

**GOVERNMENT OF INDIA
MINISTRY OF RAILWAYS**

**LOK SABHA
UNSTARRED QUESTION NO. 566
TO BE ANSWERED ON 01.12.2021**

ONLINE TICKET PAYMENT OPTIONS

†566. SHRI RAJENDRA DHEDYA GAVIT:

Will the Minister of RAILWAYS be pleased to state:

(a) the details regarding payment gateways/e-wallets which have been allowed on the official website for reservation of railway tickets and the conditions thereof;

(b) whether there has been cases of failed transaction or failed payment at the time of payment on the IRCTC website from 1st of July, 2019 to till date along with the reasons for failure of such transaction;

(c) the time frame for the refund of the amount in the account of customers after the failed transaction and the number of customers who got their refund in time after the failure of the payment; and

(d) whether it is a fact that the time frame is one week or more and if so, the details thereof?

ANSWER

**MINISTER OF RAILWAYS, COMMUNICATIONS AND
ELECTRONICS & INFORMATION TECHNOLOGY**

(SHRI ASHWINI VAISHNAW)

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

STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (d) OF UNSTARRED QUESTION NO. 566 BY SHRI RAJENDRA DHEDYA GAVIT TO BE ANSWERED IN LOK SABHA ON 01.12.2021 REGARDING ONLINE TICKET PAYMENT OPTIONS.

(a) At present, following payment modes are available on the official website of Indian Railway Catering and Tourism Corporation (IRCTC):

Mode of Payment	Number
Net banking	18
Payment Gateways	04
Multiple Payment Providers	06
Wallet (prepaid instruments)	06
Unified Payments Interface (UPI)	01

The payment gateways/banks are onboarded based on the agreements between them and IRCTC.

(b) Yes, Sir. During 2019-20, 2020-21 and 2021-22 (till October, 2021) 1,09,60,405 transactions have failed which are 7.54% of the total transactions. The reasons for failure of transactions include:

- No response from banks due to network issues.**
- Failed response from banks due to low balance, blocked cases etc.**
- Late response from the bank.**
- On PRS account due to non-availability of preferred berth etc.**

(c) IRCTC is processing the refund on account of failed transactions through payment gateways/ banks which the users have opted at the time of e-ticket booking on T(transaction date) + 1 day basis which is the industry norm. The amount is credited to the customer's account within 7 days of transaction.

Refund of all the 1,09,60,405 failed transactions of the website was processed by IRCTC on the next day of transaction and sent to concerned bank for grant of refund.

(d) The time frame is within 7 days of transaction.
