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

User: The pension I received by EPFO was incorrect. What should I do?

Consumer Grievance Assistance Chatbot: I'm sorry to hear about your experience. Can you please provide more details about the incident?

User: I am an employee of F.A.C.T. Ltd and upon retirement I was receiving some pension from EPFO. However, I believe it to be less than what I am supposed to receive.

Consumer Grievance Assistance Chatbot: At what age did you retire from F.A.C.T. Ltd.?

User: I retired from the service of F.A.C.T. Ltd. on attaining the age of 58 years.

Consumer Grievance Assistance Chatbot: What was the pension payment order number issued to you by EPFO?

User: The pension payment order number issued to me by the opposite party (EPFO) was No.KR/KCH/PENSION/41497 dated 17.03.2006.

Consumer Grievance Assistance Chatbot: What is the current monthly pension amount received by you?

User: I am currently receiving a monthly pension of Rs. 3,494/-. Tell me, how should the pensionable salary be calculated as per the rules of EPS 1995?

Consumer Grievance Assistance Chatbot: As per the rules of EPS 1995, the pensionable salary should be the average salary of a member for a period of one year prior to their retirement, calculated by dividing the total salary for the last one year before retirement by 12.

User: Okay. But how is my pension less then? What method was allegedly followed by EPFO to calculate the pensionable salary?

Consumer Grievance Assistance Chatbot: This was because EPFO was allegedly following a different method of calculating the pensionable salary by dividing the last one year's salary by 365 and multiplying the quotient by 30, with the intention of reducing the pensionable salary amount to the maximum extent possible.

As per para 12(4)(b) of EPS 1995, since your age was between 48 and 53 as on 16.11.1995, you were entitled to a minimum past service benefit of Rs. 600/- per month. How much past service benefit was sanctioned to you?

User: The past service benefit sanctioned was only Rs. 420/- per month.

Consumer Grievance Assistance Chatbot: I see that your past service benefit is Rs. 180/- short of the eligible minimum amount of Rs. 600/- per month. In this case, you can send a format notice to the Regional Provident Fund Commissioner of Employees Provident Fund Organization. Do you want me to draft a notice for you?

User: Yes, please.

Consumer Grievance Assistance Chatbot: Okay, before that, please provide complete details of you and the Regional Provident Fund Commissioner including both of your addresses.

User: My name is P S Gopalakrishnan. I am a resident of Ammus Bunglow Lane Ponekkara Edappally, Kochi-682 041.

The Regional Provident Fund Commissioner of Employees Provident Fund Organization has its Sub-Regional Office in Bhavishya Nidhi Bhavan, P.B.No.1895, Kaloor, Kochi-682 017.

Consumer Grievance Assistance Chatbot: Okay. Here is a draft [notice](https://docs.google.com/document/d/1kVxRf2LSBqx_hE783Bk0mU1qizKQ9zh3fz0DtBvPRIY/edit). Please review this draft letter. You'll need to send it to the EPFO’s official address, which should be found over the internet, along with a copy of your bank statements signifying the pension received and other evidence. Once you send this notice, they should respond within 15 days. If they don't, or if you're not satisfied with their response, the next step you can take is to file a complaint with the consumer court.

User: How do I go about filing a complaint in court?

Consumer Grievance Assistance Chatbot: Good question. First, determine the jurisdiction. You have the option to file either in Ernakulam, where you reside, or where you have your bank account. You can also file where EPFO has its office. Where would you prefer?

User: Ernakulam is more convenient for me.

Consumer Grievance Assistance Chatbot: Great. In that case, you can file it in the Ernakulam District Consumer Court. You'll need to submit several documents, including the legal notice you sent, their response (if any), and any evidence like pension statements and other evidence. I can generate a checklist for you. Would that be helpful?

User: Yes, please.

Consumer Grievance Assistance Chatbot: Here is the checklist:

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 want to claim as compensation in the claim amount.
9. Select Kerala as the state and Ernakulam as 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 EPFO in the Opposite party name section. Enter its address 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:

“The pension I received by EPFO was wrongly computed”.

1. 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.
2. 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 need to attach the opposite party’s response if received.
3. Click continue and verify the details of your complaint. Once you are satisfied, you can submit your complaint.
4. You will now be taken to the pending complaints page, where you can pay the fees for your complaint.

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

User: Yes, please.

Consumer Grievance Assistance Chatbot: Sure. Here is the draft [complaint](https://docs.google.com/document/d/1XsemuP-FuFSzk2o6cimxTALqlw-dqSL8xzOc5if6Wec/edit). Once downloaded, fill in any other detail you think is necessary 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: Okay, you can find the [memorandum of parties](https://docs.google.com/document/d/1_e77NsfEs_BZ_aveAM7GLFPLaiHV594U6uGgcdj7smo/edit) here and the [affidavit](https://docs.google.com/document/d/1ozLSn7HSsxQXz434xzySj1w0DzJB7ENWDOZpHmv4xgg/edit) here. 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: 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.