



Initiatives for Cashless Transaction in Indian Railways

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In order to help passengers and incentivize the payment through digital modes for booking of reserved tickets, service charge on online booking of tickets has been withdrawn for the tickets booked from 23.11.2016 to 31.03.2017. Approximately, an amount of `184 crore has not been realized from passengers on account of service charge and service tax thereon on reserved tickets booked online from 23.11.2016 to 28.02.2017.

With a view to promoting cashless transaction on Indian Railways, various initiatives have been taken including the following:-

- 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. Further, to incentivize cashless transaction, service charge on online booking of tickets has been withdrawn for the tickets booked from 23.11.2016 to 31.03.2017.
- 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 section 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 Western and Central Railways wherein payment is made through electronic mode.
- iv. It has been decided to install 10,000 Point of Sale (POS) machines in association with State Bank of India at various locations of Indian Railways i.e. PRS locations, UTS locations, Parcel/Goods locations. At present, more than 4100 POS machines have been installed over the Zonal Railways.
- v. An advanced Beta version of the mobile application for booking of reserved tickets has also been launched by IRCTC giving additional options of cashless payment.
- vi. Service charge applicable on transactions against credit/debit cards for purchasing journey tickets at Unreserved Ticketing System (UTS)/ Passenger Reservation System (PRS) counters has been withdrawn.
- vii. Online booking facility for accredited press correspondents on the basis of registered ID card has been launched.
- viii. International Credit/ Debit cards issued outside India are accepted for booking of e-tickets through IRCTC website.
- ix. Free accidental insurance cover of upto `10 lakh for confirmed/RAC passengers in case of tickets booked online from 10.12.2016 to 31.03.2017.
- x. Provision of 0.5% discount on season tickets purchased through digital means with effect from 01.01.2017.
- xi. Provision of 5% discount on payment made online for availing services like online booking of retiring rooms with effect from 01.01.2017.
- xii. Catering stalls have also been instructed to provide options for making cashless payments.

