



SPANDANA

Final Order Intimation

Date : 31/5/2025

To,
Employee Name : Deepak Chaudhari
Employee ID : SF0053280
Designation : Credit Assistant
Branch : MP2057-Umaria

Subject : Final Order Intimation

Dear Deepak Chaudhari,

This is to inform you that a Detailed Show Cause Notice ("DSCN") dated 24/04/2025 were served to you with reference to Complaint ID DC-FY-2025-00724, registered under Financial Misconduct on dated 24/04/2025. You were required to respond by 15/05/2025.

Additionally, a Notice of Inquiry ("NOI") dated 26/05/2025 was issued, directing you to contact your respective State HR or your Reporting Manager within three (3) days of receipt. However, to date, you have neither responded nor contacted the designated personnel.

Following an examination of available facts, evidence documents and investigation conducted by the Audit Team, the Disciplinary Action Committee ("DAC") has established your involvement in

It has been found that "You have Disbursed Fake loan (by tempering the KYCs and uploading the new banking details for the subsequent loan) of total amount Rs.60,000/- on 08th September-2023 to Borrower- Rajkumari for Loan No- 352468586.

amounting to Rs. 60000 .

Accordingly, the Company is proceeding with the following actions:

- a) Reporting of Fraud to relevant Regulatory Authorities (i.e., Reserve Bank of India (RBI), FIU-India, and any other applicable authorities).
- b) Escalation to Law Enforcement Agencies (LEAs), including the State Police Authorities and/or Court of Law.
- c) Initiation of necessary legal proceedings to recover the financial loss caused by the fraudulent activity.

You are hereby advised that failure to comply with any further legal proceedings may result in additional legal consequences.

For Spandana Sphoorty Financial Limited
Authorized Signatory

Radhakrishna Eale
Senior Vice President (Human Resources)