

Date: [Insert Date]

To,
The Branch Manager,
[Bank Name],
[Branch Address],
[City, State, Zip Code]

**Subject: LEGAL NOTICE AND FORMAL GRIEVANCE REGARDING UNETHICAL
LOAN RECOVERY PRACTICES**

Reference: Loan Account Number: [Insert Loan Number]

Dear Sir/Madam,

I am writing this formal notice to bring to your immediate attention the illegal and unethical harassment I have been subjected to by your bank's recovery agents regarding the aforementioned loan account.

I wish to place on record the following grievances:

- The recovery agents have been calling from multiple unregistered numbers at late hours.
- Agents have visited my [residence/workplace] and used abusive language in front of my family/colleagues.
- Constant threats of physical harm and character defamation are being made.
- [Optional: Mention any contact made to friends or relatives not listed as guarantors].

These actions are in direct violation of the Fair Practices Code and the Master Circulars issued by the Reserve Bank of India (RBI), which strictly prohibit the use of muscle power, intimidation, or harassment during the recovery process.

I hereby demand that:

1. All forms of physical and mental harassment cease immediately.
2. All communication regarding this loan be conducted through official channels and during standard business hours (9:00 AM to 6:00 PM).
3. You provide an official explanation for the conduct of your agents within 7 days of receiving this notice.

Please note that I am committed to resolving my financial obligations; however, I will not tolerate the violation of my fundamental right to dignity and privacy. If the harassment continues, I shall be forced to file a formal complaint with the Banking Ombudsman and initiate criminal proceedings for intimidation and defamation.

Treat this as a formal legal warning.

Yours sincerely,

[Your Full Name]

[Your Address]

[Your Phone Number]