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

Respected Sir,

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

{LoanType} Number: {LoanNumber}

I am dedicated to finding a solution, and I acknowledge my present overdue balance. But the constant phone calls and in-person visits have started to interfere with my everyday activities. According to earlier correspondence with your collection team, the frequent house calls and visits persist.

This is threat to my basic fundamental right defined under article 21 of Indian constitution which is right to life and personal liberty, the continuous calls that I am receiving are affecting my mental health and giving me mental agony. Moreover, as per the RBI guidelines issued for Recovery Agents that have been provided with aid by way of filing a complaint at my nearby police station against the agent in regard to harassment over phone calls is on loop. I would like to be specific even after this I don’t get any relief RBI has provided me the option of approaching a civil court and seek legal assistance on the said matter.

Also, according to the Fair Debt Collection Practices Act (FDCPA) and other relevant st ate laws, I am entitled to request that all communication regarding this debt be conducted in writing.

As per the Section 19 of the RDDBFI Act I can go for filing an application with the DRT for relief against the unfair practice of harassing that has being carried on your end.

My mental health is getting deteriorated due to which I am suffering in my daily life that is causing damage to me due to the wrongful action of bank and against which I have been provided with remedy under Section 19(12) of the RDDBFI Act which is compensation that can be awarded by DRT.

If this continues, unwillingly I have to take action under Section 357A of CRPC. Therefore, I hereby request that you cease all phone calls and personal visits immediately.

And I would like to inform you that all my debts will be managed by Debt2nodebt. So, as per my authorization all the debts related concern will be negotiated by legal department of Debt2nodebt.

For further communications regarding the debt you can directly contact with Debt2nodebt legal department mail id: [legal@debt2nodebt.com](mailto:legal@debt2nodebt.com)

Thank you for your attention to this matter.

Sincerely,

{ClientName}

{MobileNumber}