



## SPANDANA

Date: 04/11/2025

### INQUIRY REPORT

#### **Background:**

This is with reference to the case registered on 08/08/2025, under Financial misconduct, with allegations of Collection Misappropriation against Mr./Ms./Mrs. **Sk Sakib Rahaman**, bearing the Emp. ID - SF0083795. 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 24/08/2025. (Copy of the SCN letter/s is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 23/10/2025, informing that Mr./Ms./Mrs. Sk Sakib Rahaman, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 24/10/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 24/10/2025 (Inquiry date), the following parties were present for Inquiry proceedings:

1. Alleged Employee - Mr./Ms./Mrs. Sk Sakib Rahaman ( SF0083795 , Credit Assistant)
2. Mr./Ms./Mrs. Arvind Kumar Maurya ( SF0076555 , Associate Vice President)
3. Mr./Ms./Mrs. Dalpreet Kaur ( SF0077378 , Deputy Manager)
4. Mr./Ms./Mrs. Rohan Mukherjee ( SF0074701 , Senior 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 08/08/2025 from Mr./Ms./Mrs. Tapas Roy SF0068949 State Auditor, it was informed to the management that Mr./Ms./Mrs. Sk Sakib Rahaman SF0083795 Credit Assistant allegedly committed misconduct under Collection Misappropriation on 28/06/2025. The complaint mail is attached as **Annexure -III**.

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 25/08/2025, 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. [1754647636401\\_FW\\_EWI misappropriation - Gushkara \(WB3714\) .msg](#)

Fraud Investigation Files:

1. [1755779625782\\_SSFL Fraud Investigation Report Gushkara \(WB3714\) SK Rakib Rahaman.xlsx](#)

1. [1755779625782\\_Earlier Evidence.rar](#)

1. [1755779625782\\_Revised Borrower written Statement..pdf](#)

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

## **Submissions from Alleged Employee:**

Mr./Ms./Mrs. Sk Sakib Rahaman presented their defense statement and evidence as follows:

Mr./Ms./Mrs. Sk Sakib Rahaman stated : **"During the enquiry procedure through questioning and cross-questioning, as per the CLV report. The alleged employee was found as non guilty. So, the committee member decided to close this case with a dropped charge."**

Where applicable, the statement/evidence/witness of Mr./Ms./Mrs. Sk Sakib Rahaman during the proceedings is included as **Annexure -VI**.

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.

- Member Id:** SF0076555 **Name:** Arvind Kumar Maurya **Department:** Internal Audit  
**Decision:** Drop Charges **Committee type:** CommitteeMembers  
**Observation:** we reviewed the borrower's declaration stating that Rs.1680/- was paid to loan officer SK Rakib Rahaman/SF0083795 Rs.1500/- via UPI to his personal account and Rs.180/- in cash. The borrower originally confirmed this in writing and provide a digital payment slip. However, during the CLV, the borrower revised her statement, now asserting that the full amount of Rs.1680/- was handed to loan officer SK Rakib Rahaman, who then transferred the entire sum to the center leader for EWI adjustment related to a problematic customer.  
**Drop Charges.**  
**Conclusion:** Yes
- Member Id:** SF0077378 **Name:** Dalpreet Kaur **Department:** Human Resource  
**Decision:** Drop Charges **Committee type:** CommitteeMembers  
**Observation:** The borrower has revised his statement and there was no such evidence against the employee  
**Conclusion:** Yes
- Member Id:** SF0074701 **Name:** Rohan Mukherjee **Department:** Operations  
**Decision:** Drop Charges **Committee type:** CommitteeMembers  
**Observation:** Drop charges as not guilty of 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 no adequate evidence to support that Mr./Ms./Mrs. Sk Sakib Rahaman, has violated Company's rules and is not 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 24/08/2025.**

Inquiry Committee / Officer

Date: 04/11/2025

## **Annexures**

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