

By e-mail

HO/DOS/DAK/2026/05419
July 07, 2026

To,
Managing Director & Chief Executive Officers
All Registered Housing Finance Companies

Madam/Sir,

**Compliance with Directions regarding Usage of Designated Numbering Series
(1600xx and 140xx) for Service, Transactional, and Promotional Calls**

Reference is drawn to the circular issued by Reserve Bank of India on the subject '*Prevention of financial frauds perpetrated using voice calls and SMS - Regulatory prescriptions and Institutional Safeguards*', dated January 17, 2025, in which Supervised Entities (SEs) were advised to undertake transactional/service calls only using '1600xx' numbering series and undertake promotional voice calls only through phone numbers using '140xx' numbering series.

2. In this regard, Telecom Regulatory Authority of India (TRAI) has informed that certain SE(s) are using 1600xx-series numbers for making promotional calls, in violation of the extant instructions, thereby, defeating the purpose of implementing '1600xx' numbering series, as such misuse will erode the trust of the customers.

3. It is pertinent to mention that '140xx' numbering series has been designated for making promotional calls. It is mandatory for an entity to use only 140xx-series numbers to make promotional calls, otherwise, such calling is treated as unsolicited commercial communication. For ready reference, definition of transactional, service, and promotional calls as provided in Telecom Commercial Communication Preference Regulation, 2018 (TCCCPR-2018) are enclosed in Annex.

4. In order to uphold the interest, convenience, trust, and welfare of customers, all SE(s) are hereby advised to:

- a) Adhere strictly to TRAI Directions dated November 19, 2025, RBI's circular dated January 17, 2025 on the subject matter and this advisory regarding the usage of designated numbering series;

- b) Strictly comply with usage of 1600-xx series numbers only for making service and transactional calls, covering all modes and areas, and discontinue the usage of the same for any promotional or marketing communications;
 - c) Only use 140xx-series numbers for all promotional calls;
 - d) Put in place internal monitoring mechanisms to ensure continued compliance with the extant instructions;
5. Please intimate the compliance of the above to the Department of Supervision, National Housing Bank.

Yours Faithfully,


(R. K. Arvind)
Deputy General Manager
Department of Supervision



Encl.: 1) Telecom Commercial Communication Preference Regulation, 2018 (TCCCPR-2018)

Annex

Definition of Service, Transactional and Promotional communication as per TCCCPR-2018.

“2 (bh). “Service message or Service Call” means a message sent or voice call made by a Sender to –

(i) its Customer or Subscriber to provide information pertaining to any product or service, its warranty, product recall, software upgrade alerts, safety or security of the product used or purchased by the Customer, periodic balance alerts, information regarding delivery of goods or services, and such Messages are not promotional in nature and do not require Explicit Consent; or

(ii) a Recipient to facilitate or complete a commercial transaction involving the ongoing purchase or the use by the Recipient of the product or services offered by the Sender after obtaining Explicit Consent from the Recipient and such Messages are not promotional in nature:

Provided that such Explicit Consent shall be for seven days or as directed by the Authority from time to time:

Provided further that a transactional Message or transactional Voice Call containing information pertaining to service shall be treated as a Service Message or Service Voice Call”;

2 (bt). “Transactional Message or Transactional Voice Call” means a Message sent or Voice Call made by a Sender to its Customer or Subscriber in response to Customer initiated transaction within thirty minutes of the transaction relating to any product or service such as OTP from banks, non-bank-entities like e-commerce, apps login etc., transaction alerts and confirmations, balance alerts post completion of a transaction, refund information, etc. and such Messages or calls are not promotional in nature and does not require Explicit Consent;

2 (av). “Promotional voice call” means commercial communication any voice Commercial Communication containing promotional material or advertisement of a product or service:

Provided that if promotional content is mixed with any type of commercial Voice Call, such voice call shall be treated as a Promotional Voice Call.

Explanation: These calls shall only be delivered to Subscribers who have not blocked their preference, under the applicable category, in the Preference Register or have given their Consent in the Consent Register, as applicable. If the Sender has acquired explicit digital consent, as provided under these regulations, from the intended Recipient, such Promotional calls with Explicit Consent of the Recipient shall be delivered to the Recipients irrespective of their preferences registered, under the applicable category, in the Preference Register;

