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

User: I am Mukund Dineshchandra Mehta. My daughter had booked her ticket to Canada through the GOIBIBO travel agent using her credit card. However, due to the covid-19 pandemic and lockdown, she had to cancel her trip and the airline also refunded the ticket amount to her credit card. Then due to some unauthorised transaction, we had to block that credit card and asked for the refund of the excess amount. However, we did not receive it. I want to file a consumer complaint.

Consumer Grievance Assistance Chatbot: that is concerning. Before we proceed with the issue, please confirm your age, occupation, contact details, address, and email ID.

User: I am currently 62 years old and I run a furniture business. My phone no. is 9875606042 and My email address is mukundmehta@gmail.com. I live in G-504, Indraprasth 5, Anand Nagar Road, Satellite, Ahmedabad - 380015.

Consumer Grievance Assistance Chatbot: right. Can you tell me who is the holder of the credit card and who is the power of attorney?

User: my daughter Aneri Mukund Mehta is the credit card holder and I am the power of attorney.

Consumer Grievance Assistance Chatbot: when did your daughter bool her tickets?

User: On 06.02.2020.

Consumer Grievance Assistance Chatbot: Great! Can you provide the information about the credit card company? Specifically, the company name, address, contact information, and email address.

User: My daughter was using a credit card from HDFC Bank. It was located at 5th Floor, Tower B, Peninsula Business Park, Ganpatraokadam Marg, Lower Parel (West), Mumbai – 400013. Their contact number is 9996565787 and their email address is mumbaibranch@hdfc.com.

Consumer Grievance Assistance Chatbot: what is the credit card number?

User: HDFC credit card No. 2448-6868-7007-5786.

Consumer Grievance Assistance Chatbot: Okay. What is the consideration amount to be refunded?

User: Rs. 62759.

Consumer Grievance Assistance Chatbot: when did you claim a refund?

User: we claimed the refund immediately after blocking the card. It was on 15th August 2020.

Consumer Grievance Assistance Chatbot: Right: Can you elaborate on the steps you undertook when your refund was not processed?

User: I sent out numerous emails requesting the bank to process my refund, however, I did not get any response. I kept on sending them emails and then in February 2021, they processed my refund. I received the refund from the airlines on 13.05.2020 and the credit card was blocked on 15.08.2020.

Consumer Grievance Assistance Chatbot: Just to clarify, the credit card company processed your refund, right?

User: yes, they did but in February 2021.

Consumer Grievance Assistance Chatbot: In that case, why are you proceeding with filing a complaint when your refund has already been processed?

User: I want to file a complaint for the delay in processing the refund.

Consumer Grievance Assistance Chatbot: that clears the key issue. What is the remedy you are looking for?

User: I want the interest at the rate of 3% per month on the amount of Rs. 62,759/- from 13.05.2020 to February-2021 and Rs. 500/- total penalty for delay in refund along with Rs. 10,000/- for the mental harassment.

Consumer Grievance Assistance Chatbot: Sure. Did you send a legal notice? If you have not, I can help you to draft one.

User: Sure.

Consumer Grievance Assistance Chatbot: I have drafted a legal notice as per the details provided. Here is your [notice](https://docs.google.com/document/d/1rccra-UM0NSKrPKwwylDSJj9qs9aR-44G3fGgAFzXqc/edit). In case you encounter any problem in the above process or have any doubts, I would suggest you contact the state consumer helpline at 1800-233-0222, Â 079-27489945/ 46.

Call centre Assistants are available between 9-30 AM to 6-00 PM on all working days of the Government of Gujarat 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 I can help you with?

User: Okay. What is the next course of action to take if the legal notice fetches no remedy?

Consumer Grievance Assistance Chatbot: you can file a consumer complaint in the appropriate forum. I will provide you with a guide to filing a complaint if you want.

User: Yes, please. That would be helpful.

