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

User: Axis Bank has blocked my account due to CIF merger and also blocked my debit card due to a hacking attempt.

Consumer Grievance Assistance Chatbot: I’m sorry to hear that. Could you give me more details of the problem?

User: My S/B Account No. 121010100086745 was frozen without my consent; I opened it 30 years back and always kept sufficient funds; the bank even labelled it as a priority, and there was a term deposit of Rs. 1,10,000. Similarly my debit card 4505 0301 1144 5739 has been blocked.

Consumer Grievance Assistance Chatbot: When was the account and the debit card frozen?

User: The account was first frozen in March 2021, and this has happened a number of times, most recently on 25/5/2022. My debit card was blocked on 04/05/2022.

Consumer Grievance Assistance Chatbot: Did you receive any intimation?

User: No.

Consumer Grievance Assistance Chatbot: How have you attempted to resolve it?

User: I have gone to the bank twice and met an official there, Mr. Shantanu, as well as Naveen the teller.

Consumer Grievance Assistance Chatbot: Got it. Since you have not had a response, you can opt to send a legal notice.

User: Can you help me with that?

Consumer Grievance Assistance Chatbot: Yes, I can draft the notice for you. Please give me your name and address as well as that of the bank.

User: My name and address are Dr. Domingos *alias* Dr. D. J. De Souza, C/O Luz Lab, B/H Lily Garments, New Market, Margao, Goa 403 601. The bank, care of its manager is Axis Bank, Margao Branch, Opposite B.P.S. Club, Pajifond, Margao, Goa.

Consumer Grievance Assistance Chatbot: Thank you, here’s your [notice](https://docs.google.com/document/d/1K1ZwQeLdCbY0xH3ldGi3CmPIw-zDviS-S_3GSsZ1sx4/edit). Can I help you with anything else?

User: I want to file a complaint.

Consumer Grievance Assistance Chatbot: After sending this notice you can proceed with filing a consumer complaint. Should I give you more information regarding the next steps?

User: Yes please.

Consumer Grievance Assistance Chatbot: Alright! What remedy would you like through your complaint?

User: I want interim relief for them to activate account and debit card immediately, punitive damages of Rs.80,000/- and costs of Rs.10,000/- for forcing me to come to the Consumer Court for redressal of grievance.

Consumer Grievance Assistance Chatbot: That sounds reasonable. Do you have any evidence of your transactions?

User: I have the Xerox copy of SMS from the bank and a Xerox copy of document signed by Bank official dated 12.03.2021.

Consumer Grievance Assistance Chatbot: Yes, that’s fine. Since the total compensation is Rs. 90,000, the complaint will be filed in a District Commission. You, as the complainant, reside in South Goa, and the respondent also carries out business there. Below is the process of filing a consumer complaint before the South Goa District Consumer Disputes Redressal Commission for the above dispute through the e-Daakhil portal:

1. Create an Account: If not already registered, create an account on the e-Daakhil 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 are seeking as compensation in the claim amount.

9. Select Goa as the state and South Goa 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 Axis Bank, in the Opposite party name section and Margao Branch, Opposite B.P.S Club, Pajifond, Margao, Goa 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:

“Axis Bank has blocked my account due to CIF merger and also blocked my debit card due to a hacking attempt.”

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 the 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.

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, please.

Consumer Grievance Assistance Chatbot: Sure! Here is the pre-filled [complaint](https://docs.google.com/document/d/195lnkUHBEjrrXCPgfmdEOC0dUoNPvToaTJRU9qubmJM/edit) based on the information you’ve given me. 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. Shall I generate the same?

User: Yes.

Consumer Grievance Assistance Chatbot: Sure. You can find the [affidavit](https://docs.google.com/document/d/1Ve1KUhZ8Gy8vSbjeb7kLGWT6YTC5m3wVP6ks3UThhew/edit) here and the [Memorandum of Parties](https://docs.google.com/document/d/1FLmU4CfZe-ueoCp7XvUpX9iGgLV7lqsGtx9Bq4W8_j4/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 it.

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.