

Hello,

We are pleased to share the outcomes of three [Use Case Councils \(PFM, Lending, and Insurance\)](#) constituted under the Sahamati Governing Council's Fair Use Committee.

The user councils<sup>1</sup> have convened every week since September 2023 to finalize the consent templates for known use cases in the AA Ecosystem. The GC's Fair Use Committee has reviewed the consent templates in the Consent Template Library, and are now available for the Ecosystem's use:

- [CT006 - Income verification for Insurance underwriting](#)
- [CT003 - Loan Monitoring and Collection \(Combined Template\)](#)
- [CT035 - Loan Collection in case of default \(Standalone Template\)](#)
- [CT008 - Spend Analytics, and Networth Analytics \(PFM\)](#)

The Consent Template Library has been designed as a "**Best Practice Consent Library**" by the active participants in the AA Ecosystem to be used by the larger Ecosystem. The templates also include Guidelines on technical guardrails to be implemented by the relevant participants, as detailed in the respective templates. These templates have been created with collaborative efforts; they are an outcome of rigorous deliberations by leading industry practitioners, keeping in mind consumers' interests, compliance with the principles of the DPDP Act and the RBI master guidelines for AA, and the requirements of the specific use cases.

The ecosystem expects FIUs and AAs offering or planning to offer the above use cases to refer to the [Consent Template Library](#) and revise their templates to fall within the upper bounds of the parameters in the respective templates.

For instance, FIUs offering Spend and Investment Analytics use case will need to refer to CT008 from the Consent Template Library and are expected to declare the frequency of their data pulls at 45 or less than 45 data pulls with a consent validity of one year or less.

**We expect the ecosystem to transition to the applicable consent templates by the end of May 2024.**

Access to the Consent Template Library via APIs to enable real-time checks of the consent request parameters of the AAs and FIUs will be implemented over the next few months.

Please feel free to reach out to [fairuse@sahamati.org.in](mailto:fairuse@sahamati.org.in) for any clarifications.

We will also host a webinar to explain the Consent Templates Library. More details on the webinar will follow.

Thanks & Regards,  
Sahamati Team

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*Please note that the parameters of the individual consent templates in the Consent Template Library represent upper bounds for the respective use cases, as decided in the relevant User Councils. The parameters in the consent templates should be treated by participant(s) as outer limit(s) and not be*



*construed as legal advice in any manner. Participants are encouraged to review their use case(s) and ensure compliance with applicable laws, including the RBI Master Directions on NBFC-AA and the DPDP Act.*

*As the AA ecosystem evolves, Sahamati will publish additional consent templates based on deliberations in the relevant User Councils and the Fair Use Committee. Existing consent templates may also be revised based on statutory and regulatory guidance, including the DPDP Act and the Rules issued thereunder.*