



# SPANDANA

Date: 21/05/2025

## INQUIRY REPORT

### Background:

This is with reference to the case registered on 14/04/2025, under Financial misconduct, with allegations of Collection Misappropriation against Mr./Ms./Mrs. **Dipendu Santra**, bearing the Emp. ID - SF0083484. The employee has not taken due care while discharging his/her duties, and the charges mentioned in: Initial SCN dated 18/04/2025 and Detailed Show Cause Notice (DSCN) issued post Fraud Investigation on 24/04/2025. (Copy of the SCN letter/s is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 02/05/2025, informing that Mr./Ms./Mrs. Dipendu Santra, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 03/05/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 03/05/2025 (Inquiry date), the following parties were present for Inquiry proceedings:

1. Alleged Employee - Mr./Ms./Mrs. Dipendu Santra ( SF0083484 , Credit Assistant)
2. Mr./Ms./Mrs. Dibyendu Bhattacharyaya ( SF0077526 , Deputy Manager)
3. Mr./Ms./Mrs. Rohan Mukherjee ( SF0074701 , Senior Vice President)
4. Mr./Ms./Mrs. Saptarshi Sankar Bose ( SF0076226 , Associate 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 12/04/2025 from Mr./Ms./Mrs. Tapas Roy SF0068949 State Auditor, it was informed to the management that Mr./Ms./Mrs. Dipendu Santra SF0083484 Credit Assistant allegedly committed misconduct under Collection Misappropriation on 07/10/2024. The complaint mail is attached as **Annexure -III**.

Also, it has been presented that the Show Cause Notice dated 18/04/2025 was issued to Alleged Employee Dipendu Santra against the alleged charges. After that, considering that Mr./Ms./Mrs. Dipendu Santra's presence in the branch would potentially lead to influencing the evidence specific to the alleged charges, a suspension letter was issued to him on 18/04/2025. A copy of the same is attached as **Annexure -IV**.

And also then presented the alleged employee's reply to the Show Cause Notice via letter dated 22/04/2025, which is attached as **Annexure - V**.

And then presented the alleged employee's reply to the Detailed Show Cause Notice via letter dated 22/04/2025, 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: No evidence files found.

Fraud Investigation Files:

1. [1745303672380\\_Evidence.rar](#)
1. [1745303672380\\_SSFL\\_Fraud\\_Investigation\\_Report\\_Gopiballabpur\\_\(WB2868\).xlsx](#)

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

### Submissions from Alleged Employee:

Mr./Ms./Mrs. Dipendu Santra presented their defense statement and evidence as follows:

Mr./Ms./Mrs. Dipendu Santra stated : **"During the Inquiry proceedings, it has been observed from the alleged employee's statement, he did not collect those 2 EMIs from Kalpana Behera 351372163, but mistakenly signed on the loan card with dates 7-Oct-2024 & 7-Nov-2024. Since all the passbooks were kept in the center only, and he was unable to recognize the passbook of Kalpana Behera, 351372163, among the bunches. In his defense, he produced a video conversation where the member mentioned that she did not provide those 2 EMI's to the alleged employee. Though the loan got settled through**

**insurance on 13-Mar-2025 due to her spouse's death. Therefore, based on the negligence of the work committee member decided to close this case with a warning letter."**

Where applicable, the statement/evidence/witness of Mr./Ms./Mrs. Dipendu Santra 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.

1. **Member Id:** SF0077526 **Name:** Dibyendu Bhattacharyaya **Department:** Human Resource  
**Decision:** Warning letter **Committee type:** CommitteeMembers  
**Observation:** During the Inquiry proceedings, it has been observed from the alleged employee's statement, he did not collect those 2 EMIs from Kalpana Behera 351372163, but mistakenly signed on the loan card with dates 7-Oct-2024 & 7-Nov-2024. Since all the passbooks were kept in the center only, and he was unable to recognize the passbook of Kalpana Behera, 351372163, among the bunches. In his defense, he produced a video conversation where the member mentioned that she did not provide those 2 EMI's to the alleged employee. Though the loan got settled through insurance on 13-Mar-2025 due to her spouse's death. Therefore, based on the negligence of the work committee member decided to close this case with a warning letter  
**Conclusion:** Yes
2. **Member Id:** SF0074701 **Name:** Rohan Mukherjee **Department:** Operations  
**Decision:** Warning letter **Committee type:** CommitteeMembers  
**Observation:** During the Inquiry proceedings, it has been observed from the alleged employee's statement, he did not collect those 2 EMIs from Kalpana Behera 351372163 but mistakenly signed on the loan card with dates 7-Oct-2024 & 7-Nov-2024. Since all the passbooks were kept in the center only, and he was unable to recognize the passbook of Kalpana Behera, 351372163, among the bunches. In his defense, he produced a video conversation where the member mentioned that she did not provide those 2 EMI's to the alleged employee. Therefore, based on the negligence of the work committee member decided to close this case with a warning letter.  
**Conclusion:** Yes
3. **Member Id:** SF0076226 **Name:** Saptarshi Sankar Bose **Department:** Internal Audit  
**Decision:** Warning letter **Committee type:** CommitteeMembers  
**Observation:** During ZIC, staff accepted that he mistakenly signed on the loan card and also wrongly updated the date of collection. However, staff confirmed that he did not collect any EMI amount from the borrower. This is the case of 2 EMI, @ 2150/-, total of Rs. 4300/-. As evidence, the alleged staff produced 1. Borrower statement 2. Video Recording Whereas, during the audit, the auditor also collected the following evidence to prove the fraudulent transaction: - 1. Loan Card. 2. Borrower statement 3. Borrower Son's Statement Both the evidence were contradicted each other. In this case amount is only 2 EMI from one borrower. In this video, it's clear that "The borrower has proper knowledge about her EMI amount and confirmed that she had not provided the EMI on Oct'24 and Nov'24. Further, she also informed staff mistakenly signed the loan card."  
**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 while there is no adequate evidence to support that Mr./Ms./Mrs. Dipendu Santra violated Company's rules and is not guilty of the charges mentioned under the said category in the Show Cause Notice dated 18/04/2025 and the Detailed Show Cause Notice (DSCN) issued post Fraud Investigation dated 24/04/2025, there was a process deviation in the case.**

Inquiry Committee / Officer

Date: 21/05/2025

### **Annexures**

- [Annexure - 1 \( Show Cause Notice \)](#)
- [Annexure - 1 \( Show Cause Notice \)](#)
- [Annexure - 2 \( Notice of Inquiry \)](#)
- [Annexure - 4 \( Suspension Letter \)](#)
- [Annexure - 5 \( SCN Reply \)](#)
- [Annexure - 6 \( NOI Employee Response \)](#)

