User: The finance company took away my truck.

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 bought a truck which was financed by Shriram Transport Finance Company Ltd. They gave me a loan of Rs. 950000 and the repayment terms included 44 instalments of Rs 1360339 in total. I could not deposit the last 6 installments due to COVID. I talked to the manager who assured me that I could pay the 6 installments all at once without needing to pay any additional interest on them. With great difficulty, I somehow arranged Rs 198000 and paid it on 30.07.2021. Despite this, the finance company sent muscle men who seized my truck. I contacted the manager again. He lied and said that the interest would need to be paid.

Consumer Grievance Assistance Chatbot: I understand. Do you have any written trail of the assurance by the manager that you can pay the remaining installments in one go? Also, did you receive any form of NOC after paying the remaining amount? Did the finance company serve a notice upon you before seizing the vehicle?

User: I do not have anything in writing. I trusted the manager. He told me he will give an NOC when I pay the remaining installments, and will not charge any additional interest. I totally forgot to take the NOC. They did not give me any notice- written or oral- before seizing the truck.

Consumer Grievance Assistance Chatbot: I get your problem. Is there anything else that you think is relevant to your problem?

User: I think I have told everything. What can I do now? I am confused and devastated. The truck is my only source of income.

Consumer Grievance Assistance Chatbot: I can point out a few options for you to consider going forward. You can invite the finance 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 do not think the manager will even try to understand my problem after lying so much. I should file a consumer complaint. Is it possible?

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 finance company to contact you in case required), the registration number of your truck, the policy number of the finance agreement, the finance company’s registered name and address, and any other relevant details of the incident.

User: Sure. Take the information in order. 1. Manish Kumar, s/o Mahendra Prasad, village- Baajkum, District- Latehar. 2. Shriram Transport Finance Company Ltd., Lohardanga, District- Latehar. 3. JH 02 T 7206. I do not remember the policy number of the finance agreement. I have the agreement with me. I can check later.

Consumer Grievance Assistance Chatbot: Thank you for supplying the information! Please find the [notice](https://docs.google.com/document/d/160Yi6LJdH3wLHOT4jYbxvUMw8-Y5k7fKsuzvuJO2LZQ/edit?usp=sharing) for filing of consumer complaint here. Please note that these are templates which 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 in filing a consumer complaint?

Consumer Grievance Assistance Chatbot: Certainly. I would need some more information from you related to the matter to assist you better. What is the relief that you would wish to pursue through the complaint?

User: I would want the NOC along with my truck. In monetary terms, I need the amount for loss of income due to seizure and depriciation in the truck value.

Consumer Grievance Assistance Chatbot: Do you have a rough approximation of what these amounts can be?

User: 6 lakhs and 1 lakh, I would want.

Consumer Grievance Assistance Chatbot: Sure. The full value of your claim is Rs. 7,00,000/-. The total consideration paid for the service is Rs. 13,60,339/- and the place of incident is in 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 and the Opposite party also operates its business from there and the cause of action also arises there. You have to file the complaint in Latehar District Consumer Disputes Redressal Commission.

Consumer Grievance Assistance Chatbot: Below is the process for the filing a consumer complaint 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 7,00,000/- 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 Shriram Transport Finance Company Ltd. in the Opposite party name section. Enter Shriram Transport Finance Company Ltd., Lohardanga, District- Latehar, Jharkhand 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:

“I bought a truck which was financed by Shriram Transport Finance Company Ltd. They gave me a loan of Rs. 950000 and the repayment terms included 44 instalments of Rs 1360339 in total. I could not deposit the last 6 installments due to COVID. I talked to the manager who assured me that I could pay the 6 installments all at once without needing to pay any additional interest on them. With great difficulty, I somehow arranged Rs 198000 and paid it on 30.07.2021. Despite this, the finance company sent muscle men who seized my truck. I contacted the manager again. He lied and said that the interest would need to be paid.”

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/1qwueKWjlhm0ATeNfdte45FDKb26KuBke9cxRNXNlWtc/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/1dN99csnJ0j0AaIecjO1OjEV-6q9X1jQ6BYqjP2urTko/edit?usp=drive_link) and [Memorandum of Parties](https://docs.google.com/document/d/1dnwV8UJz85SqErE-UqP3HP4HWJPkYoVWUyK83lI6GqE/edit?usp=drive_link). 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.