



राष्ट्रीय  
आवास बैंक  
NATIONAL  
HOUSING BANK

MRO/DOS/DOC/2025/04967

December 11, 2025

To,

All Registered Housing Finance Companies

Madam/Sir,

**Advisory on the phased implementation timeline for mandatory adoption of 1600-series numbers.**

In connection to the Direction dated November 19, 2025 issued by Telecom Regulatory Authority of India (TRAI) and the Press Release (**Annex A**).

2. All Housing Finance Companies (HFCs) are advised to undertake transactional / service calls only using '1600xx' numbering series, when operationalized. We hereby inform you that TRAI has issued the Direction mandating the phased adoption of the '1600' numbering series by the Banking, Financial Services, and Insurance (BFSI) sector. This initiative is intended to clearly distinguish service and transactional calls from other commercial communications. As per the Direction, TRAI has specified the phase-wise implementation timeline by which the adoption of the '1600' numbering series is to be completed by the Supervised Entities (SEs). The same is reiterated as below:

Phase	Category of Entities	Last Date for mandatory adoption of 1600-series
Phase-I	Large Housing Finance Companies (HFCs) (Asset size above 5,000 crores*).	1 <sup>st</sup> February 2026
Phase II	Remaining Housing Finance Companies (HFCs) (Asset size equal or less than 5,000 crores*).	1 <sup>st</sup> March 2026

(As on March 31, 2025)

3. Supervised Entities (SEs) are advised to ensure strict and timely compliance with the adoption timelines and operational requirements specified in the TRAI Direction.

*Smil*

भारत सरकार के अंतर्गत सांविधिक निकाय

Statutory Body under the Government of India

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**“बैंक हिन्दी में पत्राचार का स्वागत करता है”**

The SEs are also advised to confirm the completion of the adoption process to the following Email Ids:

Name	Email Id
Sh. Vishnu Gupt Agrawal	Vishnu.agrawal@NHB.ORG.IN
Sh. Karthik J	karthik.j@nhb.org.in

Yours faithfully,

  
(Sourav Seal)  
General Manager  
Department of Supervision



भारतीय दूरसंचार विनियामक प्राधिकरण  
TELECOM REGULATORY AUTHORITY OF INDIA  
भारत सरकार / Government of India



Dated: 19<sup>th</sup> November, 2025

**DIRECTION**

**Subject: Direction under section 13, read with sub-clauses (i) and (v) of clause (b) of sub-section (1) of section 11, of the Telecom Regulatory Authority of India Act, 1997 (24 of 1997) regarding phase-wise implementation of mandatory adoption of 1600-series numbers by RBI, SEBI and PFRDA regulated entities.**

**F. No. G-6/(8)/2025-QoS-Part(1) (E-18071)-** Whereas the Telecom Regulatory Authority of India (hereinafter referred to as the "Authority"), established under sub-section (1) of section 3 of the Telecom Regulatory Authority of India Act, 1997 (24 of 1997) (hereinafter referred to as the "TRAI Act"), has been entrusted with the discharge of certain functions, *inter alia*, to regulate the telecommunication services; ensure technical compatibility and effective interconnection between different service providers; lay down standards of quality of service to be provided by service providers and conduct the periodical survey of such services provided by the service providers so as to protect interest of the consumers of telecommunication service;

2. And whereas the Authority, in exercise of the powers conferred upon it under section 36, read with sub-clause (v) of clause (b) and clause (c) of sub-section (1) of section 11, of the TRAI Act, made the Telecom Commercial Communications Customer Preference Regulations, 2018 (6 of 2018) dated the 19<sup>th</sup> July 2018 (hereinafter referred to as the "regulations"), to curb unsolicited commercial communications;

3. And whereas regulation 3 of the regulations reads as under:-

**“3. Commercial communications through network of Access Providers.—** (1) *Every Access Provider shall ensure that any commercial communication using its network takes place only using registered headers or the number resources allotted to the Senders from special series assigned for the purpose of commercial communication.*

(2) *No Sender, who is not registered with any Access Provider for the purpose of sending commercial communications under these regulations, shall make any commercial communication, and in case, any such Sender sends commercial communication, all the telecom resources of such Sender*

