**GOVERNMENT OF INDIA**
**MINISTRY OF RAILWAYS**

**LOK SABHA**
**UNSTARRED QUESTION NO. 5120**
**TO BE ANSWERED ON 02.04.2025**

# OPTIONAL TRAVEL INSURANCE IN RAILWAYS

**5120. ADV. ADOOR PRAKASH:**
**SHRI ANTO ANTONY:**

**Will the Minister of RAILWAYS be pleased to state:**

**(a) the details of passenger earnings of Railways along with the number of counter ticket sales and online ticket sales during the last three years;**

**(b) whether there is a difference in price of counter ticket and internet ticket of Railways and if so, the details thereof and the reasons therefor;**

**(c) whether the Railways is providing insurance coverage to all the passengers, if so, the details thereof and if not, the reasons therefor;**

**(d) the details of passenger insurance claims received, processed, disbursed and rejected by the Railways towards rail accidents during the last ten years, year-wise;**

**(e) the details of passenger casualties occurred in various train accidents during the last three years;**

**(f) the reasons for not providing optional travel insurance facility for counter issued railway tickets; and**

**(g) whether the Government has any plan to extend the travel insurance facility to counter issued tickets also, if so, the details thereof and if not, the reasons therefor?**

## ANSWER

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

**(SHRI ASHWINI VAISHNAW)**

**(a) to (g) The details of number of tickets booked through computerized Passenger Reservation System (PRS) and Unreserved Ticketing System(UTS)**

**counters as well as through internet, during the financial years 2021-22, 2022-23 & 2023-24 and the passenger revenue for the same period was as under:-**

**(Figures in crore)**

| Year | Total Number of tickets Booked | Passenger Revenue |
|---|---|---|
| 2021-22 | 131.69 | 39,214 |
| 2022-23 | 251.81 | 63,417 |
| 2023-24 | 279.58 | 70,693 |

**Online booking of tickets as an option is available, apart from physical purchase of tickets. As far as fare is concerned which includes Basic fare, Reservation charges, Surcharge Superfast, GST as applicable are same for both Passenger Reservation System counter tickets and e-tickets.**

**Indian Railway Catering and Tourism Corporation (IRCTC) has provided the facility to book reserved tickets online saving passengers from the botheration of going to reservation counters to book the tickets thus saving travel time and transportation costs. IRCTC levies a convenience fee. In addition, customers also pay transaction charges to Banks. The online ticket booking facility provided by IRCTC is one of the most passenger friendly initiatives of Indian Railways and at present more than 80% of the reserved tickets are booked online.**

**All Railway passengers irrespective of booking ticket online or at reservation counters and also all unreserved passengers are provided with compensation as defined under the Railways Act of 1989. In addition to this, ex-gratia amount as an instant relief is also given to passengers who meet with train accident/untoward incidents.**

