

Telecom Regulatory Authority of India

TRAI cautions banks and financial institutions against use of unregistered Telemarketers for promoting their business, in violation of provisions of “The Telecom Commercial Communications Customer Preference (Thirteenth Amendment) Regulations, 2010”.

New Delhi, 23rd September, 2013: The Authority has taken a series of measures for addressing the menace of Unsolicited Commercial Communications (UCC). However, notwithstanding the action taken by TRAI, large number of complaints continued to be received from consumers regarding calls/SMSs originated by unregistered telemarketers on behalf of banks, insurance companies, builders etc. for promoting their business in utter disregard to the Regulations issued by the Authority. As these organizations are marketing their products through retailers, distributors and franchisees and are therefore, responsible for the acts of their agents, the Authority, issued the Telecom Commercial Communications Customer Preference (Thirteenth Amendment) Regulations, 2013, which provide that in case complaints continue to come in, then on receipt of the 3rd complaint, all the telecom resources of the entity/organisation on whose behalf the business is being solicited, shall be disconnected. These regulations have come into effect from 6th September, 2013.

2. It has come to the notice of the Authority that some of the major banks and financial institutions have continued violation of the provisions of the aforesaid regulation by marketing their products and services through unregistered telemarketers. The names of such banks and financial institutions are given below:

S.No.	Bank Name
1.	Axis Bank
2.	Citi Bank
3.	HDFC Bank
4.	ICICI Bank
5.	Kotak Mahindra
6.	PNB
7.	SBI

3. In terms of the Regulations, telecom service providers (TSPs) are mandated to disconnect all the telecom resources of the aforementioned banks. However, this may have serious implications for these banks and the general public. Keeping the larger public interest in view and to prevent public inconvenience, the Authority has decided to exercise temporary regulatory forbearance and has directed the banks to look into the specific cases of breach, initiate corrective action and report back to the Authority within a period of seven days, failing which the banks are liable to have all their telecom resources disconnected throughout the country.

4. The Authority is once again drawing the attention of all banks , financial institutions and other entities to the provisions of “The Telecom Commercial Communications Customer Preference Regulations, 2010” and its amendments and request them to ensure that the regulations are fully complied with, failing which their telecom resources are liable to be disconnected throughout the country across all service providers.

5. For any further clarifications please contact Mr. A.Robert J. Ravi, Advisor (CA&QOS) on 011-23230404 or e-mail: advqos@tra.gov.in.

(Sudhir Gupta)
Secretary In-charge