**(This hypothetical chatbot Q&A is based on CC/32/2016 from Latehar District Consumer Disputes Redressal Commission)**

* **Aman Patidar**

User: The investment company did not return the amount despite maturity.

Consumer Grievance Assistance Chatbot: That is unfortunate. I would try to be of as much help as possible. What can I do for you?

User: I want the promised amount with interest. This is so wrong.

Consumer Grievance Assistance Chatbot: Can you tell me more about the incident- especially the investment company, the date of investment, principal amount, promised return, and maturity period?

User: This cheater person named Ravindra Prasad Chaurasiya introduced himself as the proprietor of Smart Way Trading and Marketing Company and said that the company is an NBFC. He told me that I will get 16960 after 2 years 6 months by investing 10000. I made the sent him the money on 09/08/2020.

Consumer Grievance Assistance Chatbot: Do you have any more information- especially contact details- of Ravindra and Smart Way Trading and Marketing Company?

User: I am not sure if this is correct, but this is what I was told. Ravindra is son of Badari Prasad, and lived in Mantri Gali, Main Road, Latehar. He said that the company was registered with the registrar of companies at Jharkhand with registration number- 13330 and CIN- U51220JH2008. The mail ID that he gave me was smartwaylatehar@gmail.com.

Consumer Grievance Assistance Chatbot: Do you have any proof of investment or any correspondence to that effect?

User: Ravindra gave me cash receipts on 27/08/2020.

Consumer Grievance Assistance Chatbot: Did you try reaching out to Ravindra or Smart Way after maturity of your investment?

User: I did. I did not receive any response. I have been trying to reach out to them for so long. Ravindra keeps making some or the other excuse. What can I do?

Consumer Grievance Assistance Chatbot: I can point out a few options for you to consider going forward. You can invite the investment company for a mediation to settle the claim. Alternatively, you can also file a consumer complaint. Please note that it is entirely your choice. I can assist you in drafting a legal notice for both options. What do you wish to pursue?

User: I want to file a consumer complaint. Ravindra is not listening to me anyway. I do not think he will come for mediation. I want my money.

Consumer Grievance Assistance Chatbot: Certainly. I will need some more information from you related to the matter. Can you please tell me the following: your full name and address (along with your phone number, if you can, for the investment company to contact you in case required), the investment company’s registered name and address, and any other details of the incident that you might have missed till now?

User: Sure. Take the information in order. Dashrath Oraon, son of Tibhi Oraon, Village- Hundru, post office- Demu, District- Latehar. I do not have any more details about the investment company or the incident.

Consumer Grievance Assistance Chatbot: Thank you for supplying the information! Please find the [notice](https://docs.google.com/document/d/1TWX6yU95n7Jf6NoILWx2dcoUL04isoU0BvCpgVEoeO0/edit) before filing of consumer complaint here. Please note that this is a template that may require certain corrections or modifications and certain details (particularly the date and signature) will be needed to be filled at your end.

User: Thank you. Can you guide me to file a consumer complaint?

Consumer Grievance Assistance Chatbot: Certainly. What is the relief that you would wish to pursue through the complaint?

User: I would want the full amount of my invested amount with interest.

Consumer Grievance Assistance Chatbot: Sure. The amount paid by you is Rs.10,000/-, and the place of incident is Latehar district. Since the value of the service paid as consideration is less than 50 lakh rupees, the complaint will have to be filed in a District Commission. You, as a complainant, reside in Latehar district, the Opposite Party also carries on business in Latehar, and the cause of action also arises there. You have to file the complaint to the Latehar District Consumer Disputes Redressal Commission.

Below is the process for the filing a consumer complaint at the Latehar 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 10000/- (please add appropriate interest) in the claim amount.

9. Select Jharkhand as the state and Latehar as the district. Click continue.

10. You will now land on the Case details page. Enter your name, you 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 Smart Way Trading and Marketing Company and Ravindra Prasad Chaurasiya in the Opposite party name section. Enter Dist: Latehar in the opposite part address section. Select the state and district of the registered address.

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

13. In the Complaint section, write the following:

“Ravindra Prasad Chaurasiya introduced himself as the proprietor of Smart Way Trading and Marketing Pvt. Ltd. and promised that I will get Rs. 16960/- after a maturity period of 2 years 6 months on an investment of Rs. 10000/-. I made the investment on 09/08/2020 and received cash receipts for the same on 27/08/2020. After the maturity period, I tried contacting them but have received no response.”

14. Click continue. You will be taken to the complaint details page. You can enter the following information: Complainant name, complainant address, opposite party name and opposite party, click save and continue.

15. Upload Documents: Attach your index, complaint, memo of parties, affidavit and any other evidence you have that you intend to rely on. You'll also attach the airline's response if received.

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

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

Do you also want me to draft a complaint letter for you?

User: Yes, that would be really helpful.

Consumer Grievance Assistance Chatbot: Excellent, I've generated a pre-filled [complaint](https://docs.google.com/document/d/1YrFxvsgI6e7q3mWyx3ST7Kx1SXKUiBbUs59lVnasmVE/edit) for you with all the details you've provided. You can find it here. Once downloaded, fill in all blank details, review and sign the complaint and verification before a notary public. Then scan the document as a pdf and upload it to the e-daakhil upload documents section. You also need to submit an affidavit and a memo of parties. Do you want me to generate that now?

User: Yes, Please.

Consumer Grievance Assistance Chatbot: Sure. Here is a draft [affidavit](https://docs.google.com/document/d/1BMw73PSQBdFPj-rjPg7rRjXBYrjMuLFel0ioEC2eBqM/edit) and [Memorandum of Parties](https://docs.google.com/document/d/1b7cPmlNiRHJvAF0iHbn30n38wFCsfBbRZ4-9_5bF-LE/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. Do you have any other questions or is there more information you'd like?

User: No, that's all for now. Thanks.

Consumer Grievance Assistance Chatbot: You're welcome. If you have further questions or need more guidance later, don't hesitate to reach out. Good luck with your complaint.