

To,
Live and Live-enabled FIUs, FIPs (their TSPs), and AAs

Subject: Update to Fair Use Templates approved by the Councils

Hello all,

Following recent deliberations in the relevant Councils and the Fair Use Committee, below is an update on the release of new Fair Use Templates and certain changes to the Fair Use Implementation Rules.

1. Update on the New Fair Use Templates - New Fair Use Templates have been approved for the following use cases:

1. [Monitoring by Credit Rating Agency](#), for periodic access to financial information for credit rating monitoring and ongoing review, aligned with applicable SEBI regulatory requirements.
2. [Priority Sector Lending](#) for one-time access to financial information specifically for Priority Sector Lending use cases. FIUs may use this template **only for Priority Sector Lending, and data access under this template is restricted to bank statement information only.**

In addition, the existing template covering counterparty risk monitoring has been updated to explicitly include employees within its scope.

2. Update to the guidelines on the usage of Purpose Text by FIUs.

These updates are now reflected in the Fair Use Template Library on the website, and revised fair use implementation rules are also available on [GitHub as part of version 1.2](#).

These releases are effective immediately. All entities are requested to take note and initiate the necessary updates. To enable a smooth transition, AAs and FIPs are requested not to reject requests solely due to v1.2 changes until the FIU confirms readiness, or until 12 March 2026, whichever is earlier. Entities are expected to proactively inform their counterparties before initiating any rejections under v1.2 rules.

For any questions or clarifications, please write to fairuse@sahamati.org.in.

Regards,
Sahamati Fair Use Team