



# SPANDANA

## Detailed Show Cause Notice

Date : 29/4/2025

To,  
**Employee Name** : Pratham Kumar Soni  
**Employee ID** : SF0066384  
**Designation** : Credit Assistant  
**Branch** : MPGL2132-Anuppur

### Subject : Detailed Show Cause Notice

Dear Pratham Kumar Soni,

With reference to the complaint number DC-FY-2025-00317 which has been reported on 12/04/2025.

Following your exit on 27/11/2024 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 Collected 01 Pre-close of total amount Rs.40000/-on 20th October- 2023 from the Borrower -Anita Prajapati for Loan No- 352873626, which were not Posted in FIMO nor submitted at the branch.

### IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	44260
Amount Recovered as On Date	22400
Due Amount	21860

Remarks : Loan Officer Pratham Kumar Soni/SF0066384 was found involved in collection misappropriation (Collected EMIs and Advance Collection amounts but not posted to concerned borrower accounts) on the names of 02 borrowers for the amounting to Rs. 44,260/- based on the evidence available. Total Fraud Amount- Rs. 44,260/- Amount Recovered and accounted in FIMO - Rs. 22,400/- Net Fraud Amount to be collected - Rs. 21,860/-

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)**