Handbook for TTEs on EFT Issuance and Cash Remittance

Comprehensive guide to EFT procedures, cash remittance, CRIS interventions and case studies.

Vigilance Directorate, Rail Bhawan, New Delhi,
Ministry of Railways

Disclaimer

Every effort has been made to ensure that the information contained in this handbook is accurate and up to date. This booklet is intended solely to create awareness among Ticket Checking Staff regarding the issuance of Excess Fare Tickets (EFT) and the timely submission of EFT returns, and is meant only for guidance purposes. Ticket Checking Staff and concerned Supervisors are advised to refer to the relevant Commercial Circulars for detailed instructions and clarity on specific provisions. In case any discrepancy, error, or deviation from extant Commercial Circulars is noticed, the same may be brought to the attention of the concerned Commercial officials of the Zonal Railway or the Vigilance Directorate, Railway Board, for appropriate corrective action.

For Internal Circulation Only

Preface

During preventive vigilance checks conducted by Railway Board Vigilance and Zonal Railway Vigilance, instances involving the use of counterfeit and fake Excess Fare Tickets (EFTs) were detected. Several cases of EFT-related malpractices—such as non-remittance, short remittance, or delayed remittance of collected cash, along with the use of unauthorized EFTs by ticket checking staff etc, have also come to notice.

With a view to effectively address these irregularities and to create awareness and sensitize ticket checking staff across Indian Railways, this booklet titled *“Handbook for TTEs on EFT Issuance and Cash Remittance”* has been prepared with the intent of ensuring strict adherence to prescribed procedures. The content of this publication is based on relevant Commercial Circular No. 54/2000 dated 13.09.2000, Commercial Circular No. 53/2012 dated 31.08.2012, and Commercial Circular No. 67/2016 dated 07.12.2016.

Efforts have been made to cover all essential concepts, providing comprehensive A-to-Z guidelines for EFT handling. These include rules for EFT issuance; procedures for the drawing and accounting of EFT books; entries in the TTE Lobby Application; and prescribed limits on issuance. The handbook also outlines cash handling and remittance procedures, and clearly defines the roles and responsibilities of CTIs, Commercial Supervisors, Commercial Officers, and Traffic Accounts Officials to ensure effective checks and balances.

Further, the Handbook highlights the e-EFT module as a step towards digitization for enhanced transparency and reduced scope for manipulation. It also includes probable EFT fraud patterns, notable case studies, and system improvement measures based on vigilance observations.

The handbook is designed as a practical reference guide for ticket checking staff and supervisors. It aims to promote integrity, enhance awareness, protect Railway revenue, and serve as an effective tool for preventive vigilance.

K Uma maheswara Rao
Director Vigilance (Traffic),
Railway Board

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INDIAN RAILWAYS

EFT ₹

EXCESS FARE TICKET

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EXCESS FARE TICKET

CHAPTER-1

EFT: Overview, structure, issuance and action by TTE

1.1 What is EFT?

Excess Fare Tickets (EFTs) are issued by Travelling Ticket Examiners (TTEs) to passengers travelling without valid tickets, with improper tickets, or in cases where excess fare is required to be collected. EFTs also serves as valid GST-compliant tax invoices, capturing fare, penalty, and other applicable charges. EFT books are treated as money value books and consist of three foils, namely the Accounts Foil for submission to the Accounts Office, the Passenger Foil handed over to the passenger as proof of transaction, and the Record Foil retained by the TTE for future reference and verification.

1.2 EFT Earnings Over Last Six Months

Recovery through EFT over the last six months (₹1232.12 crore) shows the effectiveness of TTE staff in detecting without-ticket and irregular travellers. The consistently high monthly earnings indicate strong enforcement and revenue recovery across zones. However, any manipulation or fraud in EFT operations can adversely impact railway revenue and lead to financial losses. It may also damage the credibility and image of Indian Railways. Therefore, strict monitoring of EFT transactions is essential to maintain transparency and accountability.

	Month-Wise EFT Earnings (in Crore) for The Past Six Months							
SN	ZONE	MAR'26	FEB'26	JAN'26	DEC'25	NOV'25	OCT'25	TOTAL
1	CR	23.85	23.05	19.90	17.85	23.25	23.90	131.80
2	ECR	18.62	16.30	16.64	23.36	24.77	12.66	112.35
3	ECoR	5.79	5.80	7.03	6.16	6.36	6.26	37.41
4	ER	9.01	8.81	8.87	9.42	9.34	8.15	53.60
5	KRCL	1.49	1.48	1.70	1.62	1.61	1.70	9.59
6	NCR	11.47	9.48	11.24	16.89	15.65	12.23	76.96
7	NER	7.00	7.00	8.58	13.49	11.53	5.93	53.53
8	NFR	4.29	5.96	6.94	6.59	7.03	7.47	38.27
9	NR	19.14	18.39	18.14	23.32	24.51	19.28	122.79
10	NWR	7.11	6.36	6.58	7.38	7.18	7.40	42.00
11	SCR	25.92	22.88	26.93	20.29	20.03	27.92	143.97
12	SECR	4.84	4.89	4.96	4.79	4.84	4.89	29.21
13	SER	7.32	9.24	9.51	9.55	10.45	8.43	54.51
14	SR	19.38	17.47	20.17	17.54	15.88	18.95	109.38
15	SWR	7.29	6.95	7.07	5.96	5.92	8.21	41.40
16	WCR	8.75	9.44	9.62	14.30	12.35	10.14	64.60
17	WR	18.68	18.51	16.98	15.27	17.87	23.43	110.75
	IR	**199.93**	**192.02**	**200.87**	**213.79**	**218.57**	**206.94**	**1232.12**

*** Data taken from TTE lobby Application*

1.3 Structure of EFT?

Account Foil
Forwarded to the Accounts Office for verification and accounting purposes.

Passenger Foil
Handed over to the passenger as proof of transaction.

Record Foil
Retained for official record and future reference.

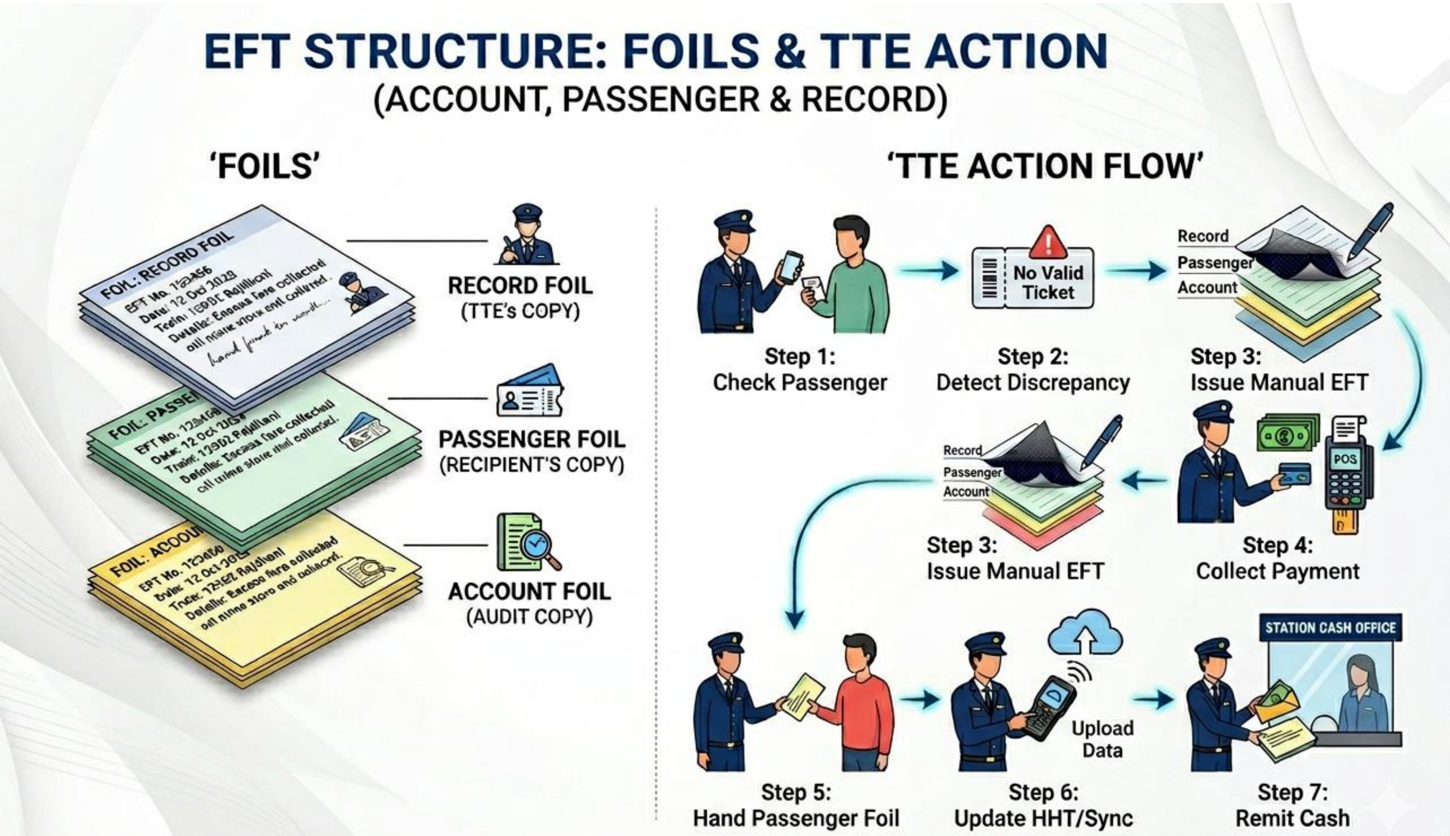
1.4 Issuance of EFT by TTE:

TTEs are permitted to carry a maximum of two EFT books at a time, and a third book may only be issued when ten or fewer blank foils remain in the existing book. EFT books must be drawn exclusively from nominated CTI depots. Before accepting an EFT book, the TTE must verify the serial numbering, watermark, and official stamp, and certify on the last foil that all foils are intact and in proper serial order. While issuing EFTs, entries must be written legibly using double-sided carbon paper, and overwriting is strictly prohibited to maintain transparency and prevent manipulation.

