



SPANDANA

Case Id: DC-FY-2025-09440

Date: 11/07/2026

INQUIRY REPORT

Background:

This is with reference to the case registered on 06/03/2026, under Financial misconduct, with allegations of Fake bills submission against Mr./Ms./Mrs. **Neelappa S Kuri**, bearing the Emp. ID - SF0033031. The employee has not taken due care while discharging his/her duties, and the charges mentioned in:

The Detailed Show Cause Notice (DSCN) was issued on 09/03/2026. (Copy of the SCN letter is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 17/03/2026, informing that Mr./Ms./Mrs. Neelappa S Kuri, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 18/03/2026. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 18/03/2026 (Inquiry date), the following parties were present for Inquiry proceedings:

1. Alleged Employee - Mr./Ms./Mrs. Neelappa S Kuri (SF0033031 , Area Head)
2. Mr./Ms./Mrs. Mallanna N (SF0027810 , Zonal Manager)
3. Mr./Ms./Mrs. Shivaraj MH (SF0091077 , Associate Vice President)
4. Mr./Ms./Mrs. Basavraj Heggappa Lamani (SF0020755 , State Head)
5. Mr./Ms./Mrs. Rudrappa Channabasappa Badiger (SF0100781 , Deputy Manager)
6. Mr./Ms./Mrs. Ramesh Allaparthi (SF0072185 , Senior Vice President)
7. Mr./Ms./Mrs. Ram Kumar N (SF0098729 , Vice President)
8. Mr./Ms./Mrs. Ranjeeta Gupta (SF0098131 , Vice President)

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 05/03/2026 from Mr./Ms./Mrs. Rudrappa Channabasappa Badiger SF0100781 Deputy Manager, it was informed to the management that Mr./Ms./Mrs. Neelappa S Kuri SF0033031 Area Head allegedly committed misconduct under Fake bills submission on 27/12/2025. The complaint mail is attached as **Annexure -III**.

Also, it has been presented that the Show Cause Notice dated 01/01/1970 was issued to Alleged Employee Neelappa S Kuri against the alleged charges. After that, considering that Mr./Ms./Mrs. Neelappa S Kuri's presence in the branch would potentially lead to influencing the evidence specific to the alleged charges, a suspension letter was issued to him on 06/03/2026. A copy of the same is attached as **Annexure -IV**.

The alleged employee's presented reply to the Detailed Show Cause Notice via letter dated 09/03/2026, which is attached as **Annexure - V**.

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: No evidence files found.

Fraud Investigation Files: No Fraud Investigation evidence is presented, as this case may not require such an investigation.

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

Submissions from Alleged Employee:

Mr./Ms./Mrs. Neelappa S Kuri presented their defense statement and evidence as follows:

The alleged employee stated that the allegations charged on him/her are true.

The inquiry was closed after confirming with all parties that they had full opportunity to present witnesses and evidence, and to examine and cross-examine, with nothing else to be presented in the Inquiry.

Observations:

Observations of the inquiry committee/officers based on the evidence produced/submitted by the alleged

employee and/or complainant.

1. **Member Id:** SF0027810 **Name:** Mallanna N **Department:** Fraud Risk Management
Decision: Resignation **Committee type:** CommitteeMembers
Observation: As per Recommendation moving this case to CDAC
Conclusion: Yes
2. **Member Id:** SF0091077 **Name:** Shivaraj MH **Department:** Human Resource
Decision: Termination **Committee type:** CommitteeMembers
Observation: As per HO discussion, Moving the case to CDAC
Conclusion: Yes
3. **Member Id:** SF0020755 **Name:** Basavraj Heggappa Lamani **Department:** Operations
Decision: Resignation **Committee type:** CommitteeMembers
Observation: As per discussion, moving the case to CDAC
Conclusion: Yes
4. **Member Id:** SF0072185 **Name:** Ramesh Allaparthi **Department:** Internal Audit
Decision: Termination **Committee type:** CentralCommitte
Observation: The incident of fake bills was noticed by concern State Head during February 2026 and recommended TADA team to verify previous bills of the alleged staff. As per the evidence, the alleged staff Neelappa S Kuri/SF0033031/Area Head has provided fake lodged bills amounting to Rs. 50402/- pertaining to Royal Heritage Lodge, Pavagada, Karnataka. The said amount is pertaining to October 2025 (11th to 19th), November 2025 (1st to 5th, 9th to 15th & 18th to 21st) and December 2025 (13th to 19th & 22nd to 27th). During enquiry, the alleged staff has denied the allegations stating that it was provided by the concern lodge manager. However, during FRM team verification dated 25th March 2026, the lodge management staff has denied on his stay on the above-mentioned dates and has confirmed that he has stayed in the month of October 2025 from 2nd to 10th for which they have given printed bill amounting to Rs. 12600/- and has denied his staff on the above forged dated. Further as per the TADA bill of the alleged staff, he has also claimed an amount of Rs. 19000/- as DA on the dates where he has produced fake lodged bills. Based on the evidence and the FRM team enquiry report, it has been proved that the alleged employee Neelappa S Kuri/SF0033031 has provided fake lodged bills and claimed Rs. 50402/-. Hence as per the company disciplinary policy recommending for "Termination" and the said amount should be recovered from the alleged employee.
Conclusion: Yes
5. **Member Id:** SF0098729 **Name:** Ram Kumar N **Department:** Fraud Risk Management
Decision: Termination **Committee type:** CentralCommitte
Observation: Complete breach of policy, fake bills submitted for the hotel claims and had done it since a year amounting to Rs.50,402 /- approx. which has to be recovered and he can be terminated. The response he had given during our CDAC inquiry is that he manipulated & tampered with duplicate fake hotel bills, it was found that the amounts and dates are contradictory and wrong with different tariff amount for same room on different month. Same bill numbers for different period of monthly bills claimed. Hence, it's a clear that he had manipulated the hotel stay bills and claimed extra amounts beyond the tariff charges. Being in a AVP supervisory cadre, this act cannot be accepted as an excuse and forgiven. Hence recommending for Termination. Need to recover the said money from his F&F, account it to SSFL and settle the balance to him.
Conclusion: Yes
6. **Member Id:** SF0098131 **Name:** Ranjeeta Gupta **Department:** Human Resource
Decision: Termination **Committee type:** CentralCommitte
Observation: The Committee upon reviewing the evidences as provided by Accounts Team and investigated in person by FRM Team, found that the bills were photocopied where the bill no are repeated. Hence all such photocopy bills are forged. Several bills have also been submitted where there are no bill no. The Committee recommends for Termination with immediate effect and recovery of the amount of 50K (actual amount to be validated) from him.
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. Neelappa S Kuri has violated Company's rules and is guilty of the charges mentioned under the said category in the Detailed Show Cause Notice (DSCN) issued on 09/03/2026.

Inquiry Committee / Officer

Date: 11/07/2026

Annexures

- [Annexure - 1 \(Show Cause Notice \)](#)
- [Annexure - 2 \(Notice of Inquiry \)](#)
- [Annexure - 4 \(Suspension Letter \)](#)
- [Annexure - 5 \(SCN Renv \)](#)

