**(This hypothetical chatbot Q&A is based on CC/08/2020 from Kapurthala District Consumer Disputes Redressal Commission)**

* **Aman Patidar**

User: The bank deliberately delayed the processing of a cheque and it is now stale.

Consumer Grievance Assistance Chatbot: That is unfortunate. I would try to be of as much help as possible. Can you please tell me more about the incident?

User: Our client Kundan Singh issued a cheque bearing No. 00029 dated 27.07.2019 for Rs. 2,00,000/- drawn over Kotak Mahindra Bank, where his account was. I presented the cheques within the time of 3 months for processing by Punjab National Bank, where my account is. But PNB intentionally delayed sending the cheque to Kotak and sent them only on 28.10.2019 when the cheque had become stale. Now the cheque cannot be honoured causing loss to me despite no fault of mine. What can I do now?

Consumer Grievance Assistance Chatbot: I can point out a few options for you to consider going forward. You can invite the agent for a mediation to settle the dispute. 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 will go for a complaint.

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 with address, age and occupation, your bank account number, and the registered address of your bank?

User: Sure. 1. The cheque and the bank account are in the name of our business- M/s Momi Trade Centre, VPO Thatha Nawan, Kapurthala, I am its proprietor Charanjit Singh Momi 2. 123 3. Punjab National Bank, Branch Tibba, Tehsil Sultanpur Lodhi, District Kapurthala.

Consumer Grievance Assistance Chatbot: Thank you for supplying the information! Please find the [notice](https://docs.google.com/document/d/1kuGHKn2oR47Wx5l0CCyL6QTw1s8ghqZfRXetkhsTCMg/edit) 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. I want to file a consumer complaint, can you guide me?

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 compensation for the loss caused by the bank, and compensation for mental harassment.

Consumer Grievance Assistance Chatbot: Sure. Since the value of the service paid as consideration by you for maintenance of your account is less than 50 lakh rupees, the complaint will have to be filed in a District Commission. You, as a complainant, reside in Kapurthala district and the cause of action also arises in Kapurthala. The bank, as the opposite party, carries on business in Kapurthala. You have to file the complaint to the Kapurthala District Consumer Disputes Redressal Commission.

Below is the process for the filing a consumer complaint at the Kapurthala 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 200000/- in the claim amount.

9. Select Punjab as the state and Kapurthala 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 Punjab National Bank in the Opposite party name section. Enter Punjab National Bank, Branch Tibba, Tehsil Sultanpur Lodhi, District Kapurthala in the opposite party 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:

“We have a bank account with the opposite party with account number 123. Our client Kundan Singh issued a cheque bearing No. 00029 dated 27.07.2019 for Rs. 2,00,000/- drawn over Kotak Mahindra Bank, where his account was. We presented the cheques within the time of 3 months for processing by the opposite party, where our account is. But the opposite party intentionally delayed sending the cheque to the bank of the client and sent it only on 28.10.2019 when the cheque had become stale. Now the cheque cannot be honoured causing loss to me despite no fault of ours.”

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/1IRL-ci7Swy87-NB7p9LCd6935ymUqRCL8pGhFok9Tsw/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/1ik25SYpkhvIEALN4Mu3IErAnA_nGeSbbS6pz2oQcA7Q/edit) and [Memorandum of Parties](https://docs.google.com/document/d/127EA9Gkfsb6ZZMczJ4Qkhy41SP8a_fYYrjf-eDkUXO8/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.