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

User: I need to file a complaint against a company for not paying me the maturity amount on an investment scheme I had purchased from them.

Consumer Grievance Assistance Chatbot: Okay. What is the name of the investment scheme you had purchased and how much did you invest?

User: It was called the '222 Room Nights' scheme. I had invested Rs. 2,00,020/-.

Consumer Grievance Assistance Chatbot: What was the tenure of the scheme and the maturity date?

User: The tenure was 3 years and 3 months, with the maturity date being 29/02/2016.

Consumer Grievance Assistance Chatbot: According to the scheme, what was the assured maturity amount you were supposed to receive and have you received this till date?

User: No, I have not received the assured maturity amount despite the scheme maturing on 29/02/2016. They had assured me a maturity amount of Rs. 2,79,720/-.

Consumer Grievance Assistance Chatbot: I see. Based on the details you've provided, you have a valid case for seeking a refund and compensation under consumer protection laws. Are you considering mediation or alternative dispute resolution methods before taking legal action against the seller or dealership?

User: What is that?

Consumer Grievance Assistance Chatbot: Mediation is like a way to solve problems without going to court. In mediation, there are neutral people called mediators who help both sides talk and find a solution everyone agrees on. The Consumer Court can suggest mediation. But for this to happen, both sides must say yes to mediation. The process is similar to what I explained earlier, but in this case, the court picks the mediators. If everyone doesn't agree on a solution during mediation, then the case goes back to court for a decision. It is your choice as to what method you want to pursue.

User: What are my other options?

Consumer Grievance Assistance Chatbot: You can file a complaint before the Consumer Forum that has jurisdiction to hear your case. You can contact the [Gujarat Helpline](https://consumeraffairs.nic.in/consumer-corner/state-consumer-help-line) as well to lodge the complaint. This is their number: 1800-233-0222.

User: How do I go directly to court?

Consumer Grievance Assistance Chatbot: Before you file a complaint before the forum, you would have to send a notice to Pancard Clubs Ltd.. If you do not receive a satisfactory response, or if you do not receive a response from them at all, you can initiate legal action by approaching the consumer court. Do you want me to draft a notice for you?

User: Yes. Draft a legal notice for me.

Consumer Grievance Assistance Chatbot: In that case, I would require additional details such as your full name and address, the full name and address of Pancard Clubs Ltd. and any of their chairmen and directors if relevant.

User: I am Bipinkumar Indrasingh Rao. I live in 101 - Ganadhish Complex, Near Mahesh Complex, Waghodia Road, Vadodara. Pancard Clubs Ltd. is located at 111/113, Kalidas Udyog Bhavan, Nr. Century Bazar, Prabhadevi, Mumbai - 400025. Mrs. Shobha Ratnakar Bharde lives at A/6 19-50, Jeevan Beema Nagar, Borivali (W), Mumbai - 400103, and Chandrasen Ganpatrao Bhise lives in Gopal Niwas, Plot No. 14, Room No. 4, First Floor, Sion (W), Mumbai - 400 022.

Consumer Grievance Assistance Chatbot: Thank you. Do you know the amount of compensation you want to demand?

User: Yes. I want the maturity amount of Rs. 2,79,720/- along with interest and costs.

Consumer Grievance Assistance Chatbot: Do you want to send the notice physically or via email? If you want to send it via email, please provide me with the email ID that can be used by Pancard Clubs Ltd. if they want to send a reply.

User: I will send it via email. This is their email ID: xyz@gmail.com.

Consumer Grievance Assistance Chatbot: Thank you. You can access the [notice](https://docs.google.com/document/d/1PNzp3nGZuLI6OFf6_B5umZKm1DpGSg3l7-MVvoB-fK8/edit?usp=drive_link) here. Please keep in mind that your signature is required in the notice. You can either take a printout of the notice and sign it, or else you can e-sign it. Also mention the date in the notice before you send it. If you don't receive a satisfactory response or if you don't receive a response within fifteen days, you can initiate legal action by filing a complaint before the consumer forum. Do you want me to guide you on how you can file a complaint?

User: Yes.

Consumer Grievance Assistance Chatbot: First, we have to determine which consumer forum has the jurisdiction to hear your case. The court can be identified on the basis of the location where either Pancard Clubs Ltd. or any of its branches are situated, or where you are residing or working. Since you are situated in Vadodara, would you like to file the case at Vadodara?

User: Yes

Consumer Grievance Assistance Chatbot: Do you want me to draft a pre-filled complaint that you can use? You will need to upload all relevant documents like proof of purchase, proof of damage, attempt to solve the problem, official communication from Pancard Clubs Ltd. here.

User: Okay

Consumer Grievance Assistance Chatbot: Do you have any evidence or documents to support your claim, such as a payment receipt or scheme details?

User: Yes, I have the receipt of payment of Rs. 2,00,020/- made towards the '222 Room Nights' scheme.

Consumer Grievance Assistance Chatbot: Have you filed a complaint regarding this issue with any other forum or court?

User: No, I have not filed any complaint regarding this issue with any other forum or court.

Consumer Grievance Assistance Chatbot: Thank you. You can access the pre-filled [complaint](https://docs.google.com/document/d/1NqzRrXOFAJz4_HMrRNpn1atpMdj9aeilWS7ni_3A2eg/edit) here. Please fill in the details that have been left blank, such as the date and your signature. In addition to the complaint, you must also submit an affidavit and a document called the “Memorandum of Parties”. Do you want me to provide you with the pre-filled versions of the same?

User: Yes please

Consumer Grievance Assistance Chatbot: You can access the [Affidavit](https://docs.google.com/document/d/1MBIOB5PW6BXO9u8JUhW3EqyygSQz_v3gCmeKBbzs09w/edit) here and the [Memorandum of Parties](https://docs.google.com/document/d/1BOQcq_gf3mC-eGWSVJnYyczX3-vLvCPN4ye8s_XkImU/edit) here. You must fill in the details that have been left empty in both the documents. Further, you must get the affidavit notarised. After this, you can file your complaint on [E-daakhil](https://edaakhil.nic.in/), the portal for consumer redressal. Do you want me to provide you with a step-by-step guide on how to file your complaint on E-daakhil?

User: Yes

Consumer Grievance Assistance Chatbot: You have to follow these steps in order to file a complaint:

1. Create an account on E-daakhil.
2. Verify your email address and login
3. Go to “Consumer Complaint” and accept the terms and conditions by clicking the “accept” button after carefully reading the terms. If you have any queries regarding the terms, please let me know.
4. Click “Consumer Complaint” and enter the claim amount that you are seeking.
5. Select Gujarat as the State and Vadodara as the district. Click continue to proceed to the “Case Details” page.
6. On the “Case Details” page, enter all the necessary details and in case of any queries, please let me know.
7. In the “Party Name” section, enter “Pancard Clubs Ltd.”. In the “Advocate” Section, enter the details of your advocate and if you do not have an advocate, you can leave it blank.
8. In the “Complaint Section”, you can provide the following as your complaint:-

“The opponent failed to pay the assured maturity amount of Rs. 2,79,720/- to the complainant upon expiry of an investment scheme, amounting to deficiency in service. The complainant claims payment of the maturity amount along with interest and costs.”

1. In the next section, enter the necessary details and attach a filled copy of the Complaint and the Affidavit along with the Memorandum of Parties.
2. In the next section, verify the details of your complaint and submit your complaint.
3. On the “Pending Complaints” page, you will be required to pay the necessary fees.

User: Got it. Thank you

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.