



SPANDANA

Detailed Show Cause Notice

Date : 8/1/2026

To,
Employee Name : Chhotu Kumar yadav
Employee ID : SF0095644
Designation : Credit Assistant
Branch : BH3022

Subject : Detailed Show Cause Notice

Dear Chhotu Kumar yadav,

With reference to the complaint number DC-FY-2025-04783 under the Collection Misappropriation, an Initial Show Cause Notice was served on dated 29/10/2025, wherein you have replied

Further to the above, the fraud investigation has been conducted and a report has been submitted. It has been found that you are engaged in the below charges of Collection Misappropriation.

Following are the charges in detail:

IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	2240
Amount Recovered as On Date	2240
Due Amount	0

Remarks : 1. Fraud has been identified by Business team on 22-10-2025 against LO Chhotu Kumar Yadav/SF0095644. 2. Complain team raised complaint on 23-10-2025 vide complain number FN25-26-02632. 3. At the time of Complain raised 01 borrower was affected of Rs 2240 in which all amount has been recovered. 4. LO Chhotu Kumar Yadav/SF0095644 is available & working at Jagdispur(BH) branch.

You are hereby informed that any deviation on the part of any official of the Company while discharging the official responsibilities or any other deviation from the Company policies during the same is serious misconduct as per the policy and procedures of the Company.

The above act of yours if proven will amount to serious misconduct on your part and gross violation of the Company's Disciplinary policy & procedures and attract serious disciplinary actions.

Given the above you are asked to explain/reply through the mail id or the mobile number which was registered as per the company records, if any, on or before 21 days of receipt of this show cause notice that why disciplinary action should not be taken against you as per the policy of the Company, failing to which the Company will proceed in the matter as per the records available, on the presumption that you have no explanation and have accepted the above alleged charges.

For Spandana Sphoorty Financial Limited
Authorized Signatory

Ranjeeta Gupta
Vice President (Human Resources)

डा. श्रीमान श्री आग्रह है कि
ऐसी जावनी मविष्य में कुबारा
नही करिवा

श्रीमान श्री
श्रीमान HR सि. महाद्वय
विषय :- Show cause Notice जानने के
संबंध में,
महाशय सविनय निवेदन यह है
कि मैं छोड कुमार यादव Emr-5700
95644 लॉ जगदीसपुर RH-3022
श्रीमान श्री कृपित है customer Name
Kumar बिना पूरे Accounts
में पैसा मिल की उसका लनमही
मुझे बाद में हुआ तब मैं उस
customer को फर्म एन्टर
लगा दिया