

## Bank's Transaction Charges on IRCTC Website

Wallet and Cash Card	
Bank Name	Transaction Charges
Paytm Wallet	➤ 1.80 % + Applicable Taxes
Mobikwik Wallet	➤ 1.80 % + Applicable Taxes
Amazon Pay Balance	➤ 1.80 % + Applicable Taxes
<b>IRCTC eWallet</b>	➤ ₹10/- + Applicable Taxes

Net Banking	
Bank Name	Transaction Charges
State Bank of India	➤ ₹10/- + Applicable Taxes
The Federal Bank Ltd.	➤ ₹10/- + Applicable Taxes
Indian Bank	➤ ₹10/- + Applicable Taxes
Punjab National Bank	➤ ₹10/- + Applicable Taxes
The Karur Vysya Bank Ltd.	➤ ₹10/- + Applicable Taxes
The Karnataka Bank Ltd.	➤ ₹10/- + Applicable Taxes
ICICI Bank Ltd.	➤ ₹10/- + Applicable Taxes
Kotak Mahindra Bank Ltd.	➤ ₹10/- + Applicable Taxes
Nepal SBI Bank Ltd.	➤ NPR 19/- per Transaction + Exchange Commission + Applicable Taxes
The South Indian Bank Ltd.	➤ ₹10/- + Applicable Taxes
City Union Bank Ltd.	➤ Nil
Canara Bank	➤ ₹10/- + Applicable Taxes
IDFC FIRST Bank Ltd.	➤ ₹10/- + Applicable Taxes

Payment Gateway	
Bank Name	Transaction Charges
<b>Visa/Master/RuPay Card</b> (Powered By HDFC BANK)	<ul style="list-style-type: none"> <li>✓ 1.0 % + Applicable Taxes for all Domestic Credit Cards</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> </ul>
<b>Visa/Master/RuPay Card</b> (Powered By ICICI BANK)	<ul style="list-style-type: none"> <li>✓ 1.0 % + Applicable Taxes for all Domestic Credit Cards</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> </ul>
<b>Visa/Master/RuPay Card</b> (Powered by Kotak Mahindra Bank)	<ul style="list-style-type: none"> <li>✓ 1.0% + Applicable Taxes for all domestic Credit Cards</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4% + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9% + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> </ul>
<b>Credit cards/Debit Cards</b> (Powered by NTT Data)	<ul style="list-style-type: none"> <li>✓ 1.0% + Applicable Taxes for all domestic Credit Cards</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4% + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9% + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 3.5 % + Applicable Taxes for International Cards</li> </ul>
<b>Credit cards/Debit cards/International Cards</b> (Powered by NTT Data)	➤ 3.5 % + Applicable Taxes
<b>American Express Banking Corp.</b>	➤ 1.8 % of Transaction Amt. + Applicable Taxes

Multiple Payment Provider	
Bank Name	Transaction Charges
<b>Credit &amp; Debit Cards/Net Banking /Autopay/UPI</b> (Powered by IRCTC)	<ul style="list-style-type: none"> <li>✓ NIL for UPI Transaction</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.8 % + Applicable Taxes for all domestic Credit Cards</li> <li>✓ ₹10 + Applicable Taxes for Netbanking transactions</li> <li>✓ 1.8 % + Applicable Taxes for all Autopay Transactions (included UPI transactions)</li> </ul>
<b>Credit &amp; Debit Cards/Net Banking/Wallet/ UPI</b> (Powered by Paytm)	<ul style="list-style-type: none"> <li>✓ NIL for UPI Transaction</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.0 % + Applicable Taxes for all domestic Credit Cards</li> <li>✓ ₹10 + Applicable Taxes for Netbanking transactions</li> <li>✓ 1.8 % + Applicable Taxes for E-wallet transactions</li> </ul>
<b>Credit &amp; Debit Cards/Net Banking/UPI</b> (Powered by Razorpay)	<ul style="list-style-type: none"> <li>✓ NIL for UPI Transaction</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.0 % + Applicable Taxes for all domestic Credit Cards</li> <li>✓ ₹10 + Applicable Taxes for Netbanking transactions</li> <li>✓ 3.5 % + Applicable Taxes for International Cards</li> </ul>
<b>Credit &amp; Debit Cards/Wallet/UPI</b> (Powered by PhonePe)	<ul style="list-style-type: none"> <li>✓ NIL for UPI Transaction</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.0 % + Applicable Taxes for all Domestic Credit Cards</li> <li>✓ 1.8 % + Applicable Taxes for E-wallet transactions</li> </ul>
<b>Credit &amp; Debit Cards/Net Banking/Wallet/UPI</b> (Powered by PayU)	<ul style="list-style-type: none"> <li>✓ NIL for all UPI Transactions</li> <li>✓ 1.0 % + Applicable Taxes for all UPI Rupay Credit Card Transactions</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.0 % + Applicable Taxes for all domestic Credit Cards</li> <li>✓ ₹10 + Applicable Taxes for Netbanking transactions</li> <li>✓ 1.8 % + Applicable Taxes for E-wallet transactions</li> <li>✓ 3.5 % + Applicable Taxes for International Cards</li> </ul>

