



SPANDANA

Date: 11/11/2025

EX-PARTE INQUIRY REPORT

Background:

This is with reference to the case registered on 19/08/2025, under Financial misconduct, with allegations of Collection Misappropriation against Mr./Ms./Mrs. **Deepak Jhariya**, bearing the Emp. ID - sf0061433. The employee has not taken due care while discharging his/her duties, and the charges mentioned in:

The Detailed Show Cause Notice (DSCN) was issued on 21/08/2025. (Copy of the SCN letter is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 18/09/2025, informing that Mr./Ms./Mrs. Deepak Jhariya, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 19/09/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 19/09/2025 (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. Satish Kumar Janghela SF0057782 Regional Auditor, it was informed to the management that Mr./Ms./Mrs. Deepak Jhariya sf0061433 Credit Assistant allegedly committed misconduct under Collection Misappropriation on 08/05/2024. The complaint mail is attached as **Annexure -III**.

Employee has not responded to the 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. [1755591784045_FW 97115 OD Issue -Borrower paid branch not updated EMI correctly Loan ID 351212868.msg](#)

Fraud Investigation Files:

1. [1755758292205_Fraud Investigation Report - MP Jabalpur MPGL0385_FN25-26-01856.xlsx](#)

1. [1755758292205_Evidence_Jabalpur.zip](#)

Thereafter, an opportunity was given to Mr./Ms./Mrs. Deepak Jhariya 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.

1. **Member Id:** SF0064036 **Name:** Pankaj Dharmik **Department:** Internal Audit
Decision: Termination **Committee type:** CommitteeMembers
Observation: Employee didn't attend the inquiry call and also not yet responded on the SCN. He has already been terminated, based on the facts and evidence, the committee has decided to close this case with Office Order Intimation.
Conclusion: Yes
2. **Member Id:** SF0073747 **Name:** Pramod Kumar Cherukat **Department:** Human Resource
Decision: Termination **Committee type:** CommitteeMembers
Observation: Based on the evidence the employee has been found guilty. The employee did not attend the inquiry and also did not respond to the SCN. It was decided to close the case ex-parte with termination. However, since the employee is already inactive, it was decided to close the case with office order intimation.
Conclusion: Yes
3. **Member Id:** SF0015698 **Name:** Omkar Namdev **Department:** Operations
Decision: Termination **Committee type:** CommitteeMembers
Observation: Not attend DAC call , Go with OOI
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. Deepak Jhariya has violated Company's rules and is guilty of the charges mentioned under the said category in the Detailed Show Cause Notice (DSCN) issued on 21/08/2025.

Inquiry Committee / Officer

Date: 11/11/2025

Annexures

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