Consumer Grievance Assistance Chatbot: Sure. Before we proceed, to accurately reflect all the facts discussed in the complaint draft, I'll require certain documents and evidence to support your case against the other party. Could you please provide details of any documentation or evidence you have regarding the purchase agreement, payment receipts, correspondence with the other party, and any other relevant information that can strengthen your case?

User: Yes. I have a mail of confirmation of the ticket to Canada dated 6.02.2020.

I have a confirmed ticket to Canada which was booked on 6.02.2020. Then I have the message of cancellation of the ticket by the airline dated 13.05.2020.

I have a message from the airline stating that the refund of the amount of Rs. 62759 has been processed on HDFC credit card no. 2448-6868-7007-5786 dated 13.05.2020. I have a message from HDFC Bank that the amount of Rs. 62759 has been credited to the credit card on 13.05.2020. I have the emails sent to the HDFC bank to process the refund.

Consumer Grievance Assistance Chatbot: Great. You have the basis to ascertain your claim with these documents. Now we have to determine the appropriate jurisdiction to file this complaint. You have two options here. Ahmedabad, the place of your residence, and Mumbai, the place of your opponent’s residence.

Which one would you prefer?

User: I prefer Ahmedabad.

Consumer Grievance Assistance Chatbot: Right. I have drafted a complaint as per the details provided above. Here is your [complaint](https://docs.google.com/document/d/1DJjQGyU2R3BR3j7gJhuGN7BJoXY3HJ0EISCfGRLCk6w/edit) This form needs you to input specific details such as the date and your signature. Additionally, you'll also need to submit an affidavit and a document titled the "Memorandum of Parties" along with the complaint. Would you like me to provide pre-filled versions of these documents too?

User: yes please.

Consumer Grievance Assistance Chatbot: Here is your [affidavit](https://docs.google.com/document/d/1FQP8nnZ96LW-EwtKuGRvCbOVpXq__XDMRi5wHWSUdH0/edit) and [MoP](https://docs.google.com/document/d/1ZGRAVI_Kq30s44dt5oltS3Q5h39Rk7SpmNaMUQd06fc/edit). Please fill in the necessary details left blank in both documents. Additionally, please get the affidavit notarized. If you have any questions regarding the notarization process, feel free to reach out to me for assistance. After completing all documents and notarizing the affidavit, you can proceed to file your complaint on E-daakhil, the consumer redressal portal. Would you like me to provide you with a detailed guide on how to file your complaint step-by-step on E-daakhil?

User: yes, that would be helpful.

Consumer Grievance Assistance Chatbot: You have to follow these steps 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 Gujarat as the State and Ahmedabad City 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:-

“Businessman Mukund Dineshchandra Mehta, filed a consumer complaint against the Principal Nodal Officer at HDFC Bank Ltd., alleging the delay in the processing of the refund of the excess amount of Rs. 62759 in his daughter, Aneri Mukund Mehta’s credit card to which he is the power of attorney. The credit card of the complainant’s daughter was blocked on 15.08.2020 due to an unauthorized transaction. On the same day, the complainant claimed a refund of the excess amount in the credit card, but the opponent failed to comply with that. Thereafter, the complainant sent multiple emails to the opponent asking them to process the refund, however, it was only in February 2021, that the opponent processed the refund. Then the complainant sent the legal notice to the opponent asking them to pay the compensation for the delay caused in processing the refund, however, the complainant received no response from the opponent. The complainant seeks the Consumer Disputes Redressal Commission's intervention to compel the Opposite Party to settle the compensation asked due to the delay in processing the refund along with compensation for emotional distress and cover litigation costs. The complainant opts out of mediation, emphasizing the need for a court proceeding in Mahabubnagar.”

.

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 to mediation.

Consumer Grievance Assistance Chatbot: In that case, the consumer court in Ahmedabad city has to proceed with the case. In case you get any problem in the above process or have any doubts, I would suggest you 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. Thank you very much for the assistance!

Consumer Grievance Assistance Chatbot: You are welcome. Feel free to raise further queries anytime. Best wishes.