<b>Credit &amp; Debit Cards/NetBanking/UPI/Wallets</b> (Powered by Safexpay)	<ul style="list-style-type: none"> <li>✓ NIL, for UPI Transaction</li> <li>✓ NIL, for all Rupay Debit Cards</li> <li>✓ 0.4% + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9% + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.0% + Applicable Taxes for all domestic Credit Cards</li> <li>✓ ₹10 + Applicable Taxes for Netbanking transactions</li> <li>✓ 1.8 % + Applicable Taxes for E-wallet transactions</li> <li>✓ 3.5% + Applicable Taxes, for International Cards</li> </ul>
<b>Credit &amp; Debit Cards</b> (Plural, Powered By Pine Labs)	<ul style="list-style-type: none"> <li>✓ NIL for UPI Transaction</li> <li>✓ NIL, for all Rupay Debit Cards</li> <li>✓ 0.4% + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9% + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.0% + Applicable Taxes for all domestic Credit Cards</li> <li>✓ 3.5% + Applicable Taxes, for International Cards</li> </ul>
<b>Amazon Pay Wallet</b> (Powered by Amazon)	<ul style="list-style-type: none"> <li>➤ 1.8 % + Applicable Taxes for E-wallet transactions</li> </ul>

UPI	
Bank Name	Transaction Charges
UPI (Powered by PAYTM)	➤ Nil
UPI (Powered by AMAZONPAY)	➤ Nil

EMI	
Bank Name	Transaction Charges
Cashe EMI	➤ PG Charges NIL
Bajaj Finserv EMI	➤ PG Charges NIL

## Bank Transaction Charges on IRCTC Mobile App

Wallet	
Bank Name	Transaction Charges
Paytm Wallet	➤ 1.8 % of net Amt. + GST as applicable
Mobikwik Wallet M	➤ 1.80 % of net Amt. + GST as applicable
Amazon Pay Balance	➤ 1.80 % of net Amt. + GST as applicable

Multiple Payment Provider	
Bank Name	Transaction Charges
<b>Credit &amp; Debit Cards/Net Banking /Autopay/UPI</b> (Powered by IRCTC)	<ul style="list-style-type: none"> <li>✓ NIL for UPI Transaction</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.8 % + Applicable Taxes for all domestic Credit Cards</li> <li>✓ ₹10 + Applicable Taxes for Netbanking transactions</li> <li>✓ 1.8 % + Applicable Taxes for all Autopay Transactions (included UPI transactions)</li> </ul>
<b>Credit &amp; Debit Cards/Net Banking/Wallet/UPI</b> (Powered by Paytm)	<ul style="list-style-type: none"> <li>✓ NIL for UPI Transaction</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.0 % + Applicable Taxes for all domestic Credit Cards</li> <li>✓ ₹10 + Applicable Taxes for Netbanking transactions</li> <li>✓ 1.8 % + Applicable Taxes for E-wallet transactions</li> </ul>
<b>Credit &amp; Debit Cards/Net Banking/UPI</b> (Powered by Razorpay)	<ul style="list-style-type: none"> <li>✓ NIL for UPI Transaction</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.0 % + Applicable Taxes for all domestic Credit Cards</li> <li>✓ ₹10 + Applicable Taxes for Netbanking transactions</li> <li>✓ 3.5 % + Applicable Taxes for International Cards</li> </ul>
<b>Credit &amp; Debit Cards/UPI/Wallet</b> (Powered by PhonePe)	<ul style="list-style-type: none"> <li>✓ NIL for UPI Transaction</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.0 % + Applicable Taxes for all Domestic Credit Cards</li> <li>✓ 1.8 % + Applicable Taxes for E-wallet transactions</li> </ul>
<b>Credit &amp; Debit Cards/Net Banking/Wallet</b> (Powered by PayU Money)	<ul style="list-style-type: none"> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.0 % + Applicable Taxes for all domestic Credit Cards</li> <li>✓ ₹10 + Applicable Taxes for Netbanking transactions</li> <li>✓ 1.8 % + Applicable Taxes for E-wallet transactions</li> <li>✓ 3.5 % + Applicable Taxes for International Cards</li> </ul>

