

To,
The Banking Ombudsman
[Office of the Banking Ombudsman Address]
[City, State, Zip Code]

Date: [Current Date]

Subject: Formal Complaint against [Bank Name] regarding harassment by debt recovery agents.

Dear Sir/Madam,

I am writing to lodge a formal complaint against [Name of the Bank/Financial Institution] regarding the unprofessional and harassing conduct of their debt recovery agents in relation to my account [Loan/Credit Card Number].

Details of the Grievance:

- **Nature of Harassment:** [Describe actions, e.g., calling at odd hours, using abusive language, contacting friends/relatives, or physical intimidation].
- **Date(s) of Incident:** [List specific dates and times].
- **Details of Recovery Agent:** [Name or Agency Name, if known].

Previous Action Taken:

I have already submitted a formal complaint to the Bank's Nodal Officer on [Date of Complaint]. However, [choose one: the bank failed to provide a resolution within 30 days / the resolution provided was unsatisfactory].

My Request:

I request the Ombudsman to intervene and direct the bank to cease all forms of harassment immediately and ensure that the recovery process follows the Fair Practices Code and RBI guidelines.

Enclosures:

- Copy of the original complaint sent to the Bank.
- Evidence of harassment [e.g., call logs, recordings, or screenshots].
- Copy of identity proof.

Yours faithfully,

[Your Signature]

[Your Full Name]

[Your Address]

[Your Phone Number]
[Your Email Address]