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From the MD's Desk

Ankit Agarwal
Managing Director

The Rise of Account Aggregators in India: Transforming Financial Data Sharing

India's digital finance journey has been marked by groundbreaking innovations that have reshaped how people interact with money. Among these, the Account Aggregator (AA) framework stands out as a transformative step towards open finance. By enabling secure, consent-driven sharing of financial data, it is redefining the relationship between individuals, businesses, and financial institutions.

Account Aggregators are regulated entities that act as trusted intermediaries for financial data. Their role is not to store or analyse information but to facilitate its transfer between institutions with the explicit consent of the user.

This ensures that individuals remain in control of their data, deciding who can access it, for what purpose, and for how long.

This consent-based architecture is central to building digital trust. It empowers users to share verified financial information without paperwork, delays, or the risk of unauthorised access. In a country with millions of first-time digital users, this framework is both a safeguard and an enabler.

Before the AA system, financial data was scattered across banks, insurers, pension funds, and investment platforms. Accessing this information for credit assessment or financial planning often required manual processes. The AA framework eliminates these inefficiencies by creating a standardised, secure channel for real-time data exchange.

For lenders, this means faster approvals and more accurate risk assessment. For individuals, it translates into quicker access to loans, personalised financial products, and a clearer view of their overall financial health. By breaking down silos, Account Aggregators are laying the foundation for a truly interconnected financial ecosystem.

The framework is already being applied in diverse ways. Financial institutions are using AA data to streamline loan applications, reducing turnaround times from days to minutes. Non-bank lenders are exploring cash-flow-based

lending models that rely on transaction histories rather than collateral. Innovators are building personal finance dashboards that allow users to view all their accounts in one place, while others are experimenting with instant credit solutions for workers in the gig economy.

These examples highlight the versatility of the system and its ability to serve both individuals and enterprises.

Benefits across Stakeholders:

- **Consumers:** Greater control over personal data, faster access to credit, and improved financial planning.
- **Lenders:** Enhanced underwriting, reduced fraud, and better portfolio management.
- **Innovators:** Opportunities to design new products and services built on secure, consent-driven data flows.

Despite its promise, the AA ecosystem faces challenges. Awareness among consumers remains limited, and smaller institutions are slower to adopt the framework. Cybersecurity risks must be addressed with robust safeguards, and financial literacy is essential to ensure users understand the implications of consent and data sharing.

The future of Account Aggregators lies in deeper integration with India's broader digital public infrastructure. As systems for payments, commerce, and digital currency evolve, the AA framework can serve as the backbone for embedded finance, where credit, insurance, and investments are seamlessly accessible.

India's approach to open finance is unique in its scale and inclusivity. By placing consent and security at the centre, the Account Aggregator framework is not only transforming domestic financial services but also offering a model that could inspire similar initiatives globally.

“ By enabling secure, consent-driven sharing of financial data, the Account Aggregator framework is redefining the relationship between individuals, businesses, and financial institutions. ”



Service Corner

Bridging Talent Gaps: How Alankit's Manpower Services Empower Businesses

In today's competitive business environment, organisations across industries face a common challenge—finding and retaining the right talent. Rapid technological advancements, evolving skill requirements, and global mobility have widened the gap between available workforce capabilities and business needs. This is where Alankit's Manpower Services step in, offering comprehensive solutions that empower companies to bridge these gaps effectively.

Alankit, a trusted name in diversified services, has built a strong reputation in manpower solutions by aligning talent acquisition strategies with organisational goals. Its services go beyond traditional recruitment, focusing on end-to-end workforce management that includes sourcing, screening, onboarding, training, and compliance support. By leveraging its extensive network and industry expertise, Alankit ensures that businesses gain access to skilled professionals who can contribute immediately and sustainably.

One of the key strengths of Alankit's manpower services lies in customisation. Recognising that every industry has unique requirements, the company tailors its staffing solutions to sectors such as healthcare, IT, finance, manufacturing, and government projects. Alankit is already actively delivering manpower services across the education, IT, and health sectors in Uttarakhand, Uttar Pradesh, and Bihar, strengthening regional industries with skilled and job-ready professionals. Whether it is permanent staffing for long-term stability or temporary placements to meet seasonal demand, Alankit provides flexible options that help organisations optimise costs while maintaining productivity.

Training and capacity building form another critical pillar of Alankit's approach. The company emphasises equipping candidates with the right skills before deployment, ensuring



they are job-ready from day one. This not only reduces the learning curve for employers but also enhances employee confidence and retention. In addition, Alankit's focus on compliance—covering labour laws, payroll management, and statutory obligations—relieves businesses of administrative burdens, allowing them to concentrate on core operations.

Technology integration further strengthens Alankit's manpower services. With digital platforms for recruitment, performance tracking, and reporting, the company brings transparency and efficiency to the hiring process. Real-time updates and dashboards enable employers to monitor workforce performance and make data-driven decisions.

