

STATISTICAL INFORMATION IN RESPECT OF PERMANENT LOK ADALATS
(Established u/s 22 B of LSAs Act)

NAME OF THE STATE AUTHORITY: ODISHA STATE LEGAL SERVICES AUTHORITY
STATISTICAL INFORMATION FOR THE MONTH OF MARCH--2024

- (i) No. of PLAs existing as on the beginning of the month- **22**
(ii) No. of PLAs established during the Month - **Nil**
(iii) Total No. of PLAs functioning - **22**
(iv) No. of sitting during the month – **115**

Sl. No.	Name of the Public Utility Services	No. of cases pending as on the beginning of the month	No .of Cases received during the Month	No. of cases settled during the Month	Total Value/amount of Settlement (Rs.)
01	Transport Service	28	00	00	--
02	Postal, Telegraph or telephone Service	21	01	02	5,474/-
03	Supply of Power, Light or Water	391	23	30	48,943/-
04	Public Conservancy or Sanitation	76	02	06	--
05	Services in Hospital or Dispensary	30	01	03	--
06	Insurance Service	600	11	25	83,78,144/-
07	Banking & Financial Institutions	466	18	52	71,08,084/-
08	Education & Educational Institutions	22	01	02	--
09	Housing & Real Estate service	437	43	74	36,00,000/-
10	MGNRES Act, 2005	08	00	01	--
11	Aadhar/Votor/Ration/BPL Card	105	14	09	1,00,000/-
12	LPG Gas	10	00	00	--
13	Old Age/Widow Pension & unemployed allowance	226	40	44	1,03,000/-
14	Public Distribution System	19	03	03	12,000/-
15	Mobile Phone & Internet Services	05	00	00	--
16	Others(Please specify)	82	07	19	50,000
	Total	2526	165	270	1,94,05,645/-

STATISTICAL INFORMATION IN RESPECT OF CASES SETTLED THROUGH MEDIATION

NAME OF THE STATE AUTHORITY –ODISHA STATE LEGAL SERVICES AUTHORITY

STATISTICAL INFORMATION FOR THE MONTH OF MARCH-2024.

- (A) (i) Total Number of ADR Centres : 16
(ii) Total No. of Existing Mediation Centres other than ADR Centres : 15
- (i) Existing at the beginning of the month: : 16
(ii) Established during the month : Nil
(iii) Total functional : 16
(iv) Under Construction : Nil
- (B) Number of Mediators (Total of both in ADR Centres and Mediation Centres): 573 (Advocate Mediator-517 & Judge Mediator-56)
Training Deployed (No. of Trained Mediators entrusted with cases during the month)
- (i) Judicial Officers : 00
(ii) Lawyers : 117
(iii) Any Other : 00

(C) Disposal:

		Total of all Mediation/ADR Centres
A	No. of cases pending in the beginning of the month	555
B	No. of cases received during the month	237
C	Cases settled through Mediation	15
D	Cases returned as not settled	94
E	Non-starter cases which were returned as mediation could not commenced	72
F	No. of Cases pending at the end of the month	611
G	Percentage (%) of Settlement	---

Note: ADR Centres denotes newly constructed ADR Centres building whereas Mediation Centres refers to this Centre where mediation activities are being performed in a building other than ADR Centres.

STATISTICAL INFORMATION IN RESPECT OF LEGAL SERVICES BENEFICIARIES
NAME OF THE STATE AUTHORITY – ODISHA STATE LEGAL SERVICES AUTHORITY
STATISTICAL INFORMATION FOR THE MONTH OF MARCH-2024.

