



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA



RBI/2023-24/77

DoR.FIN.REC.53/03.10.123/2023-24

October 26, 2023

All Regulated Entities of the Bank

Dear Sir/ Madam,

**Joining the Account Aggregator Ecosystem as Financial Information User**

Please refer to the [Master Direction – Non-Banking Financial Company - Account Aggregator \(Reserve Bank\) Directions, 2016](#).

2. It has been observed that certain entities, which are eligible to join Account Aggregator (AA) ecosystem as Financial Information Provider (FIP), have onboarded as Financial Information User (FI-U) only. Consequently, such entities are accessing financial information from other FIPs but are not providing the financial information held by them. As such, with a view to ensure efficient and optimum utilisation of the AA ecosystem, it has been decided that regulated entities of the Bank joining the AA ecosystem as FI-U shall necessarily join as FIP also, if they hold the specified financial information and fall under the definition of FIP.

3. The [Master Direction – Non-Banking Financial Company - Account Aggregator \(Reserve Bank\) Directions, 2016](#), is being modified accordingly.

Yours faithfully,

(R. Lakshmi Kanth Rao)  
Chief General Manager-in-Charge