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India Post

To: THE LIC

BALUGAON PS, KHORURIA, 752030

From: SPANDANA SPHOORTY FINANCIAL LTD

WILASINAGAR, KHORURIA, 752030

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To: THE LIC

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To
The Inspector In charge,
Balugan, police station, Odisha,

Date- 15-01-2026

Sub:- Application for FIR relating to fraudulent activity adopting offences of cheating, misappropriation by Raghav Naik, Sunil Kumar Jena, Nityananda Ranasingh, Krushna Chandra Behera, Ajay Kumar Subudhi & Sushil Kumar Pratapsingh amounting to ₹ 5,61,746/- at Balugan Branch.

Sir,

With reference to the subject cited above I Ratiranjana Bhuyan, Resident of Balugan Branch, beg to submit that following lines of kind consideration and necessary for their fraudulent activity adopting offences of cheating, misappropriation etc.

That Harsh Raghav Naik, Sunil Kumar Jena, Nityananda Ranasingh, Krushna Chandra Behera, Ajay Kumar Subudhi & Sushil Kumar Pratapsingh was working in the Branch. Our Company is providing loan to the female of weaker section of society to strengthen their financial position referring to Guidelines of RBI. That loan is being transferred to the customers Bank Acct after observing all the formalities. As a matter of practice field staffs such as Loan Officer, occasionally BM used to collect regular loan instalments, arrear, and pre-closure amount during field visit and deposited the collected amount at Branch by EOD of the collected date. In this process BM or Loan Officer of the Branch was entrusted to collect payment from Customers.

Branch Name	Complaint Number	Fraudulent Employee Name	Designation	EM-PLOYEE ID	Type of complaint raised as per complaint tracker	Pending for Recovery
Balugan	F2425-09030	Raghav Naik	Branch Manager	SF0032956	Cash closing shortage	126190.00
Balugan	F2425-03041	Raghav Naik	Branch Manager	SF0032956	Collection Misappropriation	4480.00
Balugan	F2425-03298	Sunil Kumar Jena	Loan Officer	SF0084804	Collection Misappropriation	69250.00
Balugan	F2425-03299	Nityananda Ranasingh	Loan Officer	SF0087019	Collection Misappropriation	58130.00
Balugan	FN25-26-00240	Raghav Naik	Branch Manager	SF0032956	Pre-closure amount Misappropriation	100083.00
Balugan	FN25-26-00222	Nityananda Ranasingh	Loan Officer	SF0087019	Collection Misappropriation	13020.00
Balugan	FN25-26-00322	Krushna Chandra Behera	Loan Officer	SF0089555	Collection Misappropriation	66188.00
Balugan	FN25-26-01058	Ajay Kumar Subudhi	Loan Officer	SF0065667	Collection Amount Misappropriated	3730.00
Balugan	FN25-26-01464	Raghav Naik	Branch Manager	SF0032956	Pre-Closure Amount Misappropriated	8449.00
Balugan	FN25-26-01578	Krushna Chandra Behera	Loan Officer	SF0089555	Collection Amount Misappropriated	19270.00
Balugan	FN25-26-01603	Ajaya Kumar Subudhi	Loan Officer	SF0065667	Collection Amount Misappropriated	6980.00
Balugan	FN25-26-01620	Nityananda Ranasingh	Loan Officer	SF0087019	Collection Amount Misappropriated	41380.00

Balugan	FN25-26-02104	Ajay Kumar Subudhi	Loan Officer	SF006566 7	Collection Amount Misappropriated	3250.00
Balugan	FN25-26-02567	Sushil Kumar Pratapsingh	LO	SF007124 7	Collection Amount Misappropriated	20673.00
Balugan	FN25-26-02567	Sushil Kumar Pratapsingh	Senior Credit Assistant	SF007124 7	Pre-closure Misappropriation	20673.00

During field visit subsequently it was ascertained that Loan Officer/B.M after collecting loan instalments, amounting to Rs.5,61,746/-has not deposited in the Branch and misappropriated converting to his own use. After this instruction was given for internal Audit.Audit team conducted audit of the alleged misappropriated amount doing field visit and verifying connecting documents and submitted Audit Report. As per Audit Report adopting offences of cheating and misappropriation. To attune of Rs.5,61,746/-

Hence, I pray for necessary action against the culprit and oblige.

Yours faithful

(Ratiranjan Bhuyan)

Mobile No.8637294396