Sl. No.	Categories	Providing Panel Advocate	Advice/Counselling	* Other Services (Pl. Specify)	Total
1	Scheduled Caste	10	110	02	122
2	Scheduled Tribe	03	90	02	95
3	Women	74	173	07	254
4	Children	00	00	00	00
5	In- Custody	55	535	10	600
6	Persons with Disability	01	05	14	20
7	Industrial Workmen	00	00	00	00
8	Transgender	00	04	00	04
9	Victims of Trafficking in Human beings or beggar	00	00	00	00
10	Victims of Mass Disaster, Violence, Flood, Draught, Earthquake and Industrial Disaster.	00	00	00	00
11	General (Persons whose annual income does not exceed the prescribed limit)	19	132	06	157
12	Others	09	128	00	137
	TOTAL	171	1177	41	1389

Note :

* **Other Services shall include any help/assistance provided to the beneficiaries for availing the benefits of Centre/State Govt. Schemes such as Aadhar Card / MNREGA etc.**

If the beneficiary falls under more than one category (for example a woman may be scheduled case, victim of Human Trafficking and in custody also) such person is to be shown only in the category in which he was considered and provided legal aid. In no case, one person be shown in more than one category.

(F)

STATISTICAL INFORMATION IN RESPECT LEGAL AWARENESS/LEGAL LITERACY PROGRAMMES FOR THE MONTH OF MARCH-2024.
NAME OF THE STATE AUTHORITY: ODISHA STATE LEGAL SERVICES AUTHORITY

Mode/place of Awareness Programme	No. of Programme held	No. of Persons attended	No. of Programme held Physical	No. of Persons attended Physical	No. of Programme held Virtual	No. of Persons attended virtual	Subjects
Community Radio	00	00	00	00	00	00	--
Jail/Other Custodial Home	60	5181	60	5181	00	00	Legal literacy/Awareness camps/programmes for jail inmates organised by the DLSAs during the jail visits by the Secretaries, DLSAs.
Melas/Exhibitions	00	00	00	00	00	00	-----
Others	63	3787	63	3787	00	00	Observance of International Women's Day on 8 th March ,2024 with organization of Literacy Camps on PWDV Act., P.C.& PNDT Act., POCSO Act., Victim Compensation Scheme, sexual Harassment of women at workplace, and other women specific laws. (Involving Medical Officers, Police officers, Protection officers, etc.)
Radio	00	00	00	00	00	00	----
School/ College/ University	31	3493	31	3493	00	00	Alternative Dispute Resolution mechanism including Establishment and functioning of the permanent Lok Adalat (PLA) for public Utility.
Slum and Labour Colonies	03	231	03	231	00	00	
T.V.	00	00	00	00	00	00	-----
Village/ Community	30	2872	31	2872	00	00	Awareness Programme on S.C. & S.T. (Prevention of Atrocities) Act.
Total	187	15564	187	15564	00	00	

**STATISTICAL INFORMATION IN RESPECT OF PARA LEGAL VOLUNTEERS
FOR THE MONTH OF MARCH-2024.
NAME OF THE STATE LEGAL SERVICES AUTHORITY –ODISHA STATE LEGAL SERVICES AUTHORITY**

Total No. of PLVs trained	No. of PLVs deployed					
	Police Station	Front Offices	Jails/Observations Homes	JJBs/Child Welfare Centres (CWCs)	Other Legal Services (Pl. Specify)	Total
2284	51	Nil	135/per week	30	In Village Legal Aid Clinics (renamed as Legal Care & Support Centres) 632 Community Centres ... Nil Legal Assistance Booths /Legal Aid Clinics in District Sub-divisional Headquarters Hospitals ... Nil One Stop Crisis Centre. --- 120 Special Clinic for North East people ... Nil Jail Legal Aid Clinics ... 696 In Legal Services Clinic For transgender 01	1665 (on rotation basis)

NAME OF THE STATE LEGAL SERVICES AUTHORITY – ODISHA STATE LEGAL SERVICES AUTHORITY
REPORT OF THE LEGAL SERVICES CLINICS FOR THE MONTH OF MARCH-2024.

