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

User: I have a housing loan problem with SBI.

Consumer Grievance Assistance Chatbot: Hello! I'm here to help you with the issue you're facing regarding your housing loan from State Bank of India (SBI). Can you please provide more details about the problem?

User: Yes, my name is Mamta Verma, and we took a housing loan of Rs.39,80,000 from SBI in 2015 for our property in Sonepat. After repaying the loan, we requested our original documents back, but they were damaged.

Consumer Grievance Assistance Chatbot: I'm sorry to hear about your situation, Mamta. To better assist you, could you explain how the damage to your original documents has affected you? Additionally, do you have any specific compensation amount in mind?

User: The damaged documents have caused a lot of mental agony, and I would like compensation for the distress caused. I'm not sure about the specific amount, maybe you can guide me on that.

Consumer Grievance Assistance Chatbot: I understand. Let's focus on the next steps. Do you have any proof of the loan closure from SBI, such as a letter or statement, and any communication with SBI or Bank of Baroda regarding the damaged documents?

User: Yes, I have a letter from SBI dated 31.8.2018 and some communication records.

Consumer Grievance Assistance Chatbot: Great. Before we proceed, can you share your full address, Mamta, and also provide the complete address of SBI?

User: I live in [Your Address], and SBI's address is [SBI's Address].

Consumer Grievance Assistance Chatbot: Great. Now, considering the facts, would you be open to exploring mediation or alternative dispute resolution methods before taking legal action?

User: Yes, I am open to mediation if it helps resolve the issue efficiently.

Consumer Grievance Assistance Chatbot: Mediation is a way to solve problems without going to court. Neutral mediators assist both parties in finding a mutually agreeable solution. The Consumer Protection Act 2019 allows for mediation. If both sides agree, the court may suggest mediators. If mediation doesn't lead to a solution, the case can proceed to court.

User: Should I go for mediation?

Consumer Grievance Assistance Chatbot: It's your decision. Mediation can be beneficial for a quicker resolution. If you prefer, you can also file a complaint before the Consumer Forum. The choice is yours.

User: What other methods are there?

Consumer Grievance Assistance Chatbot: You can file a complaint before the Consumer Forum or explore the possibility of mediation. Additionally, you may want to send a legal notice to SBI detailing your grievances. Would you like assistance in drafting a legal notice?

User: Yes, please draft a legal notice for me.

Consumer Grievance Assistance Chatbot: Thank you. I'll draft a legal notice to SBI outlining your concerns and seeking compensation. Once drafted, I'll share it with you for review. Is that okay?

User: Yes, that's fine.

Consumer Grievance Assistance Chatbot: Thank you for your cooperation, Mamta. I have drafted a legal notice outlining your concerns and seeking compensation from SBI. Here is your [notice](https://docs.google.com/document/d/1PkaTdiE0PQsQDqI0nrzH4pGYYnYAQoysAzb39BrX9ZM/edit). Please make sure to print, sign, and send it to SBI.

If you don't receive a satisfactory response within 15 days, we can consider the next steps. Would you like guidance on filing a complaint with the consumer forum?

User: Yes, please guide me on filing the complaint.

Consumer Grievance Assistance Chatbot: Certainly. Before we proceed, let's gather some more information. Do you have any proof of the original documents' condition when you submitted them to SBI, such as photographs or any acknowledgment of the documents' condition? Also, please provide complete details of you and SBI including both of your addresses.

User: No, I didn't take any photographs, and there's no acknowledgement.

My name is Mamta Verma, w/o of Devendra Kumar Verma. I reside in Villa No 46, Omaxe City, A-Block, Sonepat. The opposite party is State Bank of India, Lehrara Branch, Rathdhana road, Sonepat.

Consumer Grievance Assistance Chatbot: That's okay. We'll work with the available information. Do you have any records of your interactions with SBI or Bank of Baroda where you discussed the return of your original documents?

User: Yes, I have some emails and messages related to our communication.

Consumer Grievance Assistance Chatbot: Perfect. I will prepare a pre-filled complaint for you to file with the consumer forum. Here is your [complaint](https://docs.google.com/document/d/1ldcty-fdI0KJ_z1dztN2lQUTzAAYWtoVnOp6ktuVVMw/edit). Please fill in the necessary details, and don't forget to attach the legal notice and any relevant communication records.

Once you have all the documents ready, I can guide you through the process of filing the complaint on the consumer forum's portal. Would you like assistance with that?

User: Yes, please guide me on filing the complaint.

Consumer Grievance Assistance Chatbot: Excellent! Here are the steps to file the complaint on e-daakhil:

1. Visit the e-daakhil portal (https://edaakhil.nic.in/).
2. Create an account by registering with your email address.
3. Verify your email and log in to your account.
4. On the dashboard, select "Consumer Complaint" and agree to the terms and conditions.
5. Enter the claim amount. In this case, it would be the compensation amount you are seeking.
6. Choose your State as well as your district.
7. Complete the "Case Details" section by providing necessary information.
8. In the "Party Name" section, enter "State Bank of India" as the opposite party (OP).
9. In the "Advocate" section, you can leave it blank if you don't have an advocate.
10. In the "Complaint Section," describe your grievances. You can use a statement like "In the "Complaint Section," provide a detailed account of your grievances. You can state: "State Bank of India, after closing our housing loan account, returned our original documents in a damaged condition, causing immense mental agony and distress to us. Despite our efforts to resolve the matter, the bank has not taken adequate steps to rectify the situation. The compensation sought is [your specified amount], which covers both the financial and emotional losses incurred due to the mishandling of our important documents. We believe this is a clear case of deficiency in service and negligence on the part of State Bank of India, leading to significant inconvenience and hardship for us.""
11. Fill in other details and upload the scanned copies of your filed Complaint, legal notice, and supporting documents.
12. Verify the details and submit your complaint.

After submitting, you will be directed to the "Pending Complaints" page. You can pay the necessary fees there. Keep a copy of the filed complaint for your records. You also need to submit an affidavit and a memo of parties. Do you want me to generate that now?

User: Yes, please.

Consumer Grievance Assistance Chatbot: Okay, Here is your [MoP](https://docs.google.com/document/d/1N4TpC2a-2BLeVyUWasPbOQNw-Vz9xBRoC0xdMSnTLN4/edit) and [affidavit](https://docs.google.com/document/d/1uIocyWohHPcP1AzSAJMAvoqX7hB0j12Wx-yvo3Ea_H8/edit). 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 all for now. Thanks.

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.