

**Bank loan - Employee was posted in the field - It was his primary duty to be careful while recommending the loans - The sanctioning authority can verify the correctness of the record, only to certain extent - However, such sanctioning authority cannot be expected to verify all the records particularly when it has already been recommended by the field officer - In such circumstances, the appellant cannot take benefit of the fact that the sanctioning authority has been let off the hook - - Service matter.**

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