(H)

1. (a)	No. of Legal Services Clinics/ Village Legal Care and Support Centres.	Colleges/ Universities		Villages		Community Centres		Courts (Front Office)		Jails		JJB		For the people of North-East		For the transgenders		<u>Others (PL. Specify)</u> Legal Assistance Booths/Legal Aid Clinics in District & Sub-divisional Headquarters Hospitals	
		Added or closed during the month	Existing at the end of the month	Added or closed during the month	Existing at the end of the month	Added or closed during the month	Existing at the end of the month	Added or closed during the month	Existing at the end of the month	Added or closed during the month	Existing at the end of the month	Added or closed during the month	Existing at the end of the month	Added or closed during the month	Existing at the end of the month	Added or closed during the month	Existing at the end of the month	Added or closed during the month	Existing at the end of the month
		---	21	---	128	--	02	--	135	---	87	--	30	--	01	---	01	--	76
(b)	Frequency & duration of operation No. of days in a week on which the legal service clinics function & No. of hours of each day)	---	---	---	Once in a week w.e.f 1.3.21.	---	-	---	On all working days	---	Thrice in a week	--	On all the days of sitting of JJB, Wef.0 1.02.2 024	--	--			---	---
(c)	No. of panel Advocates/ PLVs operating the clinics	--	Law College lecturer and student	--	One PLV Once in a week w.e.f 1.3.21	--	---	---	One Retainer--cum-Remand Advocate @ Rs.15000/- per month	--	One male Panel lawyer for twice in a week, One Female Panel Lawyer once in a week & one PLV twice in a week.	--	One PLV	--	--			One Panel lawyer once in a week & One PLV once in a week w.e.f 20.2.22 (on rotation basis)	---
(d)	No. of persons visited the Legal Services Clinics/ Village Legal Care and Support Centres.		324		641	---	--		305	---	1200		41					---	218

STATISTICAL INFORMATION IN R/O VICTIM COMPENSATION SCHEME U/S 357-A Cr.P.C.

STATITICAL INFORMATION FOR THE MONTH OF MARCH-2024.

NAME OF THE STATE LEGAL SERVICES AUTHORITY - ODISHA STATE LEGAL SERVICES AUTHORITY

No. of applications received directly by Legal Services Institutions (A)	No. of applications/orders marked/directed by any Court (B)	Total No. of applications received including Court orders (A+B)	No. of applications decided	No. of applications pending	Total Settlement Amount (In Rs.)
99	68	167	113	2319	02,70,28,000/-

STATISTICAL INFORMATION IN RESPECT OF TRAINING PROGRAMMES CONDUCTED BY SLSAs/DLSAs etc.**FOR THE MONTH OF MARCH-2024.****NAME OF SLSA: ODISHA STATE LEGAL SERVICES AUTHORITY**

Sl. No.	Training programme conducted	Type of programme i.e. Induction Programme/Basic Training etc.	No. of training programmes conducted in the month	Duration of the programme	No. of Participants
1	No training programme for Panel Lawyers conducted	Basic Training	00	00hrs.	00
2	No training programme for PLVs conducted	Basic Training	03	02hrs.	12

PROFORMA, GUIDELINES AND PARAMETERS FOR PROVIDING DATA REGARDING THE MONTHLY ACTIVITY REPORT

A. AWARENESS AND OUTREACH PROGRAMMES: COMMUNITY

I. STATISTICAL INFORMATION OF THE PROGRAMMES-

Women		Children		Senior Citizens		Transgender		Persons with Disabilities		Schemes		NALSA Portals	
Programmes Conducted	Beneficiaries	Programmes Conducted	Beneficiaries	Programmes Conducted	Beneficiaries	Programmes Conducted	Beneficiaries	Programmes Conducted	Beneficiaries	Programmes Conducted	Beneficiaries	Programmes Conducted	Beneficiaries
45	2973	03	174	01	25	01	33	00	00	16	934	00	00

