

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 15th February, 2026.
- ii. Adoption of '1600' numbering series for all Qualified Stockbrokers (QSBs) shall be completed by 15th 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 1st January, 2026.
- ii. Large NBFCs (Asset size above ₹5000 crore), Payments Banks, and Small Finance Banks shall onboard by 1st February, 2026.
- iii. Remaining NBFCs, Co-operative Banks, Regional Rural Banks, and smaller entities shall onboard by 1st March, 2026.

C. PFRDA-Regulated Entities

- i. Central Recordkeeping Agencies (CRAs) and Pension Fund Managers shall onboard by 15th 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