

To,  
The Nodal Officer,  
[Name of the Bank/Institution],  
[Head Office Address],  
[City, State, Zip Code]

**Date:** [Insert Date]

**Subject: Formal Escalated Grievance Regarding Harassment and Misconduct by Recovery Agents**

Dear Sir/Madam,

I am writing to formally escalate a grievance regarding the illegal and unethical recovery tactics employed by your institution's representatives. Despite my previous complaint filed on [Date] under reference number [Reference Number], no corrective action has been taken.

**Loan Account Details:**

Loan Account Number: [Your Account Number]

Type of Loan: [e.g., Personal/Credit Card]

**Details of Misconduct:**

I am being subjected to the following actions which violate the [Central Bank/Regulatory Body] Fair Practices Code:

- Contacting me outside of regulated business hours (before 8:00 AM or after 7:00 PM).
- Use of threatening, abusive, or profane language during phone calls.
- Harassment of my family members, friends, or workplace colleagues.
- Unauthorized visits to my residence/office despite my cooperation via official channels.
- Continuous spamming and threats via social media or messaging apps.

**Evidence:**

I have maintained records of call logs, audio recordings, and screenshots of messages as evidence of this harassment, which I am prepared to submit to the Banking Ombudsman or relevant regulatory authorities if this matter is not resolved immediately.

**Request for Action:**

I request you to:

1. Immediately cease all forms of harassment and unauthorized contact.
2. Investigate the conduct of the agency/agents assigned to my file.
3. Provide a written response outlining the steps taken to address this misconduct within [X] days.

Please note that while I am committed to resolving my financial obligations, I will not tolerate the violation of my right to dignity and privacy. Failure to resolve this will leave me with no choice but to escalate this matter to the [Name of Regulatory Body/Ombudsman].

Yours sincerely,

[Your Full Name]

[Your Registered Phone Number]

[Your Registered Email Address]