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 an issue with my bank regarding unauthorized ATM transactions.

Consumer Grievance Assistance Chatbot: Can you please provide more details about the problem you're facing?

User: I received SMS notifications indicating unauthorized ATM withdrawals from my State Bank of India account, but I didn't make those transactions. I visited the bank and filed a complaint, but they haven't resolved the issue or reimbursed the amount.

Consumer Grievance Assistance Chatbot: Could you specify when and where these unauthorized transactions occurred, and how much money was involved?

User: The transactions took place on 26/01/2019 and 27/01/2019, totaling Rs. 41,000/-. They were made at an ATM in Jharkhand.

Consumer Grievance Assistance Chatbot: Have you contacted the bank about these transactions, and if so, what was their response?

User: Yes, I filed a formal complaint with the bank on 12/09/2019, but they haven't provided a satisfactory resolution or explanation.

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: No.

Consumer Grievance Assistance Chatbot: Before you file a complaint before the forum, you would have to send a notice to the 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 Bhavesh C. Panchal. I live in D-194, Surbhi Park, Inside Shree Hari Town Ship, Sayaji Park, Ajwa Road, Vadodara - 390 019. The State Bank of India’s address is Shop No: 12 to 18, GF" Kanha. Near LPG Pump, Kamla Nagar, Ajwa Road, Vadodara, Gujarat - 390 019.

Consumer Grievance Assistance Chatbot: Okay. What compensation are you seeking?

User: I'm seeking reimbursement of Rs. 41,000/- along with 9% interest from the date of filing the complaint, compensation of Rs. 5,000/- for mental harassment, and litigation costs of Rs. 5,000/-.

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 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/1oi5SENI4Yb8yHHTXYijSp74tr81rNoVpI9A6DVCOfng/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 the 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, official communication from the bank here.

User: Okay

Consumer Grievance Assistance Chatbot: Do you have any evidence to support your claim, such as copies of the SMS notifications or bank statements?

User: Yes, I have copies of the SMS notifications, bank statements, transaction details, and the legal notice.

Consumer Grievance Assistance Chatbot: Thank you. You can access the pre-filled [complaint](https://docs.google.com/document/d/1P6VjOab57buDl75bCiREg9YsJbuh_E5obyTk4CHgVGc/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/1D6YbDtsV4uzaUJvLHqn-X61rTGjkWPL2Z2VcSvHcllM/edit) here and the [Memorandum of Parties](https://docs.google.com/document/d/1gGcj35P7y9RdxmzAoYc_DqtH8RaPJUnsL93tYaiVJeQ/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 “State Bank of India”. 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 seeks redressal from the opponent party for unauthorized ATM withdrawals totaling Rs. 41,000/-, failing to provide timely alerts, and subsequent lack of resolution. Relief sought includes reimbursement of Rs. 41,000/- and costs for mental harassment and litigation.”

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.