II. DETAILS OF OUTREACH PROGRAMMES-

- a) Specify, Legal Awareness Programmes conducted during the specified period in collaboration with other Governmental Organizations etc. While giving the details, include the following::
 - i. Primary LSI involved; DLSAs & TLSCs
 - ii. Name of the event; Awareness Programmes on Senior Citizens, Women, Transgender etc
 - iii. Resource Persons (Kindly only specify the designation and not the name of the officials involved); DLSA Secretaries, Other Judicial Officers, Officers of District Administration, Panel Lawyers, PLVs.etc;
 - iv. Date and location of the event; On different dates in the Month of March-2024.in the ADR Centres, High School Premises, Gram Panchayat Offices and Conference Hall of District Block Offices etc
 - v. The intended outcome sought to be achieved from the event; To make aware to the participants
 - vi. Total number of participants; **3205**
 - vii. Total number of beneficiaries: **3205**

- b) Specify, Legal Awareness Programmes conducted during the specified period specific to any NALSA Scheme or any other State Scheme, and highlight innovative approaches that were adopted. While giving the details, include the following:
- i. Primary LSI involved; DLSAs & TLSCs
 - ii. Name of the event; Legal Literacy Camps/Awareness Programmes, NALSA Schemes, Children, NALSA Portal
 - iii. Resource Persons (Kindly only specify the designation and not the name of the officials involved); DLSA Secretaries, Other Judicial Officers, Officers of District Administration, Panel Lawyers, PLVs.etc;
 - iv. Date and location of the event; On different dates in the Month of March 2024 in the ADR Centres, High School Premises, Gram Panchayat Offices and Conference Hall of District Block Offices etc
 - v. The intended outcome sought to be achieved from the event; To make aware to the participants
 - vi. Total number of participants; **934**
 - vii. Total number of beneficiaries: **934**
- c) Specify, Legal Awareness Programmes conducted during the specified period specific in compliance (or to spread awareness) of any directions of the Hon'ble Supreme Court or Hon'ble High Court. While giving the details, include the following:: Nil
- i. Primary LSI involved;
 - ii. Name of the event;
 - iii. Resource Persons (Kindly only specify the designation and not the name of the officials involved);
 - iv. Date and location of the event;
 - v. Name of the Case;
 - vi. The intended outcome sought to be achieved from the event;
 - vii. Total number of participants;

B. AWARENESS AND OUTREACH PROGRAMME: SCHOOLS AND COLLEGES

I. STATISTICAL INFORMATION OF THE PROGRAMMES

No. of Programmes Conducted	No. of Schools/ Colleges Covered	No. of Students Participated	No. of Topics Covered	Name the Topics (Any Four)
31	31	2848	03	1. Alternative Dispute Resolution mechanism including Establishment and functioning of the permanent Lok Adalat (PLA) for public Utility. 2. Awareness Programme on S.C. & S.T. (Prevention of Atrocities) Act. 3. POCSO Act.

III.DETAILS OF OUTREACH PROGRAMMES-

a) Specify Legal Awareness Programmes conducted during the specified period in collaboration with Schools, Universities, other Governmental Organizations, etc. Give details of any special campaign organized or awareness session held with respect to Awareness Programmes on Sexual Abuse, Child Marriage, Child Abuse and Human trafficking, provisions of the Child Marriage Act, POCSO Act, Prevention of Ragging, Programmes on Environment, Online Abuse and Violence, Conduction of Legal Literacy Classes, etc. While giving the details, include the following: No outreach programmes held during the month.

- i. Primary LSI involved; DLSAs & TLSCs
- ii. Name of the event; Legal Literacy Camps/Awareness Programmes
- iii. Resource Persons (Kindly only specify the designation and not the name of the officials involved);
- iv. Date and location of the event;
- v. The intended outcome sought to be achieved from the event;
- vi. Total number of participants; **2848**
- vii. Total number of beneficiaries, **2848**
- viii. Highlight innovative steps taken in this respect (if any);

C. ACTIVITIES AND PROGRAMMES FOR PRISONERS-

I. STATISTICAL INFORMATION ABOUT THE PROGRAMMES-

No. of Jails Visits in the month: 87

No. of programmes conducted for Prisoners	No. of prisoners benefited	No. of UTPs provided Legal Aid	No. of Accused released on Bail seeking Legal Aid	No. of Convicts provided legal Aid in the filing of appeals
65	3709	155	73	00

