



SPANDANA

Case Id: DC-FY-2025-05563

Date: 06/01/2026

EX-PARTE INQUIRY REPORT

Background:

This is with reference to the case registered on 04/12/2025, under Financial misconduct, with allegations of Pre-closure Misappropriation against Mr./Ms./Mrs. **Biswanath Roy**, bearing the Emp. ID - SF0080738. The employee has not taken due care while discharging his/her duties, and the charges mentioned in:

The Detailed Show Cause Notice (DSCN) was issued on 09/12/2025. (Copy of the SCN letter is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 30/12/2025, informing that Mr./Ms./Mrs. Biswanath Roy, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 30/12/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 30/12/2025 (Inquiry date), I/we along with other committee members were present; however, the alleged employee was not present for the Inquiry.

Submissions from the Committee:

The Inquiry Committee/Officers presented the version of the management along with the documents/evidence submitted, as stated below:

The Inquiry Committee/Officer submitted that, through the mail dated 04/12/2025 from Mr./Ms./Mrs. Sanjoy Sarkar SF0042293 Regional Auditor, it was informed to the management that Mr./Ms./Mrs. Biswanath Roy SF0080738 Senior Credit Assistant allegedly committed misconduct under Pre-closure Misappropriation on 04/09/2025. The complaint mail is attached as **Annexure -III**.

Employee has not responded to the Show Cause Notice issued.

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:

Evidences:

1. [1764846483484_Pre-Close Misappropriation- Bagdogra branch\(WB3722\).msg](#)

Fraud Investigation Files:

1. [1765016069564_SSFL Fraud Investigation Report Bagdogra \(WB3722\) - Biswanath Roy.xlsx](#)

1. [1765016069564_Evidence.zip](#)

Thereafter, an opportunity was given to Mr./Ms./Mrs. Biswanath Roy to verify/examine the witness/evidence in their defense.

Submissions from Alleged Employee:

The alleged employee did not attend the inquiry proceedings, despite prior communication. The Inquiry was closed after confirming with the attending parties that they had full opportunity to present witnesses and evidence, and that nothing else was to be presented.

Observations:

Observations of the inquiry committee/officers based on the evidence produced/submitted by the alleged employee and/or complainant.

- Member Id:** SF0076555 Name: Arvind Kumar Maurya **Department:** Internal Audit
Decision: Termination **Committee type:** CommitteeMembers
Observation: IA Observations during Fraud Investigation: During the verification identified that loan officer Biswanath Roy/SF0080738 had collected Pre-closure amount of Rs. 27586/- from borrower r URMILA DEBI SHARMA on dated-04-Sep-24. Rs. 18,003/- against loan number 356840114 and Rs. 9,583/- against loan number 359036036 from borrower URMILA DEBI SHARMA (She has two loan). But loan officer did not close the loan, and he ran the EWI on regular basis. Staff is already terminated in other case.
Conclusion: Yes
- Member Id:** SF0101649 Name: Deepak Kujur **Department:** Operations
Decision: Termination **Committee type:** CommitteeMembers
Observation: Office order Intimation
Conclusion: Yes
- Member Id:** SF0077378 Name: Dalpreet Kaur **Department:** Human Resource
Decision: Termination **Committee type:** CommitteeMembers
Observation: Already Terminated
Conclusion: Yes

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 the charges, and Mr./Ms./Mrs. Biswanath Roy has violated Company's rules and is guilty of the charges mentioned under the said category in the Detailed Show Cause Notice (DSCN) issued on 09/12/2025.

Inquiry Committee / Officer

Date: 06/01/2026

Annexures

- [Annexure - 1 \(Show Cause Notice \)](#)
- [Annexure - 2 \(Notice of Inquiry \)](#)