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

User: My vehicle has been seized by the Finance company without any notice or consent.

Consumer Grievance Assistance Chatbot: That’s terrible. Can you please tell me more about the incident?

User: In 2017, I availed a loan of Rs. 22,00,000 from TATA Finance to purchase a bus bearing registration no. GA-04 T 5250.

Consumer Grievance Assistance Chatbot: Were you regular in repaying this loan?

User: Yes, I repaid 9 installments amounting to Rs. 4,45,275. However, in 2019 I defaulted on some installments due to medical issues and lack of income.

Consumer Grievance Assistance Chatbot: What happened then regarding your vehicle financed by TATA?

User: On 20/02/2020, TATA's recovery agents forcibly and illegally seized my vehicle when it was out for washing, without any prior notice.

Consumer Grievance Assistance Chatbot: Did they inform you before taking possession of the vehicle?

User: No, there was no intimation or notice given to me. They seized it when it was unattended.

Consumer Grievance Assistance Chatbot: So to summarize, despite repaying over Rs. 4 lakh, TATA illegally seized your financed vehicle without notice?

User: Yes, that's right. I didn't receive any intimation and they seized it forcibly even though I had been regularly repaying till I faced health and income issues.

Consumer Grievance Assistance Chatbot: You can file a complaint before the consumer court having jurisdiction to hear the case. For that, you must first send a fifteen-day notice to TATA Finance Pvt. Ltd.. The same can be sent electronically or by post. Or else, you can also contact the National Consumer Helpline using the helpline number 1800-11-4000. The Consumer Helpline will give assistance regarding how you can approach the present dispute. What would you prefer?

User: I prefer sending a legal notice.

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 and address?

User: Sure. Mr. Keshav Dattaram Chodankar, resident of House No. 250, Marmawada, Naroa, Bicholim, Goa

Consumer Grievance Assistance Chatbot: What is the registered address of the Bank?

User:Tata Finance Pvt. Ltd., Gera Imperium, Unit No. 110, 18th Floor Patto, Panaji, Goa

Consumer Grievance Assistance Chatbot: Thank you for supplying the information! Please find the [notice](https://docs.google.com/document/d/1nx7ehMuiZXLwVNEdo1vncJ998Lj6HM3X/edit?usp=sharing&ouid=103981618150393832378&rtpof=true&sd=true) to be issued. 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: Certainly. What is the relief that you would wish to pursue through the complaint?

User: I would want my seized vehicle back and compensation towards harassment of Rs. 5,00,000/- as well as litigation charges of Rs. 50,000/-

Consumer Grievance Assistance Chatbot: Sure. Since the value of the loan you availed is of Rs. 22,00,000/-. which is less than One Crore Rupees, the complaint will have to be filed in a District Commission. You, as a complainant, reside in Bicholim district and the cause of action arises in Bicholim. The opposite party carries on business in Panjim. You have the option to file the complaint to the Porvorim District Consumer Disputes Redressal Commission.

User: Okay, Please let me further details regarding the process of filing a complaint

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

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 the amount you want as compensation in the claim amount.

9. Select Gao as the state and Porvorim 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 Tata Finance Pvt. Ltd., Gera Imperium, Unit No. 110, 18th Floor Patto, Panaji, Goa in the Opposite Party address. 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 had availed a loan of Rs. 22,00,000/- from TATA Finance Pvt. Ltd. in 2017 and purchased the aforementioned vehicle. I repaid 9 installments amounting to Rs. 4,45,275. However, due to medical exigencies and no source of income for a few months in 2019, I defaulted on some installments. During this time, in February 2020, the Finance recovery agents forcibly and illegally seized my vehicle when it was taken for washing, without any prior notice or intimation.”

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. You'll also attach the airline's response if received.

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/1DtPi3Av6SRaa3zUE9vy77bJHJOy7_xrv/edit) for you with all the details you've provided. 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/1rsYp_0DA2D3AUeeumtfAIM_QZUsOPVmX/edit?usp=sharing&ouid=103981618150393832378&rtpof=true&sd=true) and [memorandum of parties](https://docs.google.com/document/d/1gbk8OJkh2olLUdTI38kNnZSuW6y3be23/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.