II. DETAILS OF ACTIVITIES AND PROGRAMMES-

- a) Specify information regarding campaigns organized which were especially focused on the Jail Inmates, these include:
 - i. Legal Authorities' interaction with Prisoners;
 - ii. Jail inspection by Legal Services Authorities;
 - iii. Advice and assistance by Panel Advocates;
 - iv. Awareness about Legal Aid Defense Counsel System;
 - v. Programmes for providing vocational training.
- b) Specify information regarding UTRC Meetings conducted (*if any*). While giving the details, include the following:
 - i. Primary LSI involved; DLSAs
 - ii. Date and location of the meeting; Meetings held in the Chambers of District Judge-cum-Chairmen, DLSAs on different dates in the month of March -2024 Total number of participants; UTRC comprise of District & Sessions Judge, Secretary, DLSA, District Magistrates, Superintendent of Police/DCP & Superintendent of different district jails each (**153**)
 - iii. Total number of persons in custody released subsequent to the steps taken after the recommendation of the last meeting; **84 nos.**
 - iv. Any other steps taken in this respect (*if any*):

D. CELEBRATION OF IMPORTANT DAYS RELEVANT TO LSIs:

I. STATISTICAL INFORMATION ABOUT THE PROGRAMMES-

No. of Special days in the month	No. of days celebrated	No. of Participants	No. of beneficiaries
01	01	4300	1377

II. DETAILS OF ACTIVITIES AND PROGRAMMES-

- a) Specify special campaigns organized to commemorate and raise awareness about Important Days. While giving the details, include the following: Nil
- i. Primary LSI involved;
 - ii. Name of the event;
 - iii. The day that is being celebrated;
 - iv. Date and location of the event;
 - v. Total number of participants;
 - vi. Total number of beneficiaries, *if any* (Note: A participant becomes a beneficiary when he receives any kind of legal service other than awareness during the event);
 - vii. Any other steps taken in this respect (*if any*)

E. CAPACITY BUILDING / TRAINING PROGRAMMES-

I. STATISTICAL INFORMATION ABOUT THE PROGRAMMES-

PLVs			Panel Lawyer			Staff and Others (Pl. Specify)		
No. of programmes training Organized	Mode of Programme (in-person or virtual)	No. of Participants	No. of programmes training Organized	Mode of Programme (in-person or virtual)	No. of Participants	No. of programmes training Organized	Mode of Programme (in-person or virtual)	No. of Participants
03	In person	12	00	In Person	00	One day Training Programme organized by 25 DLSAs for LADCS Staff	In-persons	58

II. DETAILS OF ACTIVITIES AND PROGRAMMES-

- a) Specify Training Programmes, workshops, Lectures, etc. conducted during the specified period in collaboration with NGOs, Civil Societies, other Governmental Organizations, etc. Give details of any special campaign organized with respect to the following:
- i. Training Programmes for Panel Advocates on various Legal Topics: Basic Training
 - ii. Training of staff and sensitization on NALSA Schemes and their implementation from time to time and training regarding NALSA Portals for filling Legal Aid forms on NALSA website: Nil
 - iii. Training of any other nature: For PLVs Basic Training

F. LEGAL SERVICES CLINICS-

I. STATISTICAL INFORMATION ABOUT THE PROGRAMMES-

L.S. Clinics/Front Office	No. of Persons Visited	No. of Persons provided Legal Assistance
Law Colleges/ Universities	324	00
Villages	641	360
Community Centers	36	36
Courts	305	281
Jails	1200	574
JJB/CWC/ Observation Homes	41	22
For the people of Northeast	00	00
Others (Pl. Specify)	218	113
Total	2765	1386

II. DETAILS OF ACTIVITIES AND PROGRAMMES-

- a) Specify events/campaigns organized at various Legal Services Clinics (LSCs) during the specified period. Give details with respect to the following:
 - i. Name of the LSC involved;
 - ii. Name of the event;
 - iii. Resource Persons (Kindly only specify the designation and not the name of the officials involved);
 - iv. Date of the event;
 - v. The intended outcome sought to be achieved from the event;
 - vi. Total number of participants;
 - vii. Total number of beneficiaries, *if any* (Note: A participant becomes a beneficiary when he receives any kind of legal service other than awareness during the event)
 - viii. Give details of campaigns organized at special LSCs such as Jails LSC, Observational Home LSCs, etc.