*may be put under suspension or may also be disconnected as provided under these regulations”;*

4. And whereas the Department of Telecommunications (DoT), vide its letter dated the 23<sup>rd</sup> December 2024, conveyed its decision to allocate a separate numbering series for Service and Transactional Voice Calls, i.e., “1600”, exclusively for Government (Central/State) entities and BFSI (Banking, Financial Services, and Insurance) sector entities;

5. And whereas the Authority, vide its letter dated the 31<sup>st</sup> December 2024, directed all Access Providers to initiate allocation of the said numbering series to eligible entities;

6. And whereas, despite multiple consumer awareness campaigns conducted by the Authority and Access Providers, the adoption of the 1600-series by BFSI entities has remained low, with most entities continuing to use ten digit mobile numbers for service and transactional calls and the Authority is of the view that the adoption of the 1600-series by BFSI entities will :-

(a) be a major tool to curb promotional calls made in the guise of service and transactional calls, which often result in spam and potential scams; and;

(b) provide BFSI entities a distinct identity segregating them from other callers and will also enable consumers to make informed decisions regarding call acceptance;

7. And whereas, during the interaction with the sector regulators namely Reserve Bank of India (RBI), Pension Fund Regulatory and Development Authority (PFRDA) and Securities and Exchange Board of India (SEBI), the said sector regulators suggested the need for a phase-wise migration plan for adoption of the 1600-series and, in response to the Authority’s letter dated the 3<sup>rd</sup> September 2025, submitted the timelines for the same;

8. Now, therefore, the Authority, in exercise of the powers conferred upon it under section 13, read with sub-clauses (i) and (v) of clause (b) of sub-section (1) of section 11, of the Telecom Regulatory Authority of India Act, 1997 (24 of 1997), and the provisions of the Telecom Commercial Communications Customer Preference Regulations, 2018 (6 of 2018), hereby directs all Access Providers to bring the contents of this Direction to the notice of all stakeholders, including Principal Entities under the jurisdiction of RBI, SEBI and PFRDA, and to ensure that-

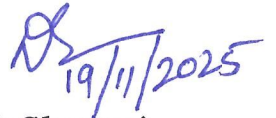


(i) adoption of 1600 numbering series by all concerned RBI, SEBI and PFRDA regulated entities is completed by the dates as mentioned in Annexure-I;

(ii) in the event of any complaint of unsolicited commercial communication (UCC) against any concerned entities regulated by RBI, SEBI and PFRDA which fail to subscribe to the 1600-series after expiry of the respective dates for mandatory adoption of 1600-series, the action shall be taken as per regulatory provisions applicable to unregistered telemarketer;

(iii) the entities referred to in paragraph 8(i) shall not be permitted to initiate any service or transactional voice calls, even with the explicit or inferred consent of customers, from numbers other than those allocated under the 1600-series, after the specified dates for mandatory adoption of 1600-series; and

(iv) the Authority is furnished with, within fifteen (15) days from the date of issue of this Direction, the status report indicating the actions taken in compliance with this Direction and periodic submission of information about the operationalisations of the 1600-series by Principal Entities, every fifteen days thereafter.

  
19/11/2025

**(Deepak Sharma)**  
**Advisor (QoS-II)**

To:  
All Access Providers

**Annexure-I****I. For RBI regulated Entities**

<b>Phase</b>	<b>Category of Entities</b>	<b>Last Date for mandatory adoption of 1600-series</b>
Phase-I	Commercial Banks (including Public Sector Banks, Private Sector Banks, Foreign Banks)	1 <sup>st</sup> January 2026
Phase-II	Large NBFCs (Asset size above 5000 crore), Payments Banks, Small Finance Banks	1 <sup>st</sup> February 2026
Phase-III	Remaining NBFCs(Asset size equal or less than 5000 crore), Co-operative Banks, Regional Rural Banks and other than those mentioned above	1 <sup>st</sup> March 2026

