



Pragati - The SAHAMATI Newsletter.

January 2022

AA ecosystem progress

Citizen Adoption

87,000

consent requests
fulfilled across FIUs

101,000

accounts linked
across FIPs

17%

week-on-week growth
in consent requests

View the usage dashboard [here](#)

Participant Adoption

15

FIPs/FIUs live

21

FIPs/FIUs actively
testing with AAs

68

FIPs/FIUs in active
implementation

View the participants list [here](#)

Industry alliance updates

Generating awareness and advocacy

~ **150 Organizations** engaged in
discussions

32 banks, 45 NBFCs, 12 insurance
cos, 15 SEBI-registered entities, > 40
service providers

Join the conversation [here](#)

View list of TSPs [here](#)

**Indicus centre for Financial
inclusion** calls AA a game-changer

"To sum, information sharing occurs globally, but for it to be successful and sustainable it has to be done in a proper environment of mutual respect between the data principal, the FIU and the FIP. Financial details are already shared with the financial institutions with whom the clients interact, be they microlenders or banks or insurance companies. The Account Aggregator is one more institution. Therefore, this is not an insurmountable issue. Once that exists, the AA mechanism can be highly successful in leading to superior and socially beneficial outcomes."

View details of white paper, co-authored by Dr. V. Anantha Nageswaran, Laveesh Bhandari and Sumita Kale [here](#)

Dr. V. Anantha Nageswaran was recently appointed as Chief Economic Advisor to the GoI.

Fostering self-regulation and collaboration

~50 industry-experts, 29 volunteers
6 in Governing Council | 3 in advisory council | 7 in AA steering co | 7 in TSP steering co | ~30 in working groups

View industry-reps [here](#)



View volunteers [here](#)



Niti Aayog report on ODR mentions Sahamati as an SRO-example

The SRO, Sahamati is a collective of the account aggregator ecosystem and has been set up as a not for profit private limited company. The organisation co-creates strategic goals and executes it through working groups. It is governed by a charter and regulates those organisations, which have been recognised by the RBI.

View article [here](#)

Providing foundational services

Technical Infrastructure

Central registry | Token Service | Encryption library |

View details [here](#)



Legal framework

34 signatories to a common Multi-partite Participation Terms | Dispute Resolution Framework*

* Work-in-progress

View list of signatories to common Terms [here](#)

Promoting interoperability

Sahamati Certification Framework

Common Guidelines

Verifying adherence to ReBIT API specifications

complementing ReBIT API standards

3 empaneled certifiers

5 intermediate certified TSPs*

37 AA participants either certified or in-progress

* Work-in-progress

View details [here](#)

AA web redirection | AA SDK

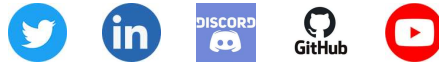
Security* | Customer Experience* |

SLAs* | API Governance* | Data

Governance*

* Work-in-progress

View details [here](#)



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