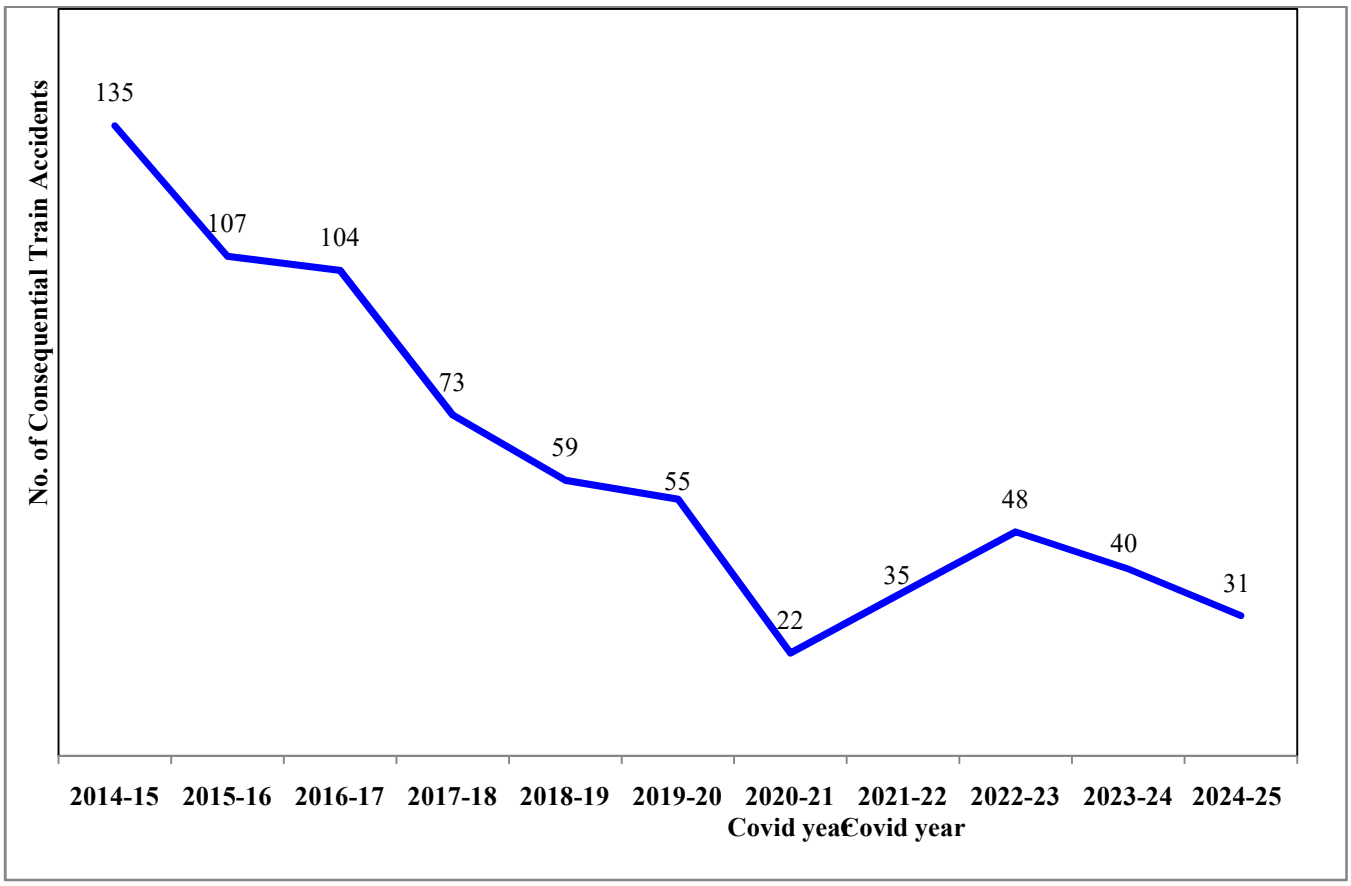
**Also, an option is given to passengers under the scheme namely Optional Travel Insurance Scheme (OTIS) who book online e-ticket through official website of Indian Railway Catering & Tourism Corporation (IRCTC). This scheme is purely optional in nature. Any passenger who wishes to avail insurance benefit can opt for this scheme at the time of booking the ticket at his/her own discretion. The scheme is available to the passengers who book e-tickets through IRCTC and it provides additional insurance cover to those who have opted for it and paid the premium. Passengers directly fill their nominations on the websites of insurance companies and settles claims directly with the insurance companies.**

**Safety is accorded the highest priority on Indian Railways. As a consequence of various safety measures taken over the years, there has been a steep decline in the number of accidents. Consequential Train Accidents have reduced from 135 in 2014-15 to 31 in 2024-25 as shown in the graph below.**

**It may be noted that the Consequential Train Accidents during the period 2004-14 was 1711 (average 171 per annum), which has declined to 31 in 2024-25.**

**Another important index showing improved safety in train operations is Accidents Per Million Train Kilometer (APMTKM) which has reduced from 0.11 in 2014-15 to 0.03 in 2023-24, indicating an improvement of approx. 73% during the said period.**

**The number of Consequential Train Accidents during the last three years is depicted in the graph below:-**




**Consequential Train Accidents on Indian Railways and casualties (including railway passengers and railway personnel) therein are as follows:-**

| Period | No. of Consequential Train Accidents | No. of Deaths | No. of Injuries |
|---|---|---|---|
| 2004-05 to 2013-14 | 1,711 | 904 | 3,155 |
| 2014-15 to 2023-24 | 678 | 748 | 2,087 |

