

TRAI issues Direction mandating adoption of 1600-series by entities regulated by IRDAI

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The Telecom Regulatory Authority of India (TRAI) issued a Direction on 16th December, 2025 mandating that the entities regulated by the Insurance Regulatory and Development Authority of India (IRDAI) should adopt '1600' series numbers by the last date of 15th February, 2026 for making service and transactional calls to the consumers. The Direction has been issued with the objective of enhancing consumer trust, curbing spam, and preventing fraudulent activities perpetrated through voice calls. The mandate for last date has been issued in consultation with IRDAI. Earlier TRAI had issued similar Directions for mandatory adoptions of 1600 series numbers by entities regulated by RBI, SEBI and PFRDA.

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 organizations 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 entities.

After the assignment of the series and allocation of numbering resources to the Telecom Service Providers (TSPs), 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 570 entities have already adopted 1600 series numbers, subscribing to a total of over 3000 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 input regarding timelines from the IRDAI, following deliberations held during the meetings of the Joint Committee of Regulators (JCoR). Based on the consultations held with them, an implementation schedule has now been issued.

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.

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