



## SPANDANA

Date: 05/11/2025

### INQUIRY REPORT

#### **Background:**

This is with reference to the case registered on 23/07/2025, under Financial misconduct, with allegations of Collection Misappropriation against Mr./Ms./Mrs. **Nezamuddin Ansari**, bearing the Emp. ID - SF0083475. The employee has not taken due care while discharging his/her duties, and the charges mentioned in: Initial SCN dated 25/07/2025 and Detailed Show Cause Notice (DSCN) issued post Fraud Investigation on 30/07/2025. (Copy of the SCN letter/s is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 20/08/2025, informing that Mr./Ms./Mrs. Nezamuddin Ansari, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 21/08/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 21/08/2025 (Inquiry date), the following parties were present for Inquiry proceedings:

1. Alleged Employee - Mr./Ms./Mrs. Nezamuddin Ansari ( SF0083475 , Credit Assistant)
2. Mr./Ms./Mrs. Dalpreet Kaur ( SF0077378 , Deputy Manager)
3. Mr./Ms./Mrs. Rohan Mukherjee ( SF0074701 , Senior Vice President)
4. Mr./Ms./Mrs. Arvind Kumar Maurya ( SF0076555 , Associate Vice President)

#### **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 23/07/2025 from Mr./Ms./Mrs. Samit Kumar SF0081557 Credit Assistant, it was informed to the management that Mr./Ms./Mrs. Nezamuddin Ansari SF0083475 Credit Assistant allegedly committed misconduct under Collection Misappropriation on 04/05/2025. The complaint mail is attached as **Annexure -III**.

Also, it has been presented that the Show Cause Notice dated 25/07/2025 was issued to Alleged Employee Nezamuddin Ansari against the alleged charges. After that, considering that Mr./Ms./Mrs. Nezamuddin Ansari'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 23/07/2025. A copy of the same is attached as **Annexure -IV**.

Employee has not responded to the Show Cause Notice issued.

And then presented the alleged employee's reply to the Detailed Show Cause Notice via letter dated 19/08/2025, 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. [1753266428222\\_Fw EMIMisappropriation Dobhi\\_BH3912.msg](#)

Fraud Investigation Files:

1. [1753814462717\\_SSFL Fraud Investigation Report Dobhi \(BH3912\) Nizamuddin Ansari.xlsx](#)

1. [1753814462717\\_Evidence.zip](#)

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

### **Submissions from Alleged Employee:**

Mr./Ms./Mrs. Nezamuddin Ansari presented their defense statement and evidence as follows:

The alleged employee stated that the allegations charged on him/her are true.

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.

1. **Member Id:** SF0077378 **Name:** Dalpreet Kaur **Department:** Human Resource  
**Decision:** Resignation **Committee type:** CommitteeMembers  
**Observation:** As the amount has been recovered and this was the only case against him  
**Conclusion:** Yes
2. **Member Id:** SF0074701 **Name:** Rohan Mukherjee **Department:** Operations  
**Decision:** Resignation **Committee type:** CommitteeMembers  
**Observation:** Close with resign  
**Conclusion:** Yes
3. **Member Id:** SF0076555 **Name:** Arvind Kumar Maurya **Department:** Internal Audit  
**Decision:** Resignation **Committee type:** CommitteeMembers  
**Observation:** As per the employee he has not kept the money in his pocket, He made the entries in the other borrower's account although amount was recovered by him so the DAC members and audit observation that there is no other fraud was identified during audit. Hence DAC member has been decided to take his resignation and get him relieved same day.  
**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. Nezamuddin Ansari has violated Company's rules and is guilty of the charges mentioned under the said category in the Show Cause Notice dated 25/07/2025 and the Detailed Show Cause Notice (DSCN) issued post Fraud Investigation dated 30/07/2025.**

Inquiry Committee / Officer

Date: 05/11/2025

### **Annexures**

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