



Case Id: DC-FY-2025-05736

Date: 05/08/2026

EX-PARTE INQUIRY REPORT

Background:

This is with reference to the case registered on 18/12/2025, under Financial misconduct, with allegations of Collection Misappropriation against Mr./Ms./Mrs. **Harendra Jaipal**, bearing the Emp. ID - SF0092502. 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 22/12/2025. (Copy of the SCN letter is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 15/01/2026, informing that Mr./Ms./Mrs. Harendra Jaipal, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 15/01/2026. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 15/01/2026 (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 18/12/2025 from Mr./Ms./Mrs. Om Prakash Sharma SF0074401 Associate Vice President, it was informed to the management that Mr./Ms./Mrs. Harendra Jaipal SF0092502 Credit Assistant allegedly committed misconduct under Collection Misappropriation on 04/10/2025. 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. [1766050751653_FW_Staff Froud @ Harendra jaypal .msg](#)

Fraud Investigation Files:

1. [1766385918932_Fraud Investigation Report RJ Merta Road RJ3047 \(Complaint Number-FN25-26-03256\).xlsx](#)

1. [1766385918932_Evidence RJ Merta Road RJ3047.zip](#)

Thereafter, an opportunity was given to Mr./Ms./Mrs. Harendra Jaipal 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.

1. **Member Id:** SF0071589 **Name:** Mohit Kishore Prasad **Department:** Human Resource
Decision: Termination **Committee type:** CommitteeMembers
Observation: Staff is already terminated so office order intimation
Conclusion: Yes
2. **Member Id:** SF0076226 **Name:** Saptarshi Sankar Bose **Department:** Internal Audit
Decision: Termination **Committee type:** CommitteeMembers
Observation: Credit Assistant - Harendra Jaipal / SF0092502 had collected installment form 2 borrower of Rs. 5560/- and till audit the amount had not been recovered. As evidence collected loan card and Digital receipt from the borrowers. Staff Fraud identified and reported with evidence, whereas staff already terminated of his previous incident.
Conclusion: Yes
3. **Member Id:** SF0080719 **Name:** Suresh Kumar Yadav **Department:** Operations
Decision: Termination **Committee type:** CommitteeMembers
Observation: financial fraud
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. Harendra Jaipal 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 22/12/2025.

Inquiry Committee / Officer

Date: 05/08/2026

Annexures

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