

Frequently Asked Questions



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1. What is IRCTC SBI Card loyalty number?

Your IRCTC SBI Card loyalty number is a 11 digit number which gets allocated on approval of IRCTC SBI Card. The Loyalty number is embossed below the cardholder name on the IRCTC SBI card plastic.

Cardholder shall avail the benefits of the IRCTC SBI Card by linking the IRCTC SBI Card loyalty number to his/her existing irctc.co.in login id.

2. How to link your IRCTC SBI Card loyalty number with irctc.co.in login id?

You can link the 11 digit loyalty number post activation of your IRCTC SBI Card. Your IRCTC SBI card is activated as soon as you make your first purchase with the IRCTC SBI Card or make a payment on your card.

Kindly link your loyalty account 5 days after activation.

Please use the same email id, mobile no. & date of birth which was mentioned at the time of applying for IRCTC SBI Card.

Steps for linking the loyalty number with irctc.co.in login id are mentioned below:

- Access www.irctc.co.in with your existing login id (username and password). In cases where the cardholder does not have an existing irctc.co.in login id, cardholder shall register at irctc.co.in using sign up link at <https://www.irctc.co.in>
- Select the option Add Loyalty Account link provided under Loyalty Account Tab.
- The cardholder has to enter the 11 digit Loyalty Number printed on his/her IRCTC SBI Card, then click on sent OTP.
- Enter the OTP received on your registered mobile number and click on Confirm.
- After entering the OTP cardholder will receive confirmation message of successful linking of Loyalty Account.
- You can check your Loyalty Account details under the "Loyalty Account tab".
- You will not be able to successfully link the IRCTC SBI Card loyalty number in case there is a mismatch in the email id, mobile no. or date of birth mentioned in your IRCTC SBI Card and IRCTC profiles. Please call SBI Card helpline at 39021212 if you are unable to link your IRCTC SBI Card loyalty number with your existing www.irctc.co.in login id and password.

3. When does the cardholder need transaction password?

Transaction password is different from your irctc.co.in profile password. The transaction password can be set and reset as mentioned in the points 4 and 5. Transaction password is required to be entered at the time of redemption of reward tickets.

4. What is the process of setting transaction password?

- The Cardholder can set transaction password by clicking on 'Please set your Transaction Password' post login.
- Cardholder has to enter registered e-mail id and login password.
- Enter OTP sent to registered mobile number and set new password by following password instructions.
- After submitting the details, cardholder will get the confirmation.

5. How to reset your transaction password?

- To reset transaction password click on 'My Account' under "My profile" Tab.
- Enter the OTP which is sent to your registered mobile number linked with User Id.
- After resetting the password screen will show the confirmation message.

6. How do I check my reward point balance?

The reward point balance is available in loyalty tab on logging @www.irctc.co.in, using irctc.co.in login id and password which is linked to the IRCTC SBI card loyalty number.

7. Why is the reward point balance screen not visible after logging @ www.irctc.co.in ?

For cardholders who have card account opening date after 15th Jan 2017, please ensure that you have linked your IRCTC SBI Card 11 digit loyalty number to your existing login id and password.

Refer point 2 - How to link your IRCTC SBI card loyalty number. After successful linking of the loyalty number, cardholder will be able to view the reward point balance.

For cardholders who have account opening date prior to 15th Jan 2017, all the cardholders were mailed a new login id and password to be used for IRCTC SBI Card loyalty account. Please login using your linked login id and password. In case you don't know your login id and password, then please contact customer support at 011-39340000 or mail us at loyaltyprogram@irctc.co.in.