1.5 Action by TTEs:

Entry of Each and Every EFT details in HHT before signing off duty

- Write Legibly using double sided carbon.
- No Overwriting in EFT.
- Prepare Cash Remittance Memo in Duplicate (Mention Trip ID where HHT is availble)
- Submit Cash to Booking office & Received MR
- Timely Submission of Monthly returns to CTI (By 7th of Next Month)
- Monthly Returns must contain - Account Foils of EFT with Summary, UTS money receipts with summary &Bifurcation cash & e-Cash if any.



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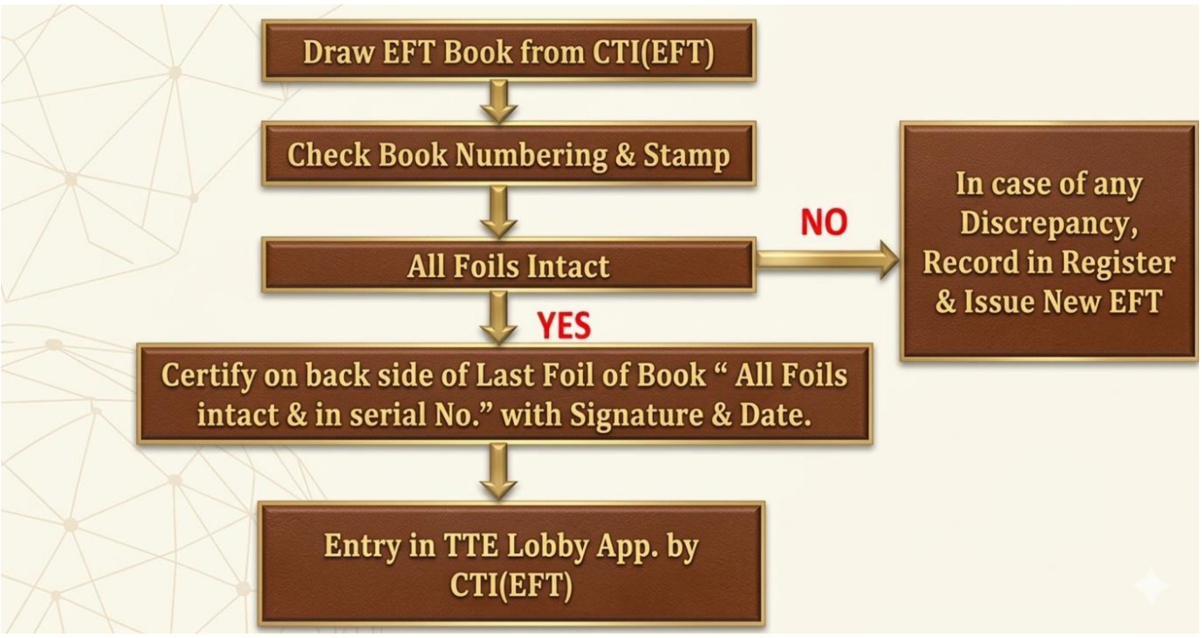
CHAPTER-2

Procedure for drawing EFTs from CTI & Entry in TTE Lobby

The process for drawing an Excess Fare Ticket (EFT) book from the CTI (EFT) must be carried out with due diligence to ensure accountability and prevent discrepancies. The TTE shall obtain the EFT book from the nominated CTI (EFT) depot and, before acceptance, must carefully verify the book's serial numbering and official stamp. It is essential to ensure that all foils in the book are intact and in proper sequence.

In case any discrepancy such as missing foils, irregular numbering, or absence of proper authentication is noticed, the same must be immediately recorded in the issuing register, and a fresh EFT book should be obtained in place of the defective one. Under no circumstances should a defective EFT book be accepted or used.

If all foils are found intact and in order, the TTE shall certify on the back side of the last foil of the EFT book stating, *"All foils are intact and in serial number"* along with signature and date as a confirmation of verification. Thereafter, the CTI (EFT) shall make the necessary entry in the TTE Lobby Application and issuing register to officially record the issuance of the EFT book.



It is further emphasized that a TTE is permitted to carry a maximum of two EFT books at a time. A third EFT book may be issued only when ten or fewer blank foils remain in the previously issued book, in accordance with Railway Board guidelines. ***Reference: Railway Board Letter No. 2024/TG-V/22/5PT Dt. 16.10.2024***

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EXCESS FARE TICKET

CHAPTER-3

Procedure for Cash Remittance

3.1 Key Principle

Amount realized through EFTs must be deposited IMMEDIATELY at the station where duty schedule terminates.

Cash shall be remitted at the end of each leg of the duty at the termination point, irrespective of whether the termination occurs in the home railway or a foreign railway, before signing off duty. For example, in a multi-leg duty such as KUR → HWH → KGP → KUR, cash remittance is required at HWH, KGP, and KUR at the end of each respective leg. In the case of stationary staff, earnings shall be deposited at their respective headquarters/Station; however, if they are temporarily deputed elsewhere, the deposit shall be made at the headquarter where the staff is deputed.

3.2 Remittance Procedure Where HHT is Provided

- **Mention TRIP ID in CRM (Cash Remittance Memo)**:- The TRIP ID shall be mandatorily mentioned in the CRM (Cash Remittance Memo), as it contains complete details of EFTs issued along with duty particulars of the TTE.
- **Entry of Cash Transactions in HHT** :- In respect of cash transactions, the TTE shall manually enter all relevant EFT details in the HHT along with the corresponding amount collected.
- **e-Cash (UPI Integrated) Transactions** :- Since UPI is integrated with the HHT system, details pertaining to e-Cash transactions need not be entered manually. The system automatically captures and updates the EFT details linked with e-Cash payments.

3.3 Remittance Procedure Where HHT is Not Provided

- **Details to be Mentioned in CRM (Cash Remittance Memo) :-** Mention Name, Designation, Headquarters, PF Number, EFT Numbers (From – To), EFT Issue date rage (From – To)
- **Financial Break-Up :-** The CRM shall indicate the following breakup: Fare Earnings (Cash + e-Cash), Penalty & UBL Charges.
- **Handling of CRM Copies:-**
  1. The original copy of the CRM shall be handed over to the Booking Clerk at the time of remittance for record and verification purposes.
  2. The duplicate copy of the CRM shall be updated with the corresponding UTS MR number and pasted on the reverse side of the record foil of the last EFT used on that day.

3.4 Cash Remittance Memo Format:-

<table>
<tr><th colspan="6">Cash Remittance Memo</th></tr>
<tr><td>Name of TC :</td><td colspan="5"></td></tr>
<tr><td>Designation :</td><td colspan="5"></td></tr>
<tr><td>Headquarters</td><td colspan="5"></td></tr>
<tr><td>PF No.</td><td colspan="5"></td></tr>
<tr><td>TRIP ID</td><td colspan="5"></td></tr>
<tr><td>EFT From</td><td colspan="2"></td><td>To</td><td colspan="2"></td></tr>
<tr><td>Cash Beakup</td><td>Cash</td><td colspan="2"></td><td>e-Cash</td><td></td></tr>
<tr><td>Total Cash</td><td colspan="4"></td><td rowspan="2">Clerk Sign & Stamp</td></tr>
<tr><td colspan="5">Counter Sign by CTI/Supervisor & Date</td></tr>
</table>

3.5 Action by Booking Clerk

- After receiving cash & CRM, generates UTS Money Receipt feeding CRM details
- Breakup Details: MR includes complete breakdown of fare, penalty, luggage earnings
- Verification: TTE must personally verify UTS MR stationary number with machine printed number
- Documentation: Booking Clerk mentions UTS MR number and date on duplicate CRM with station stamp and signature
- Separation of Accounts: TC earnings under TC-MR; TTE earnings under TTE-MR head in UTS

3.6 Submission of Monthly Returns of EFT

Deadline: Latest by 7th of following month (in *DUPLICATE*) to CTI/I*ncharge*

Item 1: Accounts copies of all Efts issued

Item 2: UTS Money Receipts of Working days.

Item 3: Summary of EFTs (Form Com. R-19)

Item 4: Summary of UTS money receipts

Item 5: Bifurcation of Cash & e-Cash

Item 6: Declaration by TTE that the details furnished in the Monthly Return of EFT/e-EFT for the period are true and correct to the best of my knowledge and belief.
All the above six items must be submitted as part of the Monthly Returns.

