



भारतीय बीमा विनियामक और विकास प्राधिकरण
INSURANCE REGULATORY AND
DEVELOPMENT AUTHORITY OF INDIA

परिपत्र सं. आईआरडीएआई/पीपी&जीआर/सीआईआर/विविध/02/01/2026
Circular No. IRDAI/PP&GR/CIR/MISC/02/01/2026

6 जनवरी, 2026
6th January, 2026

परिपत्र / Circular

प्रति / To,

सभी बीमाकर्ता और बीमा मध्यवर्ती

All Insurers and Insurance Intermediaries

विषय: अयाचित वाणिज्यिक संदेशों (यूसीसी) के संकट को नियंत्रित करने के लिए 1600-शृंखला के अनिवार्य अंगीकरण संबंधी ट्राई (भारतीय दूरसंचार विनियामक प्राधिकरण) के निदेश का कार्यान्वयन

Re: Implementation of TRAI Direction on mandatory adoption of 1600-series to curb the menace of Unsolicited Commercial Communication (UCC)

1. अयाचित वाणिज्यिक संदेशों (यूसीसी) को नियंत्रित करने, छान्वाक्तिता (इम्पर्सनेशन) आधारित धोखाधिड़ियों को रोकने तथा उपभोक्ताओं के विश्वास में वृद्धि करने के लिए भारतीय दूरसंचार विनियामक प्राधिकरण (ट्राई) ने ट्राई अधिनियम, 1997 की धारा 11 की उप-धारा (1) के खंड (ख) के उप-खंडों (i) और (v) के साथ पठित धारा 13 के अधीन एक निदेश दिनांक 16 दिसंबर, 2025 (प्रति संलग्न) जारी किया है, जिसके द्वारा आईआरडीएआई द्वारा विनियमित संस्थाओं के द्वारा किये गये सभी सेवा और लेन-देन संबंधी वाइस कालों के लिए 1600-शृंखला के अंगीकरण को अनिवार्य (मैंडेटरी) बनाया गया है।
2. इस संबंध में, सभी बीमाकर्ताओं और बीमा मध्यवर्तीयों को यह सुनिश्चित करने के लिए सूचित किया जाता है कि:
 - i. सभी सेवा और लेन-देन संबंधी वाइस कालों के लिए 1600-शृंखला का अंगीकरण 15 फरवरी, 2026 को या उसके पहले पूरा किया जाए।
 - ii. उपर्युक्त दिनांक के बाद 1600-शृंखला के अंतर्गत आबंटित नंबरों को छोड़कर किसी भी अन्य नंबर से कोई सेवा या लेन-देन संबंधी वाइस काल ग्राहक की सुस्पष्ट या अनुमानित सहमति का विचार किये बिना प्रवर्तित न किये जाएँ।
 - iii. उपर्युक्त का अनुपालन न करनेवाली संस्थाओं के विरुद्ध यूसीसी की किसी भी शिकायत के लिए, प्राधिकरण द्वारा उपयुक्त समझी जानेवाली किसी भी कार्रवाई के अतिरिक्त, अपंजीकृत दूरविपणनकर्ताओं (टेलीमार्केटरों) के लिए लागू ट्राई के विनियामक उपबंधों के अनुसार कार्रवाई की जाएगी।
 - iv. अपने निदेशों में ट्राई द्वारा विनिर्दिष्ट रूप में स्थिति की रिपोर्ट समय पर प्रस्तुत की जाएँ तथा उनकी प्रति प्राधिकरण को भी प्रस्तुत की जाए।



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3. बीमाकर्ता और बीमा मध्यवर्ती उक्त 1600-शृंखला नंबरों के समय पर आबंटन, सक्रियण तथा परिचालन के लिए अपने संबंधित दूरसंचार सेवा प्रदाताओं (टीएसपीएस) के साथ समन्वयन करें। इस प्रयोजन के लिए अभिगम-प्रदाताओं (ऐक्सेस प्रोवाइडर्स) के नोडल अधिकारियों के संपर्क का विवरण अनुबंध-1 के रूप में संलग्न है।

सभी बीमाकर्ताओं और बीमा मध्यवर्तीयों को सूचित किया जाता है कि वे उपर्युक्त का ध्यान रखें और सख्त अनुपालन सुनिश्चित करें।

1. In order to curb Unsolicited Commercial Communication (UCC), prevent impersonation based frauds and enhance consumer trust, the Telecom Regulatory Authority of India (TRAI) has issued a Direction dated 16th December 2025 (copy enclosed) under section 13, read with sub-clauses (i) and (v) of clause (b) of sub-section (1) of section 11 of the TRAI Act, 1997, mandating adoption of the 1600-series for all service and transactional voice calls made by entities regulated by IRDAI to the consumers.
2. In this regard, all Insurers and Insurance Intermediaries are advised to ensure that:
 - i. Adoption of the 1600-series for all service and transactional voice calls is completed on or before 15th February, 2026.
 - ii. No service or transactional voice calls are initiated from any number other than those allocated under the 1600-series after the aforesaid date, irrespective of explicit or inferred customer consent.
 - iii. Any complaint of UCC against entities not complying with the above shall attract action as per regulatory provisions of TRAI applicable to unregistered telemarketers, in addition to any action as may be considered appropriate by the Authority.
 - iv. Status Reports as specified by TRAI in its directions are furnished on timely basis with a copy to the Authority.

