Terms and Conditions of Service

Please read these Terms & Conditions carefully before applying for membership for these scheme known as “eWallet Scheme”.By applying membership of this scheme,you here by acknowledge and accept the scheme and thereby agree on irrevocable basis,to be legally bound by these Terms & Conditions.If you do not agree to abide by these Terms & Conditions.Please do not participate in this scheme

1. IRCTC eWallet Membership

The terms and conditions set out in the following pages are important and affect your rights as a member of IRCTC eWallet scheme

1.1 You must read and agree to all Terms & Conditions before applying for Membership to IRCTC eWallet scheme

1.2 Your application for membership to IRCTC eWallet scheme shall be deemed as acceptance of all the terms and conditions

2. Membership Agreement

These terms and conditions set out the contractual relationship between IRCTC and each individual member of IRCTC eWallet scheme

3. Definitions

The definitions given here relate to the terms mentioned in the IRCTC eWallet scheme, unless the context states or requires otherwise:

3.1. 'IRCTC' means Indian Railway Catering and Tourism Corporation Ltd. having its registered office at Indian Railway Catering and Tourism Corporation Ltd.,
4th Floor, Tower-D, World Trade Centre,
Nauroji Nagar, New Delhi-110029

3.2. `IRCTC eWallet scheme' is managed and operated by IRCTC, offering benefits, facilities or arrangements to members by reason of their membership in the programme.

3.3. 'Member' means a member of the IRCTC eWallet scheme who has enrolled for the scheme.

3.4. 'Applicant' means any individual who is applying for IRCTC eWallet scheme on IRCTC website www.irctc.co.in

3.5. 'Data' means personal information of a member.

3.6. 'Fraud' includes fraud, dishonesty and deceit and in particular:

a) Knowingly supplying incorrect information, including at the time of booking.
b) Altering information to procure benefits of the scheme.
c) Knowingly benefiting from the Fraud or Misconduct of another member or individual.
d) Booking and subsequently cancelling tickets after date of journey.

3.7. 'Loss' means losses, costs, damages, injuries, accidents or claims (whether direct or indirect) suffered by members in connection with the provision of services.

3.8. 'Processing' and 'Processed' includes obtaining, using, recording and holding in electronic or any other form.

3.9. 'Sector' means a single direct eligible rail travel sector between two destinations, e.g.: Delhi - Mumbai.

4. Documentation

4.1 The collection, verification, audit and maintenance of correct and updated Customer information is a continuous process and IRCTC reserves the right, at any time, to take steps necessary to ensure compliance with all relevant and applicable KYC requirements. IRCTC reserves the right to discontinue services/ reject applications for IRCTC eWallet scheme at anytime if there are discrepancies in information and/or documentation provided by you.

4.2 Any information provided to IRCTC with the intention of securing IRCTC eWallet scheme shall vest with IRCTC, and may be used by IRCTC, for any purpose consistent with any applicable law or regulation, at its discretion.

4.3 If the particulars provided by applicant do not match with details mentioned in the enrolment application OR user account is suspended with respect to Clause 7.7, then IRCTC has the right to close the account and forfeit the balance therein.

5. Membership Fees

5.1 Registration Fee: There is no registration charge for opening IRCTC eWallet.

5.2 Transaction Charges: Rs 10 + Service Tax (per transaction)

6. Disclaimer

IRCTC makes no expressions or implied warranties or representations with respect to the scheme or any service related to the scheme. In addition, IRCTC makes no representation that the operation of the scheme on IRCTC website shall be uninterrupted or error free and IRCTC will not be liable for the consequences of any interruptions or errors.

7. General Conditions of IRCTC eWallet scheme

7.1 After successful registration, members can utilize the benefits of IRCTC eWallet scheme. For detailed features, registration process and other related details, please refer User guide available under eWallet section.

7.2 You may recharge your IRCTC eWallet Account through any of the options available. Methods of recharging are subject to change as per discretion of IRCTC without any prior intimation to the Customer.

7.3 You may note that withdrawing cash and refunds from IRCTC eWallet scheme are not allowed. Any outstanding credit must be utilized only to make payments for Railway Ticket booking through IRCTC.

7.4 IRCTC eWallet scheme is available only to resident Indians who have attained the age of 18 years and are competent to contract.

7.5 IRCTC eWallet Services are not transferable.

7.6 The maximum monetary value that can be stored at any point of time in an IRCTC eWallet Account is ₹ 10,000/-(Indian National Rupees Ten Thousand Only). These limitations may be reviewed and modified at the discretion of IRCTC without prior intimation to the member.

