



# SPANDANA

## Detailed Show Cause Notice

Date : 2/6/2025

To,  
**Employee Name** : Abhinash Kumar  
**Employee ID** : SF0083868  
**Designation** : Credit Assistant  
**Branch** : BH3125-Motipur

### Subject : Detailed Show Cause Notice

Dear Abhinash Kumar,

With reference to the complaint number DC-FY-2025-00252 which has been reported on 10/04/2025.

Following your exit on 18/07/2024 by way of resignation/termination from the organization, it has been allegedly reported that you were involved in a Financial Misappropriation. Consequently, the Company initiated an internal investigation. It has been found that

An allegation of "Financial Misappropriation" has been made against you. It has been found that "You have received 01 EMI amount of total amount Rs.2,240/- on 12th August- 2024 from Borrower- Tajmul Nisha for Loan No-354175963, which were not posted in FIMO nor submitted at the branch.

### IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	2240
Amount Recovered as On Date	0
Due Amount	2240

Remarks : "1.Fraud has been identified by business team on 10-04-2025 against LO Vikash Kumar/SF0083532 & LO Abhinash Kumar/SF0083868. 2.Complain team raised complain on 10-04-2025 vide complain number FN25-26-00143 respectively. 3.At the time of Complain raised 01 borrower was affected of Rs.2240 of LO Abhinash Kumar. 5.LO Abhinash Kumar was absconded from branch side on 19-07-2024. . 7.After verification done by Audit team out of (168 borrowers physical verified & 290 verified through telecall) 01 borrowers were affected of Rs.2240."

You are hereby informed that any deviation on the part of any official of the Company while discharging the official responsibilities or any other deviation from the Company policies during the same is serious misconduct as per the policy and procedures of the Company.

The above act of yours if proven will amount to serious misconduct on your part and gross violation of the Company's Disciplinary policy & procedures and attract serious disciplinary actions.

Given the above you are asked to explain/reply through the mail id or the mobile number which was registered as per the company records, if any, within 21 days of receipt of this show cause notice that why disciplinary action should not be taken against you as per the policy of the Company, failing to which the Company will proceed in the matter as per the records available, on the presumption that you have no explanation and have accepted the above alleged charges.

**For Spandana Sphoorty Financial Limited**  
**Authorized Signatory**

**Radhakrishna Eale**  
**Senior Vice President (Human Resources)**