



## SPANDANA

Date: 23/07/2025

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

#### **Background:**

This is with reference to the case registered on 12/04/2025, under Financial misconduct, with allegations of Collection Misappropriation against Mr./Ms./Mrs. **Abhishek kumar sen**, bearing the Emp. ID - SF0069352. The employee has not taken due care while discharging his/her duties, and the charges mentioned in: Initial SCN dated 15/04/2025 and Detailed Show Cause Notice (DSCN) issued post Fraud Investigation on 25/04/2025. (Copy of the SCN letter/s is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 04/06/2025, informing that Mr./Ms./Mrs. Abhishek kumar sen, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 06/06/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 06/06/2025 (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 12/04/2025 from Mr./Ms./Mrs. Lavkesh Singh Netam SF0022879 Cluster Manager, it was informed to the management that Mr./Ms./Mrs. Abhishek kumar sen SF0069352 Senior Credit Assistant allegedly committed misconduct under Collection Misappropriation on 05/03/2025. 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. [1744451652842\\_RE complaint be Lodged Against LO Abhishek Kumar sen \(SF0085630-1.msg\)](#)

1. [1744451652842\\_Re\\_complaint be Lodged Against LO Abhishek Kumar sen \(SF0085630.msg\)](#)

Fraud Investigation Files:

1. [1745572655022\\_Evidence\\_Katni.zip](#)

1. [1745572655022\\_Fraud Investigation Report - MP Katni MPGL0442.xlsx](#)

Thereafter, an opportunity was given to Mr./Ms./Mrs. Abhishek kumar sen 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:** SF0073747 **Name:** Pramod Kumar Cherukat **Department:** Human Resource  
**Decision:** Termination **Committee type:** CommitteeMembers  
**Observation:** To be terminated  
**Conclusion:** Yes
- Member Id:** SF0076555 **Name:** Arvind Kumar Maurya **Department:** Internal Audit  
**Decision:** Termination **Committee type:** CommitteeMembers  
**Observation:** Loan Officer Abhishek Kumar Sen/SF0069352 was found involved in collection misappropriation (Collected EMIs but not posted to concerned borrower accounts) on the names of 01 borrower for the amounting to Rs. 4,590/- based on the evidence available. Total Fraud Amount = Rs. 4,590/- Amount Recovered and Accounted in FIMO = Rs. 0/- Net Fraud Amount to be recovered = Rs. 4,590/-  
**Conclusion:** No
- Member Id:** SF0015698 **Name:** Omkar Namdev **Department:** Operations  
**Decision:** Termination **Committee type:** CommitteeMembers  
**Observation:** Move to termination  
**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. Abhishek kumar sen has violated Company's rules and is guilty of the charges mentioned under the said category in the Show Cause Notice dated 15/04/2025 and the Detailed Show Cause Notice (DSCN) issued post Fraud Investigation dated 25/04/2025.**

Inquiry Committee / Officer

Date: 23/07/2025

### **Annexures**

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