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

User: I was cheated by a real estate agency,

Consumer Grievance Assistance Chatbot: I am sorry to hear that. Can you please tell me more about the issues that you are facing?

User: Yes, thank you. In 2005, the local agents Mr. and Mrs. Nanoskar convinced me that Parees Enterprises was very profitable. Trusting them, I ended up investing a total Rs. 2,88,225 over the next few years.

Consumer Grievance Assistance Chatbot: Do you remember the dates and amounts you invested?

User: Let me recall...I invested on 10/02/10 an amount of Rs. 96,075/-, then on 10/02/15 an amount of Rs. 96,075/- and finally on 10/02/20 an amount: Rs. 96,075/-

Consumer Grievance Assistance Chatbot: Okay. Did they provide you with any receipts for these investments?

User: Yes, they provided some handwritten receipts on Parees letterhead for the amounts I paid. I can share copies.

Consumer Grievance Assistance Chatbot: That will be helpful. So what was the maturity date they promised?

User: They said the investment will mature in 2020 and I can redeem my money after that. But when I approached them in early 2020, they started avoiding me.

Consumer Grievance Assistance Chatbot: Did you issue any written communication to them for the redemption?

User: I sent them multiple emails in 2020 but they simply ignored all communication. It has been over 2 years now but I have not received a single rupee back.

Consumer Grievance Assistance Chatbot: Okay, thank you for the information. You have three options, either you can contact the National Consumer Helpline using the helpline number 1800-11-4000 or you can file a complaint before the respective Dispute Consumer Redressal Commission, or you can approach the Real Estate Development Authority. What would you prefer?

User: I prefer to file a complaint.

Consumer Grievance Assistance Chatbot: Sure. I will suggest that you send a legal notice to Paras Enterprises before filing a complaint.

User: Can you help me draft a notice? I don’t have access to a lawyer.

Consumer Grievance Assistance Chatbot: Certainly. I will need some more information from you related to the matter. Can you please tell me your full name, address, age, and occupation?

User: Sure. I am Mrs. Aparna Malvankar W/o Gurudas Malvankar, aged 52 years, married Housewife, R/o H No. 1211, Bammon Wada Siolim, Bardez Goa. I am a doctor by profession.

Consumer Grievance Assistance Chatbot: Please also tell me the registered office address of the Telephone company.

User: Yes. The office address is 2nd Floor, Philip Mansion, Opposite KTC Bus Stand, Vasco-Da-Gama, Goa.

Consumer Grievance Assistance Chatbot: Thank you. What is the relief that you would wish to pursue?

User: I would want the maturity amount of Rs. 2,88,225/- as promised and compensation for mental harassment as well as litigation costs.

Consumer Grievance Assistance Chatbot: Thank you for supplying the information! Please find the [notice](https://docs.google.com/document/d/1Vf4r53ggZkXMdKEpgd5uJiLihQIZXju8/edit?usp=sharing&ouid=103981618150393832378&rtpof=true&sd=true). Please note that these are templates that may require certain corrections or modifications and certain details (particularly the date and signature) will need to be filled at your end.

User: Thank you. I want to file a consumer complaint; can you guide me?

Consumer Grievance Assistance Chatbot: Sure! Since the total amount you would claim would be Rs. 2,88,225/- which is less than Fifty Lakh rupees, the complaint will have to be filed in a District Commission. You, as a complainant, reside in Bardez district and the cause of action arises in Bardez. The opposite party carries on business in Vasco-Da-Gama. You have the option to file the complaint to the North Goa District Consumer Disputes Redressal Commission.

User: Okay, please give details about the complaint process

Consumer Grievance Assistance Chatbot: Sure. Below is the process for filing a consumer complaint at the North Goa District Consumer Disputes Redressal Commission for the described dispute through the e-Daakhil platform:

1. Create an 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 the amount you as compensation in the claim amount.

9. Select Goa as the state and North Goa 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 Parees Enterprises Corporation Ltd., 2nd Floor, Philip mansion, opposite KTC Bus Stand, Vasco Da Gama, Goa in the Opposite party name section. Ground Floor, Dempo House. 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:

“In 2005, the local agents, Mr. and Mrs. Nanoskar convinced me that Opposite Party is a very profitable investment company. Trusting them, I ended up investing around Rs. 2,88,225 over a few years through cheque. But after the maturity date in 2020, they started avoiding me. I have not received a single rupee back till now.”

14. 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 the opposite party, click save and continue.

15. Upload Documents: Attach your index, complaint, memo of parties, affidavit, and any other evidence you have that you intend to rely on.

16. Click continue and verify the details of your complaint. Once you are satisfied, you can submit your complaint.

17. You will now be taken to the pending complaints page, where you can pay the fees for your complaint.

Do you also want me to draft a complaint letter for you?

User: Yes, that would be really helpful.

Consumer Grievance Assistance Chatbot: Excellent, I've generated a pre-filled [complaint](https://docs.google.com/document/d/1HdDr9SocRqzi-JIFMpU1IWQziifR6ane/edit?usp=sharing&ouid=103981618150393832378&rtpof=true&sd=true) for you with all the details you've provided. You can find it here Once downloaded, fill in all blank details, review and sign the complaint and verification before a notary public. 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.

Consumer Grievance Assistance Chatbot:  Sure. Here is a draft [affidavit](https://docs.google.com/document/d/18tEwY3JFx_79u-UKaAEZyhK8Zb6KsWPx/edit?usp=sharing&ouid=103981618150393832378&rtpof=true&sd=true) and [memorandum of parties](https://docs.google.com/document/d/1iLIe-ogM8HsT9lIVKsI9JT_siSQTxTMw/edit?usp=sharing&ouid=103981618150393832378&rtpof=true&sd=true). 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.