GOVERNMENT OF INDIA
MINISTRY OF RAILWAYS

LOK SABHA
UNSTARRED QUESTION NO. 2769
TO BE ANSWERED ON 17.12.2025

WITHDRAWAL OF REFUND DEPOSITED IN IRCTC E-WALLET

2769. SHRI JANARDAN SINGH SIGRIWAL:

Will the Minister of RAILWAYS be pleased to state:

(a) whether it is a fact that the funds/amount deposited to Indian Railway Catering and Tourism Corporation (IRCTC) e-wallet by consumer for quick booking of rail tickets through UPI and other mode of payments cannot transfer the money back to their account even after cancellation of ticket due to which their money gets stuck for a long time and use only when they book ticket and if so, the reasons therefor;

(b) whether the Government has any proposal to provide withdrawal facility of funds deposited in IRCTC e-wallet to their account or original source through which it credited so that the customer's money does not get stuck for a long time and they can use this fund elsewhere and if so, the details thereof; and

(c) if not, whether the Government proposes to provide interest benefits to consumer on idle amount lying in their e-wallet and if so, the details thereof?

ANSWER

MINISTER OF RAILWAYS, INFORMATION & BROADCASTING AND ELECTRONICS & INFORMATION TECHNOLOGY

(SHRI ASHWINI VAISHNAW)

(a) to (c) Indian Railway Catering and Tourism Corporation (IRCTC) E-Wallet account is a pre-payment under closed system PPI (Prepaid Payment instruments) category account.

As per extant RBI Guidelines, Closed system PPI account issued by any entity facilitates the purchase of Goods and Services from that entity only. Also, cash withdrawals are not permitted from such accounts. The amount deposited in this account can be used only for purchase of Train tickets.

It has been decided by IRCTC that for existing and new E-Wallet users, IRCTC shall transfer back the E-Wallet balance proceeds to the user's bank account at the time of closure of the E-Wallet account.

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