CHAPTER-4

Roles & Responsibilities

4.1 CTI/EFT :-

4.1.1 Registers to be maintained by CTI EFT:

- Stock Book: Maintain stock book of money value books with foil counts
- TTE-wise Register: Serial numbers of books issued/received with dates and TTE acknowledgements
- Outstanding Tracker: Monthly statement of TTEs with outstanding/pending amounts
- Default Report: Monthly statement of TTEs not submitting returns in time
- Record of EFT Books : Statement of EFT books received from printing press or issued on loan
- Quarterly Report: List of all working TTEs under CTI submitted to Accounts

4.1.2 Responsibilities:

- Proper account of blank EFT books must be maintained and kept in safe custody.
- Maintain a TTE-wise register showing:
  - Serial number of EFT books issued
  - Dates of issue and return
- EFT books returned by TTEs should be:
  - Preserved for 3 years
  - Arranged serially
  - Kept under safe custody
- If any debit is outstanding against a TTE:
  - Concerned EFT book must be preserved
  - Retained beyond 3 years until the debit is cleared

- ❖ The used EFT booklets shall be returned by TTEs to respective CTI (EFT stock) timely i.e., as and when completely used and CTI EFT shall ensure the same.
- ❖ EFT books must returned by TTEs to CTI Depots on transfer, suspension, or leave beyond 15 days.
- ❖ CTI EFT must check originality of all used EFT folios before accepting into the custody.
- ❖ EFT & CRM books kept under safe custody for the period of minimum 3 years.
- ❖ In case of any debit outstanding, EFT booklets shall be kept till debit cleared.
- ❖ EFT Books involved in Accounts, Audit, Vigilance, or Court cases kept with separate registry entry.

4.2 CTI (Returns) :-

- ➢ Verification: Verify TTEs/Booking Clerks have completed prescribed actions & maintained records
- ➢ Reconciliation: Compare total UTS receipts summary with total EFT summary; Reconcile discrepancies
- ➢ 100% Foil Continuity: Check 100% continuity of foils in all EFT books
- ➢ Serial Number Match: Verify EFT book serial numbers in returns match dispatch advice from Printing Press
- ➢ Timely Submission: Ensure returns received and forwarded to Accounts promptly

4.3 Checks to be exercised by CTI/Incharge :-

- ➢ He will check whether the TTEs, and Booking Clerk have taken action, maintain records & submitted returns and statements.
- ➢ He will check that TTE returns contain all the four items(Account copies of the Efts,Account copies of the Money Receipts, Summary of EFTs i.e., Excess Fare Ticket Return & Summary of Money Receipt) submitted by the TTE failing to which he will not issue a fresh EFT book and will not certify the TTE's TA bill for the month.

- He will compare the total amount shown in the summary of the money receipts with the total shown in the summary of the EFTs and in case of discrepancy will get it reconciled before forwarding the returns to Accounts.

- He will after exercising the checks as per above points, forward one copy of the TTE return to Accounts & retain the second as record copy.

- He will enquire into case of loss of EFT book if any,reported by TTE and submit his report to Accounts within 7 days to avoid misuse of lost EFT.

4.4 Statement to be submitted by CTI/Incharge to Sr.DCM/DCM :-

- He will prepare a monthly statement in triplicate showing the names of TTEs who have not submitted returns in time or who have not deposited the used EFT books during the last month. One copy will be sent to Sr.DCM and the second to Accounts.

- He will prepare a monthly statement in triplicate of the EFT books received from the printing press or received on loan in unavoidable circumstances. One copy will be sent to Sr.DCM and second to Accounts.

- He will prepare monthly statement in triplicate showing the names of TTEs having outstanding. One copy will be sent to Sr.DCM and the second copy to Accounts and one copy will be retained as record copy.

- He will prepare monthly statement in triplicate showing the names of TTEs joined/relieved in the last month at his HQ indicating the new place of posting or from where they have joined sending one copy to Divisional Office, one to the nominated station collecting cash and one to Accounts.

- He will prepare a quarterly statement in duplicate of TTEs working under him retaining one copy as record and forward the other to Accounts.

4.5 Action by DRM office:-

- It will maintain CTI-wise register showing the dates of receipt of TTE monthly returns with the name of TTEs whose returns have not been received.

- It will forward the TTEs monthly returns as also the TTE wise statement received from the CTI, to the Traffic Accounts Office per bearer who will obtain acknowledgement and seal of the Traffic Accounts Office showing the date of delivery.

- Proper action will be taken against defaulting staff who fail to deposit the returns in time or delay in submitting the used EFT books. A Headquarter-wise list of outstanding list of defaulting staff will be prepared for the information of Senior Officers.

- It will initiate DAR/recovery proceedings on receipt of CTI's report on loss of any EFT book by a TTE and arrange to publish the same in the Gazette. Such recoveries be completed in shortest possible time.

4.6 Traffic Accounts Office - Detailed Checks :-

- Verification of EFT Serial Continuity: The Traffic Accounts Office shall verify the continuity of serial numbers of Excess Fare Tickets (EFTs) from the Accounts Foils received along with the TTEs' monthly returns.

- Timely Submission of Returns:It shall ensure that the TTEs' monthly returns have been received within the prescribed time.

- Verification of EFT Books: The serial numbers of EFT books reflected in the TTEs' monthly returns shall be cross-checked with the dispatch advice of blank EFT books received from the Printing Press through the CTI.

- Reconciliation of Amounts Collected: The totals of amounts collected against each EFT book shall be reconciled with the totals of amounts remitted under the relevant Money Receipts.

- TTE-wise Remittance Check:TTE-wise monthly remittance as shown in the monthly returns shall be verified with the amounts reflected in the Station Balance Sheet.

- Sample Check of EFTs :EFTs for selected days shall be scrutinized to verify: Correctness of route, Number of passengers & Accuracy of fare charged

- Raising of Debits: In case of unaccounted EFTs, debits shall be raised against the station at II Class fare rates applicable up to the farthest station on the Railway

CHAPTER-5

Salient Features of TTE Lobby System & Handheld Terminal

5.1 Key Features of TTE Lobby System

The TTE Lobby System is a centralized digital platform designed to enhance transparency, accountability, and efficiency in ticket checking operations. Its key features are as under:

1) **End-to-End Online Accounting of EFT Books: -** The system ensures complete digital accounting of Excess Fare Ticket (EFT) books from the stage of receipt at CTI depots to final return after use. It covers distribution to stations, issuance to individual TTEs, and submission of used/unused EFT books, thereby ensuring full traceability and eliminating scope for misuse. Efforts are also being made to implement end-to-end automation, starting from the supply of EFT books from the printing press.

2) **Automated EFT Issuance and Remittance (HHT-UTS Integration):-** EFT issuance by TTEs is system-driven through HHT devices. The realized amount is automatically captured in the application and linked with the TTE Lobby System. Remittance is carried out through the Trip ID in UTS at the booking office, ensuring proper accounting and minimizing manual intervention.

3) **Controlled and Accountable Usage of EFT Numbers: -** The system maintains strict control over EFT books and serial numbers. TTEs can issue only those EFTs fed by CTI through the TTE Lobby, and are required to enter details of all the foils of EFTs issued on that day in the HHT device for cash remittance, thereby preventing misuse and ensuring proper accounting of all transactions.

4) **Biometric Sign-On/Sign-Off: -** The system incorporates biometric authentication for Ticket Checking Staff (TTEs/TCs) at the time of sign-on and sign-off. This ensures foolproof attendance recording, eliminates impersonation, and establishes authenticity of duty commencement and completion.

5) **Real-Time Tracking of Staff: -** The system provides real-time visibility of staff availability, deployment, and duty status. This facilitates optimal utilization of manpower and enables supervisory officials to make informed operational decisions promptly.

6) **Enhanced Monitoring and Supervision: -** It enables continuous monitoring of working hours, duty patterns, and staff performance. Supervisory officials can exercise better control over lobby operations, ensuring adherence to prescribed duty norms and preventing irregularities.

7) **Special Exception Reporting: -** The Exception Report captures the pendency of cash remittance of the concerned TTE staff and is made accessible to Divisional and Accounts Officers for effective monitoring and scrutiny. Based on this, a comprehensive Monitoring Dashboard will be developed by CRIS, incorporating details of all ticket checking staff, their earnings, and the status of cash remittance pendency, thereby enabling real-time oversight and data-driven decision-making.

8) **Data Analytics and MIS Reports: -** The system generates Management Information System (MIS) reports for analysis of earnings, staff performance, EFT utilization, and operational efficiency, aiding decision-making at various levels.

5.2 Key Features of HHT (Hand Held Terminal)

1) **Digital Reservation Chart: -** Provides complete passenger details like name, PNR, coach, berth, and status, reducing dependency on paper charts.

2) **Real-Time Updates (Online/Offline Mode):-** Works in both online and offline modes, ensuring uninterrupted functioning during network issues.

3) **Onboard Staff Details: -** Contains information of all onboard staff, their duty assignment, and coach-wise deployment.

4) **Berth Allotment Facility: -** Enables TTEs to allot vacant berths to RAC/Waitlisted passengers in a transparent manner.

5) **e-EFT (Paperless EFT) Facility:-**The HHT-based e-EFT module enables paperless issuance of EFTs with automatic fare calculation, ensuring accuracy, instant digital recording, and improved transparency and efficiency in ticket checking operations.

6) **Ticket Verification (QR Code/PNR):-** Supports quick verification of tickets through QR code scanning or PNR search.

7) **Passenger Amenities & Services: -** Helps TTEs assist passengers by providing journey information, handling complaints, and addressing onboard issues.

8) **Complaint & Deficiency Reporting: -** Allows reporting of coach defects (AC, lights, cleanliness, etc.) for timely action.

