GOVERNMENT OF INDIA
MINISTRY OF ROAD TRANSPORT AND HIGHWAYS

LOK SABHA
UNSTARRED QUESTION NO. 1889
ANSWERED ON 30th JULY, 2026

RECONCILIATION OF TOLL PLAZA RECORDS

1889. SHRI AZAD KIRTI JHA:

Will the Minister of ROAD TRANSPORT AND HIGHWAYS

सड़क परिवहन और राजमार्ग मंत्री

be pleased to state:

(a) whether the National Highways Authority of India (NHAI) receives raw or real-time transaction data from FASTag lanes and cash lanes at toll plazas, if so, the details thereof;

(b) the mechanism in place for reconciling toll plaza records, FASTag or NPCI settlement records, concessionaire reports and bank credits;

(c) the number of mismatches, delayed settlements, duplicate deductions, double deductions and failed reversals reported during the last five years and the current year, year-wise;

(d) the agency responsible for auditing the complete transaction trail from toll deduction to final settlement; and

(e) the details of penalties imposed, recoveries made and the corrective action taken in cases of settlement errors or data discrepancies?

ANSWER

THE MINISTER OF ROAD TRANSPORT AND HIGHWAYS

(SHRI NITIN JAIRAM GADKARI)

(a) The Toll Management and Control Center (TMCC), a centralized system under National Highways Authority of India (NHAI) receives near realtime FASTag transaction data from National Payment Corporation of India (NPCI) and the UPI based Transactions from the Toll Management System (TMS) of the Fee Plazas. Further, the provision for cash transactions at Fee Plazas on National Highways (NHs) has been discontinued vide notification no. G.S.R. 251(E) dated 02.04.2026 except in certain fee plazas located in border areas for Nepal and Bhutan registered vehicles. The amended provision enables a user of a vehicle entering a Fee Plaza without a FASTag, or with an invalid/non-functional FASTag, to make payment of the applicable User Fee through the Unified Payment Interface (UPI). In such cases, the user is required to pay 1.25 times the applicable User Fee prescribed for the respective category of vehicle.

(b) FASTag transactions are processed through the coordinated interaction of three Reserve Bank of India-regulated entities: the Acquirer Bank of Fee Plaza, which receives the transactions generated at the plaza, the National Payments Corporation of India (NPCI), which acts as the Central Clearing House (CCH) for transaction settlement, and the Issuer Bank which has issued the FASTag and maintains FASTag wallet of the road user.

The Central Clearing House, NPCI has provided a reconciliation portal to all acquirer and issuer banks for reconciliation of FASTag transaction settlements. Reconciliation at the fee plaza level is facilitated by the respective acquiring bank at Fee Plaza.

(c) There are no instances reported on mismatches in FASTag settlement between banks. As per the procedural guidelines of the National Electronic Toll Collection (NETC) program, the Turn Around Time (TAT) for posting FASTag transactions is 72 Hrs. In case transactions could not be posted within the Turn Around Time on account of extreme weather

events leading to loss of connectivity, special windows are provided on case-to-case basis.

National Payment Corporation of India (NPCI), which provides the Central Clearing House (CCH) services of National Electronic Toll Collection (NETC) Programme, has reported the following chargeback numbers raised by Issuing Bank on the duplicate and double debit which got accepted by the Acquiring in the last 5 years:

Year (Jan-Dec)	Chargeback Volume		ETC Transaction Count in Crores	Chargeback raised as % of Total ETC Transaction
	Double Debit	Duplicate Transaction		
2022	35,980	6,38,101	324.06	0.021%
2023	47,655	3,83,104	372.21	0.012%
2024	47,035	1,40,799	401.95	0.005%
2025	55,667	3,24,356	464.12	0.008%
2026 (Till June)	68,192	36,660	259.19	0.004%

(d) As stated at (b) above, reconciliation of the transaction trail from user fee deduction to final settlement is facilitated by the NPCI and the respective Acquirer Bank. All Acquirer Banks and NPCI are regulated entities under the Reserve Bank of India, and they undergo regular audit as per RBI regulations.

(e) No settlement errors or data discrepancy has been reported by NPCI.

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