



## SPANDANA

### Detailed Show Cause Notice

Date : 29/1/2026

To,  
**Employee Name** : Km kusum  
**Employee ID** : SF0072301  
**Designation** : Customer Retention Associate  
**Branch** : UP3401

#### Subject : Detailed Show Cause Notice

Dear Km kusum,

With reference to the complaint number DC-FY-2025-05962 under the Pre-closure Misappropriation, an Initial Show Cause Notice was served on dated 12/01/2026, wherein you have not replied

Further to the above, the fraud investigation has been conducted and a report has been submitted. It has been found that you are engaged in the below charges of Pre-closure Misappropriation.

Following are the charges in detail:

#### IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	5038
Amount Recovered as On Date	5038
Due Amount	0

Remarks : As per the cash receipt, the borrower Rizwana Bano (Loan No. 35571004) paid an amount of ₹5,038/- in cash on 15-12-2025 towards OTS closure to CRA Ms. Kushum (SF0072301). Out of the said amount, ₹3,022.80 was accounted and posted in FIMO on 15-12-2025. The remaining advance amount of ₹2,015/- was not posted in FIMO and, as per the borrower's return statement, was refunded by the Branch Manager on 08-01-2026. Evidence: Cash receipt. Audit Summary: Total amount involved: ₹5,038/- Amount accounted in FIMO: ₹3,022/- Balance amount refunded: ₹2,015/-

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, on or before 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**

**Ranjeeta Gupta**  
**Vice President (Human Resources)**

