**Consumer Complaint**

**BEFORE THE DISTRICT CONSUMER DISPUTES REDRESSAL COMMISSION, COSMOS**

**Complaint No. \_\_\_\_\_\_ of 20\_\_**

**Bruno,**  
Aged 45 years,  
Occupation: Graphic Designer,  
Residing at 56/879, 4th Street, Sunset Avenue, Cosmos-32,  
...Complainant

**Vs.**

**Cenza Insurance Private Limited,**  
2nd Cross Street, Jeevan Nagar, Cosmos-60,  
...Opposite Party

**COMPLAINT UNDER SECTION 35 OF THE CONSUMER PROTECTION ACT, 2019**

**RESPECTFULLY SHOWETH:**

1. The complainant was awarded compensation by the Motor Accidents Claims Tribunal (MACT) under MATOP No. 406/2008 on 17/06/2003, which amounted to Rs 4,50,000/- with interest and costs. The total decretal amount deposited by the insurer was Rs 5,72,478/- after deducting 20% (Rs 51,772/-) towards TDS.
2. The opposite party issued Form 16A for the TDS deduction but failed to include the complainant’s PAN details, hindering the complainant's ability to claim a refund from the Income Tax Department.
3. Despite multiple registered letters dated 04/11/2020 and 01/12/2020 to the opposite party requesting issuance of a corrected Form 16A with PAN details, the opposite party responded stating that incorporation of PAN card details was not possible as the form had already been sent.
4. The lack of action from the opposite party has caused significant inconvenience and financial distress to the complainant, preventing the claim of a TDS refund within the stipulated timeframe for filing returns.
5. **CAUSE OF ACTION** arose on 17/06/2003, the date of the award by MACT, with subsequent grievances following the insurer's failure to update the required PAN details in Form 16A.
6. **JURISDICTION:** This Hon'ble Commission has the jurisdiction to adjudicate this complaint as the cause of action, partly or wholly, arises within its territorial limits.
7. **LIMITATION:** The complaint is being filed within two years from the date the cause of action arose, in accordance with the limitation period prescribed under the Consumer Protection Act, 2019 as per Section 69.
8. **COURT FEE:** As per Rule 7 of Consumer Protection (Consumer Dispute Redressal Commission) Rules 2020, the requisite court fee has been paid.

**PRAYER:** The complainant seeks the Commission to direct the opposite party to:

* Compensate Rs 40,000 for the damages caused.
* Reimburse Rs 5,000 towards legal expenses.
* Provide any other relief deemed just and proper by the Commission.

**PLACE:** Cosmos  
**DATE:** [Date of Filing]

**[Signature of the Complainant]**  
Bruno

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