

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
Airtel Money	➤ 1.80 % + Applicable Taxes
Amazon Pay Balance	➤ 1.80 % + Applicable Taxes
IRCTC eWallet	➤ ₹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
AXIS Bank Ltd.	➤ ₹10/- + Applicable Taxes
The Karur Vysya Bank Ltd.	➤ ₹10/- + Applicable Taxes
The Karnataka Bank Ltd.	➤ ₹10/- + Applicable Taxes
ICICI Bank Ltd.	➤ ₹10/- + Applicable Taxes
IndusInd Bank Ltd.	➤ ₹10/- + Applicable Taxes
Kotak Mahindra Bank Ltd.	➤ ₹10/- + Applicable Taxes
Central Bank of India	➤ ₹10/- + Applicable Taxes
Yes 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
Airtel payments Bank Ltd.	➤ ₹10/- + Applicable Taxes
IDFC FIRST Bank Ltd.	➤ ₹10/- + Applicable Taxes

Payment Gateway	
Bank Name	Transaction Charges
Visa/Master/RuPay Card (Powered By HDFC BANK)	<ul style="list-style-type: none"> ✓ 1.0 % + Applicable Taxes for all Domestic Credit Cards ✓ NIL for all Rupay Debit Cards ✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000 ✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000
Visa/Master/RuPay Card (Powered By ICICI BANK)	<ul style="list-style-type: none"> ✓ 1.0 % + Applicable Taxes for all Domestic Credit Cards ✓ NIL for all Rupay Debit Cards ✓ 0.4 % + Applicable Taxes for Other Domestic Debit Cards up to ₹2000 ✓ 0.9 % + Applicable Taxes for Other Domestic Debit Cards more than ₹2000
Visa/Master/RuPay Card (Powered by Kotak Mahindra Bank)	<ul style="list-style-type: none"> ✓ 1.0% + Applicable Taxes for all domestic Credit Cards ✓ NIL for all Rupay Debit Cards ✓ 0.4% + Applicable Taxes for Other Domestic Debit Cards up to ₹2000 ✓ 0.9% + Applicable Taxes for Other Domestic Debit Cards more than ₹2000

Bharat QR/Credit cards/Debit cards (Powered by NTT Data)	<ul style="list-style-type: none"> ✓ 1.0% + Applicable Taxes for all domestic Credit Cards ✓ NIL for all Rupay Debit Cards ✓ 0.4% + Applicable Taxes for Other Domestic Debit Cards up to ₹2000 ✓ 0.9% + Applicable Taxes for Other Domestic Debit Cards more than ₹2000
International cards (Powered by NTT Data)	➤ 3.5 % + Applicable Taxes
American Express Banking Corp.	➤ 1.8 % of Transaction Amt. + Applicable Taxes

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

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

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
Airtel Money	➤ 1.8 % of net Amt. + GST as applicable
Ola Money	➤ 1.30 % of net Amt. + GST as applicable
Airtel Money	➤ 1.8 % of net Amt. + GST as applicable

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

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

UPI	
Bank Name	Transaction Charges
UPI (Powered By PayTM)	➤ NIL
UPI (Powered By Razorpay)	➤ NIL

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

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

Date: 03-11-2023