



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA



RBI/2022-23/140

DoR.FIN.REC.82/03.10.123/2022-23

November 23, 2022

To All Regulated Entities of the Bank

Madam/ Dear Sir,

**Inclusion of Goods and Service Tax Network (GSTN) as a Financial Information Provider under Account Aggregator Framework**

Please refer to the [Master Direction – Non-Banking Financial Company - Account Aggregator \(Reserve Bank\) Directions, 2016 dated September 02, 2016](#).

2. With a view to facilitate cash flow-based lending to MSMEs, it has been decided to include Goods and Services Tax Network (GSTN) as a Financial Information Provider (FIP) under the Account Aggregator (AA) framework. Department of Revenue shall be the regulator of GSTN for this specific purpose and Goods and Services Tax (GST) Returns, viz. Form GSTR-1 and Form GSTR-3B, shall be the Financial Information.

3. Accordingly, the select instructions contained in the Master Direction referred to above have been amended, as detailed in the [Annex](#).

Yours faithfully,

(J.P. Sharma)  
Chief General Manager

## **Annex**

1. In paragraph 3(1)(ix), after clause (r), the following clause shall be inserted:  
"(s) Goods and Services Tax (GST) Returns, viz., Form GSTR-1 and Form GSTR-3B" and extant clause (s) shall be renumbered as (t);
2. In paragraph 3(1)(x), the following term shall be added at the end of the paragraph:  
"Department of Revenue, Ministry of Finance";
3. In paragraph 3(1)(xi), the following term shall be added after the term, pension fund:  
"Goods and Services Tax Network (GSTN)".