CHAPTER-6

e-EFT Module

6.1 What is e-EFT Module?

The e-EFT (Electronic Excess Fare Ticket) module is a digital system designed to modernize the issuance and management of Excess Fare Tickets by replacing the traditional paper-based EFT books. Through this module, Travelling Ticket Examiners (TTEs) can issue EFTs electronically using Handheld Terminals (HHTs), ensuring real-time recording of transactions. The system automatically calculates fare, penalty, and other applicable charges, thereby minimizing manual errors and eliminating the need for handwritten entries. The module effectively eliminates the risks associated with manual handling, such as overwriting, manipulation of foils, use of fake EFTs, and short remittance of collected revenue. Overall, the e-EFT module represents a significant step towards the digital transformation of Indian Railways, strengthening financial discipline and preventing leakage of revenue.

As per CRIS letter No. 2025/CRIS/NDLS-HQ/PMS/Project/ 04066/PT-1 dated 26.11.2025, the electronic EFT (e-EFT) module has been incorporated in the HHT Client Application (version v2.9.0-beta-1) and was released and made operational online on 25.11.2025 on a pilot basis in Train Nos. 16127/16128, 12014/12013, 22435/22436 and 20707/20708, as desired. This initiative marks a significant step towards the digitization of ticket checking operations in Indian Railways by transitioning from the conventional paper-based EFT system to a fully electronic platform.

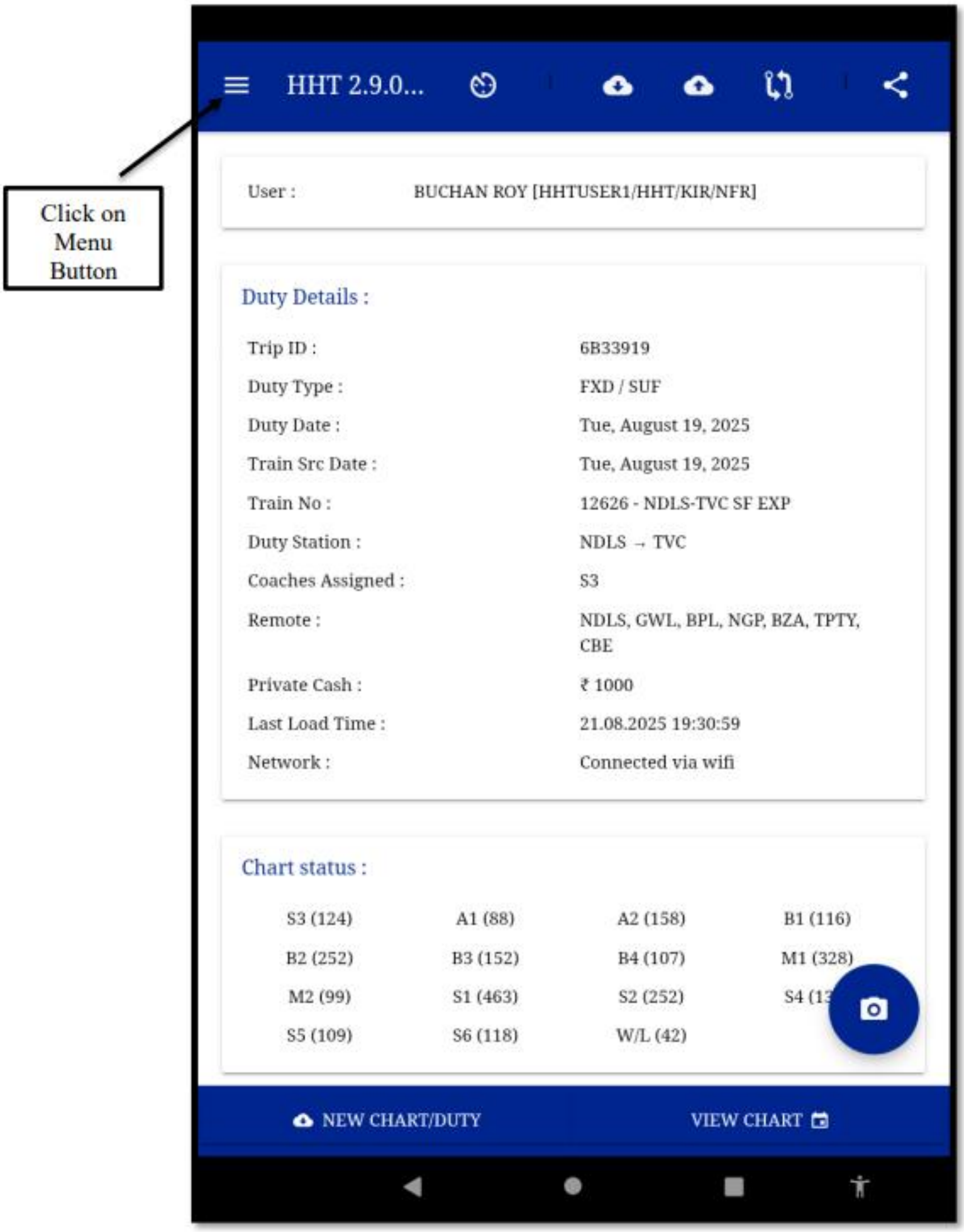
6.2 Functioning of e-EFT?

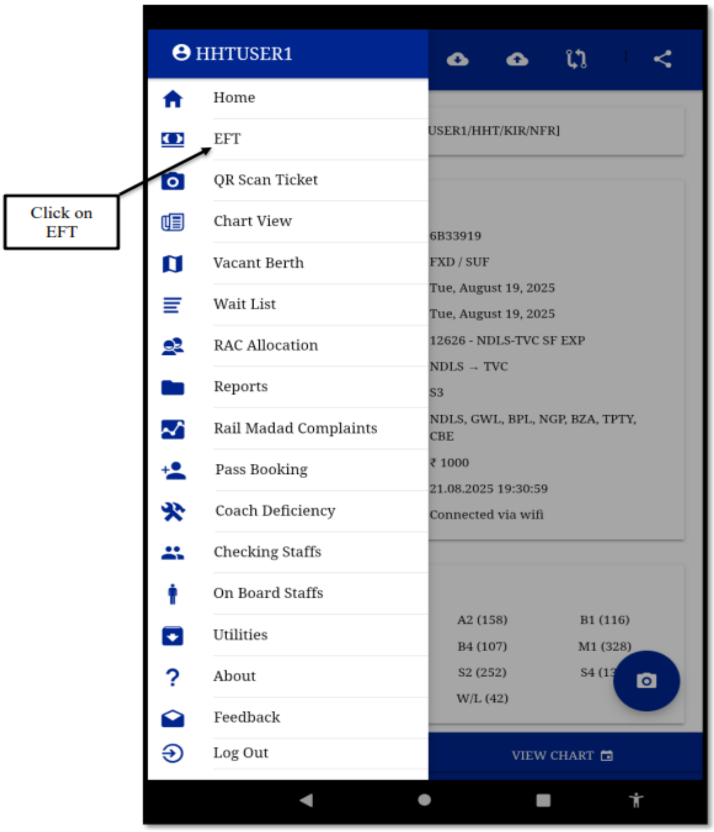
The ticket checking staff enters the passenger's details into the e-EFT module available in the HHT device, upon which the system automatically computes the applicable fare, excess charges, and penalties as per rules. After the calculation is completed, the passenger is provided the option to make payment either through cash or digital modes, including UPI-based transactions.

Once the payment is successfully made and all required entries are finalized, the system generates a digital receipt of the transaction. This receipt is then electronically delivered to the passenger, typically via SMS or other mobile-based communication, ensuring transparency and eliminating the need for physical EFT issuance. The entire transaction is simultaneously recorded in the centralized system, enabling real-time tracking, monitoring, and reconciliation of EFT-related data.

6.3 e-EFT Module User Manual?

Electronic Excess Fare Ticket

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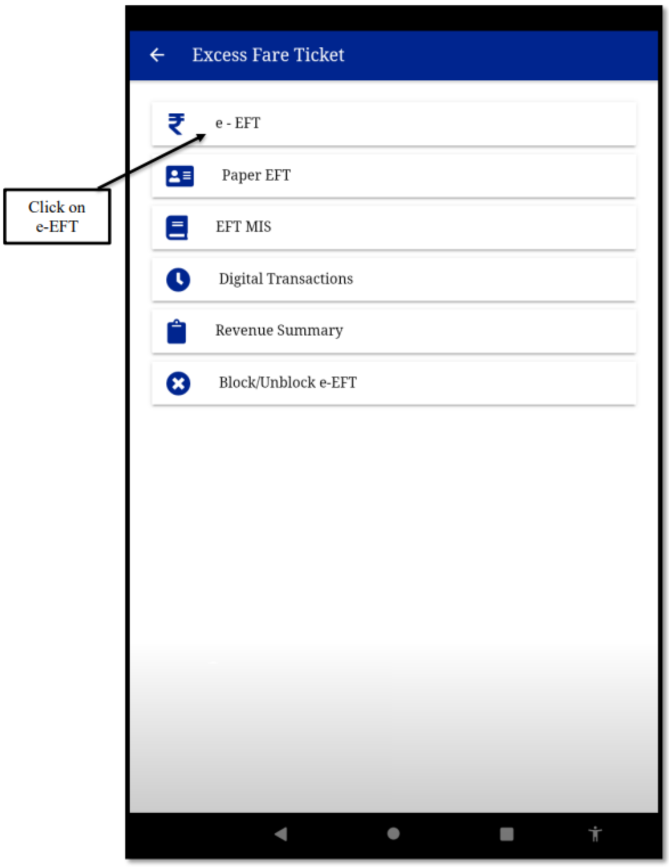
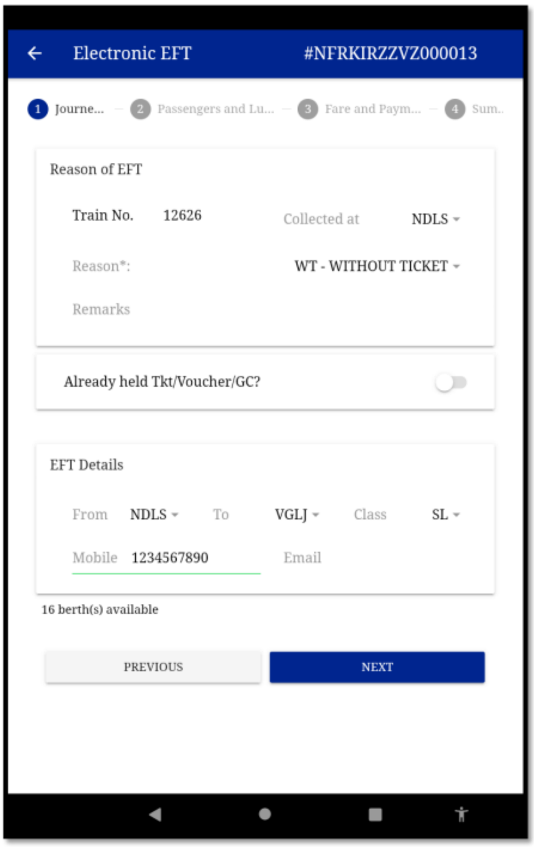
B1 (116)
B4 (107)
M1 (328)
S2 (252)
W/L (42)
VIEW CHART