3. Insurers and Insurance Intermediaries may coordinate with their respective Telecom Service Providers (TSPs) for timely allocation, activation and operationalization of the 1600-series numbers. For this purpose, the contact details of the Nodal Officers of the Access Providers are enclosed as Annexure - I.

All Insurers and Insurance Intermediaries are advised to take note of the above and ensure strict compliance.

हस्ता / Sd/-
(आर के शर्मा / R K Sharma)
(मुख्य महाप्रबंधक / CGM)

Annexure 1

TRAI Direction dated 16.12.2025 – Mandatory Adoption of 1600-Series Numbers

The list of Nodal Officer details to enable timely coordination with the respective Telecom Service Providers (TSPs) for matters related to the implementation of the 1600-series, in line with the timelines communicated under the aforesaid Direction.

Sl. No	TSP	Name	Designation	Email ID	Mobile Number
1	Quadrant Televentures Limited (QTL)	Rohit Dhiman	DGM	Rohit.dhiman@infotelconnect.com	9877012617
2	Tata Teleservices Ltd (TTLS)	Amit Pareek	Senior Manager	amit.pareek@tatatel.co.in	9828096598
		Pooja Tomar	Senior Manager - Regulatory	pooja.tomar@tatatel.co.in	9212108772
3	Vodafone Idea Limited (VIL)	Chiranjib Dhar	GM - Enterprise Mobility, Corporate	chiranjib.dhar@vodafoneidea.com	9708097732
		Mayuresh Wagle	AGM-Product-SIP & PRI, Enterprise	mayuresh.wagle@vodafoneidea.com	9819818688
4	AIRTEL	Vaibhav Singhal	DGM- Digital Business-Sales	Vaibhav.singhal@airtel.com	9818003074
5	Reliance Communication Limited (RCOM)	Sanjeet Savant	Deputy General Manager	sanjeet.savant@relianceada.com	9324676874
6	Satzilio Telecom Private Limited (STPL)	Sanjeev Goyal	Vice President – Business Operations	Sanjeev.G@stpl.ai	9810997734
7	Reliance Jio Infocomm Limited (RJIL)	Vishnudev Tripathi	Business	vishnudev.tripathi@ril.com	8433714885
		Vishal Ambardar	Regulatory	vishal.ambardar@ril.com	9711806902
8	Bharat Sanchar Nigam Limited (BSNL)	Attached as Annexure			

Details of Nodal Officer Lr.o 16000XXXXX
PAN India BSNL Customer care Number for Enterprise
Customers **18004257007**

S.No.	Name	Designation	Mobile No	Email ID	Circle	Remarks
1	Sudeep Chettiyankandy	AGM	9446509447	sudeepc@bsnl.co.in	ANDAMAN & NICOBAR	
2	Y Satyanarayana Reddy	SDE Mktg & VAS	9490183886	dftcovj@gmail.com	ANDHRA PRADESH	
3	C Ravi Sankar	AGM EB Sales	9490282455	agmeebsnl.assam@gmail.com	ASSAM	
4	Raman Prasad	SDE(VAS)	9431200918	sdevasbh.bsnl@gmail.com	BIHAR	
5	RENU VISWANATHAN	AGM(SALES) EB(GOLD)-CHTD	9446041250	ditchennai23@gmail.com	CHENNAI	
6	Rohit Zedek		9425201458	rohitzedek@gmail.com	CHHATTISGARH	
7	PAWAN KUMAR	SDE	9412739090	sdeeb2noida@gmail.com	DELHI	
8	Archana Kurkure	SDE (DLT)	079-26402160	sdedtgj@gmail.com	GUJARAT	
9	Shri Pramod Bansal	AGM (S&M-CM)	079-26481102	agmsmcgujarat@gmail.com	GUJARAT	
10	Vandana Kerney	SDE(EB)	0124-2345150	bsnlindharyana@gmail.com	HARYANA	
11	Sunil Kumar Bansal	SOE (Enterprise Business) HP Circle	9418000914	sunilbansal@bsnl.co.in	HIMACHAL PRADESH	
12	Virender Kamwar	AGM EB	9418001800	agmehp18@gmail.com	HIMACHAL PRADESH	
13	KULWINDER SINGH	AGM	9417706699	agmmktgcojammu@gmail.com	JAMMU AND KASHMIR	
14	Chandrashekhar AV	AGM(EB-CRM)	9448530404	agmcrmsdkt@gmail.com	KARNATAKA	
15	Jeeja S	SDE(VAS)	9446057699	sdevasmcmorai@gmail.com	KERALA	
16	Vimal	AGM EB Sales	9446446000	agmeb2kerala@gmail.com	KERALA	
17	Kiran Nath	AGM (PR & Commercial)	9433000691	agmprcomm@gmail.com	KOLKATA	
18	Rajesh Hindoliya	Sr SDE (CO Bhopal)	9425603595	rhindolia@gmail.com	MADHYA PRADESH	
19	Amit Kumar Singh	SDE EB-LC	9412757344	sdelcmh3@gmail.com	MAHARASHTRA	
20	Sri W M Sangma	DGM (S&M)	9436706565	dgmimktgne1@gmail.com	NESAI	
21	YADNAYADATTA R GUDHE	AGM	9422917789	agmebcone2@gmail.com	NESA2	
22	Shiva Kumar Sahu	AGM (EB-CRM)	9437178777	ebcelodisha.cocrm@gmail.com	ORISSA	
23	Sri Manoj Kumar Nayak	AGM-EB	9437056800	mknayak@bsnl.co.in	ORISSA	
24	Vipin Babu	SDE SMSC III	9463999364	vipin2208@bsnl.co.in	PUNJAB	
25	Rekha Sharma	SDE DLT	1412360170	bsnlrlt.raj@gmail.com	RAJASTHAN	
26	Mrs Siji Manoj	SDE EB	9446023939	sdeebtncircle@gmail.com	TAMIL NADU	
27	G V SWAPNA KUMARI	SDE	9493727270	vast2.bsnl@gmail.com	TELANGANA	
28	Shri Pradeep Kumar Rai	SDE	9415000304	sdeebupe@gmail.com	UP EAST	
29	Sh Krishna Kumar	AGM EB	0121-2603500	AGMEBUPWEST@GMAIL.COM	UP WEST	
30	Sh Sudhir Kumar	AGM(VAS)	9412000544	project.vijay.uknd@gmail.com	UTTARAKHAND	
31	MD AQEEL AHMAD	SDE EB	9434713747	ebcelwb@gmail.com	WEST BENGAL	