**Further various safety measures taken to enhance safety in train operations are as follows:-**

1. **On Indian Railways, the expenditure on Safety related activities has increased over the years as under:**

| Expenditure on Safety related activities(Rs. in Crore) | | | | | |
|---|---|---|---|---|---|
| | 2013-14 (Actual) | 2022-23 (Actual) | 2023-24 (Actual) | RE 2024-25 | BE 2025-26 |
| Maintenance of Permanent Way & Works | 9172 | 18,115 | 20,322 | 21,800 | 23,316 |
| Maintenance of Motive Power and Rolling Stock | 14796 | 27,086 | 30,864 | 31,540 | 30,666 |
| Maintenance of Machines | 5406 | 9,828 | 10,772 | 12,112 | 12,880 |
| Road Safety LCs and ROBs/ RUBs | 1986 | 5,347 | 6,662 | 8,184 | 7,706 |
| Track Renewals | 4985 | 16,326 | 17,850 | 22,669 | 22,800 |
| Bridge Works | 390 | 1,050 | 1,907 | 2,130 | 2,169 |
| Signal & Telecom Works | 905 | 2,456 | 3,751 | 6,006 | 6,800 |
| Workshops Incl. PUs and Misc. expenditure on Safety | 1823 | 7,119 | 9,523 | 9,581 | 10,134 |
| Total | 39463 | 87,327 | 1,01,651 | 1,14,022 | 1,16,470 |

2. Electrical/Electronic Interlocking Systems with centralized operation of points and signals have been provided at 6,623 stations up to 28.02.2025 to eliminate accident due to human failure.
3. Interlocking of Level Crossing (LC) Gates has been provided at 11,089 level Crossing Gates up to 28.02.2025 for enhancing safety at LC gates.
4. Complete Track Circuiting of stations to enhance safety by verification of track occupancy by electrical means has been provided at 6,631 stations up to 28.02.2025.
5. Kavach is a highly technology intensive system, which requires safety certification of highest order. Kavach was adopted as a National ATP system in July 2020. Kavach is provided progressively in phased manner. Kavach has already been deployed on 1548 RKm on South Central Railway and North Central Railway. Presently, the work is in progress on Delhi-

**Mumbai and Delhi-Howrah corridors (approximately 3000 Route Km). Track side works on these routes have been completed on about 2066 RKm. Regular trials are being done on these sections.**

6. **Detailed instructions on issues related with safety of Signalling e.g. mandatory correspondence check, alteration work protocol, preparation of completion drawing, etc. have been issued.**
7. **System of disconnection and reconnection for Signal & Telecom (S&T) equipment as per protocol has been re-emphasized.**
8. **All locomotives are equipped with Vigilance Control Devices (VCD) to improve alertness of Loco Pilots.**
9. **Retro-reflective sigma boards are provided on the mast which is located two Over Head Equipment (OHE) masts prior to the signals in electrified territories to alert the crew about the signal ahead when visibility is low due to foggy weather.**
10. **A GPS based Fog Safety Device (FSD) is provided to loco pilots in fog affected areas which enables loco pilots to know the distance of the approaching landmarks like signals, level crossing gates etc.**
11. **Modern track structure consisting of 60kg, 90 Ultimate Tensile Strength (UTS) rails, Prestressed Concrete Sleeper (PSC) Normal/Wide base sleepers with elastic fastening, fan shaped layout turnout on PSC sleepers, Steel Channel/H-beam Sleepers on girder bridges is used while carrying out primary track renewals.**
12. **Mechanisation of track laying activity through use of track machines like Plasser Quick Relaying System (PQRS), Track Relaying Train (TRT), T-28 etc to reduce human errors.**
13. **Maximizing supply of 130m/260m long rail panels for increasing progress of rail renewal and avoiding welding of joints, thereby improving safety.**

14. Ultrasonic Flaw Detection (USFD) testing of rails to detect flaws and timely removal of defective rails.

15. Laying of longer rails, minimizing the use of Alumino Thermic Welding and adoption of better welding technology for rails i.e. Flash Butt Welding.

