**(This hypothetical chatbot Q&A is based on CC/54/2021 from Before the District Consumer Disputes Redressal Commission, North Goa at Porvorim)**

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

User: I transferred money to an unknown account by mistake, can I file a case against the Bank

Consumer Grievance Assistance Chatbot: Can you please tell me more about the incident?

User: On 22/09/2020, our firm issued an online payment instruction to transfer Rs. 2,00,000 to M/s Aviza Technologies.

Consumer Grievance Assistance Chatbot: What was the process for making this transfer?

User: It was via UTR No. SIBLN206639374, using HDFC bank where our firm account exists.

Consumer Grievance Assistance Chatbot: What went wrong with this transaction?

User: There was an error in one digit of the account number, so the amount got credited to an unrelated third party account instead.

Consumer Grievance Assistance Chatbot: What actions did you take when you realized the mistake?

User: I intimated HDFC bank on 23/09/2020 and requested reversal of the wrong credit and refund of the Rs. 2,00,000 amount.

Consumer Grievance Assistance Chatbot: How has the bank responded to your requests?

User: Despite multiple follow-ups, HDFC has neglected to refund the amount, causing huge financial loss and mental agony.

Consumer Grievance Assistance Chatbot: So to summarize, HDFC allowed an incorrect transfer and has failed to refund your firm's money?

User: Yes, that is absolutely right. We followed up multiple times but they have not fixed their error.

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 HDFC bank. 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 would prefer to send a legal notice. Can you help me to draft it?

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

User: Sure. I am Mr Saji Thomas S/O of KPM Thomas. I am 44 years old and a partner at M/s KPM Construction Ashiyan Building, Duler. My residential address is T-4 Building No. D3 Duler, Mapusa, Bardez, Goa.

Consumer Grievance Assistance Chatbot: Thanks. Please tell me the name and registered address of the bank/

User: HDFC Bank Ltd. Having its branch at H.No. 274/1, Ground Floor, Madhalawada, Arambol, Pernem, Goa – 403524

Consumer Grievance Assistance Chatbot: Thank you for supplying the information! Please find the [notice](https://docs.google.com/document/d/12CKpy9-x-BOmI74cJFPBudYra6DGefFP/edit?usp=sharing&ouid=103981618150393832378&rtpof=true&sd=true) for filing of consumer complaint. 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 a refund of the entire amount and compensation for mental harassment.

Consumer Grievance Assistance Chatbot: Sure. Since the amount you transferred is Rs. 2,00,000/- which is less than Fifty Lakhs, 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 Pernem. You have the option to file the complaint to the Proviron

User: Okay, Please let me further details regarding the process to file complaint

Consumer Grievance Assistance Chatbot: Sure. Below is the process for filing a consumer complaint at the PorvorimDistrict 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 as want as compensation in the claim amount.

9. Select North Goa 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 HDFC Bank Ltd., in the Opposite party name section. Having its branch at H.No. 274/1, Ground Floor, Madhalawada, Arambol, Pernem, Goa – 403524 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:

“ Our firm issued an online payment instruction dated 22/09/2020 for a transfer of Rs. 2,00,000/- (Rupees Two Lakhs Only) in favor of M/s Aviza Technologies vide UTR No. SIBLN206639374 and HDFC Code HDFC0000072 to the HDFC bank where our firm account exists. Due to an error in one digit of the account number, the amount of Rs. 2,00,000/- got wrongly credited to the account of an unrelated third party. On realizing the error, I intimated to the Bank on 23/09/2020 requesting a reversal of the wrong credit and a refund of said amount. Despite multiple follow-ups, the Bank has neglected to refund the said amount of Rs. 2,00,000/- thereby causing huge financial loss and mental agony

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/1pNYB2hnvQC-VpBNqhPVFbmuZoT7kluCZ/edit?usp=sharing&ouid=103981618150393832378&rtpof=true&sd=true) 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/1Lhh0sQwiuJ0iZAss31r0Ttp0LW52XpHr/edit?usp=sharing&ouid=103981618150393832378&rtpof=true&sd=true) and [memorandum of parties](https://docs.google.com/document/d/1MX1WYF9AKoYACV4notUGwb_JbN8GCLhu/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.