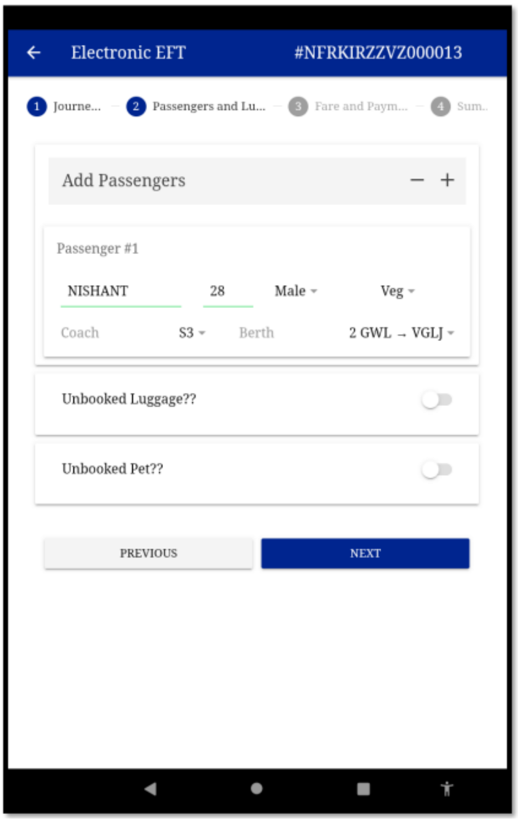

Click on e-EFT
Excess Fare Ticket
e - EFT
Paper EFT
EFT MIS
Digital Transactions
Revenue Summary
Block/Unblock e-EFT

6.3.1 Without ticket

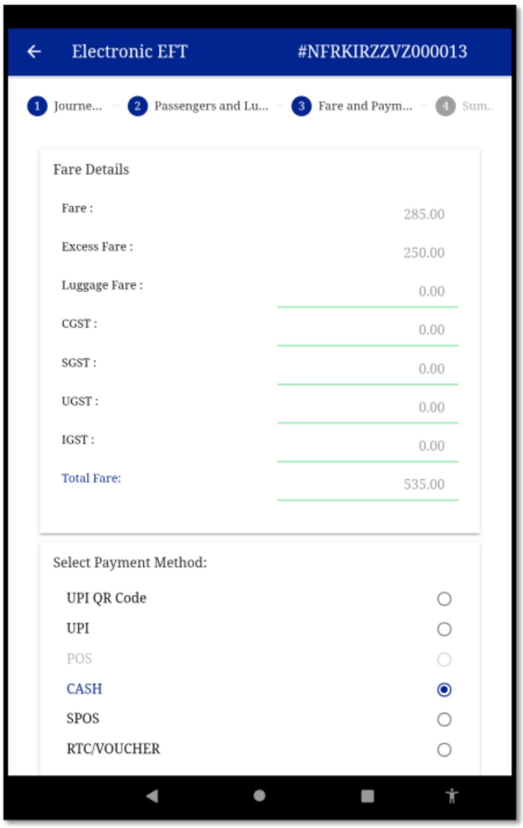
Select the WT reason and enter the EFT details and Click Next button.



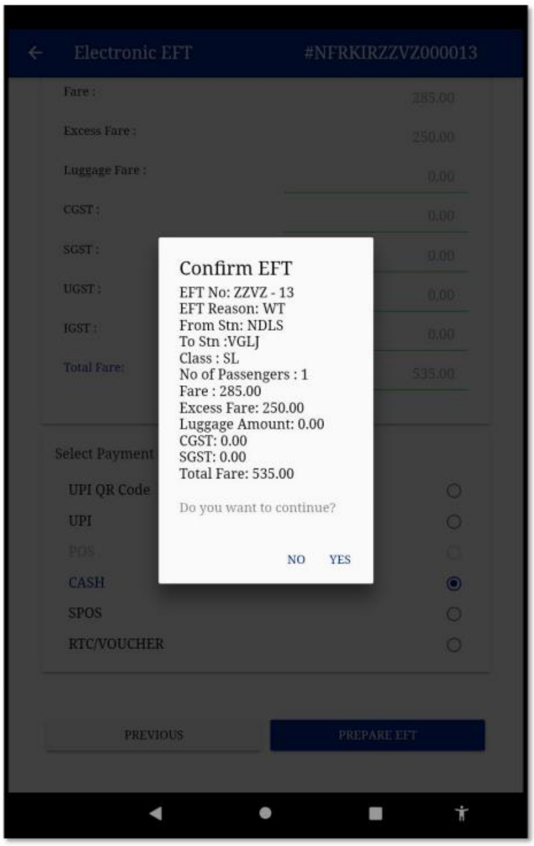
Enter the passenger details and slect Coach and Berth and Click Next.



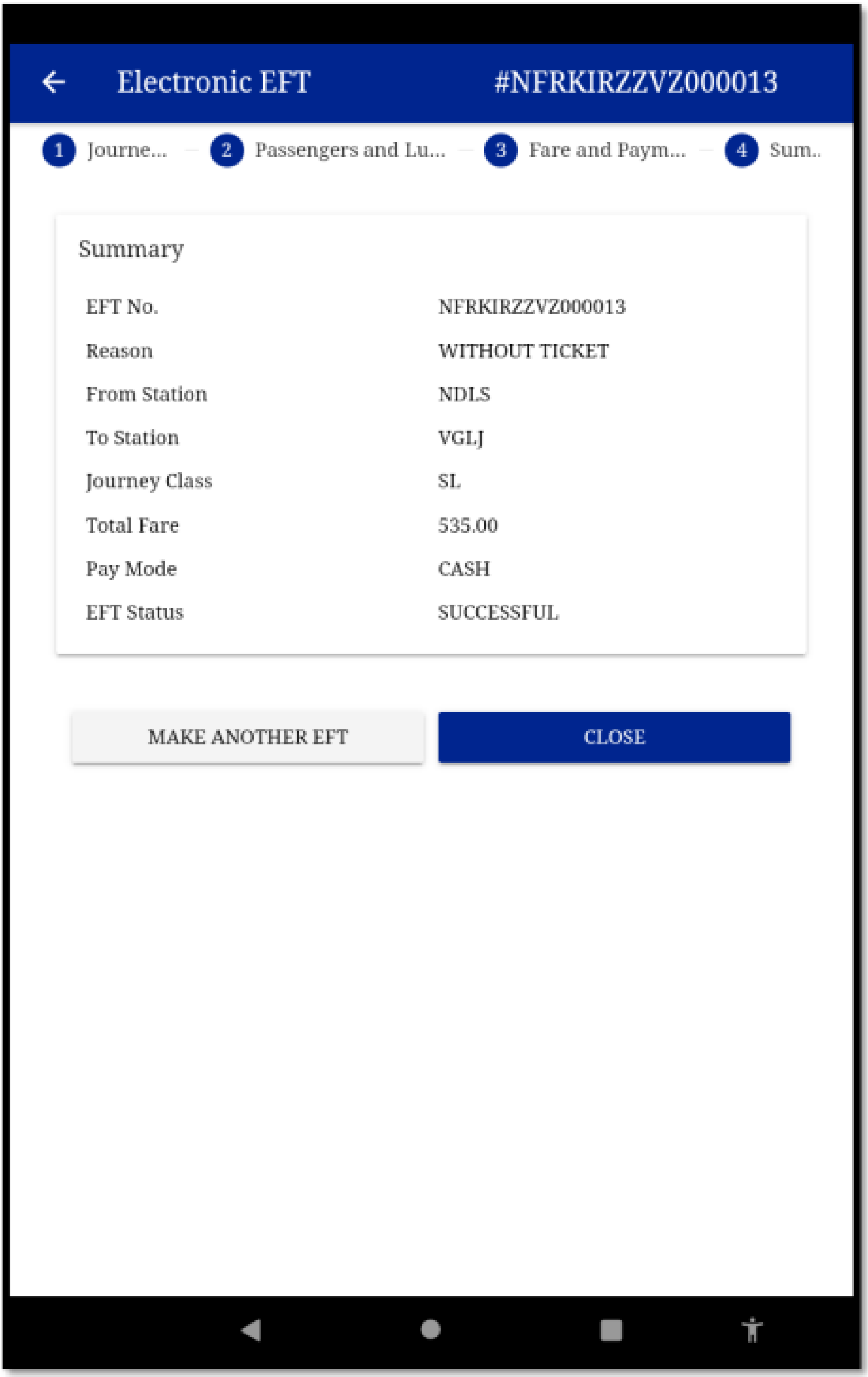
Fare details appears automatically on screen & slect payment method



