



# SPANDANA

## Detailed Show Cause Notice

Date : 24/4/2025

To,  
**Employee Name** : Deepak Jhariya  
**Employee ID** : sf0061433  
**Designation** : Credit Assistant  
**Branch** : MPGL0385-Jabalpur

### Subject : Detailed Show Cause Notice

Dear Deepak Jhariya,

With reference to the complaint number DC-FY-2025-00552 which has been reported on 17/04/2025.

Following your exit on 21/02/2025 by way of resignation/termination from the organization, it has been allegedly reported that you were involved in a Financial Misappropriation. Consequently, the Company initiated an internal investigation. It has been found that

It has been found that "You have collected Multiple EMI's amount of total Rs.35,370/-on 08th June-2024 to 08th January-2025 from 03 Borrower's- Laxmi Thakur for Loan No-350217260, Kalavati Barman/351200718 & Preeti Lalwani/ 357640220 which were not posted in FIMO nor submitted at the branch.

### IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	35370
Amount Recovered as On Date	0
Due Amount	35370

Remarks : Loan Officer Deepak Jhariya/SF0061433 was found involved in collection misappropriation (Collected EMIs but not posted to concerned borrower accounts) on the names of 03 borrowers for the amounting to Rs. 35,370/- based on the evidence available. Total Fraud Amount = Rs. 35,370/- Amount Recovered and accounted in FIMO = Rs. 0/- Net Fraud Amount (To be recovered) = Rs. 35,370/-

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, within 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**

**Radhakrishna Eale**  
**Senior Vice President (Human Resources)**