



## SPANDANA

Case Id: DC-FY-2025-03038

Date: 07/02/2026

### **EX-PARTE INQUIRY REPORT**

#### **Background:**

This is with reference to the case registered on 05/08/2025, under Financial misconduct, with allegations of Collection Misappropriation against Mr./Ms./Mrs. **Gangaram Chintamani Faltankar**, bearing the Emp. ID - SF0065059. The employee has not taken due care while discharging his/her duties, and the charges mentioned in: Initial SCN dated 14/08/2025 and Detailed Show Cause Notice (DSCN) issued post Fraud Investigation on 29/10/2025. (Copy of the SCN letter/s is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 26/11/2025, informing that Mr./Ms./Mrs. Gangaram Chintamani Faltankar, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 28/11/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 28/11/2025 (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 04/08/2025 from Mr./Ms./Mrs. Ashwin Ghanghav SF0053122 Branch Manager, it was informed to the management that Mr./Ms./Mrs. Gangaram Chintamani Faltankar SF0065059 Credit Assistant allegedly committed misconduct under Collection Misappropriation on 24/07/2025. 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. [1769146258371\\_Police Complaint FN25-26-01652 Gangaram faltankar Hingoli2.pdf](#)

Fraud Investigation Files:

1. [1761667237484\\_IA Fraud Investigation Report MH Hingoli Aug 2025.xlsx](#)

1. [1761667237484\\_Evidence of Gangaram Chintamani Faltankar FN25-26-01652.zip](#)

1. [1761667237484\\_IA Fraud Investigation Report MH-Hingoli Aug 2025.docx](#)

Thereafter, an opportunity was given to Mr./Ms./Mrs. Gangaram Chintamani Faltankar 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.

- Member Id:** SF0064036 **Name:** Pankaj Dharmik **Department:** Internal Audit  
**Decision:** Termination **Committee type:** CommitteeMembers  
**Observation:** HR scheduled the inquiry for the twice in this case but employee didn't attend the inquiry call both the times. The employee has also not yet responded on the SCN. According to the crises team, the follow for the recovery of fraud amount is going on and also the FIR is in process. Based on the facts and available evidence, the employee is found guilty and therefore the committee has decided to close this case with the Termination of the employee.  
**Conclusion:** Yes
- Member Id:** SF0073747 **Name:** Pramod Kumar Cherukat **Department:** Human Resource  
**Decision:** Termination **Committee type:** CommitteeMembers  
**Observation:** Based on evidence the employee is found guilty. The employee did not attend the inquiry and did not respond to the SCN as well. Therefore, it is recommended ex-parte to close the case with termination.  
**Conclusion:** Yes
- Member Id:** SF0088299 **Name:** Umesh Kumar **Department:** Operations  
**Decision:** Termination **Committee type:** CommitteeMembers  
**Observation:** recommending termination considering valid evidence of financial Misappropriation.  
**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. Gangaram Chintamani Faltankar has violated Company's rules and is guilty of the charges mentioned under the said category in the Show Cause Notice dated 14/08/2025 and the Detailed Show Cause Notice (DSCN) issued post Fraud Investigation dated 29/10/2025.**

Inquiry Committee / Officer

Date: 07/02/2026

## **Annexures**

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