



SPANDANA

Detailed Show Cause Notice

Date : 8/5/2025

To,
Employee Name : Anand Purushottam Manwar
Employee ID : SF0087140
Designation : Credit Assistant
Branch : MRGL2258-Karanja(Lad)

Subject : Detailed Show Cause Notice

Dear Anand Purushottam Manwar,

With reference to the complaint number DC-FY-2025-00622 which has been reported on 21/04/2025.

Following your exit on 08/04/2025 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.11,750/-on 05th July to 07th September -2024 from 03 Borrower's- Sayarabi Shaikh Rahim for Loan No's -350054687 & 352970256, Khairunisa Rahim Shah for Loan No- 3562890524 and Najeema Khan Latifoddin for Loan No-354030563 which were not posted in FIMO nor submitted at the branch.

IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	23200
Amount Recovered as On Date	0
Due Amount	23200

Remarks : "Post Investigation, total fraud affected borrower 6 and the fraud amount is Rs. 23200/-. (2 borrower collections collected,)"

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)