

**GOVERNMENT OF INDIA
RAILWAYS
LOK SABHA**

UNSTARRED QUESTION NO:4322
ANSWERED ON:20.04.2015
LAUNCH OF PRE PAID DEBIT CARD IN RAILWAYS
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Will the Minister of RAILWAYS be pleased to state:

- (a) whether the Railways have launched pre-paid debit card for the benefit of its passengers;
- (b) if so, the details and the salient features thereof;
- (c) whether the Railways are considering to partner with banks to promote passengers' facilities in the country; and
- (d) if so, the details thereof ?

Answer

MINISTER OF STATE IN THE MINISTRY OF RAILWAYS (SHRI MANOJ SINHA)

(a) to (d): Indian Railway Catering and Tourism Corporation Ltd.

(IRCTC) has launched co-branded Prepaid Card with Union Bank of India on Rupay Platform on 24th March, 2015. The card has been developed jointly by IRCTC, UBI and National Payment Corporation of India (NPCI). The salient features of the card are as under:

1. It is not a debit card.
2. At present, the card can be used for online ticketing.
3. There are two types of cards and the fees charged to the customer are:
 - a) Physical card: `50/- per card.
 - b) Virtual card: NIL
 - c) During first six months of the launch of the card, `10/- plus taxes per transaction after first five transactions per card per month is charged.
 - d) After six months of the launch of the card `10/- plus taxes per transaction is charged.

Leveraging new technologies and methods for the benefit of passengers is a continuous process.