

To,
The Nodal Officer / Grievance Redressal Officer,
[Name of the Bank/Financial Institution],
[Branch Address],
[City, State, Zip Code]

Date: [Insert Date]

Subject: Formal Grievance regarding harassment and untimely calls by recovery agents

Dear Sir/Madam,

I am writing to formally lodge a complaint against the recovery agents representing your institution regarding Loan Account Number: [Insert Loan Account Number].

I am currently facing constant harassment through frequent and untimely telephone calls. Specifically, I am receiving calls during the following hours: [Mention times, e.g., before 8:00 AM or after 7:00 PM]. Furthermore, the frequency of these calls (sometimes exceeding [Number] calls per day) is disruptive and constitutes mental harassment.

I would like to draw your attention to the regulatory guidelines which state that recovery agents must respect a borrower's privacy and are permitted to call only during standard business hours. The current behavior of your representatives is a violation of these fair practice codes.

I request you to:

- Immediately stop calls during non-business hours.
- Ensure that agents maintain professional conduct and do not call repeatedly within a single day.
- Provide a written acknowledgment of this complaint and details of the actions taken.

Please note that if this harassment continues, I will be forced to escalate this matter to the Banking Ombudsman and relevant regulatory authorities.

I look forward to your prompt cooperation in resolving this matter.

Sincerely,

[Your Full Name]
[Your Registered Mobile Number]
[Your Address]