Sahamati/Circular/Governance/2026-09/01 Dated: September 04, 2026

To,

1. Live and Live-enabled FIPs

Subject: FIPs to Enable All Applicable FI Types and Account Types

Hello All,

With a view to ensuring efficient and optimum utilisation of the Account Aggregator ecosystem, and further to the principle of reciprocity prescribed under Clause 29 of Chapter III, Section E of the RBI Master Direction – Non-Banking Financial Company – Account Aggregator (Reserve Bank) Directions, 2016, all FIPs onboarding on to the AA ecosystem, are required to enable the applicable Financial Information held by them through the AA ecosystem.

1. Accordingly, all FIPs shall ensure the following:

   1.1. **Enablement of all applicable FI Types:** FIPs shall enable all applicable FI Types specified by ReBIT for their respective licence/category, wherever such information is held by the FIP.

   1.2. **Enablement of all applicable Account Types:** FIPs shall enable all Account Types supported by the applicable ReBIT FI Schema, wherever such accounts are held by the FIP. For example, banking FIPs shall enable applicable Account Types such as Sole Proprietorship and Current Accounts.

   1.3. **Enablement of the latest Active FI Schema:** FIPs shall implement the latest Active version of the applicable FI Schema published by ReBIT for each FI Type that they provide through the AA ecosystem. For example, TERM_DEPOSIT (TD) and RECURRING_DEPOSIT (RD) are currently available under the current version 2.0. FIPs shall ensure that they migrate to subsequent Active versions as and when published by ReBIT. The latest applicable schemas are available on the ReBIT FI Schema portal.

2. The applicable FI Types by FIP category, as on the date of this circular, are provided below for reference. FIPs shall not limit their enablement to the FI Types listed below and shall ensure that their implementation is updated from time to time in line with applicable regulatory requirements and the latest ReBIT specifications.

Sl. No.	FIP License Category	Regulator	Applicable FI Types
1	Banks	RBI	DEPOSIT, TERM_DEPOSIT, RECURRING_DEPOSIT
2	NBFC-D, HFC-D	RBI	TERM_DEPOSIT, RECURRING_DEPOSIT
3	CCIL	RBI	GOVT_SECURITIES
4	Depositories	SEBI	SIP, EQUITIES, MUTUAL_FUNDS, ETF, IDR, CIS, AIF, INVIT, REIT
5	Mutual Funds (RTAs)	SEBI	SIP, MUTUAL_FUNDS
6	Life Insurance Company	IRDAI	LIFE_INSURANCE
7	General Insurance Company	IRDAI	GENERAL_INSURANCE
8	Health Insurance Company	IRDAI	GENERAL_INSURANCE
9	NPS	PFRDA	NPS
10	GSTN	GSTN	GSTR1_3B

3. **Implementation Timeline**: FIPs that have not yet completed the above requirements shall complete the necessary implementation and go live by **November 30, 2026**.

4. Live FIPs are requested to review their current implementation against the above requirements and ensure complete enablement within the stipulated timeline. Live-enabled FIPs and FIPs proposing to go live in the future are required to complete such enablement before going live.

For any queries, please write to governance@sahamati.org.in.

Regards,
Sahamati Governance Team