



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
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DNBS (PD) CC No. 353/ 03.10.042 / 2013-14

July 26, 2013

To

All Non-Banking Financial Companies (NBFCs)  
and Residuary Non-Banking Companies (RNBCs)

Dear Sirs,

**Unsolicited Commercial Communication- National Do Not Call Registry**

Please refer to circular No [DNBS.PD/CC.No. 109/03.10.001/2007-08 dated November 26, 2007](#) on the above subject in terms of which NBFCs were advised to employ only those DMAs/ DSAs / call centers who are registered as telemarketers with DoT, Govt. of India, as per Telecom Regulatory Authority of India (TRAI) Regulations, 2007 for the purpose of soliciting or promoting any commercial transaction.

2. As per the “Telecom Commercial Communications Customer Preference Regulations, 2010” issued by TRAI, any person involved in sending of commercial communications has to register with TRAI as a telemarketer. It has, however, been brought to our notice that many, financial institutions as also their franchisees are engaging telemarketers who are not registered with TRAI, for marketing their services and these unregistered telemarketers use their normal telephone connections for making commercial calls to customers registered in the National Customer Preference Register. This is resulting in a lot of customer grievance.

3. It is, therefore, reiterated that NBFCs should engage only those telemarketers who are registered in terms of the guidelines issued by TRAI, from time to time, for all their promotional/ telemarketing activities. These guidelines should be strictly complied with.

Yours faithfully,

Sd/-

(N. S. Vishwanathan)  
Principal Chief General Manager