Issue No. 2 – ATM transaction

User: Money has been debited from my account although the ATM did not dispense the cash

**Chatbot: Hi, I am your consumer grievance assistance tool. How can I help you?**

User: I visited the Jeevan Nagar ATM of Cenza Bank Private Limited located in the city of Cosmos on 04/02/2022 at 6:30 pm.

**Chatbot: Okay. Could you please briefly explain as to what exactly happened on that day?**

User: On 04/02/2022, at 6:30 pm, I went to the Jeevan Nagar ATM of Cenza Bank Private Limited to withdraw an amount of Rs 6000. I keyed in all the details, but the machine did not dispense the requested amount of cash. However, within a few minutes, I received an SMS stating that Rs 6000/- has been debited from my account.

**Chatbot: Is there anything else that you would like to add about the incident?**

User: none of the persons who availed the ATM facility mentioned that the machine was not dispensing cash

User: When I enquired from the security person who was seated outside the facility about the status of the machine, he said that he was not aware of the status

**Chatbot: Did you receive any receipt after the transaction?**

User: No, I did not receive any receipt of the transaction as I opted for a paperless transaction.

**Chatbot: In that case, did the screen display the balance amount in your account after the transaction? Did you notice a change in your account balance?**

User: Yes, I did

**Chatbot**: Do you have an account with Cenza Bank Private Limited?

User: Yes. I have an account with Cenza Bank (A/c No. 54678245672)

**Chatbot: What is the IFSC code of the home branch?**

User: My home branch is the Malati Nagar branch of Cenza Bank and the IFSC Code is xxxx

**Chatbot: Did you raise the matter with the officials of your home branch immediately?**

User: Yes, I contacted the 24 x 7 customer care of my bank to register my grievance. They said they would look into the issue, and resolve it as soon as possible. However, it’s been over 5 days now and I have not heard from them after that.

User: Even when I asked them to check the CCTV footage, and also contact the security person who was seated outside the facility on that day about the incident, they simply stated that the matter would be resolved at the earliest

**Chatbot: When did you approach the bank?**

User: On 05/02/2022 at around 10:30 am.

**Chatbot: Were you notified of any complaint ID for future reference?**

User: Yes, my complaint ID is xxxx xxxxx

**Chatbot: Do you have the call logs list with you to show that you contacted the bank on 05/02/2022?**

User: Yes, I have it with me.

**Chatbot: Does the bank have any app or portal where you can register your grievances regarding ATM transactions?**

User: Yes, there is a portal for such matters, and I raised an issue on the portal as well on 05/02/2022, but no response till date.

**Chatbot: Have you considered sending them a notice?**

User: Yes, I sent them a notice dated 25/02/2022, but I have not received any reply from them.

**Chatbot: Alright. Then, you can either approach the banking ombudsman for escalating the matter further, or approach the district consumer disputes redressal commission for obtaining relief.**

For more information regarding banking ombudsman, please visit <https://rbi.org.in/commonperson/english/scripts/bankingombudsman.aspx>

User: Thanks, could you please let me know as to how to go about filing a complaint before the consumer dispute redressal forum?

**Chatbot: Sure, you can either file an online complaint on the E-Daakhil portal, or submit a complaint in person.**

Please note that since the value of the service availed is less than Rs 5 lakhs, you do not have to pay any court fees, but ensure you have the following documents with you:

1. ATM card statement
2. Screenshot of the grievance raised on the website
3. Copy of the SMS received from the bank
4. Legal Notice sent to the opposite party

To register your complaint on the E-Daakhil portal, you can visit <https://edaakhil.nic.in/>. Also, you can access the instruction manual available on the website for step-by-step guidance on the process of filing a complaint online.

Chatbot: Below is the process for filing a consumer complaint in the Cosmos 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 need as compensation in the claim amount.

9. Select the state and 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 Opposite party’s details

12. In the Complainant Advocate section, enter details of your advocate. You can leave it blank if you do not have an advocate.

13. Fill the complaint section by describing your grievance. Please mention the dates, if

applicable.

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

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

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

User: Thanks, could you please assist me with drafting a complaint for submitting it in person?

**Chatbot: Sure, could you please first tell me your name, age, occupation and address, and the opposite party’s name and address?**

User: I am Vimala, 40 years of age. I am a teacher by profession. My residential address is 12/308, 5th street, Karishma Nagar, Cosmos-70. I have been working in Lavender Public School, Cosmos for the last seven years.

Name: Cenza Bank Private Limited

Address: 2nd Cross Street, Malati Nagar, Cosmos-60

**Chatbot: I understand. What kind of remedy do you want now?**

User: I want Rs 6000 to be credited back to my account as the ATM did not dispense the requested amount of money, and also Rs 5000 as compensation for the deficiency in service on part of the bank in addressing my grievances.

**Chatbot: Thanks, you can approach the District Consumer Grievance Redressal Commission, Cosmos for filing your complaint. Here’s a draft template of the complaint along with MoP and Affidavit that you can modify according to your specific requirements.**

[Complaint](https://docs.google.com/document/d/19GK30Rr-AC_ATH2G6dwR6u3ZKent80eP/edit)

[Affidavit](https://docs.google.com/document/d/1qcdErWg4_meR8m2amcK2Of2rfMvlZ0cz/edit)

[MoP](https://docs.google.com/document/d/1VmXjgc23bS9i829w6TLOSGahcS5pWseL/edit) (Memorandum of Parties)

User: Thanks

**Chatbot: Is there anything else you want me to assist you with?**

User: No, thanks

**Chatbot: Welcome. Happy to help. I hope you found this conversation useful. Please feel free to contact us again in case of any queries in the future.**

Meanwhile, you can log on to <https://consumeraffairs.nic.in/> , or dial 1800-11-4000 (National Consumer Helpline) for more information.

Stay Alert, Stay Safe

Thank you