Confirm the EFT details & click on "Yes"



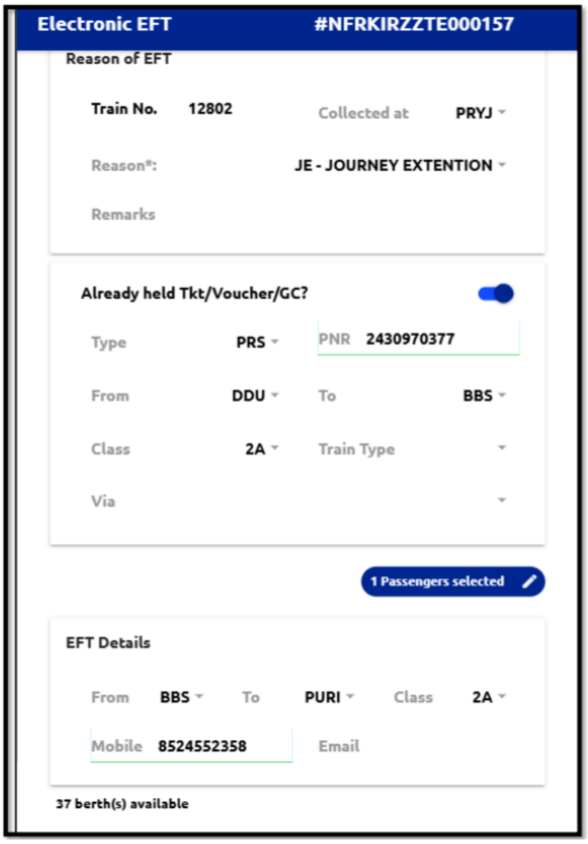
EFT summary will be generated as follows



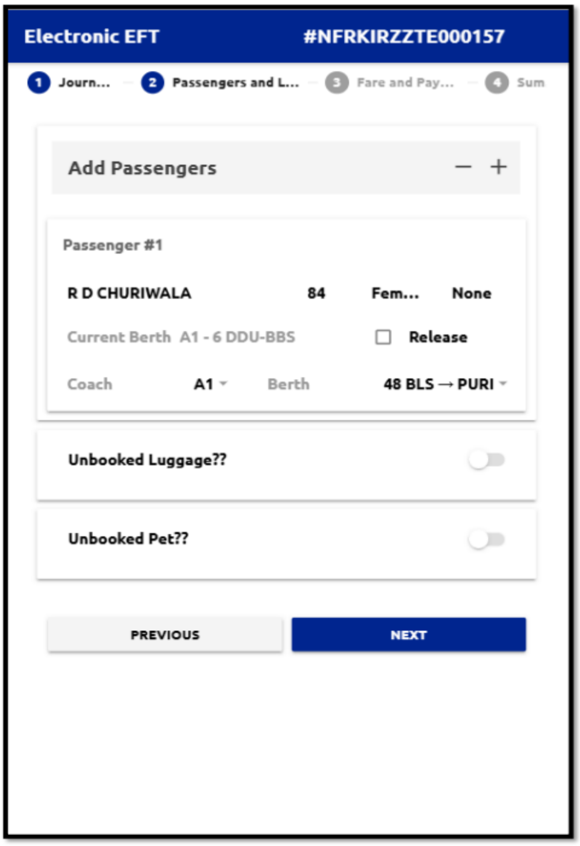
6.3.2 Journey Extension

Select the Passenger from the chart

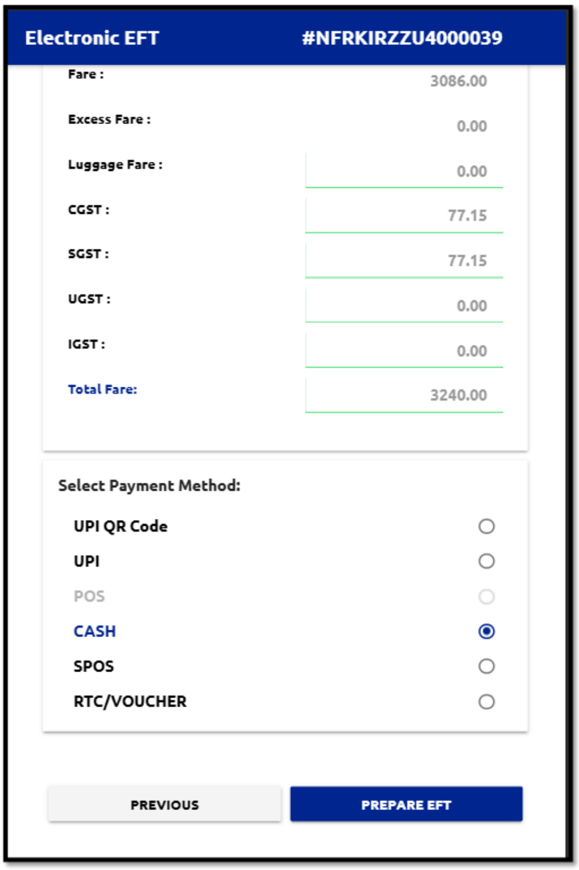
Select reason-Journey Extension. Already held ticket detals will automatically appear on the scree. Enter the EFT details for journey extension. Click Next.



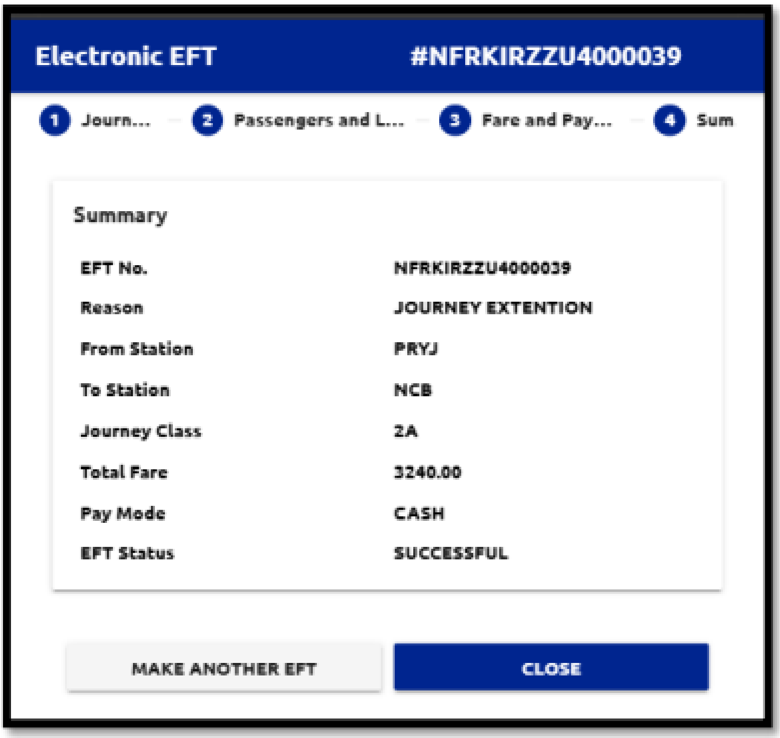
Passenger Details will appear on screen automatically. Select the coach and berth to be allotted for extended journey. A checkbox for releasing current berth is also available at this point. Click Next.



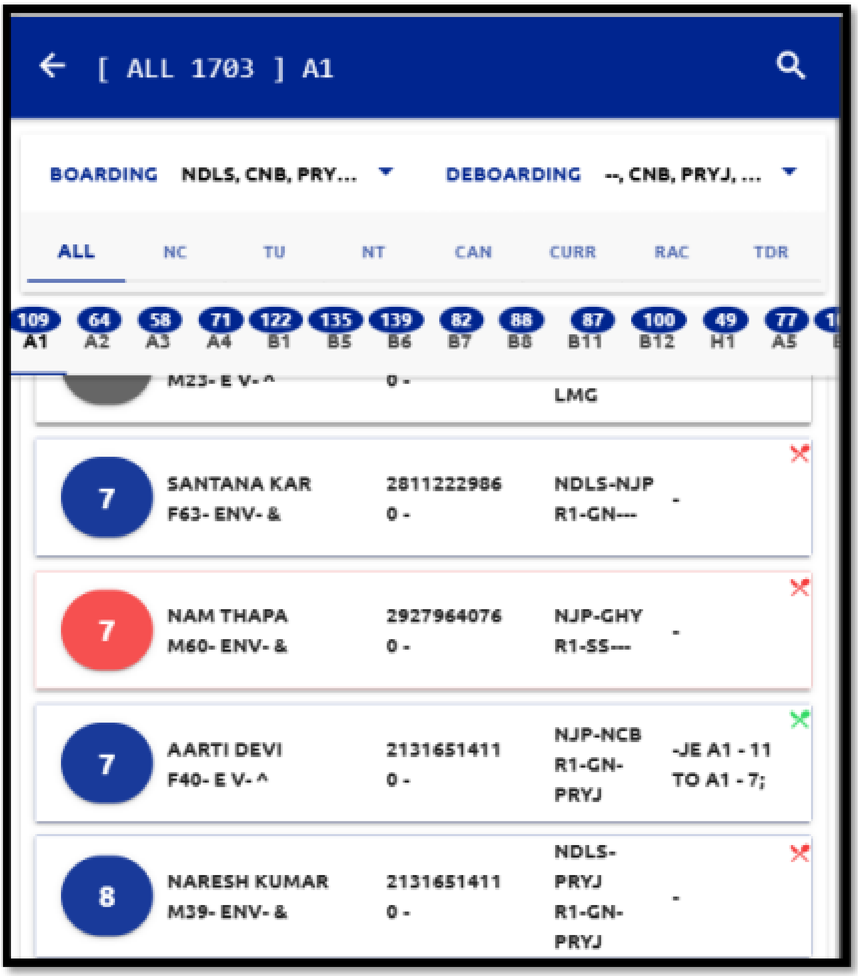
Fare details will appear on screen. Select Payment method and make payment.