G. Other Activities:

H. Success Stories:

1. On dtd.13.03.2024, 6 Nos. of P.W. Ds have got automatic battery cycles with the help of P.L. Vs of D.L.S.A., Deogarh in a camp organised by DSSO, Deogarh under the AOIP scheme of Central Govt. The Secretary, O.L.S.A., Deogarh, M.L.A., Deogarh, the Chairperson, Deogarh Municipality were present in the said camp.
2. One P.L.V. has got a Railway Identity Card for Orthopedically Handicapped from E.Co. Railway, Sambalpur. He has also process for same Id. Card for other 2 persons.
3. **THIS AUTHORITY ENSURED IN SECURING THE RIGHT OF A WIDOW IN THE MATTER OF FAMILY PENSION:**

On 02.06.2023 the doors of this Authority were knocked by a 73-year-old widow lady namely Manjulata Mishra with tears shedding off her eyes and grieved off to the effect that she has been deprived of the family pension which was ought to have been sanctioned post to the death of her Husband namely Umakanta Dash on 15.06.2021. It was further stated that her husband retired as Inspector from Co-Operative Society under Government of Odisha and was drawing his pension till the date of his death but things turned around just after the death as she was not sanctioned with family pension by the department just because there was discrepancy in the surname of the deceased husband.

The old widow lady was crawling from pillar to post and the concerned officials were just shifting their responsibility upon one to the other and when the matter was brought to the notice of DLSA Khurda took efficacious steps and issued a letter to the registrar cooperative society vide Lr. No. 2536/Dtd.02.06.2023 calling for his appearance with relevant documents for conciliation and on 17.06.2023 the conciliation was taken up in presence of Administrative Officer and the applicant. After the discussion on length it was revealed that due to the mismatch in surname the Family Pension could not be sanctioned, further, this Authority directed the Tahsildar, Chillika vide Lr. No. 3101/Dtd.05.07.2023 to cause an inquiry to the effect that Late Umakanta Mishra and Umakanta Dash are one and same person and submit report to DLSA Khurda, Simultaneously the department was directed to take steps at their end in computing the family pension.

Upon receipt of the report from the Tahsildar Chillika wherein he held that Late Umakanta Mishra and Umakanta Dash are one and same person and the report was submitted to the Commissioner-cum-Secretary, Department of Cooperation, Govt. Of Orissa vide Lr. No. 5098/Dtd.19.10.2023 and requested for taking efficacious steps in sanctioning the same relying on the report of tahasildar.

Finally, on 19.02.2024, Registrar Cooperative Society sanctioned provisional family pension in favour of the applicant Smt. Manjulata Mishra vide its Sanction No. 202333290907/dtd.19.02.2024 and the sanction was only possible on repeated and consistent intervention of DLSA Khurda vide letter no. 5516/Dtd.17.11.2023, 872/dtd.08.02.2024.

4. APPRECIATION TO THIS AUTHORITY BY HON'BLE HIGH COURT OF ORISSA:

Been directed by Hon'ble Court in BLAPL No. 738/2024 communicated to this Authority vide issue No. 5330/dtd.20.02.2024, that the DLSA to produce the victim namely Smruti Ranjan Mallick before Special Medical Board of Capital Hospital, Bhubaneswar on 21.02.2024 at 11:30 AM.

