

**GOVERNMENT OF INDIA  
MINISTRY OF RAILWAYS**

**LOK SABHA  
UNSTARRED QUESTION NO. 2839  
TO BE ANSWERED ON 02.08.2017**

**BUY TICKETS NOW AND PAY LATER**

**†2839. SHRI NAGAR RODMAL:**

**Will the Minister of RAILWAYS be pleased to state:**

- (a) whether the Government has prepared a scheme for passengers to purchase rail ticket through IRCTC and make payment after 15 days;**
- (b) if so, whether service charge is likely to be levied thereon; and**
- (c) if so, the steps taken by the Government to make people aware of e-ticket system?**

**ANSWER**

**MINISTER OF STATE IN THE MINISTRY OF RAILWAYS**

**(SHRI RAJEN GOHAIN)**

**(a): A scheme of booking e-ticket online and making payment after 15 days through 'ePaylater' powered by M/s Arthashastra Fintech Pvt. Ltd., as a pilot project, has been introduced by Indian Railway Catering and Tourism Corporation Ltd. (IRCTC). Under this scheme, a customer has the option to pay after 15 days of booking an e-ticket through IRCTC website.**

**(b): The service charge levied on using 'ePaylater' scheme is 3.50% of transaction amount and applicable taxes.**

**(c): Online ticketing through IRCTC website is gaining popularity and its share vis-à-vis counter tickets is increasing. Further, online ticket booking is also being promoted as a cashless mode of transaction.**

**ePaylater as a payment option is displayed at the payment page of IRCTC website to make people aware about the availability of this payment method. Details about its service charge and 'Terms & Conditions' of the scheme are also provided at the payment option page.**

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