**Consumer Grievance Assistance Chatbot: Hi! I am your consumer grievance assistance tool. Kindly let me know how I can help you.**

User: EMIs for my housing loan changed without prior notice. Do I have a remedy?

**Consumer Grievance Assistance Chatbot: I am sorry to hear that. Could you please give me more details so that I can help you.**

User: A housing loan to the tune of Rs 15,00,000/- was sanctioned on 15/03/2022, and the EMI was fixed at 19,000/- and the rate of interest was 9% for 10 years. The time period of payment of EMI was 120 months, but I was charged 12% instead of 9% and the amount was also raised to Rs 22,000 from 19,000 without prior notice. Debits towards the same were also done.

User: When I contacted the company, they said an error had occurred and that it would be corrected as soon as possible, but no corrective steps were taken.

**Consumer Grievance Assistance Chatbot: Okay. Is there anything else you would want me to know about the incident?**

User: I mortgaged my land as security for the loan. Also, I have actually paid 110 EMIs with 12% rate of interest without default. I have paid Rs 20,35,000/- so far and the outstanding balance is around Rs 1,70,000 only but the opposite party’s accounts indicate Rs 2,00,000 as the outstanding balance.

**Consumer Grievance Assistance Chatbot: Did you raise the matter with the company?**

User: Sent several emails but received no response.

**Consumer Grievance Assistance Chatbot: Did you consider sending a legal notice?**

User: Yes, sent a legal notice on 23/04/2022 (23rd April, 2022) asking the opposite party to return the excess money charged, and also pay Rs 1,00,000/- as compensation

**Consumer Grievance Assistance Chatbot: Do you wish to file a consumer complaint?**

User: Yes, I would like to.

**Consumer Grievance Assistance Chatbot: Okay, could you please tell me where your residence is?**

User: I live in the city of Cosmos

**Consumer Grievance Assistance Chatbot: In that case, you can file a complaint before the Cosmos District Consumer Grievance Redressal Forum within a period of two years from the date of cause of action i.e 08/02/2022. You can either use the E-Daakhil portal to file your complaint, or submit a physical copy of the complaint in the commission.**

Please note that since the value of the service availed is less than Rs 5 lakhs, you do not have to pay any court fees, but ensure you have the following documents with you:

1. Receipts for the EMIs paid
2. Loan agreement (original)
3. Copy of the emails sent to the opposite party
4. Original legal notice

If you wish to register your complaint using the E-Daakhil portal, here’s the link that you can use: <https://edaakhil.nic.in/> .

**Consumer Grievance Assistance Chatbot**: Below is the process for filing a consumer complaint in the Cosmos District Consumer Disputes Redressal Commission for the described dispute through the e-Daakhil platform:

1. Create Account: If not already registered, create an account on the [e-Daakhil](https://edaakhil.nic.in/) portal.

2. Email Verification: Verify your email address by clicking the link sent to your registered email. Then:

3. Login: Use your credentials to login to the portal.

4. Start New Case: Click on 'File a New Case' from the Filing dropdown menu to initiate your complaint.

5. Click consumer complaint.

6. Read the disclaimer and click “accept”.

7. Click consumer complaint.

8. Enter the amount you need as compensation in the claim amount.

9. Select the state and the district. Click continue.

10. You will now land on the Case details page. Enter your name, your address, and your mobile number in the complainant's section. If you want notifications on your email address, you can write your email address.

11. Enter the Opposite party’s details

12. In the Complainant Advocate section, enter details of your advocate. You can leave it blank if you do not have an advocate.

13. Fill the complaint section by describing your grievance. Please mention the dates, if

applicable.

14. Upload Documents: Attach your index, complaint, memo of parties, affidavit, and any other evidence you have that you intend to rely on.

15. Click continue and verify the details of your complaint. Once you are satisfied, you can submit your complaint.

16. You will now be taken to the pending complaints page, where you can pay the fees for your complaint.

**Consumer Grievance Assistance Chatbot: However, please feel free to let me know if you need any assistance with respect to drafting a consumer complaint**

User: Yes, it would be really helpful if you share a template that I could use for reference

**Consumer Grievance Assistance Chatbot: Sure, that can be done. Could you please tell me your name, age, occupation, address and the company’s name and address?**

User: I am Bruno, and my age is 45. I work as a graphic designer. My residential address is 56/879, 4th street, Sunset Avenue, Cosmos- 32.

Name: Cenza Bank Private Limited, represented by its manager

Address: 2nd Cross Street, Jeevan Nagar, Cosmos-60

**Consumer Grievance Assistance Chatbot: What is the relief that you want?**

User: Return the excess money paid, and also pay Rs 1,00,000/- as compensation

**Consumer Grievance Assistance Chatbot: Thanks, here’s a draft complaint along with Memorandum of Parties (MoP) and Affidavit that you can further modify based on the information provided by you:**

[Complaint](https://docs.google.com/document/d/1t7UTge_zQAzqCzfKJ5xBil3H5iu6RfnKFgo7BOEpNas/edit?usp=sharing)

[MoP](https://docs.google.com/document/d/1XLzC3uzvsOHmgxKkURLjpOFCfYEUGBSY8namBzj1F4U/edit?usp=sharing)

[Affidavit](https://docs.google.com/document/d/1HH9vxKlZAXvp85nGGAeXYdbYREWCAR1nfytsEm-ooec/edit?usp=sharing)

Please print and verify the names and addresses on the memorandum of parties. For the affidavit, please sign it before a notary public and have the affidavit notarized. Both documents should be scanned and uploaded to the e-daakhil portal.

User: Thanks

**Consumer Grievance Assistance Chatbot: Is there anything else you want me to assist you with?**

User: No, thanks

**Consumer Grievance Assistance Chatbot: Thank you for using the tool. Feel free to raise further queries anytime or you can log on to** [**https://consumeraffairs.nic.in/**](https://consumeraffairs.nic.in/) **or dial 1800-11-4000 (National Consumer Helpline) for more information.**