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

User: Hi, I'm Suraj Prakash. I'm facing an issue with SIDBI regarding a deep discount bond. They claimed it was redeemed long back, but I wasn't informed. What should I do?

Consumer Grievance Assistance Chatbot: I'm sorry to hear about your issue, Mr. Prakash. To better understand and assist you, could you please tell me when you first became aware of this redemption claim by SIDBI?

User: I became aware of it in October 2016 when I received a letter from SIDBI dated 30th September 2016.

Consumer Grievance Assistance Chatbot: I'm sorry to hear about your experience. Can you please provide more details about the incident?

User: The letter stated that the said bond was redeemed on 01.02.2002, contrary to the agreed terms of maturity. I was not informed of this premature redemption at the time. However, the bank contends that the bond was redeemed as per the contract, which allowed for withdrawal or redemption at specified intervals, and that I was duly informed through notices in newspapers and direct communication.

Consumer Grievance Assistance Chatbot: Okay. This amounts to deficiency of service under the Indian Consumer Protection Act, 2019. What do you want as a remedy? Do note that you can also claim compensation for mental agony suffered, the cost of legal proceedings, if any, along with a refund of the amount paid for the cable connection.

User: I want the complete maturity amount of Rs. 1,00,000/- as per the bond agreement, along with damages for mental pain and agony, and compensation.

Consumer Grievance Assistance Chatbot: Do you have any documents or proof that show you were not informed about the bond's redemption in 2002?

User: Yes, I have kept all the correspondences, including the bond certificate, the letter I received in 2016, and the responses to my inquiries.

Consumer Grievance Assistance Chatbot: That's good to have. It seems like a case of service deficiency on SIDBI's part. I recommend sending them a legal notice detailing the situation and demanding an appropriate resolution. If they fail to respond satisfactorily, you may consider filing a consumer complaint. Would you like help with the legal notice?

User: Yes, please. And could you guide me on how to file a consumer complaint?

Consumer Grievance Assistance Chatbot: Okay. Before that please provide complete details of you and SIDBI including both of your addresses.

User: I am Suraj Prakash, S/o Late Nain Singh. I reside in H. No. 62, Lambi Gali, Mangu Mohalla, Ghitorni, New Delhi-110030. SIDBI is located in Ground Floor, VideoCon Tower, B-1, Rani Jhansi Road, Jhandewalan Extension, New Delhi-110005. Also At: MSME Development Centre, C-11, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai 400051.

Consumer Grievance Assistance Chatbot: Okay. Let's start with drafting the legal notice. Here is your [notice](https://docs.google.com/document/d/1etRJckz1fHlOCy8RHNPw8UA5LO1JAIIK1kIczP5HWHQ/edit). Please review this draft and let me know if any changes are needed. Once you send this notice, they should respond within 15 days. If they don't, or if you're not satisfied with their response, the next step you can take is to file a complaint with the consumer court.

For filing a consumer complaint, the e-Daakhil portal is the way to go. It's an online platform for filing such complaints. You'll need to register, log in, and submit your complaint with necessary details and documents like the bond certificate, the letter from SIDBI, and your correspondence. There's a nominal court fee for claims below Rs. 20 lakhs. Shall I guide you through this process?

User: Yes, that would be helpful. What documents should I prepare for filing the complaint?

Consumer Grievance Assistance Chatbot: For the complaint, you should prepare and gather the following:

1. Legal Notice Copy: The notice you're sending to SIDBI.

2. Bond Certificate: The original bond document.

3. Correspondence Records: All letters and emails exchanged with SIDBI regarding this issue.

4. Proof of the Letter Received: The letter dated 30th September 2016 that informed you about the bond's redemption.

To file the complaint, you will need to:

- Register on the e-Daakhil portal and verify your account.

- Log in and navigate to the 'Consumer Complaint' section.

- Fill in the necessary details, attach your documents, and pay the court fee.

Here is your [complaint](https://docs.google.com/document/d/1JdKHf26rvicptelpf7WXtFHH5oNgWlo8g5cHYYginjs/edit). 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/1_g10I3KKKFdi3nBF9a1CdJcjVzunLaMsLfmohgnNYFA/edit) and [affidavit](https://docs.google.com/document/d/1KFiNPpuhu8ZoKK4e8L7DgOWSpLrommQCLyxGb9-dAr0/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: How long does the consumer forum usually take to resolve such cases?

Consumer Grievance Assistance Chatbot: Typically, consumer forum cases are resolved within 3-5 sittings, with a decision usually made within 90 days after the submission of all evidence and arguments. However, this can vary based on the specific district forum.

User: And what about mediation? Is that an option here?

Consumer Grievance Assistance Chatbot: Yes, mediation is an option under the Consumer Protection Act 2019. It involves a neutral mediator helping both parties reach a resolution. If it fails, the case will proceed in the consumer court.

User: Thank you for your help.

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.