

**GOVERNMENT OF INDIA  
MINISTRY OF RAILWAYS**

**LOK SABHA  
UNSTARRED QUESTION NO. 2929  
TO BE ANSWERED ON 02.08.2017**

**USE OF DIGITAL MONEY**

**†2929. SHRI RAMESH CHANDER KAUSHIK:**

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

- (a) whether the Railways proposes new schemes to promote use of Digital Money and if so, the details thereof;**
- (b) whether the Government proposes to provide cashback facilities to the passengers after online booking of Rail tickets; and**
- (c) if so, the time by which the scheme is likely to be fully operational?**

**ANSWER**

**MINISTER OF STATE IN THE MINISTRY OF RAILWAYS  
(SHRI RAJEN GOHAIN)**

**(a) to (c): A Statement is laid on the Table of the House.**

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**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (c) OF UNSTARRED QUESTION NO.2929 BY SHRI RAMESH CHANDER KAUSHIK TO BE ANSWERED IN LOK SABHA ON 02.08.2017 REGARDING USE OF DIGITAL MONEY**

**(a) to (c): Following schemes have been introduced for promoting digital transactions on Indian Railways:-**

- i. The facility of online booking of reserved ticket has been provided through Indian Railway Catering and Tourism Corporation (IRCTC) website. The payment for tickets booked through IRCTC website is made through various cashless modes such as net banking, through credit/debit cards, cash cards and e-wallets. To incentivize payment through digital money, service charge on online booking of tickets was withdrawn for the tickets booked from 23.11.2016. The facility has been extended upto 30.09.2017.**
- ii. The facility of booking unreserved ticket including journey, season and platform tickets through mobile phone has been introduced in all suburban sections of Central, Western, Southern, Eastern, South Central, South Eastern and Delhi-Palwal and Delhi-Ghaziabad non-suburban sections of Northern Railway. Additional payment options under the digital modes have also been introduced to widen the scope of digital payments for purchase of unreserved tickets.**
- iii. The facility of renewal of season tickets through IRCTC website has been provided for suburban train services on Central and Western Railways wherein payment is made through digital modes.**

- iv. Point of Sale (POS) machines are being installed at various locations of Indian Railways i.e. Passenger Reservation System (PRS) locations, Unreserved Ticketing System (UTS) locations, Parcel/Goods locations under an agreement with the State Bank of India to install 10,000 POS machines.**
- v. New mobile application 'Rail Saarthi' for booking of rail tickets has also been launched.**
- vi. Service charge applicable on transactions against credit/debit cards for purchasing journey tickets at UTS/ PRS counters has been withdrawn.**
- vii. International Credit/ Debit cards issued outside India are accepted for booking of e-tickets through IRCTC website.**
- viii. 0.5% discount is given on purchase of season tickets through digital means with effect from 01.01.2017 up to 30.09.2017.**
- ix. Free accidental insurance cover of upto ₹10 lakh for confirmed/RAC passengers has been extended in case of tickets booked online from 10.12.2016 to 30.09.2017.**
- x. Provisions have been made in new Catering Policy 2017 for installation of facility for cashless transaction viz. POS/ Swipe machine etc. in all the mobile and static units.**
- xi. 5% discount is given on online payment made for availing services like online booking of retiring rooms with effect from 01.01.2017.**

**Further, certain payment solution providers such as e-wallets, mVisa etc. give frequent cashbacks to their users while booking e-tickets through IRCTC website.**

**However, introduction of new schemes or modification of existing schemes to promote the use of digital money is a continuous and ongoing process.**

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