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

User: Hello Consumer Grievance Assistance Chatbot. I purchased some silver jewellery from a shop recently but I faced some issues regarding deduction of weight and purity of the products. I want to file a consumer complaint in the consumer court but need help understanding the process.

Consumer Grievance Assistance Chatbot: Sure, I would be happy to guide you through the entire process. But first, let me understand the full details of what happened. When did you make this jewellery purchase and give a description of the purchase?

User: I purchased 2 pairs of silver leg chains and 2 pairs of silver metti tags on 1st January 2022 from Lalitha Jewellery Mart in Madurai. The total bill amount was Rs. 11,013.

Consumer Grievance Assistance Chatbot: Okay. And from the options, I show below, what best describes how you made the payment for this purchase?

1. Full payment in cash

2. Part cash, part old jewellery exchange

3. Full old jewellery exchange

User: I did part payment in cash and part by exchange of my old silver chain.

Consumer Grievance Assistance Chatbot: Understood. Could you please confirm your name, age and full residential address? This is required from a jurisdiction perspective when filing the case.

User: My name is V. Ramaraj, age 48 years, residing at Pasumpon Nagar, Madurai.

Consumer Grievance Assistance Chatbot: Thanks for confirming. So you exchanged an old silver chain while purchasing the new jewellery on 1st Jan 2022. What was the net weight of this old chain?

User: The old silver chain weighed approximately 201 grams which I had purchased from the same Lalitha Jewellery shop about 1 year back.

Consumer Grievance Assistance Chatbot: Okay. And what was the issue you faced during this exchange? Please explain the problem in detail.

User: As per standard market practice, while exchanging old silver items, shops deduct some weight for wastage and pay as per latest market rate for remaining net weight. In my case, when valuing the 201 grams old silver chain for exchange, the shop should have deducted 4 grams for dust wastage which is reasonable. But apart from 4 grams they also deducted 59 grams over and above this claiming it as processing wastage charges. So they calculated the exchange value only for the remaining 138 grams instead of at least 197 grams (201 grams - 4 grams dust charges). This 59 grams deduction was very unreasonable and resulted in financial loss to me.

Consumer Grievance Assistance Chatbot: According to you this 59 grams deduction is beyond normal standards and unacceptable?

User: Yes, absolutely! As a consumer, I felt cheated. The silver jewellery that is 201 grams was brought from the same shop and I paid for the full 201 grams so when I exchanged it I should have got an appropriate return on the exchanged silver.

Consumer Grievance Assistance Chatbot: Noted. Usually 5-10% is the max wastage deduction, not 30%. I should have got a value of at least 197 grams after allowing 4 grams for dust. We have the option to send a legal notice and file a consumer complaint.

User: I also have another issue related to the same transaction.

Consumer Grievance Assistance Chatbot: Please elaborate in detail.

User: Yes, another problem I faced was that the 190 grams new silver leg chain I purchased as part of this purchase broke in just a few days! It looks like the new silver chain given to me was made of impure silver.

Consumer Grievance Assistance Chatbot: I understand. We can send the legal notice or file a complaint for both the issues as they are part of the same transaction.

User:kindly draft legal notice and the complaint.

Consumer Grievance Assistance Chatbot: Can you please confirm your occupation and address

User: V.Ramaraj, S/o. Varadarajulu, Age-45, Occupation: Sub-inspector, r/o Pasumpon Nagar, Madurai.

Consumer Grievance Assistance Chatbot: Can you please confirm the opposite party's address.

User:Lalitha Jewellery Mart Private Limited, No.180-182,South Masi Street, Madurai - 1

Consumer Grievance Assistance Chatbot: As both the parties reside in Madurai, the district consumer redressal commission Madurai will have the jurisdiction to try the case.

What remedy would you like to seek from the court, like replacement of impure silver or compensation or both?

User: I want compensation for the 59 grams of silver, for which the payment was not made. Further I want compensation of 5 lakh for causing stress and mental agony.

Consumer Grievance Assistance Chatbot: Thankyou. Kindly share the document that could be helpful to draft the complaint and notice.

User: I have uploaded the receipts of transactions.

Consumer Grievance Assistance Chatbot: The Consumer Grievance Assistance Chatbot: Thank you. On the basis of the documents that you have given me, I have drafted a pre-filled [notice](https://docs.google.com/document/d/1rPw4DyuCAmCIF9eUcDZcLLLvZcz3tX379zQeuLJDebA/edit) and a [complaint](https://docs.google.com/document/d/1cjO9LAsuGqX5R_3KOBErYe8x50Ute6xICbDrZMbkR4c/edit?usp=drive_link). 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, it will be great if you can do that as well.

The Consumer Grievance Assistance Chatbot: You can access the [Affidavit](https://docs.google.com/document/d/1tX78TJnx1peJXMCyO2VNkSao2qJJu3AlgBEDvCY5pCw/edit?usp=drive_link) and the [Memorandum of Parties](https://docs.google.com/document/d/14Wliw1vsvEFtlMmwsG9IGXJWpu0zEXwHm1qSobfejj4/edit?usp=drive_link). You are required to fill in the details that have been left empty in both the documents. Further, you must get the affidavit notarised. In case of any queries regarding how you can get the Affidavit notarised, feel free to approach me anytime. After filling all the documents and getting the affidavit notarised, you can file your complaint on E-daakhil, 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, it will be great if you can give me a step-by-step guide on how I can file this.

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 Tamil Nadu as the State and Madurai 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 the name of the parties. 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 filed a consumer complaint against Lalitha Jewellery Mart, alleging unfair trade practices and deficiency in service. On 01.01.2016, he purchased silver items, exchanging an old chain. The jewellery store deducted 59 grams from the old chain's weight, unfairly increasing the cost of the new silver. Additionally, the 190-gram silver leg chain purchased broke within days, revealing impure silver. The complainant seeks redress for financial loss and mental agony caused by the store's unfair practices and defective product.

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.

Please note that under the Consumer Protection Act 2019, the Consumer Court can request the parties to go for mediation. However, both parties must agree for the matter to be sent for mediation. However, if the parties do not arrive at an amicable settlement, the matter is sent back to the court.

User: Got it. I will not agree for mediation.

Consumer Grievance Assistance Chatbot: In that case, the consumer court in Madurai has to proceed with the case. If you have further questions or need more guidance later, don't hesitate to reach out. In case you get any problem in the above process or have any doubt, I I would suggest you contact the state consumer helpline at 044-28592828 Call centre Assistants are available between 9-30 AM to 6-00 PM on all working days of Government of Tamil Nadu or you can call the National Consumer Helpline at 1800-11-4000 for information, advice, or guidance on complaints. You can also call 14404 or send a message to 8130009809. You can also register a complaint through the NCH app. Is there anything else you need?

User: No

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.