

head>

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

Date: [Insert Date]

Subject: Formal Complaint regarding unauthorized third-party disclosure and harassment by recovery agents.

Dear Sir/Madam,

I am writing to formally lodge a complaint regarding the unethical and illegal conduct of the recovery agents representing your institution in relation to my loan account number [Insert Loan Account Number].

On [Insert Date], at approximately [Insert Time], recovery agents contacted [Name of Third Party - e.g., Neighbor/Relative/Employer] and disclosed sensitive details regarding my outstanding debt. [Briefly describe the incident, e.g., They called my office manager or spoke to my neighbor].

This action is a direct violation of privacy laws and the Fair Practices Code established by the Central Bank. Specifically, the recovery agents have breached confidentiality by disclosing my financial obligations to unauthorized third parties who are not guarantors to the loan.

This disclosure has caused significant damage to my reputation and mental distress. I request you to:

- Investigate this incident immediately.
- Ensure that all recovery agents strictly adhere to the code of conduct.
- Cease all communication with third parties regarding my personal debt.
- Provide a written explanation and apology for this breach of privacy.

Please acknowledge receipt of this letter. I expect a resolution within [Insert Number of Days, e.g., 7] days. Failure to address this grievance will compel me to escalate this matter to the Banking Ombudsman and relevant regulatory authorities.

Yours sincerely,

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