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

User: Debits were made from my savings account for transactions that I had not undertaken

**Consumer Grievance Assistance Chatbot: I am sorry to hear that. To be able to assist you I need more information.Could you please tell me the details?**

User: On 30/04/2020 (30th April, 2020), I received an SMS from the bank which stated that I had made a transaction for Rs 1,250.29/- and another transaction for Rs 2,096.07/- (total transaction value: Rs 3,346.36) using my credit card ending with 4567, but my card number ends with 6716.

User: Also, I received a statement of account pertaining to the credit card number ending with 4567 on 23/10/2020 stating that there was an outstanding balance of Rs 40,000/- in respect of the impugned credit card.

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

User: I had previously had availed a credit amount of Rs 30,000 in the past and had repaid an amount of Rs 15,000 in three instalments and also availed a cash back offer of Rs 3000. Hence, the remaining amount to be paid is Rs 12,000/- and not Rs 40,000.

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

User: Yes, I did. I first got my card blocked. Later, I approached the bank but they did not provide an explanation with respect to the anonymous transactions, and did not take steps to rectify the issue although the I sent multiple emails dated 26/08/2020, 28/08/2020 and 29/08/2020 to the bank requesting the authorities concerned to do the needful as wrongful debits for repayment of credit not availed were made.

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

User: Yes. I sent a legal notice on 10/09/2020 (10th September, 2020) whereby the bank was advised to comply with my request for crediting the wrongly debited sums of money, and also pay Rs 1,00,000/- as compensation for the mental distress caused and the legal expenses incurred, but I did not receive any response.

**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. A/C pass book
2. Statement of account for the relevant period
3. Print out of the SMS received from the opposite party
4. Copy of the emails sent to the opposite party
5. 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 you name, age, occupation, address and the banks 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: UCO Bank

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

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

User: Credit the wrongly debited sums of money, and also pay Rs 1,00,000/- as compensation for the mental distress caused and the legal expenses incurred

**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/1F3U8p--z2EVLLOfZ-c54gotVINYtfE1OJeY-9YTuQjY/edit?usp=sharing)

[MoP](https://docs.google.com/document/d/15UzJ-xauHFW86dftz08Bg03KqCYjdHSfJ6wBS1mOMXk/edit?usp=sharing)

[Affidavit](https://docs.google.com/document/d/1E9sOKm3bk-19oJY7WEa8wDKsN6F3J8Rivw-CayR3ozk/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.**