User: I am not able to get my family pension.

Consumer Grievance Assistance Chatbot: That is unfortunate. I would try to be of as much help as possible. Can you please provide more details?

User: My mother was a government teacher. She retired from service, after which she started getting a pension. She died and after her death, my father should be getting the pension as family pension. But he is not getting it.

Consumer Grievance Assistance Chatbot: I understand. If the conditions of the pension are met, you should be able to get the family pension. Did you try contacting the relevant authorities?

User: My father approached the Central Pension Processing Centre and also the Branch office of the State Bank of India. The centre directed me to the bank. No payment was made by the bank. I talked to the branch manager as well. What to do now?

Consumer Grievance Assistance Chatbot: I can point out a few options for you to consider going forward. You can invite the insurance 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 both options. What do you wish to pursue?

User: I will go for a consumer complaint. I have got no positive response from the authorities.

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 relevant authorities to contact you in case required), the bank’s registered address, name of your mother and the school your mother worked in, pension payment order of your mother, date of retirement and death of your mother, period for which the pension is due, and amount of pension due, and whether you have the relevant documents with you?

User: Sure. Take the information in order. 1. Roshan Peter Xaxa, s/o William Xaxa, r/o Village Ambatoli, PO- Mahuadanr, Dist- Latehar- Pin- 822119, Phone- 123456789. 2. State Bank of India, Mahuadanr Branch, Latehar, Jharkhand- 822119. 3. Tarcilla Kujur, St. Teresa Middle School, Mahuadanr, Latehar. 4. PPO No. PLMEDN 5697 dated 18.11.2004. 4. She retired on 30.09.2003 and died on 24.05.2008. 5. Due from 24.05.2008 to 30.06.2016. 6. I have copies of the letters sent to the authorities, the PPO, and the death certificate.

Consumer Grievance Assistance Chatbot: Thank you for supplying the information! 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 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 full amount of the due family pension, which amounts to Rs. 606582 with interest.

Consumer Grievance Assistance Chatbot: Sure. The full amount of your insurance claim is Rs. 6,06,582/-, 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 carries on business in Latehar and the cause of action also arises there. You have to file the complaint to 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 6,06,582/- 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 State Bank of India in the Opposite party name section. Enter State Bank of India

Mahuadanr Branch, Latehar, Jharkhand- 822119 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:

“My late mother Tarcilla Kujur was a government teacher at St. Teresa Middle School, Mahuadanr, Dist- Latehar. She retired from the service on 30.09.2003, after which she started getting a pension vide Pension Payment Order No. PLMEDN 5697 dated 18.11.2004. She died on 24.05.2008, and as the Pension Payment Order, my father became entitled to receive a family pension. However, he has not been given the family pension by you for the period between 24.05.2008 to 30.06.2016. My father approached the Central Pension Processing Centre which referred us to you. However, no payment was made by you towards the family pension.”

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 for you with all the details you've provided. Here is [the complaint](https://docs.google.com/document/d/1x6aJps8UKaKvvQLyI0z7JHfc-I_45nI1WZ7j3W9ttXc/edit). 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/1FJBvGmpDDopFgl4EZF0WjtKslkGlCO7xHZo2RpczX0g/edit) and [Memorandum of Parties](https://docs.google.com/document/d/1B6JVwOskSsbWNi3fgnjIHmkYmEITK-E620Qd5BVAypg/edit). 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.