

**Spam Call Awareness**

[As per Paragraph F of the Reserve Bank of India's Directives on Prevention of Financial Frauds via Voice Calls and SMS –Regulatory Prescriptions and Institutional Safeguards, dated January 17, 2025 (hereinafter referred to as the "RBI TRAI Directives")]

In line with the directives issued by the Reserve Bank of India and the Telecom Regulatory Authority of India (RBI-TRAI Directives), **Respo Financial Capital Private Limited** ("the Company") is actively undertaking measures to enhance awareness among its customers across all regions and in local languages. These measures are intended to safeguard customers against fraud, improve communication transparency, and reinforce trust in official Company interactions.

S.No	Obligations	Adherence or Transparency
1	<b>Introduction of TRAI's 160 Number Series</b>	TRAI has introduced the <b>160-number series</b> , exclusively designated for genuine service and transactional calls. This initiative enables customers to instantly identify legitimate communications from regulated financial service providers.
2	<b>What the 160 Number Series Means for Customers</b>	<ul style="list-style-type: none"> <li>• <b>Reduced Spam</b> or Unsolicited Promotional Communications.</li> <li>• <b>Authentic Caller Identification</b> enables customers to recognize legitimate calls from the Company.</li> <li>• <b>Lower Fraud Risk</b> – reduces exposure to phishing and scam attempts.</li> <li>• <b>Enhanced Trust</b> – promotes transparent and secure communication practices.</li> </ul>
3	<b>Steps Taken by the Company</b>	<p>To align with regulatory prescriptions and strengthen customer protection mechanisms, the Company has undertaken the following measures:</p> <ul style="list-style-type: none"> <li>• Migration to TRAI-approved <b>160-series numbers</b> for all service and transactional calls.</li> <li>• Customer intimation through SMS, email communications, and updates on the official website.</li> <li>• Structured training programs for internal teams to ensure seamless implementation.</li> <li>• Ensuring full compliance with applicable regulatory directives in letter and spirit.</li> <li>• <b>DND (Do Not Disturb) Registration Awareness</b> – Customers may block or customize commercial communication preferences via:                             <ul style="list-style-type: none"> <li>✓ Their Telecom Service Provider's app/website,</li> <li>✓ TRAI DND App, or</li> <li>✓ By calling/SMS to <b>1909</b>.</li> </ul> </li> <li>• Customers are encouraged to save the Company's verified 160-series numbers for ease of identification and authenticity verification.</li> </ul>
4	<b>Understanding the 140 Number Series</b>	<p>TRAI has mandated that the <b>140-number series</b> shall be used strictly for promotional and telemarketing communications.</p> <p><b>What the 140 Number Series Means for Customers</b></p> <ul style="list-style-type: none"> <li>• <b>Consent-Based Communication</b> – Promotional calls will only be made where customer consent exists and DND preferences permit.</li> <li>• <b>Registered Telemarketers Only</b> – Calls will originate strictly from TRAI-registered entities.</li> <li>• <b>Secure Promotional Practices</b> – No unauthorized links, APK files, or callback numbers will be circulated unless permitted under TRAI framework.</li> </ul>

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5	<b>Safety Advisory for Customers</b>	Customers are advised to adhere to the following safeguards: <ul style="list-style-type: none"><li>• Never share OTPs, PINs, passwords, or sensitive personal/financial information over phone calls.</li><li>• Activate DND registration to block unsolicited promotional calls.</li><li>• Report suspicious communications through the Government of India portal: anchar Saathi</li></ul>
6	<b>Company's Commitment</b>	The Company fully supports the regulatory objective of creating a secure, transparent, and fraud-resilient communication ecosystem. By adopting the 160-series for service communications and strictly segregating promotional outreach through 140-series numbers, the Company reiterates its commitment to customer protection, regulatory compliance, and enhanced transparency in all stakeholder communications.
7	<b>Need Assistance?</b>	For any queries, grievance redressal, or support, customers may contact:  ✉ <a href="mailto:nodal@respo.co.in">nodal@respo.co.in</a> ☎ <b>022-28256467</b>  <b>Respo Financial Capital Private Limited</b> <i>Committed to Safe, Transparent, and Reliable Communication</i>

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