

Sahamati/Circular/Governance/2026-10/01

Dated: October 14, 2026

To,

1. Live and Live-enabled FIPs, and
2. AAs
3. FIUs

Subject: Announcing Rollout of SLA Framework for the AA Ecosystem

Dear All,

1. With a view to establishing and maintaining consistent quality of service standards across the Account Aggregator ecosystem, Sahamati is announcing the rollout of the [SLA Framework for the AA Ecosystem](#) as part of its ecosystem governance measures and [Code of Conduct \(v2.2\)](#). The SLA Framework ([attached](#)) establishes technical service-level standards for all participants in the AA ecosystem and was developed in consultation with a Joint Council comprising AAs and FIPs across sectors.
2. The implementation is being initiated with reporting of SLAs for Financial Information Providers (FIPs), with AAs agreeing to report relevant FIP performance data to Sahamati to enable consistent and transparent measurement. Based on the consultation, the following phased rollout plan was finalised along with the accompanying guidelines and Code of Conduct requirements. Refer to the latest [Code of Conduct \(v2.2\)](#) for the changes introduced in this regard.
3. **The rollout plan for FIP SLA compliance is set out below:**

Phase	Period	Minimum Combined Success Rate	FIP Action
Phase 1 – Transition	01 September 2026 – 31 November 2026	—	Review SLA performance reports and address identified performance gaps or technical errors in AA reporting
Phase 2 – Initial Adoption	01 December 2026 – 28 February 2027	≥80%	Ensure performance meets the applicable threshold and initiate corrective action for gaps
Phase 3 – Intermediate Adoption	01 March 2027 – 31 May 2027	≥90%	Ensure performance meets the applicable threshold and sustain improvements

Phase	Period	Minimum Combined Success Rate	FIP Action
Phase 4 – Advanced Adoption	01 June 2027 – 31 August 2027	≥94%	Ensure performance meets the applicable threshold and sustain required service levels

4. **FIPs** are requested to take note of the following:

- 4.1. **SLA Performance Reporting:** FIP performance will be computed based on data reported by the respective AA(s) to Sahamati through the SNA (SahamatiNet Agent), along with the applicable FIP-declared information used for the measurement of a few of the metrics.
- 4.2. **FIP Transparency Declaration:** FIPs are required to provide the prescribed information through the FIP Transparency Dashboard. The information declared by FIPs will be used for calculation of the uptime metric, as specified in the SLA Framework.
- 4.3. **Monthly FIP Reports:** Until the Live-SLA reporting dashboard is operational, individual FIP SLA reports will be shared with the designated FIP SPOC on a monthly basis, commencing end of month from the date of this circular.
- 4.4. FIPs are requested to take note of the SLA Framework, the phased rollout timeline and the applicable performance thresholds, and undertake the necessary actions to meet the requirements within the respective phases.

5. **Ecosystem participants** are requested to take note of the release of [Code of Conduct v2.2](#) and follow the same.

If you have any questions regarding this circular or the SLA Framework, please refer to the FAQs. In case your question is not addressed, please write to governance@sahamati.org.in.

Regards,
Sahamati Governance Team