In pursuance thereof, DLSA Khurda took pro-active steps in complying with the directions of Hon'ble Court, DLSA Khurda in ascertaining the whereabouts of the victim issued a letter to Secretary, DLSA, Jajpur vide letter No. 955/dtd.20.02.2024 calling for the address and contact number of the victim as the matter is pending in the file of SDJM, Jajpur, upon receipt of the information from the DLSA, Jajpur, DLSA Khurda contacted the victim over telephone which was answered by his wife and his wife stated that the victim is bedridden and in comma since days and they are residing in Tankapani Area, Bhubaneswar.

Upon informed of such condition of the victim, DLSA Khurda issued a Letter Vide Lr. No. 1009/dtd.20.02.2024 to The Director, Capital Hospital to extend ambulance service for to and fro movement of the Victim from his place of residence to the Hospital and simultaneously a Para Legal Volunteer namely Padmalochan Mohanty was deputed for smooth facilitation in the matter.

On 21.02.2024 the PLV submitted its report that he accompanied the victim in the ambulance and the victim^{was} produced before the board along with his wife, the examination was undergone by the board and the pursuant thereto the victim was sent to his residence.

The compliance report along with the Medical Examination report in sealed cover was submitted to the Hon'ble Court for kind perusal and consideration.

On 07.03.2024 Hon'ble Court was pleased to appreciate DLSA Khurda in its Order No. 3 and Para No. 15A "that the efforts made by the Ld. DLSA Secretary in facilitating such examination of the victim by medical Board is commendable.

5. HOUSE OF A PERSON HAS SAVED FROM BEING GRABBED IN THE GRAB OF AUCTION:

Upon receipt of a grievance from the applicant namely Anita Sahoo regarding Harassment by Punjab and Sind Bank, Ashok Nagar Branch, Bhubaneswar through E-Mail on 18.03.2024, pursuant thereto the AGM of the Bank was noticed to appear with relevant documents for conciliation and conciliation was taken up on 20.03.2024 and on 21.03.2024 been attended by the Representative of AGM and BM on 20.03.2024 and the AGM himself with the BM on 21.03.2024.

The crux of the dispute which revolves around is the bank published an auction notice in the newspaper terming defaulter to the applicant on the loan accounts upon which there remains no amount as overdue and consequent upon it to go with the auction process of the mortgaged property.

On the verge of conciliation, it was revealed by the bank that the husband of the applicant had availed amudra loan from Jayadev Vihar Branch of Punjab and Sind Bank, which was made OTS on getting the proposal from the Bank. Further, the bank stated that unless the husband of the applicant calls off for the OTS proposal the loan accounts could not be renewed and auction process would not be stopped, further, the bank admitted that once a loan has been sanctioned by the bank on creation of an equitable mortgage before a branch of a bank in the year 2010 then Loan under Mudra scheme in the year 2017 would not have been sanctioned.

On completion of the conciliation process which was refused by the bank to call off the Auction notice the matter was brought to the notice of Chief Vigilance Officer and the Zonal Manager of the Bank by this Authority as the loan under Mudra Scheme would not have been sanctioned and it being an Inter-se matter by and between the Jayadev Vihar Branch and Ashok Nagar, Punjab and Sind Bank the applicant should not suffer, vide Memo No. 1679/dtd.21.03.2024 and Memo No. 1680/dtd.21.03.2024 respectively and in response to the same the Auction Notice was called off.

Hence, the house of the applicant was saved from being grabbed on the pretext of Loan.

6. MEDIATION PROCESS IS THE ULTIMATE TOOL IN SPEEDY DELIVERY OF JUSTICE:

This Authority was approached for a Pre-Institution Mediation by the applicant IOBI Bank, Khurda Branch for recovery of money to a tune of Rs.6,89,680.37 from the O.P.s., upon institution of the same the O.P.s were noticed and in pursuance to the notice the O.P.s. appeared and consented to take part in the Mediation Process.

Mediator was appointed and mediation process was taken up and on consistent joint efforts by the Coordinator Mediation Centre and Mediator the matter between the parties is resolved and Mediation process ended in positive and the stuck money of bank was recovered.