



SPANDANA

Date: 20/11/2025

EX-PARTE INQUIRY REPORT

Background:

This is with reference to the case registered on 19/08/2025, under Financial misconduct, with allegations of Pre-closure Misappropriation against Mr./Ms./Mrs. **Rohit Singh**, bearing the Emp. ID - SF0090752. The employee has not taken due care while discharging his/her duties, and the charges mentioned in: Initial SCN dated 25/08/2025 and Detailed Show Cause Notice (DSCN) issued post Fraud Investigation on 16/09/2025. (Copy of the SCN letter/s is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 13/10/2025, informing that Mr./Ms./Mrs. Rohit Singh, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 13/10/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 13/10/2025 (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 18/08/2025 from Mr./Ms./Mrs. Jayprakash Mishra SF0099943 Branch Manager, it was informed to the management that Mr./Ms./Mrs. Rohit Singh SF0090752 Credit Assistant allegedly committed misconduct under Pre-closure Misappropriation on 02/06/2025. 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 07/10/2025, 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. [1755578392611_COMPLAIN FOR PRE-CLOSE ISSUE.msg](#)

1. [1755578392611_Customer_Sub-Ledger.xls](#)

Fraud Investigation Files:

1. [1757913167600_Fraud Investigation Report - UP Mughalsarai UP3402_Complaint No FN25-26-01844.xlsx](#)

1. [1757913167600_Evidence.zip](#)

Thereafter, an opportunity was given to Mr./Ms./Mrs. Rohit Singh 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:** SF0071589 **Name:** Mohit Kishore Prasad **Department:** Human Resource
Decision: Resignation **Committee type:** CommitteeMembers
Observation: Amount has been recovered, staff member is somewhat problematic and could potentially cause problems in the local branch and center in the future. Therefore, it has been suggested to close this case with his resignation. Staff Rohit had already submitted his resignation and completed his notice period.
Conclusion: Yes
- Member Id:** SF0076226 **Name:** Saptarshi Sankar Bose **Department:** Internal Audit
Decision: Resignation **Committee type:** CommitteeMembers
Observation: During NOI, staff Rohit Singh, confirmed all alleged incidents occurred due to the pressure from senior staff. Staff has clearly confirmed that he was not involved in any misuse of Amount 15000/- . accused employee maintains that he is not guilty of the charges and did not embezzle any money. He stated all these facts during the inquiry. Amount has been recovered, staff is somewhat problematic and could potentially cause problems in the local branch and center in the future. Therefore, it has been suggested to close this case with his resignation. Staff Rohit had already submitted his resignation and completed his notice period.
Conclusion: Yes
- Member Id:** SF0071928 **Name:** Vipin Yadav **Department:** Operations
Decision: Resignation **Committee type:** CommitteeMembers
Observation: ok as per the audit report and HR enquiry
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. Rohit Singh has violated Company's rules and is guilty of the charges mentioned under the said category in the Show Cause Notice dated 25/08/2025 and the Detailed Show Cause Notice (DSCN) issued post Fraud Investigation dated 16/09/2025.

Inquiry Committee / Officer

Date: 20/11/2025

Annexures

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