7.7 IRCTC reserves the right to suspend/discontinue IRCTC eWallet scheme to member at any time, for any cause, including, but not limited, to the following:

a) For any suspected violation of the rules, regulations, orders, directions, notifications issued by RBI from time o time or for any violation of the Terms and Conditions mentioned herein;

b) For any suspected discrepancy in the particular(s), documentation or Enrolment Information provided by member;

c) To combat potential fraud, sabotage, willful destruction, threat to national security or for any other force majeure reasons etc;

d) If the same is due to technical failure, modification, up gradation, variation, relocation, repair, and/or maintenance due to any emergency or for any technical reasons.

e) If the same is due to any transmission deficiencies caused by topographical and geographical constraints/limitations;

f) If the PAN / Aadhaar Card with which your IRCTC eWallet account is related ceases to be operational or in your possession or control.

g) If IRCTC believes, in its reasonable opinion, that cessation/ suspension is necessary.

7.8 IRCTC may as per its discretion introduce appropriate controls including but not limited to revised IRCTC eWallet money limits. IRCTC may further request the Customers / beneficiaries of the Services to submit additional KYC documents as part of ongoing monitoring and Customer due diligence.

7.9 The value stored on your IRCTC eWallet Account shall NOT be refunded under ANY circumstances.

7.10 You are permitted to maintain and operate only one IRCTC eWallet Account.

7.11 Any suspected non-conformity with this requirement shall be a just cause for the Suspension/ discontinuation of any/all IRCTC eWallet account associated with the member by IRCTC.

8. Account Expiry

8.1 Members must note that IRCTC eWallet account has a lifetime validity from the date of registration of the scheme.

8.2 Members must renew their IRCTC eWallet account before the date of expiry of account.

8.3 IRCTC reserves the right to suspend/discontinue IRCTC e-Wallet scheme to member and forfeit balance amount at any time if due Account renewal process/Verification is not done by member within the prescribed time limits.

8.4 Account renewal is a KYC compliant process and does not require any Fee payment. IRCTC may modify the process anytime with or without prior notice, due to any changes in internal policies, rules, regulations and laws set by relevant authorities/regulators.

9. Billing & Payments

9.1 Member shall pay the Service Charges prescribed by IRCTC in the form and manner prescribed for such payment. IRCTC may at its discretion, change, amend, increase, or reduce the Service Charges without prior intimation to the Customer.

9.2 Any value in your IRCTC eWallet account that is utilized towards making payments for any Transaction shall be automatically debited from your IRCTC eWallet Account. IRCTC's responsibility is limited to the debiting of your IRCTC eWallet Account and the subsequent payment for Railway Tickets that you might transact with.

9.3 IRCTC reserves the right to set off any balance in your IRCTC eWallet Account in order to recover funds for transactions processed as per your request.

10. Customer Obligations

10.1 Member must ensure the availability of sufficient funds before executing any Transaction from IRCTC eWallet Account.

10.2 Member shall be solely responsible for the confidentiality, safety and security of their IRCTC eWallet Account.

10.3 Member shall only use IRCTC eWallet scheme for booking of Railway Tickets through IRCTC only.

10.4 Member shall not use IRCTC eWallet scheme for any purpose that might be construed as contrary or repugnant to any applicable law, regulation, guideline, judicial dicta, IRCTC policy or public policy or for any purpose that might negatively prejudice the goodwill of IRCTC.

10.5 Member acknowledges and understands that IRCTC eWallet service is linked to their PAN / Aadhaar and member shall be solely responsible for any liability arising out of the loss/ theft / misuse of the PAN / Aadhaar.
10.6 Information submitted by member for availing IRCTC eWallet scheme or information submitted while using IRCTC eWallet scheme may be shared with third parties by IRCTC, inter alia, to facilitate the provision IRCTC eWallet scheme
10.7 Member shall ensure that the Services are not used for Transactions in foreign currency.

11. Confidentiality

11.1 Privacy of communication is subject to the terms of the certificate of authorization granted by the RBI and RBI notifications/directives etc. You specifically agree that in order to facilitate the provision of IRCTC eWallet scheme, IRCTC may be required to disclose any information or particulars pertaining to you to any authority, statutory or otherwise.
11.2 The user interfaces, graphics, logos, design, compilation, information, computer code (including source code and object code), products, software, services, and all other elements of the IRCTC eWallet scheme provided by IRCTC are protected by copyright, designs, patent, and trademark laws, international conventions and other applicable intellectual property and proprietary rights of either IRCTC and/or its related Parties.
11.3 Any information relating to member is generally used to provide the IRCTC eWallet scheme, improve the IRCTC eWallet scheme and otherwise.

