



SPANDANA

Detailed Show Cause Notice

Date : 11/6/2025

To,
Employee Name : Vishwajeet Kumar
Employee ID : SF0084984
Designation : Credit Assistant
Branch : BH3737

Subject : Detailed Show Cause Notice

Dear Vishwajeet Kumar,

With reference to the complaint number DC-FY-2025-00839 which has been reported on 24/04/2025.

Following your exit on 17/04/2025 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 02 EMI's amount of total Rs.14,00/- on 04th April- 2025 from the Borrower's- Prem Shila Devi for Loan No- 356069540 & Rasika Devi/357736425 which were not posted in FIMO nor submitted at the branch.

IA Observations

Fraud Investigation Required :	Yes
Total Fraud Amount	34880
Amount Recovered as On Date	0
Due Amount	34880

Remarks : Complaint raised by branch side against LO Vishwajeet Kumar/SF0084984 amounting of rs.1400/-. Post verification total of 137 borrower out of that 29 borrowers are affected on it amounting of rs.34880/-.

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)