**II. For SEBI regulated Entities**

<b>Phase</b>	<b>Category of Entities</b>	<b>Last Date for mandatory adoption of 1600-series</b>
Phase-I	Mutual Funds & Asset Management Companies	15 <sup>th</sup> February 2026
Phase-II	Qualified Stockbrokers (QSBs), as identified in the list published annually on the websites of the Stock Exchanges	15 <sup>th</sup> March 2026
Phase-III	SEBI-registered intermediaries, other than those mentioned above	Voluntary adoption for time being

**III. For PFRDA regulated Entities**

<b>Phase</b>	<b>Category of Entities</b>	<b>Last Date for mandatory adoption of 1600-series</b>
Phase-I	Central Record Keeping Agencies (CRAs) and Pension Fund Managers-Point of Presence (PFM-PoP)	15 <sup>th</sup> February 2026

DS  
19/11/25

## **Information Note to the Press (Press Release No. 135/2025)**

For Immediate Release

### **Telecom Regulatory Authority of India (TRAI)**

#### **TRAI issues Direction mandating phase-wise adoption of 1600-series by BFSI sector entities, regulated by RBI, SEBI and PFRDA**

**New Delhi, November 19, 2025:** The Telecom Regulatory Authority of India (TRAI) today issued a Direction mandating the last dates by which adoption of the '1600' numbering series should be completed by entities regulated by the Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), and Pension Fund Regulatory and Development Authority (PFRDA). The Direction has been issued with the objective of enhancing consumer trust, curbing spam, and preventing fraudulent activities perpetrated through voice calls.

In response to TRAI's regulatory initiative, the '1600' numbering series has been assigned by the Department of Telecommunications (DoT) for allocation to entities in the Banking, Financial Services and Insurance (BFSI) sector, and Government organisations to clearly distinguish their service and transactional calls from other commercial communications. The series will enable citizens to reliably identify legitimate calls originating from regulated financial institutions.

After the assignment of the series and allocation of numbering resources to the Telecom Service Providers, TRAI has regularly engaged with TSPs and the BFSI sector regulators for adoption of 1600 series by BFSI sector entities. Consequent to these efforts, about 485 entities have already adopted 1600 series, subscribing to a total of over 2800 numbers. Based on TRAI's interactions with stakeholders, it was considered that time is now ripe to mandate timebound completion of the exercise so that entities continuing to use standard 10-digit numbers for service and transactional calls, also shift to 1600 series numbers to reduce the risk of fraudulent or misleading calls being made in the guise of trusted financial institutions. TRAI has taken inputs regarding timelines from the Regulators of the BFSI sector, following deliberations held during the meetings of the Joint Committee of Regulators (JCoR). Based on the consultations held with them, a phase-wise implementation schedule has now been issued.

## **Key Provisions of the Direction**

### **A. SEBI-Regulated Entities**

- i. Adoption of '1600' numbering series for all Mutual Funds and Asset Management Companies (AMCs) shall be completed by 15<sup>th</sup> February, 2026.
- ii. Adoption of '1600' numbering series for all Qualified Stockbrokers (QSBs) shall be completed by 15<sup>th</sup> March, 2026.
- iii. For the time being, other SEBI-registered intermediaries may voluntarily migrate to the 1600-series after verification of their registration details.

### **B. RBI-Regulated Entities**

- i. Commercial Banks (including Public Sector Banks, Private Sector Banks, and Foreign Banks) shall onboard by 1<sup>st</sup> January, 2026.
- ii. Large NBFCs (Asset size above ₹5000 crore), Payments Banks, and Small Finance Banks shall onboard by 1<sup>st</sup> February, 2026.
- iii. Remaining NBFCs, Co-operative Banks, Regional Rural Banks, and smaller entities shall onboard by 1<sup>st</sup> March, 2026.

### **C. PFRDA-Regulated Entities**

- i. Central Recordkeeping Agencies (CRAs) and Pension Fund Managers shall onboard by 15<sup>th</sup> February, 2026.

The matter of mandating last date for adoption of 1600 series by the entities in the insurance sector is under discussion with IRDAI, and will be notified subsequently.

The structured and time-bound adoption of the 1600-series will significantly improve consumer safety and help curb impersonation-based financial frauds perpetrated through voice calls

  
(Atul Kumar Chaudhary)  
Secretary, TRAI