12. Disclaimer of Liability

12.1 IRCTC makes no express or implied warranty, guarantee, representation or undertaking whatsoever regarding the Services, which are not expressly mentioned herein.
12.2 IRCTC shall not be responsible for any acts or omissions of any third party including distributors/retailers/merchants etc., with regard to services which are not expressly authorized by IRCTC.
12.3 IRCTC shall not be liable to any person for any delays, loss of business, profit, revenue or goodwill, anticipated savings, damages, fees costs, expense, etc. or for any indirect or consequential loss, howsoever arising, on IRCTC eWallet scheme being unavailable/usage of Services or otherwise.
12.4 IRCTC shall not be liable to any person for injuries or damages resulting from omissions, interruptions, delays, errors in transmission, failures or defects in equipment, or any other cause including but not limited to the failure to transmit, or any other causes beyond the control of IRCTC or for any reason whatsoever.
12.5 The Terms and Conditions herein shall be subject to the notifications/ guidelines issued by RBI, from time to time.
12.6 IRCTC will do its best to ensure that customer Transactions and information remain secure and confidential. IRCTC makes no warranty or representation of any kind in relation to the system and the network or their function or performance or for any loss or damage whenever and howsoever suffered or incurred by member or by any person resulting from or in connection with the use of the Services

13. Indemnity

Members agree to indemnify, defend and hold IRCTC and/or related parties harmless from any and all claims, losses, damages, and liabilities, costs and expenses, including and without limitation legal fees and expenses, arising out of or related to your use or misuse of the IRCTC eWallet scheme, any violation of these Terms and Conditions, or any breach of the representations, warranties, and covenants made by members.

14. Limitations

14.1 IRCTC eWallet scheme does not allow Cash refunds and Redemption of the scheme.

15. Additional terms & Conditions

15.1 It is clarified that IRCTC shall not be responsible or liable for any deficiency in goods and/or services purchased using IRCTC eWallet scheme.
15.2 Any amount transferred erroneously by the Customer shall not be refunded to the Customer by IRCTC in any circumstances.
15.3 In the event of any dispute, IRCTC records shall be binding as the conclusive evidence of the Transactions carried out through use of IRCTC eWallet scheme.
15.4 IRCTC, at its own discretion, may also contact the Customer, for all purposes necessary for providing & improving the IRCTC eWallet scheme and suggesting any additional services.

16. Change of Terms

16.1 IRCTC has the sole discretion to change, add / or delete these Terms and Conditions.
16.2 IRCTC may modify, terminate and/or suspend IRCTC eWallet scheme to the Customer anytime with or without prior notice, due to any changes in internal policies, rules, regulations and laws set by relevant authorities/regulators.
16.3 Any amendment of these Terms and Conditions proposed by member shall not be effective unless it shall be reduced to writing through an amendment form and accepted by IRCTC. Amendments made under this clause shall be deemed to be a part of these Terms and Conditions and in case of any contradiction the amendment form shall prevail.
16.4 Changed Terms and Conditions will be displayed on the IRCTC's website or sent through mailers etc. This communication shall be valid and be considered as proper intimation. By continuing to use the IRCTC eWallet scheme, Member will be deemed to have accepted the changed Terms and Conditions.

17. Severability

If any part of this Terms and Conditions is adjudged illegal or inoperable for any reason, the same shall be severed from the remainder of the Terms and Conditions and only that portion of this Terms and Conditions that is specifically adjudged illegal or inoperable shall cease to govern the relationship between IRCTC and members.

18. Jurisdictions

The Courts at New Delhi shall have exclusive jurisdiction in respect of any dispute regarding the use of IRCTC eWallet scheme including the interpretation and execution of this Terms and Conditions or any other document executed by member or IRCTC with respect to IRCTC eWallet scheme.

19. Contact Information

Customer Care Numbers: 14646 / 08044647999 / 08035734999
(Language: Hindi, English, Punjabi, Bengali, Assamese, Odia, Marathi, Gujarati, Tamil, Telugu, Kannada and Malayalam)
Customers can use enhanced interface for their IRCTC related queries: https://equery.irctc.co.in/