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

User: Hi, I have a problem with a cheque that I deposited in my bank account.

Consumer Grievance Assistance Chatbot: Can you briefly explain what happened?

User: I deposited a cheque in my Canara Bank account, but it was returned unpaid. The bank didn't inform me about this in time, so I couldn't take legal action to recover the amount.

Consumer Grievance Assistance Chatbot: When did you deposit the cheque and could you tell me the details of the cheque?

User: I deposited the cheque on 21/01/2017. It was a cheque of Rs. 4,100/- from IndusInd Bank, issued by Mr. Hemingkumar Dilipbhai Patel. It was returned unpaid on 23/02/2017 due to insufficient funds in the drawer's account.

Consumer Grievance Assistance Chatbot: Okay. When and how did you find out that the cheque had been returned?

User: I received a call from the bank on 16/12/2017 informing me that the cheque had been returned unpaid. Before this call, I was not informed about the return of the cheque by any other means. Due to the lack of timely information from the bank, I was unable to file a complaint against the drawer of the cheque and get my money back.

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 Canara Bank. 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 the bank.

User: My name is Ashwin Ranchodbhai Parmar. I live in 2 - 266, Ramdev Nagar, Kuvavadu Faliyu, Gotri, Vadodara. Canara Bank is in Ground Floor, Shiv Complex, Gotri Road, Nr. Yash Complex, Sundaram Nagar, Vadodara - 390 021.

Consumer Grievance Assistance Chatbot: What compensation are you seeking?

User: I want a refund of the full amount of the cheque (Rs. 4,100/-) and Rs. 5,000/- for mental agony and harassment.

Consumer Grievance Assistance Chatbot: Okay. 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 the bank if they want to send a reply.

User: I will send it physically.

Consumer Grievance Assistance Chatbot: Thank you. You can access the [notice](https://docs.google.com/document/d/1IOG2NxhitsdefT1chnY_i7E2Scc6K_XVcCfsqD9ICdA/edit) 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 Canara Bank 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, and official communication from the bank here.

User: Okay

Consumer Grievance Assistance Chatbot: Do you have any evidence to support your claim, such as a copy of the cheque, the return memo, or call details?

User: Yes, I have a copy of the cheque, the return memo, a screenshot of the call details, a copy of the notice, the speed post receipt, and an application to the bank to obtain the outward register record for legal purposes.

Consumer Grievance Assistance Chatbot: Could you confirm that you haven't filed this complaint in any other forum?

User: Yes, I confirm that I haven't filed this complaint elsewhere

Consumer Grievance Assistance Chatbot: Thank you. You can access the pre-filled [complaint](https://docs.google.com/document/d/1aPj-ds4HzsCU1gxpE3fxYb4weOleQFeFcIUkJvgOMT0/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/1LtMELOmm_tKn9tOh5M2eGSuScAxiw7WJ1iqiwvJq5LQ/edit) here and the [Memorandum of Parties](https://docs.google.com/document/d/1wYPNBJDdCaeqqayh-EZMFBmgxsDqLvsfleRPZX5CWG8/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 “Flipkart Internet Private Limited”, “Motorola Mobile Manufacturing Company” and the name of the service centre. 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 Complainant bought a phone through Flipkart that was defective. The consumer sought multiple replacements of the same, which were also defective. The consumer seeks compensation of Rs. 17,999/- with interest at the rate of 18% per annum and Rs. 30,000/- as compensation for mental agony and other costs incurred.”

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.