



Mahesh Pratap Singh <yogimpsingh@gmail.com>

You should update the website for which the Government is providing Huge money from the public exchequer.

1 message

Mahesh Pratap Singh <yogimpsingh@gmail.com>
To: usir-dopt@nic.in, RTI Help-Desk <helprtionline-dopt@nic.in>

9 March 2026 at 09:40

Please avoid providing 3rd grade substandard services.**Error message: The Page You are referring to cannot be served. Try later, in case of any Query Contact Administrator of the Website****To:** usir-dopt@nic.in**Cc:** helprtionline-dopt@nic.in**Subject:** Submission of RTI Application - UPI Transaction ID: 643489376273 (RBI DPSS)**Respected Sir/Madam,**

I am filing an application under the **Right to Information Act, 2005**. Due to persistent technical errors on the RTI Online portal ("The Page You are referring cannot be served"), I am submitting my request and proof of payment via this email.

Details of Application:

- **Public Authority:** Reserve Bank of India (RBI) - Department of Payment and Settlement Systems (DPSS).
- **Payment Status:** Completed (₹10 via UPI).
- **UPI Transaction ID:** 643489376273.
- **Transaction Date:** 09 March 2026, 9:14 AM.

Information Sought: I seek detailed information regarding the guidelines, circulars, and minutes of proceedings that allow digital payments to be processed **without a One-Time Password (OTP)**. This includes:

1. Guidelines on OTP exemptions for contactless payments, e-mandates, and UPI Lite.
2. Minutes of meetings (BPSS/RBI committees) regarding the increase of "No-OTP" limits.

3. Risk assessment reports concerning security risks of No-OTP payments.

4. Correspondence with banks regarding the "Authentication Mechanisms for Digital Payment Transactions Directions, 2025".

5. Statistical data on unauthorised transaction complaints for 2024-25 and 2025-26

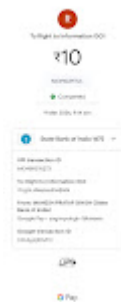
6. List of services where merchants can draw money without a consumer's OTP.

Attached are the full RTI document and a screenshot of the UPI payment confirmation.

I request you to forward this to the concerned CPIO at the RBI as per **Section 6(3)** of the RTI Act if required, and provide the information within the stipulated 30-day period.

Applicant Details: Yogi M P Singh Mobile: 7379105911 Mirzapur, Uttar Pradesh - 231001

2 attachments



WhatsApp Image 2026-03-09 at 9.26.51 AM.jpeg
46K

 **RTI.doc.pdf**
65K

To, The Central Public Information Officer (CPIO), Reserve Bank of India, Department of Payment and Settlement Systems (DPSS), Central Office, Mumbai.

Subject: Request for information under the RTI Act, 2005 regarding exemptions from One-Time Password (OTP) and Additional Factor of Authentication (AFA).

Details of Information Sought:

1. **Guidelines on OTP Exemptions:** Please provide a copy of the current Master Direction or specific circulars that list all categories of digital payment transactions (e.g., contactless card payments, recurring e-mandates, UPI Lite, etc.) where banks/payment aggregators are permitted to process payments **without a One-Time Password (OTP)** or Additional Factor of Authentication (AFA).
2. **Minutes of Meetings:** Please provide the **Minutes of the Meetings** of the Board for Regulation and Supervision of Payment and Settlement Systems (BPSS) or any internal RBI committee where the decision to allow/increase limits for "No-OTP" transactions (such as the increase in contactless limits to ₹5,000) was deliberated and approved.
3. **Risk Assessment Reports:** Please provide copies of any internal studies, office memos, or "Impact Assessment Reports" conducted by the RBI or shared by stakeholders (NPCI, Card Networks) regarding the **security risks to account holders** when payments are allowed without OTP.
4. **Correspondence with Banks:** Please provide copies of Office Memorandums (OMs) or instructions issued to Scheduled Commercial Banks between **2023 and 2026** regarding the implementation of "Authentication Mechanisms for Digital Payment Transactions Directions, 2025" specifically concerning exemptions for low-value transactions.
5. **Data on Unauthorized Transactions:** Please provide statistical data held by the RBI regarding the number of "unauthorized transaction" complaints received for payments made via methods that do not require an OTP (Contactless/E-mandates) for the financial years **2024-25 and 2025-26**.
6. **Payment from bank accounts without OTP: Automated payment is the violation of the consumer rights. Please provide the list of the services when merchants can draw the money without OTP From the bank accounts of the consumers. Provide the office memos, Guidelines, Government orders Circulars which justify The payments without one time password (OTP).**

This is a humble request of the information seeker to provide the six points of information within stipulated time as prescribed under subsection one of section 7 of the right to information act 2005.

Date:09/03/2026

With regard

**Yogi M P Singh, Mobile number: 7379105911,
Mohalla Surekapuram Colony Jabalpur Road, Mirzapur City pin code 231001 Uttar Pradesh**