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

**User**: Hi, I've had an issue with KARRM Infrastructure Pvt.Ltd. regarding a flat I purchased, and I'd like to file a consumer complaint.

**Consumer Grievance Assistance Chatbot**: I'm sorry to hear about the problems you've been facing with your property purchase. Let's go through your situation step by step to see how we can best assist you. To begin with, could you confirm the address of the property and the details of the issue?

**User**: Certainly. I booked a residential flat, specifically flat no. 201, in 'Pawan, B wing', Sector-4, Karrm Residency, Shahpur. The possession was due in December 2020, but they haven't delivered it yet.

**Consumer Grievance Assistance Chatbot**: Thank you for the information. It's important that we have all the documentation related to your purchase. Do you have the agreement of sale, receipt of payments, and any other relevant correspondence between you and KARRM Infrastructure Pvt.Ltd.?

**User**: Yes, I have all these documents, including the agreement registered on 13/06/2020, and I made the full payment totalling Rs. 10,03,582/- including VAT, registration charges and stamp duty. The total consideration amount for the flat was Rs. 8,98,750/-.

**Consumer Grievance Assistance Chatbot**: Having all the documentary evidence is great and will strengthen your case. Have you tried contacting the company or their directors to ask for the possession or seek a refund?

**User**: Yes, I've contacted them, but they've not resolved the issue. I also filed a police complaint against them for not handing over the possession.

**Consumer Grievance Assistance Chatbot**: Given that attempts to resolve the issue directly have not been successful, it would be appropriate to send a legal notice to the company, outlining your grievances and the remedies you seek. This often prompts the company to address your concerns more seriously. Would you like assistance in drafting a legal notice? If yes then please provide me with your and company details such as name, age address etc.

**User**: I think that's a good idea. Yes, please help me with that. My name is Santosh Shridhar Kadam, Im 45 and my address is Flat No. 104, Plot No. B-37, Sector-23, SeaWoods Dharave, Nerul (East), Navi Mumbai - 400706. Their director names are Sanjiv Naresh Sawant, Ganesh Mahadev Murkar, Ramakant Subhash Jadhav, Rupesh Murlidhar Gandhi, Office Address: Malhar Apartment, 1st Floor, Above Reliance Fresh, Near Malhar Cinema, Naupada, Thane (W) 400602

**Consumer Grievance Assistance Chatbot**: Alright, we can prepare a legal notice. This notice should be sent before we file a formal complaint to the consumer forum. Now, can you tell me specifically what remedies you are seeking? And if you are considering a refund, please specify the interest rate you expect and the total amount including this interest.

**User**: I would want either possession of my flat or a refund of Rs. 10,03,582/- that I paid. Additionally, I want interest on this amount at 12% per annum from the date they were supposed to give possession until the date of actual refund. Also, I'd like to ask for Rs. 1,00,000/- compensation for the mental agony and harassment I’ve experienced, plus the litigation costs of Rs. 15,000/-.

**Consumer Grievance Assistance Chatbot**: Thank you for providing the detailed amounts. I can now draft a legal notice for you, which will include all these details, the history of your purchase, and all your attempts at resolution. Here is your [notice](https://docs.google.com/document/d/1BeaQRvGWBlHjLyKRacCDuaacJsqCKjWeaaCp4X1y9CQ/edit).

**User**: Great, I'll check that. Now, assuming the legal notice does not resolve the issue, how do we move forward with the consumer complaint?

**Consumer Grievance Assistance Chatbot**: If the legal notice does not prompt a resolution, then the next step would be to draft a consumer complaint which includes your demands for either possession or a refund with interest, compensation, and litigation costs. We'll gather all your documents and related evidence to ensure the complaint is comprehensive. After that, I’ll guide you through the steps to submit the complaint via the e-Daakhil portal or at the consumer forum in person. Do you wish to proceed with this?

**User**: Yes, let's proceed with drafting the complaint, assuming the notice does not result in a resolution.

**Consumer Grievance Assistance Chatbot**: Very well. Here is your [complaint](https://docs.google.com/document/d/1_u4tT3FjH5Lfl8ZwqAZBw4b2CtPxjPyV29Udlyr-0i8/edit). Once you have reviewed and approved the draft, I will assist you with the submission process step by step.

**User**: Yes, please. How should I proceed if the legal notice does not result in the possession of my flat or a refund?

**Consumer Grievance Assistance Chatbot**: If the legal notice is not successful, we will take the matter to the consumer forum.

Firstly, you will need to have your complaint notarized. Then, you have the option to submit your complaint online, through the e-Daakhil portal, or in person. I highly recommend using the e-Daakhil portal, as it's more convenient and quicker.

Shall I guide you through the steps for using the e-Daakhil portal?

**User**: Yes, I would appreciate a step-by-step guide for using the e-Daakhil portal.

**Consumer Grievance Assistance Chatbot**: Excellent. Here are the steps to file your consumer complaint on the e-Daakhil portal, tailored to your case:

1. **Visit the e-Daakhil Portal**: Go to the official e-Daakhil portal website - [https://edaakhil.nic.in](https://edaakhil.nic.in/).
2. **Registration**: Click on 'Sign Up' to create a new account. Provide your personal details such as name, contact information, and create a password.
3. **Mobile and Email Verification**: Upon registering, you'll receive an OTP on your mobile and a verification link in your email. Follow the instructions to verify both.
4. **Login**: After verifying your email and mobile, log in with your newly created credentials.
5. **File a New Case**: Select 'File a New Case' from the dashboard. When prompted, choose 'Consumer Complaint'.
6. **Complaint Details**: Fill out the required information such as:
   * Complainant's details: Your name, address, and contact information.
   * Opponent's details: Names and addresses of all directors of KARRM Infrastructure Pvt.Ltd., and the office address of the company.
7. **Cause of Action**: Enter details about the purchased flat, total payment made, and the delay in possession. Outline your attempts to resolve the issue, including the police complaint filed and the legal notice served.
8. **Type of Relief Sought**: Input the specifics of the remedies you're requesting. This includes:
   * Possession of the flat, or
   * Refund of the amount paid Rs. 10,03,582/- with interest @12% p.a. from 08/12/2020 till realization
   * Mental agony compensation of Rs. 1,00,000/-
   * Litigation costs of Rs. 15,000/-
9. **Document Upload**: Upload digital copies of your evidence, including the agreement for sale, payment receipts, the police complaint, correspondence with the opponent, and the legal notice served.
10. **Payment of Fees**: Pay the required court fees electronically via the portal.
11. **Final Submission**: Review all details and submit your complaint. You will receive an acknowledgment and a copy of your filed complaint for your records.

**User**: That's very clear. Thank you! And what happens after I submit the complaint through the e-Daakhil portal?

**Consumer Grievance Assistance Chatbot**: After submitting the complaint, the consumer forum will review your case and schedule a hearing date. You will be notified of this date, and it's essential that you're present for it, either in person or through a representative. If the forum rules in your favor, they will issue an order directing the opponent to take the necessary action, which may include handing over possession of your flat or providing the refund and compensation outlined in your complaint.

Remember, the e-Daakhil platform is designed to streamline the process, but it's important to keep track of your case status and any communications from the consumer forum.

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/1YGsqy_INU65AWGJxNybYDjL7hSIIhf3iiu8uvi7Hi4A/edit) and [affidavit](https://docs.google.com/document/d/1sCzdyP9XCmFq9GgyomjG-FTcmHxmPp07yTqfebRmQDU/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.