

**Date: 28-Nov-2025**

## **INQUIRY REPORT**

### **Case Background:**

This is with reference to the Case registered on 1-Nov-2025, with vide number DC-FY-2025-05037 under “Abusive behaviour” that Mr. Mahesh Halemane bearing the Emp. ID SF0067849 have not taken due care while discharging his duties and the charges mentioned in the Show Cause Notice (SCN) issued on 01-Nov-22025. (Copy of the SCN letter is attached as **Annexure -I)**

Mr. Mahesh has responded to the Show Cause Notice issued on the same day, 1-Nov-2025 stating his contribution towards business progress from his tenure till now. But nowhere he has mentioned or responded to the charges mentioned in SCN. (Copy of Response to the SCN is attached as **Annexure-II)**

Following that, Management has decided to conduct the inquiry proceedings with the alleged in the presence of the Inquiry committee.

A Notice of Inquiry has been communicated to the alleged employee, vide mail communication dated on 5-Nov-2025, informing that Mr. Mahesh Halmane, to present himself for the Internal Inquiry proceedings through Teams call which has been addressed by the Disciplinary Inquiry committee which was scheduled on 5-Nov-2025.(Copy of the notice of Inquiry mail is attached as **Annexure -III)**

On 5-Nov-2025, the following parties were present for Inquiry proceedings,

Mr. Mahesh Halemane (SF0067849), SVP	-Alleged Employee
Mr. Vijaya Bhasker Majeti (SF0064075, Senior Vice President)	– Committee Member 1
Mr. Ramesh Allaparthi (SF0072185, Vice President)	– Committee Member 2
Mr. Ram Kumar N (SF0098729, Vice President)	– Committee Member 3
Mr. Ranjeeta Gupta (SF0098131, Vice President)	– Committee Member 4

### **Submissions from the Committee:**

The Inquiry Committee has presented the management version and submitted documents and evidence as stated below.

The Inquiry Committee presented the Case background and charges mentioned in the SCN to Mr. Mahesh Halemane has allegedly committed the misconduct under “Abusive manner” stating the charges mentioned in SCN.

Thereafter, the Show Cause Notice dated 1-Nov-2025 has been presented which was issued to Mr. Mahesh against the alleged charges.

“Using filthy language, which was abusive in behaviour towards your colleagues and subordinates during the daily review calls. This is a violation of behavioral code of conduct and against to the company's policy.”

And also, then presented alleged employee’s reply to Show Cause Notice via letter dated 1-Nov-2025 which is attached as **Annexure II.**

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:

- Audio records, where the alleged abused his subordinates on various occasions during the review calls.

(Copy of evidence and complaint is attached as **Annexure-IV and Annexure V**)

Thereafter, an Opportunity was given to the Mr. Mahesh to verify / examine the witness/evidence in his defense.

**Submissions from Alleged Employee:**

Mr. Mahesh presented his version in his/her defense as stated below.

- Mr. Mahesh stated that “he was accepting the charges mentioned in the Show Cause Notice.
- Also, he agreed that the voice in the recordings is his.
- He also stated that the way he used such abusive language for the betterment of business and to create fear on his subordinates which will lead to collection efficiency.
- Also stated that he has his own personal pressures and problems and due to that, he used to burst into such an aggressive manner during the review calls.
- He stated that, such language is quite common practice in the industry and also habituated to such slang geographically.
- Finally, he agreed that using such language on his subordinates is a mistake (very bad words referring to their family members etc.)

The inquiry was closed after confirming with all parties that they had full opportunity in deposing the witnesses and evidence and also had the opportunity to examine and cross examination, and nothing else to be presented in the Inquiry.

### **Observations of the Committee:**

Major observations of the Inquiry Committee Members:

- Alleged accepted the charges mentioned in the SCN, where he used the abusive language on his subordinates in various situations during the review calls and discussion with them.
- It was not a one-time mistake, rather it is very often the behaviour of the alleged person with his subordinates. *(Daily review meetings with VP, AVP and CM level).*
- Irrespective of his reasons for such abusive behaviour, it is a grave misconduct committed by the alleged.

### **Feedback from the Relevant Stakeholders in connection with the case:**

Before the inquiry proceedings, committee members had taken the Inputs from the actual complainant Mr. Srinatha K N, Vice President – Operations who is a subordinate of Mr. Mahesh.

Mr. Srinatha confirmed that he has shared the audio clips which contained the abusive language used by Mr. Mahesh on his subordinates. Mr. Srinatha stated that so many times, he tried convincing Mr. Mahesh not to use such language on the subordinates. The call records have been provided by different sources.

He stated that, due to fear of the supervisory level and management, he has not escalated such things to the upper level. Finally, he has shared his concerns with Mr. Chief Risk Officer, G. Parthasarathy during his field visit.

Post Inquiry proceedings, committee members have been advised to take feedback from the alleged peers, subordinates and his immediate manager.

Hence the committee members inquired the following personnels:

EMPLOYEE_NUMBER	LEGAL_NAME	Designation	Reporting
SF0011284	Somashekhar Hanamantaraya	VP	Reports to Mahesh
SF0021031	Dinesh H.M	AVP	Reports to Somashekhar
SF0030478	Naveen Kumar M	CM	Reports to Guru AVP who reports to Somashekhar
SF0033031	Neelappa S Kuri	AVP	Reports to Srinatha VP
SF0032379	Somayya Virakmath	CM	Reports to Neelappa AVP of Srinatha
SF0045472	Chandappa Kallalli	CM	Reports to Neelappa AVP of Srinatha
SF0020755	Basavraj Heggappa Lamani	SVP	Reports to Narayana Reddy

- It has been found that Mr. Mahesh is habituated to such language during the review calls,
- He has been suggested and warned by his peers to change such language with the team members.
- It has been found that he uses such language, but he used to call them personally and apologize personally after the call.

- Some of the personnels said that they were accustomed to such behaviour for a long time even before the period of alleged.

All the records of the above-mentioned feedback are attached as **Annexure VI**

**Review with immediate Manager:**

During the discussion with immediate manager, Mr. Narayana Reddy – Chief Business Officer, it has been recommended to close the case with Warning letter, though it was grave misconduct, considering the present situation of the business in the field having no other senior personnel to maintain the entire zone.

**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 that Mr. Mahesh Halemane, has violated Company's rules and is guilty of charges mentioned in the Show Cause Notice Letter dated 1-Nov-2025.

Inquiry Committee

**Date: 28-Nov-2025**

**Attached Annexures:**

- Annexure- I : Show Cause Notice copy,
- Annexure- II : Response to SCN,
- Annexure- III : Notice of Inquiry Communication mail,
- Annexure-IV : Audio clips (Evidence),
- Annexure- V : Escalation mail for Disciplinary Action,
- Annexure- VI : Feedback records of Peers and subordinates.
- Annexure- VII : Inquiry proceedings call.