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

User: I have paid all the dues as per the amortization schedule issued in respect of my loan account, but I have been told there is an outstanding balance. What I do I do?

**Consumer Grievance Assistance Chatbot: Can you elaborate the entire incident in detail with dates when all of it happened?**

User: On 15/03/2002, I took a housing loan for Rs 15,00,000/- and in 2022, I repaid the principal with interest as per the schedule. When I sought closure of my loan account, I was informed that there was an outstanding balance of Rs 2,00,000/- but that cannot be true. When contacted, they simply asked me to pay the stipulated amount and close the loan account.

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

User: EMI to be paid was around 15,000/- and the rate of interest per annum was fixed at 9% for 20 years.

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

User: I sent an email narrating all the facts, but to no avail

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

User: Yes, sent a legal notice on 23/04/2022 (23rd April, 2022) whereby the opposite party was asked to close the loan account at the earliest and return the title deeds, and also pay Rs 1,00,000/- as compensation, but no received no 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 more than Rs 5 lakhs, you have to pay court fees, but ensure you have the following documents with you:

1. Loan agreement
2. Statements of account for the relevant period
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, You can call the national helpline number 1800-11-4000 or 1915 where you can talk to an agent and address your grievances, or you can avail various services** [**available here**](https://consumerhelpline.gov.in/)**. Please feel free to ask me any clarifications regarding each of the options I have presented to you.**

**You can also register a complaint before Reserve Bank of India** [**here**](https://rbi.org.in/Scripts/Complaints.aspx)**.**

**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 company’s name and address?**

**Consumer Grievance Assistance Chatbot: What is your name?**

**User:** I am Bruno

**Consumer Grievance Assistance Chatbot: What is your age?**

**User:** My age is 45.

**Consumer Grievance Assistance Chatbot: What is your occupation?**

**User:** I work as a graphic designer

**Consumer Grievance Assistance Chatbot: What is your address?**

**User:** My residential address is 56/879, 4th street, Sunset Avenue, Cosmos- 32.

**Consumer Grievance Assistance Chatbot: What is the full name of the opposite party?**

**User:** Cenza Bank Private Limited

**Consumer Grievance Assistance Chatbot: What is the address of the other party?**

**User:** 2nd Cross Street, Jeevan Nagar, Cosmos-60

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

User: To close the loan account at the earliest, return the title deeds deposited, 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/1ywHLIoKH_hDfU7OHuqSyRErasuj7ci1z/edit?usp=drive_link&ouid=111802178145645757247&rtpof=true&sd=true)

[MoP](https://docs.google.com/document/d/14QVMn3ZBpTk66Txeqlbe_dpwDl0yCs0m/edit?usp=drive_link&ouid=111802178145645757247&rtpof=true&sd=true)

[Affidavit](https://docs.google.com/document/d/1CHeLkQgepCNKtvDBWGOvR5ik098C0AcH/edit?usp=drive_link&ouid=111802178145645757247&rtpof=true&sd=true)

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/> or dial 1800-11-4000 (National Consumer Helpline) for more information.