

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

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

Subject: Formal Grievance regarding Unauthorized Communication and Harassment by Recovery Staff

Dear Sir/Madam,

I am writing to formally lodge a complaint regarding the unethical and unauthorized communication practices adopted by your recovery department/agency in relation to my Loan Account Number: [Your Loan Number].

Specifically, I am reporting the following violations:

- Communication with third parties (friends, family, or colleagues) who are not parties to the loan agreement.
- Calls made before 8:00 AM or after 7:00 PM.
- The use of threatening or abusive language during calls.
- Disclosure of my debt details to unauthorized individuals.

These actions are a direct violation of the Fair Practices Code and the regulatory guidelines governing debt collection. I have documented the dates, times, and phone numbers from which these unauthorized communications originated.

I request you to immediately cease all communication with third parties and ensure that your recovery staff adheres to the legal code of conduct. Please provide a written acknowledgement of this complaint and details of the corrective actions taken within [Number of days, e.g., 7 days].

Failure to resolve this matter will leave me with no choice but to escalate this grievance to the Banking Ombudsman and relevant regulatory authorities.

Sincerely,

[Your Signature]

[Your Printed Name]