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

User: Sahara Co-operative Society hasn’t paid me my maturity amount and accrued interest on various schemes. I’ve invested in a number of schemes, but they don’t pay back my interest and instead ask me to reinvest in their schemes.

Consumer Grievance Assistance Chatbot: That sounds distressing. Can you tell me about your transactions with the company?

User: I’ve invested in various schemes offered by them, including Sahara C. Anokha, Home Point Mega, Sahara M. Benefit, and Sahara V. Double. However, upon maturity of the schemes, they didn’t pay my maturity amount back but asked me to reinvest instead.

Consumer Grievance Assistance Chatbot: How did you attempt to resolve this?

User: They delayed payment and provided false promises, so I sought resolution through the Branch Manager and even involved the police. We arranged some kind of settlement, but they’ve continued to delay payment, and they’re also closing branches, which makes me scared I won’t get repaid.

Consumer Grievance Assistance Chatbot: I’m sorry to hear that your attempts to address it with the company were unsuccessful. You can file a formal legal notice against them.

User: I’d like to do that, can you help?

Consumer Grievance Assistance Chatbot: I can. Please give me your name and address, as well as that of the company.

User: My name is Mr. Amey Ulhas Khandeparkar H. No. 114, Vaddem Colony No.1, Sanguem, Goa 403704. The bank is Sahara Credit Co-operative Society Limited Sahara India Tower 7, Kapoorthala Complex Aliganj, Lucknow, 226024. Their Goa branch is at Kamat Commercial Complex, Station Road Near Bombay Café, Margao, Goa 403601

Consumer Grievance Assistance Chatbot: Got it. and here’s your [notice](https://docs.google.com/document/d/1DnzYxiVTlUVXyMG3pqmjrHnT_MbvA1Fh8ajKqBHEoto/edit). Is there anything else I can help you with?

User: Thank you! Can I also take them to court?

Consumer Grievance Assistance Chatbot: Yes you can. 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: What remedy would you like through your complaint?

User: I’d like my principal deposited amount of Rs. 2,38,000/-, along with the accrued interest and punitive interest of 18% compounded, compensation of Rs. 1,00,000/- for mental harassment, and costs of the proceedings amounting to Rs. 25,000/-

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

User: I have my passbooks for each of the schemes: Passbook No. 2640 of Sahara Credit Cooperative Society Ltd, Passbook No. 8950 of Sahara Credit Cooperative Society Ltd, Passbook No. 3710 of Sahara Credit Cooperative Society Ltd, Certificate No. 170650000099 of Sahara Credit Cooperative Society Ltd, Certificate No. C-60/22 3 765000075921 of Sahara Credit Cooperative Society Ltd, Recurring Deposit Passbook No. 3710.

Consumer Grievance Assistance Chatbot: That would work. Since the total amount you invested is Rs. 2,38,000, the complaint will be filed in a District Commission. You, as the complainant, live in South Goa and the respondent company is headquartered in Lucknow, but has a branch in South Goa, so you can sue there.

User: That works.

Consumer Grievance Assistance Chatbot: 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 Sahara Credit Co-operative Society Limited, in the Opposite party name section and Sahara India Tower 7, Kapoorthala Complex Aliganj, Lucknow, 226024 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:

“Sahara Co-operative Society hasn’t paid me my maturity amount and accrued interest on various schemes. I’ve invested in a number of schemes, but they don’t pay back my interest and instead ask me to reinvest in their schemes.”

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/1FUdXlMs_ukZPF6R98zfZzxFA_Uqa_GTlQ10P9OBU3LI/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/1mQHVhZNiK4kijhYFf7NJ6LYSt_K7mmek4WFInDOJ14A/edit) here and the [Memorandum of Parties](https://docs.google.com/document/d/1L4C1BVQ7vt7UAQo4G4XbfxJumRzuUF2cIAiidMrYbkY/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.