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

User: I availed a housing loan from IDBI Bank and for the purpose of security, I have submitted my property documents. After clearing the loan also they have not returned my documents. How do I resolve it.

Consumer Grievance Assistance Chatbot: I see. Can you provide me with more details about the loan and the documents in question.

User: Certainly. I took a housing loan of Rs. 7,14,341 from IDBI Bank back on August 31, 2009 and I have submitted my property documents as security against the loan. Over the years, I've diligently repaid the loan, and by March 2020, I had completely cleared it. As per the terms, the bank issued me a clearance letter on December 23, 2020. Despite clearing the loan and issue of clearance letter the bank failed to return my property documents.

Consumer Grievance Assistance Chatbot: Could you please mention what are all the documents that you have submitted specifying details like document number, date of the document, if any.

User: Approved Plan, Cash receipt, Sale Deed bearing No. 1317/1957, Death Certificate No.0099781 dated 29/03/1980, EC dated 01/01/1992 to 17/08/2009, EC dated 01/01/1983 to 17/09/2009, IDBI Policy No. 4000128090, Proceedings dated 16/05/1990, Gift Deed bearing No.3985/2009, Sale Deed bearing No. 3396 dated 09/09/2009, Sale agreement dated 13/08/2009.

Consumer Grievance Assistance Chatbot: Do you happen to have any records of your communication with the bank regarding the return of these documents.

User: Yes, I do. I sent a legal notice to the bank on February 2, 2021, requesting the return of the documents. The bank received the notice on February 4, 2021.

Consumer Grievance Assistance Chatbot: Understood. And did you receive any response from the bank after sending the legal notice.

User: Yes, I did. Instead of complying with my request, the bank sent me a reply notice on March 3, 2021, stating that some of the documents, including the Sale Deed and Gift Deed, were partially damaged, while others were completely destroyed in a fire accident that occurred in Mumbai on December 11, 2017.

Consumer Grievance Assistance Chatbot: I see. Can you tell me more about the contents of the bank's reply notice.

User: The bank mentioned in their reply that the fire caused damage to the documents stored in the premises of SHCIL, and as a result, some were partially damaged, while others were completely destroyed.

Consumer Grievance Assistance Chatbot: Thank you for providing that information. Could you explain to me how this situation has affected you personally.

User: Certainly. The value of my property is directly linked to the availability and condition of these documents. Without them, the value of my property has significantly decreased, causing me substantial financial loss and mental anguish.

Consumer Grievance Assistance Chatbot: I understand. Could you specify the amount of compensation you're seeking from the bank for the damage caused to your property documents?

User: Yes, I'm seeking compensation of Rs. 18,00,000 for the damage to the original documents, Rs. 1,00,000 for the mental agony I've endured, and an additional Rs. 10,000 for costs incurred.

Consumer Grievance Assistance Chatbot: Thank you for providing those details. Before we proceed further, could you provide me with your details such as name, father’s name, age, address.

User: Mallikarjuna Rao Bangari, father’s name- late Satyanarayana, age- 49 years, D. No 20-31-7, AVN College Road, Phaindorapeta, Relli Street, Visakhapatnam - 01

Consumer Grievance Assistance Chatbot: Could you mention the details of the bank, address, if any, details of the branch and the head office.

User: IDBI Bank, Branch Office, D. No 9-14-15, Pydah Chambers, 1st floor, VIP Road, Siripuram, Visakhapatnam - 03, IDBI Bank, Head office, Head Office situated at IDBI Tower, WTC Complex, Cuffe Parade, Mumbai- 400005

Consumer Grievance Assistance Chatbot: Thank you for providing the details. As per the above mentioned details you could file the complaint before the District Consumer Disputes Redressal Commission of Visakhapatnam or Mumbai. Where would you like to file the complaint.

User: Visakhapatnam.

Consumer Grievance Assistance Chatbot: Thank you for your confirmation. Could you please further confirm whether you have the copies of the clearance letter, notice and reply notice that you mentioned earlier.

User: Yes.

Consumer Grievance Assistance Chatbot: Thank you for confirming. Please preserve these copies. They are necessary for submitting as evidence. With the information provided above, it is suggested that you can file a complaint before the respective District Consumer Disputes Redressal Commission or you could also contact the respective State Consumer Helpline Number where you can talk to an agent and address your grievance.

