

**GOVERNMENT OF INDIA  
MINISTRY OF RAILWAYS**

**LOK SABHA  
UNSTARRED QUESTION NO. 3185  
TO BE ANSWERED ON 14.03.2018**

**CASHLESS TICKET BOOKING**

**†3185. SHRI KRUPAL BALAJI TUMANE:**

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

- (a) the manner in which cashless transaction scheme is being implemented in the Railways;**
- (b) whether ATM is being used for booking reserved ticket and if so, the details thereof;**
- (c) the number of persons who have booked tickets through ATM since the roll out of cashless transaction scheme;**
- (d) whether ticket booking amount has been refunded to people on time in case of ticket cancellation; and**
- (e) if not, the reasons for delay?**

**ANSWER**

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

**(SHRI RAJEN GOHAIN)**

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

**\*\*\*\*\***

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (e) OF UNSTARRED QUESTION NO. 3185 BY SHRI KRUPAL BALAJI TUMANE TO BE ANSWERED IN LOK SABHA ON 14.03.2018 REGARDING CASHLESS TICKET BOOKING**

**(a): Following schemes have been introduced for promotion of cashless transaction on Indian Railways:-**

- i. The facility of online booking of reserved tickets 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 To incentivise payment through digital means, service charge on online booking of tickets was withdrawn for the tickets booked from 23.11.2016. The facility has been extended upto 31.03.2018.**
- ii. Indian Railways have tied up with State Bank of India to install 10,000 Point of Sale (POS) machines at various locations of Indian Railways i.e. Passenger Reservation System (PRS)/ Unreserved Ticketing System (UTS) ticket booking counters and Parcel/Goods locations.**
- iii. Booking of tickets through mobile phone has also been introduced wherein payment can be made through credit/debit cards, net banking, e-wallets etc.**
- iv. Service charge applicable on transactions against credit/debit cards for purchasing journey tickets at UTS/PRS counters has been withdrawn.**
- v. International credit/debit cards issued outside India are accepted for booking of e-tickets through IRCTC website.**

- vi. Automatic Ticket Vending Machines (ATVMs) have been introduced to facilitate sale of unreserved tickets which have provision of payment through smart cards.**
- vii. 0.5% discount is given on purchase of season tickets through digital means with effect from 01.01.2017 upto 31.03.2018.**
- viii. An optional travel insurance scheme with coverage of ₹10 lakh each had been launched at premium of ₹0.92 per passenger for those passengers who purchase their online e-ticket (RAC/confirmed ticket holder) from IRCTC website. Subsequently, this insurance scheme is being offered free of cost from 10.12.2016 and has been presently extended up to 31.08.2018 for those passengers who purchase their online e-ticket (RAC/confirmed ticket holder) from IRCTC website.**
- ix. 5% discount is given for digital payment of catering services on Indian Railways. This scheme has been extended up to 31.03.2018.**
- x. Provisions have been made in new Catering Policy 2017 for installation of facility of 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.**

**xii. It has been decided to provide 5% discount on the total value of basic fare in PRS reserved counter ticket subject to maximum amount of discount on a ticket of ₹50 for payments made through Unified Payment Interface (UPI) including Bharat Interface for Money (BHIM) subject to value of ticket being ₹100 and more.**

**(b) & (c): A Memorandum of Understanding was signed in August 2006 with State Bank of India and subsequently with other banks for installation of Automated Teller Machines(ATMs) along with e-ticketing kiosks at identified stations for booking of reserved tickets through internet. No tickets are being booked through these e-ticketing kiosks since November 2013 as the facility was closed by Banks due to technical issues.**

**(d) & (e): Refund against cancellation of ticket purchased from the booking counter is paid at the counter whereas online ticket is to be cancelled through IRCTC website and the refund amount is credited to the bank account of the passenger from which the booking transaction was done. Normally Zonal Railway is expected to finalize a refund claim within 16 days which includes cases where Ticket Deposit Receipt (TDR) is required to be filed in special circumstances viz. cancellation of trains, etc. However, the case is to be settled finally within 3 months keeping in view that in some cases verification of claim is required to be carried out by the Zonal Railway. However, there would be some cases where the time may be exceeded due to non-verification of the claim for lack of supporting documents.**