

Bank loan – Bank Employees Working as a Field Officer – It has come on the record that while recommending the extension of loan to the various borrowers, he failed to verify the correctness of the revenue record attached in order to secure the return of the loan amount – A field officer is not only expected to be vigilant, but is expected to verify the documents submitted by the borrowers with the revenue record – The appellant cannot claim that he was only required to forward the application of the intended borrowers – He was the person who was posted in the field and was in direct contact with the borrowers – In such circumstances, being a bank official, the appellant was expected to carry out due diligence in order to protect the interest of the bank with whom he was employed – The allegations against the appellant are grave in nature – Question is whether the appellant has been involved in misconduct or not – The recovery of loan, if any, is not relevant for looking at the conduct of the appellant – Service matter.

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