

Money debited but ticket not booked

The online payment at IRCTC involves complex system of technical and telecommunication networking integration between customer's Internet bandwidth, IT system of banks and payment gateways and is dependent on internet connectivity across various constituents.

Any failure or delay in this complex network may cause transaction failure before completion. This can raise the situation of money debited from the account but ticket not booked with the following possibilities:

SNo.	Status in "My Transactions"	Cause	Action by IRCTC	Action by Bank
1	Payment Settled but Ticket Not Booked	<ul style="list-style-type: none">•Passenger opted for particular berth at the time of booking and ticket not booked due to choice of Berth not available.•Other reasons such as network failures etc.	Amount is credited back on next day to the respective Bank.	Bank credits back the amount within 2-3 working days in Account through which booking was done.
2	Settlement Failed and Ticket Not Booked	•System or network failure at Banks end or at PG before remitting Ticket Amount to IRCTC .	Amount is not credited to IRCTC Account.	Amount is with Bank. Bank will refund the money after due verification.