

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

To,  
The Nodal Officer / Grievance Redressal Department  
[Bank or Lending Institution Name]  
[Department Address]

**Subject: Formal Complaint Regarding Abusive Language and Harassment by Collection Agents**

Dear Sir/Madam,

I am writing to formally lodge a complaint regarding the unprofessional and abusive behavior of your loan recovery agents. My loan account number is [Insert Loan Account Number].

On [Date] at approximately [Time], I received a call from an individual identifying themselves as a representative of [Bank/Institution Name] calling from the number [Insert Phone Number]. During this conversation, the agent used highly offensive, abusive, and threatening language toward me.

The details of the incident are as follows:

- **Agent Name:** [Name of Agent, if known]
- **Nature of Abuse:** [Briefly describe what was said, e.g., profanity, personal insults, threats]
- **Evidence:** [Mention if you have a call recording or witnesses]

I am aware of my obligation to repay my dues; however, such behavior is a direct violation of the Fair Practices Code and the guidelines set by the Regulatory Authorities regarding debt collection. Using intimidation and verbal abuse is illegal and unacceptable.

I request you to:

1. Investigate this matter immediately by reviewing the call logs/recordings.
2. Take strict disciplinary action against the concerned agent or agency.
3. Ensure that all future communications regarding my account are conducted in a professional and respectful manner.

Please provide a written acknowledgment of this complaint and inform me of the steps taken to resolve this issue within [Number of days, e.g., 7] working days. Failure to address this grievance will leave me with no choice but to escalate this matter to the Banking Ombudsman or the relevant regulatory authorities.

Yours sincerely,

[Your Signature]

[Your Printed Name]