16. Monitoring of track geometry by OMS (Oscillation Monitoring System) and TRC (Track Recording Cars).

17. Patrolling of railway tracks to look out for weld/rail fractures.

18. The use of Thick Web Switches and Weldable CMS Crossing in turnout renewal works.

19. Inspections at regular intervals are carried out to monitor and educate staff for observance of safe practices.

20. Web based online monitoring system of track assets viz. Track database and decision support system has been adopted to decide rationalized maintenance requirement and optimize inputs.

21. Detailed instructions on issues related with safety of Track e.g. integrated block, corridor block, worksite safety, monsoon precautions etc. have been issued.

22. Preventive maintenance of railway assets (Coaches & Wagons) is undertaken to ensure safe train operations.

23. Replacement of conventional Integral Coach Factory (ICF) design coaches with LHB design coaches is being done.

24. All unmanned level crossings (UMLCs) on Broad Gauge (BG) route have been eliminated by January 2019.

25. Safety of Railway Bridges is ensured through regular inspection of Bridges. The requirement of repair/rehabilitation of Bridges is taken up based upon the conditions assessed during these inspections.

26. Indian Railways has displayed Statutory “Fire Notices” for widespread passenger information in all coaches. Fire posters are provided in every

**coach so as to educate and alert passengers regarding various Do's and Don'ts to prevent fire. These include messages regarding not carrying any inflammable material, explosives, prohibition of smoking inside the coaches, penalties etc.**

**27. Production Units are providing Fire detection and suppression system in newly manufactured Power Cars and Pantry Cars, Fire and Smoke detection system in newly manufactured coaches. Progressive fitment of the same in existing coaches is also underway by Zonal Railways in a phased manner.**

**28. Regular counselling and training of staff is undertaken.**

**29. Concept of Rolling Block introduced in Indian Railways (Open Lines) General Rules vide Gazette notification dated 30.11.2023, wherein work of integrated maintenance/ repair/replacement of assets is planned up to 52 weeks in advance on rolling basis and executed as per plan.**

**The details of the Safety related works related to better maintenance practices, Technological improvements, better infrastructure and rolling stock etc. undertaken by Railways are tabulated below:-**

| S.No. | Item | 2004-05 to 2013-14 | 2014-15 to 2024-25 ( till January 25) | 2014-25 Vs. 2004-14 |
|---|---|---|---|---|
| | **Technological improvements** | | | |
| 1 | Use of high-quality rails (60 Kg) (Km) | 57,450 km | 1.4 lakh km | More than 2 times |
| 2 | Longer Rail Panels (260m) (Km) | 9,917 km | 76,000 km | More than 7 times |
| 3 | Electronic Interlocking (Stations) | 837 stations | 3,243 stations | 4 times |

| | | | | |
|---|---|---|---|---|
| 4 | Fog Pass Safety Devices (Nos.) | As on 31.03.14: 90 nos. | As on 31.01.25: 25,293 | 281 times |
| 5 | Thick Web Switches (Nos.) | Nil | 27,079 nos. | |
| | Better maintenance practices | | | |
| 1 | PrimaryRail Renewal (Track Km) | 32,260 km | 49,000 km | 1.5 times |
| 2 | USFD (Ultra Sonic Flaw detection) Testing of Welds (Nos.) | 79.43 lakh | 1.9 crore | More than 2 times |
| 3 | Weld failures (Nos.) | In 2013-14: 3699 nos. | In 2024-25: 301 nos. | 92 % reduction |
| 4 | Rail fractures (Nos.) | In 2013-14: 2548 nos. | In 2024-25: 243 nos. | 91% reduction |
| | Better infrastructure and Rolling stock | | | |
| 1 | New Track KM added (Track km) | 14,985 nos. | 34,000 km | More than 2 times |
| 2 | Flyovers (RoBs)/ Underpasses (RUBs) (Nos.) | 4,148 nos. | 12,771 nos. | More than 3 times |
| 3 | Unmanned Level crossings ( nos.) on BG | As on 31.03.14: 8948 | As on 31.03.24: Nil (All eliminated by 31.01.19) | Removed |
| 4 | Manufacture of LHB Coaches (Nos.) | 2,337 nos. | 41,551 | More than 17 times |

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