The impact of these services is evident in the way businesses benefit. By bridging talent gaps, Alankit helps organisations reduce downtime, improve operational efficiency, and achieve strategic objectives. For employees, it opens doors to meaningful opportunities, career growth, and skill enhancement. This dual advantage creates a win-win ecosystem where both employers and employees thrive.

In essence, Alankit's Manpower Services are not just about filling vacancies—they are about building resilient workforces that can adapt to change and drive growth. As industries continue to evolve, Alankit remains a reliable partner in empowering businesses with the right talent at the right time.



Alankit News

Samarth Patna Edition held to boost business operations in Bihar and Jharkhand



Alankit hosted the Samarth Patna event in December, a special occasion designed to collaborate and recognise the efforts of Alankit's Customer Service Points (CSPs). Their contributions have been instrumental in enhancing our Business Correspondent operations across Bihar and Jharkhand. The event was widely covered by leading media houses in Bihar, underscoring its significance and the strong impact of our CSP network. With interactive sessions, knowledge sharing, and appreciation for the CSPs' dedication, the event marked a meaningful milestone in strengthening our regional presence.

Christmas Eve and New Year Celebration at Alankit House



The festive spirit was in full swing at Alankit House as employees came together to celebrate Christmas Eve and welcome the New Year. The office was beautifully decorated, filled with laughter, music, and cheer. Fun activities, gift exchanges, and a warm community vibe set the tone for a joyful close to the year and an inspiring start to 2026. To make the evening cosier, piping hot fritters with tea and coffee were served, adding warmth and comfort to the celebrations.



Knowledge Cafe

GST 2.0 and API Consumption in India's Tax System

The Goods and Services Tax (GST) continues to evolve with the introduction of GST 2.0, which focuses on simplification of tax structures and deeper digital integration. A key element of this phase is the use of Application Programming Interfaces (APIs) to streamline compliance and data exchange.

1. Simplified Tax Structure

- GST 2.0 reduces the number of tax slabs compared to the earlier regime.

This rationalisation is aimed at lowering classification disputes and making compliance more straightforward.

2. Digital Integration Through APIs

- APIs connect enterprise systems directly with the GST Network (GSTN).
- They enable real-time validation of invoices, returns, and reconciliations.
- Automated processes reduce manual intervention and errors.
- APIs also allow integration with ERP/accounting platforms, making compliance part of routine business operations.

3. Role of GST Suvidha Providers (Indirect Support)

GST Suvidha Providers (GSPs) are authorised intermediaries that provide API gateways to access GSTN.

- They offer enriched APIs, ERP integration, and user-friendly platforms.

This indirectly helps businesses by :

- Automating invoice uploads and return filing
- Maintaining ledgers and generating challans



- Providing compliance tools across devices

4. Benefits Across Stakeholders

- Businesses: Faster compliance, reduced paperwork, and integration with existing systems.
- Tax Authorities: Standardised data flows and improved monitoring.
- Technology Providers: Opportunities to build compliance and analytics solutions using GST APIs.


5. Challenges


- Awareness among smaller enterprises about API-based compliance remains limited.
- Cybersecurity safeguards are essential as APIs handle sensitive financial data.
- Reliable GSTN infrastructure is critical to ensure uptime and fault tolerance.

GST 2.0 introduces a simplified tax structure and places API consumption at the centre of compliance. While the GSTN provides the backbone, GSPs like Alankit indirectly support businesses by offering tools and integrations that make adoption easier. Together, these changes mark a significant step in India's move toward a digitally integrated tax regime.



Investment Opportunity






REimagiNation

powered by Innovation

Invest in
MAHINDRA MANULIFE INNOVATION OPPORTUNITIES FUND
(An open-ended equity scheme following the innovation theme)

New Fund Offer Opens on: Jan 09, 2026
Closes on: Jan 23, 2026

Scheme reopens for Continuous Sale and Repurchase from Feb 02, 2026



What is Innovation?

Innovation, derived from the Latin Word "Innovare" is the practical implementation of ideas that result in introduction of new goods and services, change in established practices and bringing in new responsibilities.

Type of Innovation

Innovations can be categorized into Product, Process and Service Innovation depending on the key area/technology that is undergoing change.