8. How to earn Reward Points on your IRCTC SBI Card?

On Railway Ticket Spends:

- a) The cardholder needs to be a registered user of www.irctc.co.in.
- b) The Cardholder will have to book railway tickets at www.irctc.co.in while using IRCTC SBI Card.
- c) The Cardholder necessarily must be one of the passengers on the ticket. Also, Reward Points will be awarded only on cardholder's individual fare.
- d) Reward Points can be earned on 1st Class AC, ACII Tier, ACIII Tier, Executive Chair Car and AC Chair Car travel only. Tickets purchases at the Passenger Reservation System counters shall not entitle the cardholder to these benefits.
- e) The cardholder can get up to 10% Value back on AC ticket fare as Reward points only if :
 - i. The cardholder activates his/her IRCTC SBI Card and has linked loyalty number with his/her IRCTC login ID.
 - ii. The railway tickets are booked online at www.irctc.co.in through HDFC or CITI PG with 11 digit loyalty number as shown on the IRCTC SBI Card.
- f) Reward Points shall accrue only on Base Fare of the passenger's ticket. Reward Points shall not accrue on Reservation Charges, Superfast Charges and Other Charges or taxes, if any, included in the total Amount Charged for the Railway Ticket.

Spend Category	Spend Period	Reward Points
AC I /II/III / Chair Car /Executive Chair Car	Travel dates between 1st April-14th July and 16th Sep - 14th Jan	4 Points
	Travel dates between 15th Jan - 31st Mar and 15th July - 15th Sep	10 Points

For your convenience

- Reward Points will always be rounded off to the lower integer
- Each Reward Point is equivalent to ₹1 of your ticket fare when redeeming these Reward Points

Please read through the following illustration to understand the accrual process:

Date of Travel	01 May, 2020	01 August, 2020
Award Qualification	Express Reward	Super-fast Reward
Class of Travel	1st class AC, AC2 Tier, AC3 Tier, & AC CC.	1st class AC, AC2 Tier, AC3 Tier, & AC CC.
Fare* Points calculator	₹ 2210 4% OF ₹ 2210 = 88.4	₹ 2210 10% of ₹ 2210=221
Point accrued	88 Reward points	221 Reward Points
Date of Accrual	06 May, 2020	06 August, 2020

On Non-Fuel Retail Purchases.

1 Reward point on every ₹125 spent on non-fuel retail transactions including railway ticket purchases at www.irctc.co.in

- g) Reward Points shall accrue to Cardholder's account only 5 days after the date of journey provided the ticket has not been cancelled, advanced, postponed or modified in any manner. These Reward Points are credited in IRCTC loyalty account of the cardholder
- h) Up to 10% value back on all AC ticket purchases is also applicable on discounted train ticket bookings.
- i) The Reward Points earned on Non-Fuel Retail Purchases are transferred from IRCTC SBI Card account to customer's IRCTC loyalty account by 15th of every month.

9. What is the process of redeeming Reward Points?

- a) Access www.irctc.co.in with your login credentials (username and password), which are linked with your loyalty number.

- b) After entering the journey details, opt for the redemption option.
- c) The cardholder can redeem Reward Points for confirmed/RAC/WL tickets on 1st Class AC, AC 2Tier, AC 3Tier, Executive Chair Car and AC Chair Car Travel.
- d) The Cardholder can redeem the Reward Points for free train tickets for himself/herself and for his/her loved ones.
- e) Reward Points can be redeemed in multiples of Rs.1.
- f) If the reward points are not sufficient, the cardholder can also top up the Reward Points by purchasing them online at cost of Rs.1.50 (plus taxes) per Reward point.
- g) Redemption can be made only against the total ticket cost, including service charges levied by IRCTC. The cardholder cannot redeem Reward Points for individual passenger fares.
- h) If there is more than one passenger on the redeemed ticket, the cardholder will have to redeem the Reward Points equivalent to the total fare of all passengers. Part payment cannot be made for such a ticket. A separate ticket needs to be booked, if the cardholder would like to redeem points only for himself/herself.
- i) You will also need to enter your transaction password to complete the redemption.

