



SPANDANA

Case Id: DC-FY-2025-08330

Date: 15/07/2026

EX-PARTE INQUIRY REPORT

Background:

This is with reference to the case registered on 13/02/2026, under Financial misconduct, with allegations of Pre-closure Misappropriation against Mr./Ms./Mrs. **Biplob Roy**, bearing the Emp. ID - SF0078718. The employee has not taken due care while discharging his/her duties, and the charges mentioned in: Initial SCN dated 19/02/2026 and Detailed Show Cause Notice (DSCN) issued post Fraud Investigation on 20/04/2026. (Copy of the SCN letter/s is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 15/05/2026, informing that Mr./Ms./Mrs. Biplob Roy, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 18/05/2026. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 18/05/2026 (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 12/02/2026 from Mr./Ms./Mrs. Raju Goswami SF0100372 Branch Manager, it was informed to the management that Mr./Ms./Mrs. Biplob Roy SF0078718 Credit Assistant allegedly committed misconduct under Pre-closure Misappropriation on 13/03/2025. The complaint mail is attached as **Annexure -III**.

Employee has not responded to the Show Cause Notice issued.

Employee has not responded to the Detailed 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. [1776965305345_bagdogra- FN25-26-03704.pdf](#)

Fraud Investigation Files:

1. [1776679029776_SSFL Fraud Investigation Report @biplob roy.xlsx](#)
1. [1776679029776_Bagdogra Branch Avoidance.zip](#)

Thereafter, an opportunity was given to Mr./Ms./Mrs. Biplob Roy to verify/examine the witness/evidence in their defense.

Submissions from Alleged Employee:

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.

- Member Id:** SF0076555 **Name:** Arvind Kumar Maurya **Department:** Fraud Risk Management
Decision: Termination **Committee type:** CommitteeMembers
Observation: 1-During Field Verification it was observed that LO Biplab Roy/ SF0078718 had embezzled 3 borrower Collection & Advance Amount 16460/- but posted not in fimo , so net fraud amount is 16460/-. we have collected evidence of borrower's loan card, sub ledger & Digital Payment screenshot. Recommended for L1. Based on the evidence submitted against the allegation of Fraud, it proves that the employee has committed financial fraud. Amount to be recovered, if any and FIR process if required.
Conclusion: Yes
- Member Id:** SF0077378 **Name:** Dalpreet Kaur **Department:** Human Resource
Decision: Termination **Committee type:** CommitteeMembers
Observation: As the employee has not responded so based on evidences the committee decided for Termination
Conclusion: Yes
- Member Id:** SF0103718 **Name:** Narendra Nath Acharya **Department:** Operations
Decision: Termination **Committee type:** CommitteeMembers
Observation: Due amount still not paid leads to termination
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. Biplob Roy has violated Company's rules and is guilty of the charges mentioned under the said category in the Show Cause Notice dated 19/02/2026 and the Detailed Show Cause Notice (DSCN) issued post Fraud Investigation dated 20/04/2026.

Inquiry Committee / Officer

Date: 15/07/2026

Annexures

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