Subject: Request for Cessation of Phone Calls and Constant Visits from {BankName}

Respected Sir / Madam,

I, {ClientName}, am writing to formally request the immediate cessation of all phone calls and personal visits to my home or workplace regarding the outstanding loan referenced below:

{LoanType} Number: {LoanNumber}

1. I understand that I have an outstanding amount to settle and assure you of my genuine intention to repay the debt. However, the constant phone calls and uninvited in-person visits have started to disrupt my daily life. Despite earlier communication with your collection team, these frequent visits and calls have not stopped. I kindly request you to immediately stop all phone calls and personal visits to my residence and workplace. If this behavior continues, I will be left with no choice but to take legal action under Indian law, which will be at your cost and risk.
2. Your actions so far have caused me considerable emotional distress and disruption in both my personal and professional life. This behavior violates my fundamental rights under Article 21 of the Indian Constitution, which guarantees the right to life and personal liberty. The repeated calls are affecting my mental well-being and causing me great distress. As per the RBI guidelines for Recovery Agents, I am entitled to file a complaint at the local police station against such harassment. If this does not stop, I may also approach a civil court for further legal assistance as provided under these guidelines.
3. Additionally, as per the Fair Practices Code issued by the RBI and other relevant laws, lenders are expected to avoid interfering in the borrower’s affairs beyond what is mentioned in the loan agreement. Specifically, during loan recovery, lenders are prohibited from undue harassment, such as persistent calls at odd hours or using aggressive tactics.
4. Under the Consumer Protection Act, 2019, harassment and unfair practices towards borrowers are a violation of my consumer rights. If these unwarranted phone calls to my personal and professional numbers do not stop, I will have to initiate civil proceedings under the Consumer Protection Act for harassment, mental agony, and damages caused by your actions.
5. While I acknowledge my financial responsibilities, the methods your bank has used for debt collection have been highly disruptive. I assure you that I am not a willful defaulter and fully intend to repay the outstanding amount. As per the RBI’s Fair Practices Code and the Consumer Protection Act, 2019, I believe I am entitled to fair and respectful treatment, especially during financial difficulties.
6. I am ready to resolve the outstanding debt in a lawful and appropriate manner. However, I request that all future communications regarding this matter be made in writing and sent to the following address:
7. This response is intended to show my sincere intent to resolve this issue and avoid unnecessary conflicts. I trust that you will address this matter promptly and appropriately.

Thank you for your attention to this matter. I request you to give the following points consideration:

* + Cessation of all unnecessary and constant phone calls to my personal and professional number.
  + Stop all harassment via phone calls which disrupts my daily life.
  + Provide me some time to arrange the money for the repayment of the loan.

Sincerely,

{ClientName}

{MobileNumber}