



# SPANDANA

## Detailed Show Cause Notice

Date : 21/4/2025

To,  
**Employee Name** : Vishal Verma  
**Employee ID** : SF0085530  
**Designation** : Credit Assistant  
**Branch** : UP3273-Hata

### Subject : Detailed Show Cause Notice

Dear Vishal Verma,

With reference to the complaint number DC-FY-2025-00592 which has been reported on 21/04/2025.

It has been reported that due care is not taken by you while discharging your job responsibilities. An allegation of Collection Misappropriation under Financial misconduct has been made against you. It has been found that

It has been found that "You have collected multiple EMI's amount of total Rs.11013/-on 13th September, 06th December-2024 & 05th February 2025 to 19th March 2025 from 03 Borrower's- Pooja for Loan No-354230628, Renu for Loan No-358878965 & Hasibun Nisha for Loan No-356886878 which were not posted in FIMO nor submitted at the branch.

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)**