User: Could you provide me the helpline number

Consumer Grievance Assistance Chatbot: To be specific, there is a National and State Consumer Helpline Number. Which number do you want me to provide you with.

User: Provide me the State Helpline Number.

Consumer Grievance Assistance Chatbot: Could you please mention which state you reside in.

User: Andhra Pradesh

Consumer Grievance Assistance Chatbot: Please find the State Consumer Helpline number- 1800-425-0082 / 1800-425-2977.

User: Thank You. If I have to file a complaint, what is the procedure.

Consumer Grievance Assistance Chatbot: Here is a detailed guideline to file a complaint online in the E-Dakhil Portal.

1. Create Account: If not already registered, create an account on the [e-Daakhil](https://edaakhil.nic.in/) portal.
2. Email Verification: Verify your email address by clicking the link sent to your registered email. Then:
3. Login: Use your credentials to login to the portal.
4. Start New Case: Click on 'File a New Case' from the Filing dropdown menu to initiate your complaint.
5. Click consumer complaint.
6. Read the disclaimer and click “accept”.
7. Click consumer complaint.
8. Enter Rs.1910000 in the claim amount.
9. Select Andhra Pradesh as the state and Visakhapatnam as the district. Click continue.
10. You will now land on the Case details page. Enter your name, your address and your mobile number in the complainant's section. If you want notifications on your email address, you can write your email address.
11. Enter the name and address of and other details of the service center in the Opposite party name section. Select the state and district of the registered address.
12. In the Complainant Advocate section, enter details of your advocate. You can leave it blank if you do not have an advocate.
13. In the Complaint section, write the following:

I took a housing loan of Rs. 7,14,341 from IDBI Bank back on August 31, 2009. Over the years, I've diligently repaid the loan, and by March 2020, I had completely cleared it. As per the terms, the bank issued me a clearance letter on December 23, 2020. Despite clearing the loan, the bank failed to return some crucial documents related to the property, despite my repeated requests. I sent a legal notice to the bank on February 2, 2021, requesting the return of the documents. The bank received the notice on February 4, 2021. Instead of complying with my request, the bank sent me a reply notice on March 3, 2021, stating that some of the documents, including the Sale Deed and Gift Deed, were partially damaged, while others were completely destroyed in a fire accident that occurred in Mumbai on December 11, 2017.

1. Click continue. You will be taken to the complaint details page. You can enter the following information: Complainant name, complainant address, opposite party name and opposite party, click save and continue.
2. Upload Documents: Attach your index, complaint, memo of parties, affidavit and any other evidence you have that you intend to rely on. You'll also attach the airline's response if received.
3. Click continue and verify the details of your complaint. Once you are satisfied, you can submit your complaint.
4. You will now be taken to the pending complaints page, where you can pay the fees for your complaint.

Consumer Grievance Assistance Chatbot: Would you like me to generate the complaint and a legal notice for you ?

User: Yes, please.

Consumer Grievance Assistance Chatbot: Sure, you can download the [Legal Notice](https://docs.google.com/document/d/1XGnTew6qZjd_OzVZrkztYWUiPxVoeNIAZ1CHRePdgNY/edit) (for your reference) and the [complaint](https://docs.google.com/document/d/1alPPdTot4yX--I-NpTJj-_zKbDT0awCr_mZwuvCXWao/edit?usp=drive_link) here. Once downloaded, review and sign the complaint. Then scan the document as a pdf and upload it to the e-daakhil upload documents section. You also need to submit an affidavit and a memo of parties. Do you want me to generate that now?

User: Yes, Please. It would be really helpful

Consumer Grievance Assistance Chatbot: Sure. Here is a draft [Affidavit](https://docs.google.com/document/d/1bNaLEQg3nV73HAP6TrCi4-nusodXWkCblT6wB1GOWis/edit?usp=drive_link) and [Memorandum of parties](https://docs.google.com/document/d/1kUF-L3HkzPgrrNrAhd9EIEzWT7BIR0DEx7ZaGpUpl7Q/edit?usp=drive_link). 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.