

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]
[Date]

To,
The Nodal Officer / Grievance Redressal Department
[Bank Name]
[Bank Branch Address]

Subject: Formal Grievance Regarding Psychological Harassment and Unethical Recovery Practices

Dear Sir/Madam,

I am writing to formally lodge a complaint regarding the persistent psychological harassment and intimidation tactics employed by your collection agents in relation to my account [Account/Loan Number].

I am currently facing [briefly mention financial hardship if applicable, e.g., temporary financial difficulties], yet I have every intention of settling my dues. However, the conduct of your representatives has become unbearable and violates fair practice codes. Specifically, I have been subjected to:

- Frequent and threatening phone calls at odd hours (before 8:00 AM or after 7:00 PM).
- The use of abusive, derogatory, and intimidating language.
- Unauthorized contact and harassment of my family members, friends, or colleagues.
- Threats of physical harm or public shaming.
- Multiple visits to my residence/workplace intended to cause social embarrassment.

This constant harassment has caused me significant mental agony, severe stress, and loss of reputation. Such actions are in direct violation of the guidelines set by the [Relevant Financial Authority/Central Bank] regarding debt recovery and the protection of consumer rights.

I request you to immediately intervene and ensure that these unethical practices cease. I am willing to discuss a reasonable repayment plan through official channels, but I will not tolerate further harassment. Please consider this a formal notice that if this behavior continues, I will be forced to escalate this matter to the [Banking Ombudsman/Consumer Court] and seek legal recourse for mental harassment.

I look forward to a written acknowledgment of this complaint and a prompt resolution within [Number, e.g., 7] working days.

Yours sincerely,

[Signature]
[Your Full Name]