

Criss Financial Ltd.
Internal Audit Department



Fraud/Robbery/Theft Investigation Report

Branch Details:

Branch Code	Branch Name	Cluster	Area	Region	State	Zone
TSML0123	Nakrekal	Bhuvanagiri	Kamareddi	Khammam	Telangana	South
Branch Manager Name/ID	Branch Quality Manager Name/ID	Cluster Manager Name/ID	AVP Name/ID	VP Name/ID	SVP Name/ID	CBO Name/ID
Vadthya Naresh /CFL0005130	NA	Narsimulu Thudumu /CFL0002454	Shobhanbabu Dasi /CFL0000940	Srinivasa Rao Daggupati /CFL005220	Pottipally Bhaskar/CFL006804	Sushanta Kumar Tripathy / CFL0003193
Date of Information Received (DD/MMM/YY)		02-Dec-25	Date of event/transactions occurred (From - To) (DD/MMM/YY)		28-Nov-25	3-Dec-25

Type of Incident (Fraud/Robbery/Theft)	Fraud
Internal or External	Internal
No. of staff/persons involved: Fraud/Robbery/Theft	2
Total Amount Involved (Rs.)	135260/-

Describe how the incident has been exposed/identified:

During CSS Complaint Branch Visit by Dadakhalandar.S/CFL0002987 Field Visit time Identified Collection Misappropriation Fraud done By the Branch Team member Vanguri Upendar/CFL0004113/Loan Officer 10200/- and Srinu srinu Garikapati/SF0071350/Loan Officer 3400/-

Brief Details of the incident:

Detailed CLV done in this branch and below is the outcome Collection Misappropriation Fraud done by the Below Staff (Collected the Cash from Borrowers but Cash not submitted in Branch)

Vanguri Upendar/CFL0004113/Loan Officer Total Fraud Amount 128460/-
Srinu srinu Garikapati/SF0071350/Loan Officer Total Fraud Amount 6800/-

Please refer member wise report attached for details of effected borrowers.

Details of Process & Policy Lapses:

- Cluster Manager monitoring lapses.
- AVP & VP monitoring lapses

Details of the Enclosed Annexures, Documents & Statements from staff/customers if any

- Loan cards/Cash Receipts/Digital payments.
- Customer Subledgers

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Sl. NO.	Check list	Particulars
1	Who exposed the event: Name/ID/Designation/Department/Centre to be mentioned	Dadakhalandar.S/CFL0002987/Reginol Auditor/Internal Audit
2	Date of event exposed	02-Dec-25
3	Name/ID/Designation of the Fraudulent Staff	Vanguri Upendar/CFL0004113/Loan Officer Srinu srinu Garikapati/SF0071350/Loan Officer
4	Whether it is in the notice of BM/BQM/CM/AVP/VP/SVP & HR (Yes/No)	No
5	If yes, mention the Action initiated by BM/BQM/CM/AVP/VP/SVP	NA
6	No. of thefts/robberies happened in this branch for the past 12 months (excluding this)	3
7	No. of staff frauds happened in this branch for the past 12 months (excluding this)	5
8	Is there any disciplinary action taken by HR in his/her past tenure.	Yes
9	Whether internal audit was conducted at the branch during occurrence of the fraud (Yes/No/NA)	No
10	If "Yes", whether internal audit has detected the fraud (Yes/No/NA)	NA
11	If "No", why the fraud was not detected/informed during such audit.	NA
12	Is there any investigation conducted & reported after detection by other departments (Yes/No/NA)	NA
13	If yes, mention the departments who conducted and reported.	NA

Details of involved staff

Sl. No	Staff Name	Employee ID	Designation	DOJ in CFL (DD/MMM/YY)	DOJ in Branch (DD/MMM/YY)
1	Vanguri Upendar	CFL0004113	Loan Officer	13-Apr-24	13-Apr-24
2	Srinu srinu Garikapati	SF0071350	Loan Officer	22-Feb-23	22-Feb-23

Note: The information and observations given in the report are based on records and documents produced before us for verification. We have relied on certain explanations and representations provided by the CFL staff & customers wherever applicable.

Report prepared by : Internal Audit.
Date :5-Dec-25