

To,
The Grievance Redressal Officer / Nodal Officer,
[Name of the Bank/Financial Institution],
[Branch Address/Head Office Address].

Date: [Insert Date]

Subject: Formal Complaint Regarding Verbal Harassment and Unprofessional Conduct by Loan Recovery Agents

Dear Sir/Madam,

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

On [Insert Date] at approximately [Insert Time], I received a call/visit from an individual identifying themselves as [Name of Agent, if known] from [Name of Recovery Agency, if known]. During this interaction, the agent engaged in the following conduct:

- Use of profane, offensive, and derogatory language.
- Threats of physical harm or social defamation.
- Continuous calling during prohibited hours (before 8:00 AM / after 7:00 PM).
- Shouting and intimidation tactics.

This behavior is a direct violation of the Fair Practices Code and the guidelines set forth by the Regulatory Authority (Central Bank) regarding debt collection. While I acknowledge my financial obligations, I do not waive my right to be treated with dignity and respect.

I have attached/maintained [mention recordings, screenshots of call logs, or witness statements] as evidence of this harassment.

I request you to:

1. Investigate this incident immediately.
2. Take strict disciplinary action against the concerned agent/agency.
3. Ensure that all future communication regarding my loan is conducted in a professional and legal manner.

Please provide an acknowledgment of this complaint and update me on the actions taken within [Insert Number of Days, e.g., 7] days. Failing this, I will be forced to escalate this matter to the Banking Ombudsman and relevant law enforcement authorities.

Yours sincerely,

[Your Full Name]

[Your Address]

[Your Phone Number]

[Your Email Address]