Escalation may be done to the following

S.No.	Name	Designation	Mobile No	Email ID	Circle	Remarks
1	Jayan Sao		9422312202	jayan.kr33@bsnl.co.in	Mumbai	Platinum Customer
2	S C Bhalekar		9422430003	bhalekar.shasha.bsnl@nic.in	Pune	Platinum Customer
3	Arung Siram		9436040888	arungsiram@bsnl.co.in	EB NCR-I/CN-TX (North), Delhi	Platinum Customer
4	Vivek Jaiswal		9448010891	vivekjaiswal@bsnl.co.in	EB NCR-II/CN-TX (North), Delhi	Platinum Customer
5	Samita Luthra		9868154448	samita.luthra.bsnl@nic.in	Gurgaon	Platinum Customer
6	Ashish Tayal		9013132496	ashish.tayal@bsnl.co.in	Inmarsat	Platinum Customer
7	Rachana Singh		9425001441	gmbechennai@bsnl.co.in	Chennai	Platinum Customer
8	Bhadru Maloth		8500533399	gmeb-p.telangana@bsnl.co.in	Hyderabad	Platinum Customer
9	Vinod Chandran		9449528236	pgmsatbg@bsnl.co.in	CN-TX (South)	Platinum Customer
10	Arun Kumar		9431200312	arun.kmr34@gov.in	Bangalore	Platinum Customer
11	Chandra Shekhar		9427029697	cssharma@bsnl.co.in	Ahmedabad	Platinum Customer
12	Arumaya Dakua		6033157454	arumaya.dakua@nic.in	Kolkata	Platinum Customer



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



Dated: 16th December, 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 mandatory adoption of 1600-series numbers by IRDAI 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 19th 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 23rd 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 31st 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 the Reserve Bank of India (RBI), the Pension Fund Regulatory and Development Authority (PFRDA), the Securities and Exchange Board of India (SEBI) and the Insurance Regulatory and Development Authority of India (IRDAI), the said regulators contributed their inputs on migration plan for adoption of the 1600-series based commercial communications;

8. And whereas, based on the timelines submitted by RBI, SEBI and PFRDA, in response to the Authority's letter dated 3rd September 2025, a direction regarding the implementation of mandatory adoption of 1600-series numbers by entities regulated by these regulators was issued on the 19th November, 2025; and, now IRDAI has, vide its letter dated the 8th December 2025, furnished timelines for the entities regulated by it;

9. 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 IRDAI, and ensure that-

- (i) adoption of the 1600-numbering series by all entities regulated by IRDAI is completed by **15th February 2026**;
- (ii) in the event of any complaint of unsolicited commercial communication (UCC) against any entities regulated by IRDAI, which fail to subscribe to the 1600-series by the 15th February 2026, the action is taken as per regulatory provisions applicable to unregistered telemarketers;
- (iii) entities regulated by IRDAI are not 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 15th February 2026, 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.

DS
16/12/25
(Deepak Sharma)
Advisor (QoS-II)

To:
All Access Providers