<b>Credit &amp; Debit Cards/Net Banking/Wallet</b> (Powered by Zaakpay)	<ul style="list-style-type: none"> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9% + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.0 % + Applicable Taxes for all domestic Credit Cards</li> <li>✓ ₹10 + Applicable Taxes for Netbanking transactions</li> <li>✓ 1.8 % + Applicable Taxes for E-wallet transactions</li> </ul>
<b>Credit &amp; Debit Cards/Net Banking/Wallet/ UPI</b> (Powered by Airpay)	<ul style="list-style-type: none"> <li>✓ NIL for UPI Transaction</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.0 % + Applicable Taxes for all domestic Credit Cards</li> <li>✓ ₹10 + Applicable Taxes for Netbanking transactions</li> <li>✓ 3.5 % + Applicable Taxes for all International Cards</li> <li>✓ 1.8% + Applicable Taxes for Other options</li> </ul>
<b>Credit &amp; Debit Cards / Net Banking / Wallet / UPI</b> (Powered by IndusInd)	<ul style="list-style-type: none"> <li>✓ NIL for UPI Transaction</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.0 % + Applicable Taxes for all domestic Credit Cards</li> <li>✓ ₹10 + Applicable Taxes for Netbanking transactions</li> <li>✓ 1.8 % + Applicable Taxes for E-wallet transactions</li> </ul>
<b>Credit &amp; Debit Cards / Net Banking / Wallet / UPI</b> (Powered by HDFC)	<ul style="list-style-type: none"> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.0 % + Applicable Taxes for all Domestic Credit Cards</li> </ul>
<b>Credit &amp; Debit Cards / UPI</b> (Powered by Easebuzz)	<ul style="list-style-type: none"> <li>✓ NIL for UPI Transaction</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.0 % + Applicable Taxes for all domestic Credit Cards</li> <li>✓ 3.5 % + Applicable Taxes for International Cards</li> </ul>
<b>Credit &amp; Debit Cards / Net Banking / UPI</b> (Powered by Cashfree)	<ul style="list-style-type: none"> <li>✓ NIL for UPI Transaction</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.0 % + Applicable Taxes for all domestic Credit Cards</li> <li>✓ ₹10 + Applicable Taxes for Netbanking transactions</li> <li>✓ 1.8 % + Applicable Taxes for E-wallet transactions</li> </ul>

<b>Credit &amp; Debit Cards / Net Banking / UPI</b> (Powered by Pay10)	<ul style="list-style-type: none"> <li>✓ NIL for UPI Transaction</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.0 % + Applicable Taxes for all domestic Credit Cards</li> <li>✓ ₹10 + Applicable Taxes for Netbanking transactions</li> </ul>
<b>Credit Cards / UPI</b> (Powered by CRED pay)	<ul style="list-style-type: none"> <li>✓ NIL for UPI Transaction</li> <li>✓ 1.0 % + Applicable Taxes for all domestic Credit Cards</li> </ul>
<b>Net Banking</b> (Powered by SBI ePay)	<ul style="list-style-type: none"> <li>✓ ₹10/- + Applicable Taxes</li> </ul>
<b>Credit &amp; Debit Cards / Net Banking / UPI</b> (Powered by Jio)	<ul style="list-style-type: none"> <li>✓ NIL for UPI Transaction</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> <li>✓ 1.0 % + Applicable Taxes for all domestic Credit Cards</li> <li>✓ ₹10 + Applicable Taxes for Netbanking transactions</li> <li>✓ 3.5 % + Applicable Taxes for International Cards</li> </ul>

UPI	
Bank Name	Transaction Charges
<b>UPI</b> (Powered By PayTM)	➤ NIL
<b>UPI</b> (Powered By Razorpay)	➤ NIL
<b>UPI</b> (Powered by AMAZONPAY)	➤ Nil

PG	
Bank Name	Transaction Charges
<b>Credit &amp; Debit cards</b> (Powered by ICICI)	<ul style="list-style-type: none"> <li>✓ 1.0 % + Applicable Taxes for all domestic Credit Cards</li> <li>✓ NIL for all Rupay Debit Cards</li> <li>✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000</li> <li>✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000</li> </ul>
<b>Credit cards</b> (Powered by American Express)	✓ 1.8 % of Transaction Amt. + Applicable Taxes

Book Now Pay Later/EMI	
Bank Name	Transaction Charges
Paytm Pay later	➤ 2.2 % of Amt. + Applicable Taxes for Post paid
Stash fin pay later	<ul style="list-style-type: none"> <li>➤ 0 % interest rate,</li> <li>➤ 3.5 % of the ticket amt as the convenience charges + Applicable Taxes</li> </ul>
Simpl BNPL	✓ 3.5 % + Applicable Taxes (0% Interest)
Pine Lab Emi	<ul style="list-style-type: none"> <li>✓ 2.0 % + Applicable Taxes for Debit Card</li> <li>✓ 2.0 % + Applicable Taxes for Credit Card</li> </ul>
Cashe Emi	<ul style="list-style-type: none"> <li>✓ Txn Chgs: Interest rate NIL for amount below ₹1000</li> <li>✓ Interest rate up to 3.0% per month for amount above ₹1000</li> </ul>
Bajaj Emi	✓ NIL

## **Women Senior Citizen Concession**

**Please note, Women Concession has been withdrawn w.e.f. 20.03.2020. [Click here to view Railway Board circular.](#)**

The minimum age for availing the concession has been reduced from 60 years to 58 years in case for women senior citizen on ticket purchased on and after 01.06.2011. The element of concession will continue to remain at 50% of PRS fare.