Product Innovation

Creation of product that is new to the market / novel version of existing product

For e.g. Touch Screen smartphone

Process Innovation

Implementation of new / significantly improved production or delivery method

For e.g. opening a bank account digitally vs physical forms

Service Innovation

New/Improved way of designing or delivering services to new/existing customers

For e.g. creation of UPI changed how payments were made

Innovation Styles

RADICAL INNOVATION

- Pioneers in identifying trends
- Significant changes in
- E.g. IC Automobile pivot to Electric Vehicle

Technology | Products | Processes | Services

DISRUPTIVE INNOVATION

- Significant change
- Technology that challenges incumbents
- E.g. Opening bank account using Aadhar

Internal (Sectoral) | External | Global | Regulatory



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Offering High Degree of Safety

CREDIT RATINGS:
CARE: CARE AAA; Stable | Crisil: Crisil AAA; Stable
ICRA: [ICRA] AAA (Stable)

Issue Opens:
Friday, January 16, 2026

Issue Closes:
Friday, January 30, 2026

For more information, contact us:

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HR Corner

Ready to shape impactful communication? Join a workplace that values your expertise and leadership



Job Description		Key skills and Competencies:	Role Overview:
Position	Public Relations	<ul style="list-style-type: none"> Manage external PR agencies and budgets to ensure maximum ROI and alignment with business objectives Act as the primary point of contact for all PR operations, ensuring smooth coordination with agencies, media, and internal stakeholders Gather and consolidate inputs from internal teams for PR requirements Share timely media coverage, alerts, and updates with relevant stakeholders Handle media queries and coordinate closely with the content team for accurate responses Secure and manage media interactions, ensuring spokespeople are well-prepared and aligned with messaging Track, measure, and report PR performance to drive insights and strategy Monitor potential crisis situations and support swift, effective response communication to safeguard brand reputation 	<ul style="list-style-type: none"> Strong communication and stakeholder management skills Experience working with PR agencies and media Ability to manage multiple priorities in a fast-paced environment Strategic mindset with attention to detail
Experience Required	4-5 Years		
Location	Jhandewalan, Delhi		
Preferred	Female Candidates		

If this role excites you, or if you know someone with the right qualifications, please share or refer. Mail your resume to: naveena@alankit.com



NRI Corner

Alankit Facilitating Audit and Assurance Services in Dubai

In today's dynamic business environment, Audit and Assurance Services play a pivotal role in strengthening transparency, building stakeholder confidence, and ensuring compliance with regulatory frameworks. At Alankit Dubai, these services are facilitated through collaboration with an appointed, licensed auditor firm based in Dubai. This partnership ensures that clients receive audit reports prepared in compliance with UAE regulations, while Alankit provides the advisory, coordination, and support needed to make the process seamless and strategic.

With over two decades of industry experience and a strong presence across India and the UAE, Alankit has established itself as a trusted partner for businesses seeking reliable financial oversight. The firm's role is built on the principles of accuracy, independence, and professional integrity, ensuring that every engagement delivers actionable insights rather than just compliance reports.

Comprehensive Audit Solutions

Alankit Dubai supports a wide spectrum of audit services tailored to diverse business needs:

- Statutory Audits to meet UAE's corporate governance and tax regulations.
- Internal Audits that evaluate risk management, internal controls, and operational efficiency.
- Compliance Audits to ensure adherence to VAT, corporate tax, and other regulatory requirements.
- Special Purpose Audits for mergers, acquisitions, or restructuring initiatives.

These services are supported by a team of qualified professionals who combine technical expertise with a deep understanding of local market dynamics.



Assurance beyond numbers

What sets Alankit apart is its commitment to providing assurance that goes beyond financial statements. By identifying risks early, strengthening internal controls, and offering issue-specific guidance, the firm empowers clients to make informed decisions. This proactive approach helps businesses not only remain compliant but also enhance their operational resilience.

Why Businesses choose us

- **Market Experience:** A strong foothold in the UAE market with a proven track record of successful audits.
- **Simplified Procedures:** Streamlined processes that reduce complexity and save time for clients.
- **Professional Commitment:** Strict adherence to deadlines and quality standards.
- **Client-Centric Approach:** Personalised support backed by state-of-the-art technology and responsive service teams.

Building confidence in a changing landscape

As the UAE continues to evolve with new corporate tax regimes and expanding compliance requirements, businesses need a partner who can navigate these changes with precision. By working hand-in-hand with its appointed auditor firm, we provide that confidence—helping organisations safeguard their reputation, optimise performance, and prepare for sustainable growth.

Alankit serves as a trusted strategic facilitator and adviser, empowering businesses in the region to thrive with clarity, compliance, and confidence.

Stay Compliant, Stay Hassle-Free



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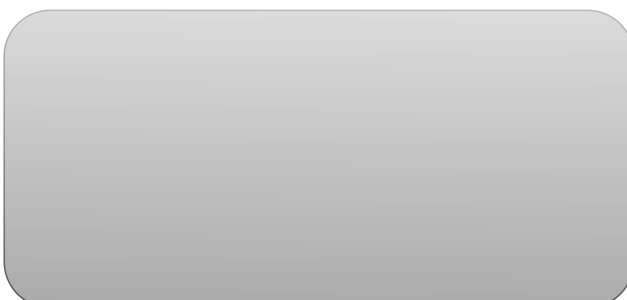
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