govind Patel, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 05/09/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 05/09/2025 (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 16/07/2025 from Mr./Ms./Mrs. Sitesh Kumar Tandan SF0024119 Cluster Manager, it was informed to the management that Mr./Ms./Mrs. Govind Patel SF0075407 Credit Assistant allegedly committed misconduct under Collection Misappropriation on 13/08/2024. 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. [1752730693675_Fw_Pussore Branch fraud identified of LO Govind Patel \(SF0075407\).msg](#)

Fraud Investigation Files:

1. [1754120106310_SSFL Fraud Investigation Report Pussore \(CHGL2136\) Govind Patel.xlsx](#)

1. [1754120106310_SSFL Fraud Investigation Report Pussore \(CHGL2136\) Govind Patel.pdf](#)

1. [1754120106310_Evidence.rar](#)

Thereafter, an opportunity was given to Mr./Ms./Mrs. Govind Patel 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.

1. **Member Id:** SF0077378 **Name:** Dalpreet Kaur **Department:** Human Resource
Decision: Termination **Committee type:** CommitteeMembers
Observation: Financial Fraud
Conclusion: Yes
2. **Member Id:** SF0076555 **Name:** Arvind Kumar Maurya **Department:** Internal Audit
Decision: Termination **Committee type:** CommitteeMembers
Observation: Staff did not join and did not respond - X-Partee Termination- Based on available evidence, L1 recommended the amount to be recovered from him, if any.
Conclusion: Yes
3. **Member Id:** SF0002115 **Name:** Deependra Shrivastava **Department:** Operations
Decision: Termination **Committee type:** CommitteeMembers
Observation: Collection 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. Govind Patel has violated Company's rules and is guilty of the charges mentioned under the said category in the Show Cause Notice dated 18/07/2025 and the Detailed Show Cause Notice (DSCN) issued post Fraud Investigation dated 04/08/2025.

Inquiry Committee / Officer

Date: 19/11/2025

Annexures

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