



## SPANDANA

Date: 15/07/2025

### INQUIRY REPORT

#### **Background:**

This is with reference to the case registered on 29/04/2025, under Financial misconduct, with allegations of Collection Misappropriation against Mr./Ms./Mrs. **Diwakar Yadav**, bearing the Emp. ID - SF0097955. The employee has not taken due care while discharging his/her duties, and the charges mentioned in:

Initial SCN dated 07/05/2025 and Detailed Show Cause Notice (DSCN) issued post Fraud Investigation on 19/05/2025. (Copy of the SCN letter/s is attached as **Annexure - I**)

A Notice of Inquiry was issued to the alleged employee, vide letter dated 05/06/2025, informing that Mr./Ms./Mrs. Diwakar Yadav, to present him/her self for the Internal Inquiry proceedings which was addressed by the Disciplinary Inquiry committee/Officer, scheduled on 05/06/2025. (Copy of the Notice of Inquiry letter is attached as **Annexure -II**)

On the 05/06/2025 (Inquiry date), the following parties were present for Inquiry proceedings:

1. Alleged Employee - Mr./Ms./Mrs. Diwakar Yadav ( SF0097955 , Credit Assistant)
2. Mr./Ms./Mrs. Dalpreet Kaur ( SF0077378 , Deputy Manager)
3. Mr./Ms./Mrs. Rohan Mukherjee ( SF0074701 , Senior Vice President)
4. Mr./Ms./Mrs. Saptarshi Sankar Bose ( SF0076226 , Associate 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 29/04/2025 from Mr./Ms./Mrs. Abhishek Rana SF0095770 Cluster Manager, it was informed to the management that Mr./Ms./Mrs. Diwakar Yadav SF0097955 Credit Assistant allegedly committed misconduct under Collection Misappropriation on 02/04/2025. The complaint mail is attached as **Annexure -III**.

Also, it has been presented that the Show Cause Notice dated 07/05/2025 was issued to Alleged Employee Diwakar Yadav against the alleged charges. After that, considering that Mr./Ms./Mrs. Diwakar Yadav'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 29/04/2025. A copy of the same is attached as **Annexure -IV**.

And also then presented the alleged employee's reply to the Show Cause Notice via letter dated 08/05/2025, which is attached as **Annexure - V**.

And then presented the alleged employee's reply to the Detailed Show Cause Notice via letter dated 04/06/2025, 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:

1. [1745902518162\\_1 Misappropriation of Cash \(Diwakar Yadav SF0097955\).msg](#)
1. [1745902518162\\_Re\\_Misappropriation of Cash \(Diwakar Yadav SF0097955\).msg](#)

Fraud Investigation Files:

1. [1747397338291\\_Evidence.rar](#)
1. [1747397338291\\_SSFL Fraud Investigation Report Karon \(JH3532\) - Diwakar Yadav.xlsx](#)

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

### **Submissions from Alleged Employee:**

Mr./Ms./Mrs. Diwakar Yadav 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.

- Member Id:** SF0077378 **Name:** Dalpreet Kaur **Department:** Human Resource  
**Decision:** Warning letter **Committee type:** CommitteeMembers  
**Observation:** Warning  
**Conclusion:** Yes
- Member Id:** SF0074701 **Name:** Rohan Mukherjee **Department:** Operations  
**Decision:** Warning letter **Committee type:** CommitteeMembers  
**Observation:** It was decided by ZIC committee that the incident happened due to EOD hold. He missed to tally the amount and after knowing about the pending EMI, He repaid the amount to FICM team. Their regret was being expressed during the call. Therefore, the committee decided to close the case with Warning and Transfer to another branch.  
**Conclusion:** Yes
- Member Id:** SF0076226 **Name:** Saptarshi Sankar Bose **Department:** Internal Audit  
**Decision:** Warning letter **Committee type:** CommitteeMembers  
**Observation:** Only 2 Installments were collected but not posted in FIMO. Amount recovered and warned the staff to do not repeat this again.  
**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 while there is no adequate evidence to support that Mr./Ms./Mrs. Diwakar Yadav violated Company's rules and is not guilty of the charges mentioned under the said category in the Show Cause Notice dated 07/05/2025 and the Detailed Show Cause Notice (DSCN) issued post Fraud Investigation dated 19/05/2025, there was a process deviation in the case.**

Inquiry Committee / Officer

Date: 15/07/2025

### **Annexures**

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