When payment is successful , e-EFT Summary will be generated

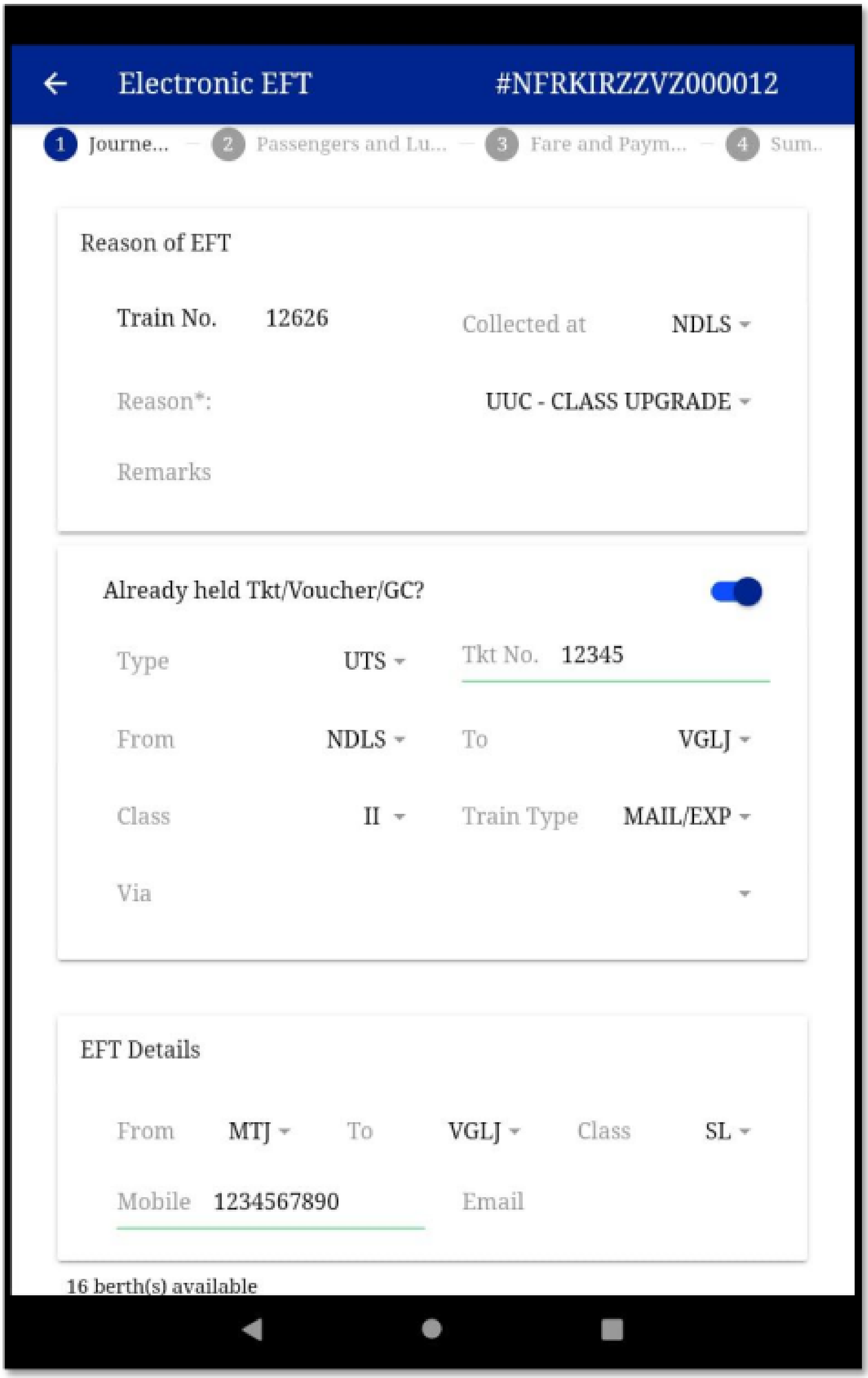


Passenger is visible in chart for the extended journey

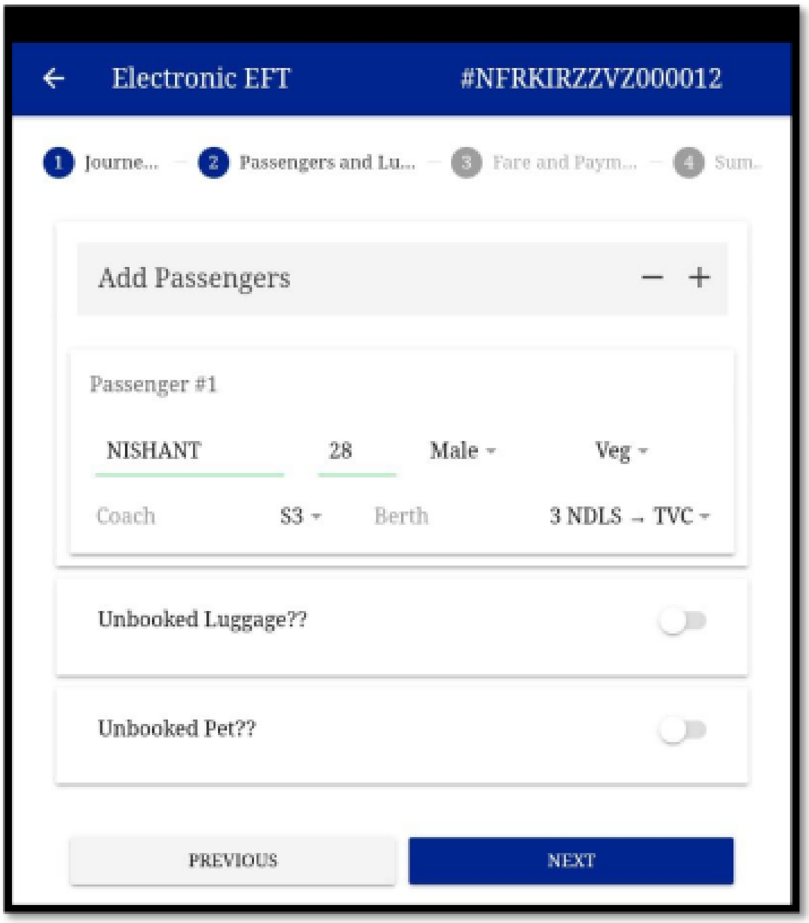


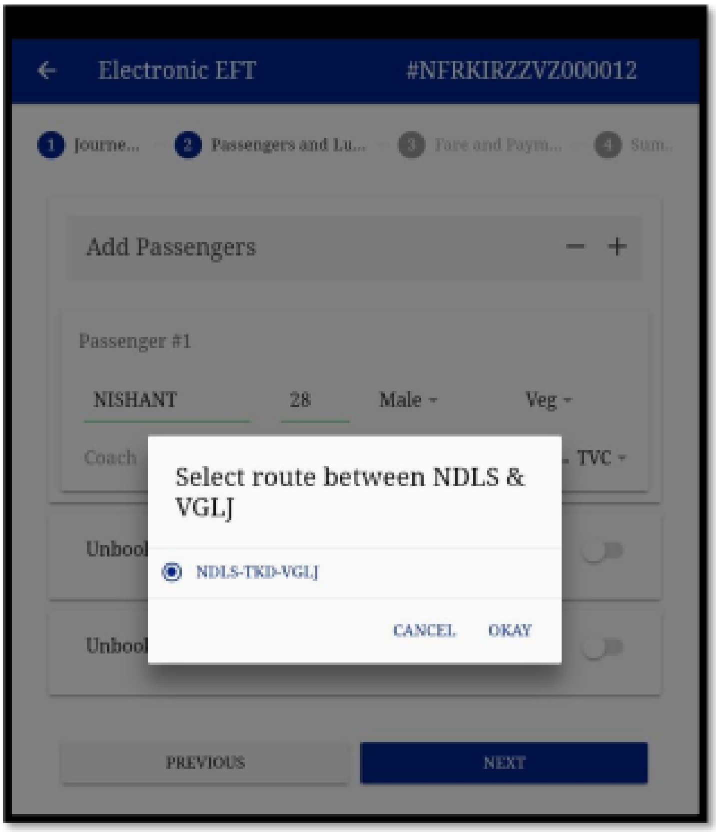
6.3.3 Class Upgrade

Select the Class UPGRADE reason and enter the EFT detals and Click next button

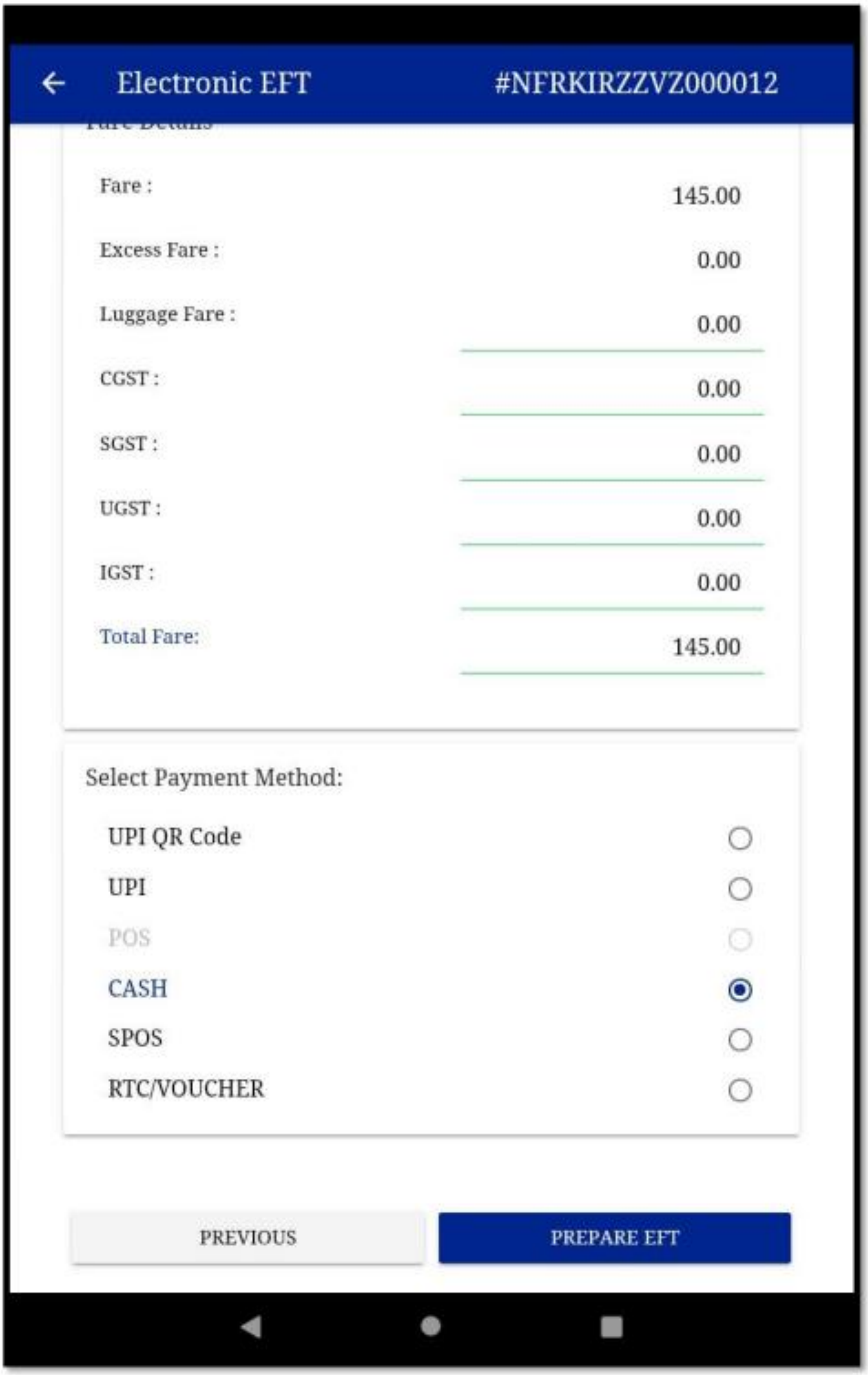