10. What is the value of one Reward Point?

1 Reward Point = Rs.1

11. What is the validity of the Reward Points?

Reward Points will lapse after the expiry of three years from the date of registration of membership.

For Example: Let us suppose Account year for Membership No 123456789 lies from 05.09.18 to 04.09.19 and points accrued during 05.09.18 to 04.09.19 is 1050, the expiry date for the points accrued during 05.09.18 to 04.09.19 would be 05.09.21 i.e. three years from the date of registration/Renewal. If the member has redeemed 1000 points before 05.09.21 then the system shall expire the balance of 50 points from the membership account on 05.09.21. However, irrespective of the three year validity, Reward Points will lapse if you do not renew your membership.

For details, please refer to Terms & Conditions booklet.

12. Are Reward Points transferable?

Reward Points are not transferable and cannot be combined with the Points accrued on any other SBI Card account.

13. Can the cardholder top up his/her Reward Points?

The cardholder can either buy Reward Points while booking the ticket or choose to do so even before the ticket booking process is initiated,

- If there is shortfall at the time of making payment for the ticket, click on the "Purchase IRCTC points" option in the loyalty account tab and purchase the additional Reward Points at the cost of Rs.1.50 + applicable taxes per Reward Point.
- Or purchase Reward Points in advance by accessing your account online at www.irctc.co.in and click on "Purchase IRCTC points" in the loyalty account tab.

14 What is the process for cancellation of Reward Tickets?

- Reward tickets will be permitted to be cancelled either on the counters or in the system (depending on whether they are I-tickets or E-tickets). In case of cancellation of a redeemed ticket before the date of journey, 50% of the reward points (SBI Travel Reward Points, SBI Reward Points and Purchase Points) would be forfeited. This would be over and above the existing cancellation charges as per the Indian Railway Commercial Rule. Remaining Reward Points (SBI Travel Reward Points, SBI Reward Points and Purchase Points) will be credited back to your account.
- On cancellation of redeemed tickets, only Reward Points (SBI Travel Reward Points, SBI Reward Points and Purchase Points) would be credited back and not cash.
- Please retain your original tickets till the mileage credit appears on your mileage statement. Report all omissions/discrepancies online at care@irctc.co.in
- In case of loss of redeemed ticket, a duplicate ticket shall be issued according to the then applicable rules of Indian Railways.

15. What will happen to the Reward Points, in case the cardholder forgets to pay the renewal fees?

IRCTC, as a special privilege, extends a grace period of ninety days from the date of expiry of the membership for payment of renewal fees for an account. During this

period though accrual of Reward Points shall be permitted, no redemption of Reward Points can be availed. After the expiry of this grace period and non-payment of renewal fees, the account expires and Reward Points shall lapse permanently.

16. Does a cardholder earn Reward Points for mobile App booking too?

No, the cardholder will not be eligible for Travel Reward Points on tickets booked on mobile App.

17. The total amount debited to the credit card is more than the actual fare amount, but why are the Reward Points getting accrued for only the fare amount?

There are courier/delivery charges levied for tickets booked on IRCTC website. This may be up to Rs.60 per ticket. There is also a 1.8% transaction fee +GST on credit card transactions on IRCTC. However, Reward Points accrue only on the ticket fare.

18. In case the cardholder forgets to quote the IRCTC SBI Card loyalty number for ticket booking, can he/she get the Reward points later by quoting the number?

No, the cardholder must mention the IRCTC SBI Card loyalty number at the time of booking the tickets to avail the benefits.

19. Can redemption be made against part fares?

No, redemption can be made only against full fare of ticket, inclusive of all the passengers and service charges by IRCTC.

20. Are the reward points awarded on discounted tickets? Will the cardholder get Points on concessional tickets?

Yes, Travel Reward Points will be awarded on concessional tickets, including ticket for senior citizens. No Travel Reward Points will be awarded for voucher transactions like Military warrants, PTO's etc.

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Please visit our website at : www.sbicard.com