

Government of India (Bharat Sarkar)
Ministry of Railways (Rail Mantralaya)
(Railway Board)

No. 2015/TG-I/10/Payment through electronic means(Pt 11)/2016

Date: 10.12.2016

General Managers

All Zonal Railways

(Commercial Circular No 69 of 2016)

Sub: Installation of POS machines at various locations of Indian Railways

Ref: Letter of Intent No 2015/TG-I/10/Payment through electronic means(Pt 11)/2016 issued to SBI on 09.12.2016

In view of recent decision of government to promote cashless transactions, it has been decided to install Point of sale (POS) machines at various locations of Indian Railways to allow cashless transactions using debit/credit cards. State Bank of India has been mandated to install 10,000 POS machines at various locations vide above referred Letter of Intent (LOI).

SBI offered following rates for installation, operation and maintenance of the services:

<u>Installation Charge (one time) – 0 (Waived)</u>	
Monthly Rentals	
PSTN Terminal	Nil
Portable GPRS Terminal	Rs. 400.00
Desktop GPRS Terminal	Rs. 220.00
<u>Merchant Discount Rate (MDR)</u>	
(MDR is calculated as a percentage of the transaction amount)	
Debit Cards (transaction up to Rs. 2000/-)*	0.75%
Debit Cards (transaction above Rs. 2000/-)*	0.75%
Credit Cards	1.50%
Foreign Card Transactions	2.50%

***Debit card MDR is waived till 30th December 2016**

(Service charges extra as applicable)

The POS machines are required to be installed at various locations of Indian Railways in following order of priority:

- 1) All PRS locations
- 2) All UTS Locations at suburban stations
- 3) All Parcel /Goods locations where cash is accepted
- 4) Other UTS locations

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At every location adequate number of POS machines may be installed as per the requirement to facilitate cashless transaction through debit/credit cards.

Railway Board is the process of framing a model agreement for POS machines in consultation with SBI to be signed subsequently by Zonal Railways with SBI.

The accounting procedure for accountal of revenue collected from POS machines will be issued separately.

This issues with the concurrence of Financial (Commercial) and Accounts Directorates of Ministry of Railways.

CRIS may take necessary action to link POS machines with PRS terminals as per requirement.

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(Amit Kumar Jain)

Director Traffic Commercial (G)

Railway Board

No TG-I/2016/POS machines/1

New Delhi 10.12.2016

Copy forwarded to:-

- 1) DyComptroller & Auditor General of India (Railways), Room no 224, Rail Bhawan, New Delhi
- 2) FA & COA, All Zonal Railways
- 3) Principal Director of Audit, All Zonal Railways

[Signature]
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For Financial Commissioner/Railways

Copy To:

- 1) CCM/PMs and CCM/PSs, all Zonal Railways.
- 2) ADG/PR, Railway Board.
- 3) MD/IRCTC, 11th Floor, Statesman House, Barakhamba Road, New Delhi-1.
- 4) MD/CRIS & GM/PRS/CRIS, Chanakyapuri, New Delhi.
- 5) Director General, Professor/Training & Professor/Commercial Railway Staff College, Vadodara.
- 6) The Principals, Zonal Training Centers, Central Railway, Bhusaval, Eastern Railway, Dhanbad, Northern Railway, Chandausi, NE Railway, Muzaffarpur, NF Railway, Alipurduar, Southern Railway, Trichy, South Central Railway, Maula Ali, SE Railway, Sini, Western Railway, Udaipur.
- 7) Director, Indian Railway Institute of Transport Management, Hardoi Bypass Road, Manak Nagar, Luknow-2260011.

- 8) General Secretary, National Federation of Indian Railwaymen (NFIR), 3, Chelmsford Road, New Delhi.
- 9) General Secretary, All India Railwaymen Federation (AIRF), 4, State Entry Road, New Delhi.
- 10) Secretary General, Federation of Railway Officers Association (FROA), Room No.370, Rail Bhawan, New Delhi.
- 11) Secretary General, Indian Railway Promotee Officers Federation (IRPOF), Room No. 268, Rail Bhawan, New Delhi.
- 12) Secretary General, All India RPF Association, Room No.256-D, Rail Bhawan, New Delhi.
- 13) CTM, Metro Railway, Metro Rail Bhavan, 33/1, J L Nehru Road, Kolkata-71.

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