



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Non-Banking Financial Company - Account Aggregator (NBFC-AA)

The Reserve Bank of India had issued the [Non-Banking Financial Company - Account Aggregator \(Reserve Bank\) Directions, 2016 \(the directions\) on September 2, 2016](#). The directions were to come into effect from the date of notification of a non-banking institution that carries on 'the business of account aggregator' as a non-banking financial company, by the Bank in the Official Gazette. The notification issued by the Bank has been published in the Gazette of India (Part III—Sec 4) on November 26, 2016.

No entity other than a company shall undertake the business of an Account Aggregator. Further, no company shall commence or carry on the business of an Account Aggregator without obtaining a certificate of registration from the Bank.

In compliance with the directions, entities that are already carrying on the business of an Account Aggregator, as on November 26, 2016, shall apply to the Bank for registration as an Account Aggregator within a month from November 26, 2016.

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