



Outlook

Re: Fraud Investigation Report Pakhanjor (CH2894) branch FN25-26-01622

From Rama Sankara Pagal <ramashankara.pagal@spandanasphoorty.com>

Date Sat 2025-12-13 12:10

To Rahul Tamrakar <tamrakar.rahul@spandanasphoorty.com>

Cc Vishal Kumar Poddar <vishalkumar.poddar@spandanasphoorty.com>; Rahul Mishra <rahul.mishra@spandanasphoorty.com>

Dear Sir,

As per further verification of Suspended staff Santosh Kumar Uike/SF0053233 which he committed fraud, against complaint number FN25-26-01622 Details are described:-

- As per Borrower family member(Husband- SHAHIL MAJUMDAR) REETA MAJUMDAR/354481047 who paid her EMI Rs.2240/- for the Month of 12th Feb'2025 to staff Santosh Kumar Uike/SF0053233 & he not accounted in Borrower's Loan ID.
- Borrower REETA MAJUMDAR/354481047 who paid her EMI for the Month of 8th July 2025 Rs.2240/- and after collecting the EMI staff Santosh not posted & he posted the same EMI in 5th Aug'2025 Rs.2240/- and also collect due date amount for 7th Aug'2025 Rs.2240/- and posted in same day i.e. 7th Aug'2025. As I talked with staff he said That he collected the EMI From REETA MAJUMDAR/35448104 on 8th July 2025 he posted the EMI in Borrower ARCHANA SINGH/354480858 loan ID Rs.2240/- on 8th July 2025, and i also confirmed with Archana Singh, she said that she didn't delay for paying EMI for the July'2025 month EMI and she paid the EMI amount Rs.2240/- on 8th July 2025 also the same reflect in FIMO, As conclusion I observed that actual collected EMI on 8th July 2025 Rs.2240/- he posted on 5th Aug'2025. Borrower has closed her loan On 8th Dec'2025 with paying amount of Rs.9246/-.
- As per confirmation with Borrower MANIKA HALDAR/355354687 who has paid her EMI for the month of 3rd Feb 2025 Rs.2240/- and the same staff Santosh Kumar Uike not accounted in Borrower's loan ID (Detail's of Loan card already attached).

Thanks & Regards
Rama Sankara Pagal
Mob-6372625171

From: Vishal Kumar Poddar <vishalkumar.poddar@spandanasphoorty.com>

Sent: Friday, December 12, 2025 2:11 PM

To: Rama Sankara Pagal <ramashankara.pagal@spandanasphoorty.com>

Subject: Fw: Fraud Investigation Report Pakhanjor (CH2894) branch FN25-26-01622

Fyi...

Thanks and Regards,

Vishal Kumar Poddar

State Head In-charge | Audit Department | Chhattisgarh

M: [9713122463](tel:9713122463)

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