




Froud Re-Verification status- Staff Karan Rajbhanu/SF0085186

From Deepak kumar Dewangan <deepak.kumar@spandanasphoorty.com>

Date Wed 2025-12-31 13:45

To Rahul Tamrakar <tamrakar.rahul@spandanasphoorty.com>

Cc Vishal Kumar Poddar <vishalkumar.poddar@spandanasphoorty.com>; Sonwani Vivek <vivek.sonwani@spandanasphoorty.com>

 3 attachments (6 MB)

Karan Rajbhanu Written Statement.pdf; Nirmala Dewangan Written Statement & Details.pdf; Kaushilya Khunte Written Statement & Detail's.pdf;

Dear Sir,

This is to inform you that there was a fraud complaint against staff Karan Rajbhanu/SF0085186, and the fraud verification was already completed earlier. As per instructions, I conducted re-verification yesterday along with the staff by visiting the affected customers.

The findings of the re-verification are as follows:

1.Borrower: NIRMALA DEWANGAN/353807100

It was found that the borrower's husband had tampered with the cash receipt by changing the amount from ₹20,000 to ₹28,000. This issue was not identified during the audit. The borrower has accepted her mistake and has also provided a written statement.

2.Borrower: KAUSHILYA KHUTE/352063741

Due to mutual disputes, the staff did not visit the borrower earlier. However, the Branch Manager and I visited the borrower. It was confirmed that the borrower had given ₹23,595/- as pre-closure amount to staff Rajbhanu/SF0085186.

Only 5 months' signatures are available on the loan card as evidence. Staff Rajbhanu/SF0085186 has accepted in writing that he received the full amount and handed it over to the cashier. However, Denomination details or any evidence not available to confirm that the pre-closure amount was deposited in the branch.

3.Borrowers: CHANDRIKA BAI SIDAR/357619012

4.Borrowers: RAMANN BAI SIDAR/358280948

5.Borrowers: DULESHWARI BAI BHARDWAJ/352063645

The fraud with these borrowers was committed by staff Karan Rajbhanu/SF0085186 only. There is no objection in verification, and the staff has provided a written statement accepting the fraud.

This is submitted for your kind information and further necessary action.

Thanks & Regards,

Deepak Kumar Dewangan/SF0075386/Audit Executive

Phone No. - 7974382386