

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

[Date]

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

**Subject: Formal Grievance Regarding Physical Threats and Harassment by Recovery Agents**

Dear Sir/Madam,

I am writing to formally lodge a complaint regarding the illegal and unethical conduct of recovery agents representing your institution in relation to my account [Loan/Credit Card Number: XXXXXXXXX].

On [Date] at approximately [Time], recovery agents visited my [Residence/Office] and engaged in the following behavior:

- Issuing direct physical threats against me and my family members.
- Using abusive and profane language.
- Refusing to provide official identification or an authorization letter from the bank.
- Creating a scene to cause public humiliation.

This behavior is a direct violation of the Fair Practices Code and the guidelines issued by the Central Bank/Regulatory Authority regarding debt collection. Specifically, the use of physical intimidation and threats is a criminal offense under the law.

I request you to:

1. Investigate this matter immediately and identify the individuals involved.
2. Ensure that all forms of physical harassment and threats cease immediately.
3. Provide a written explanation for this breach of conduct.

Please note that if this matter is not resolved within [Number of Days] days, I will be forced to escalate this complaint to the Banking Ombudsman and file a formal police report (FIR) for criminal intimidation.

I look forward to your prompt response.

Yours sincerely,

[Your Signature]

[Your Printed Name]