Enter the passenger details and Select Coach and Berth and Click Next.

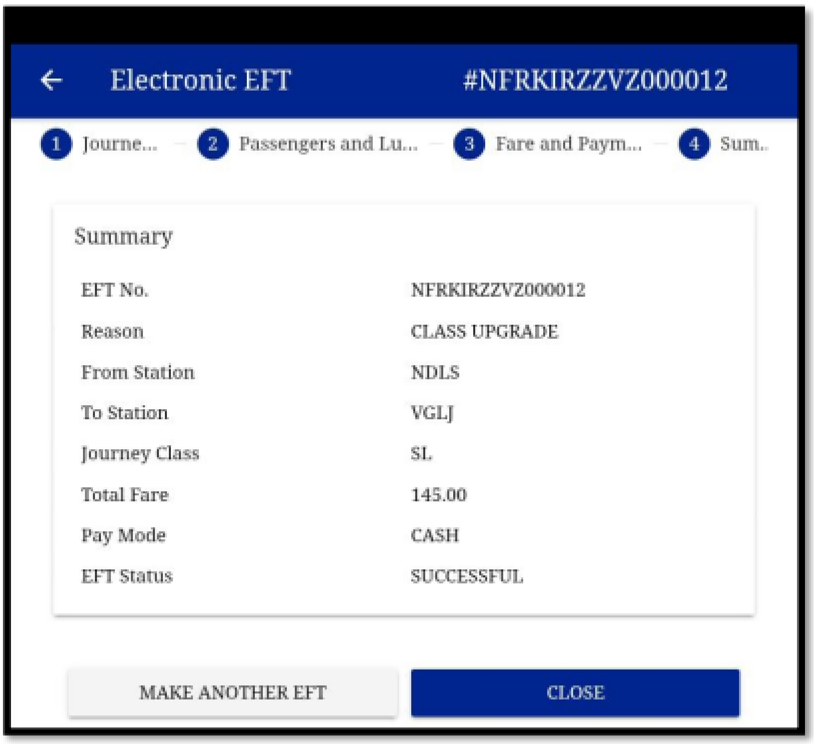




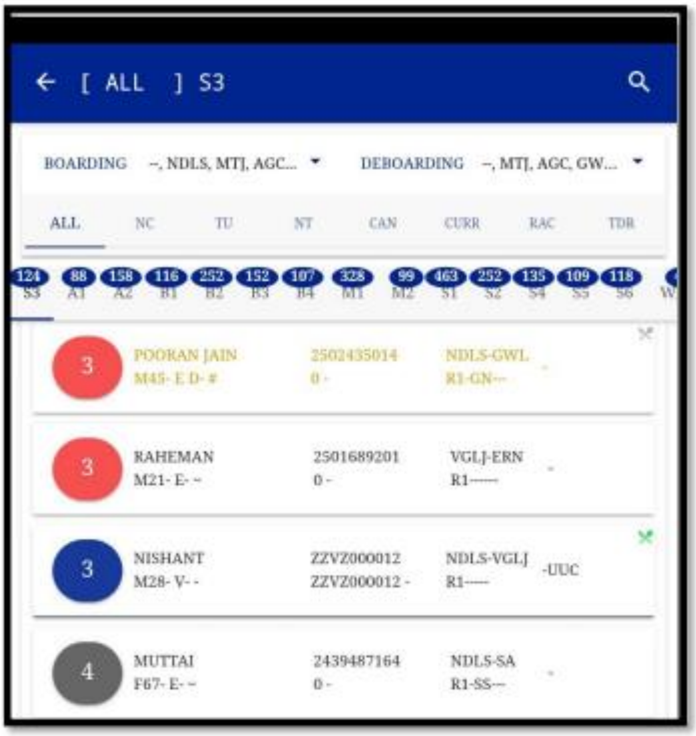
Fare details will appear on screen. Select Payment method and make payment.



When payment is successful , e-EFT Summary will be generated



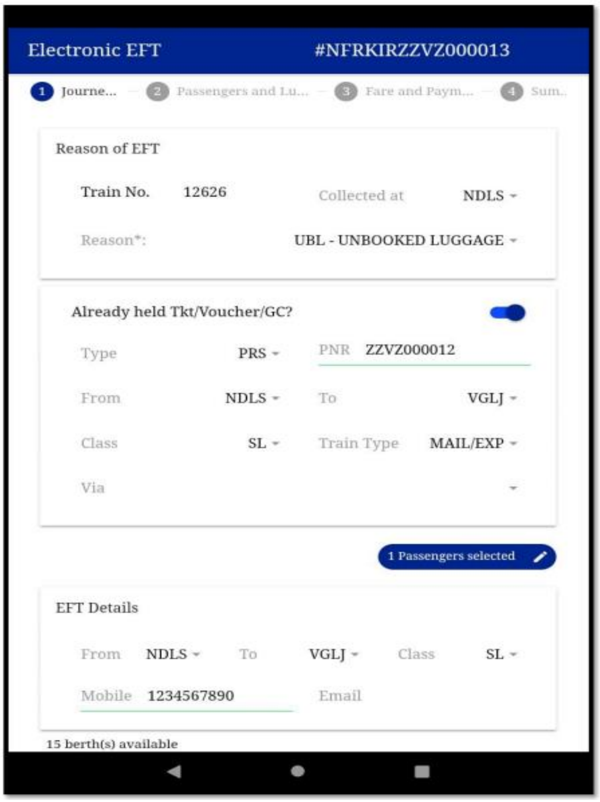
Passenger is visible in chart for the Class Upgrade



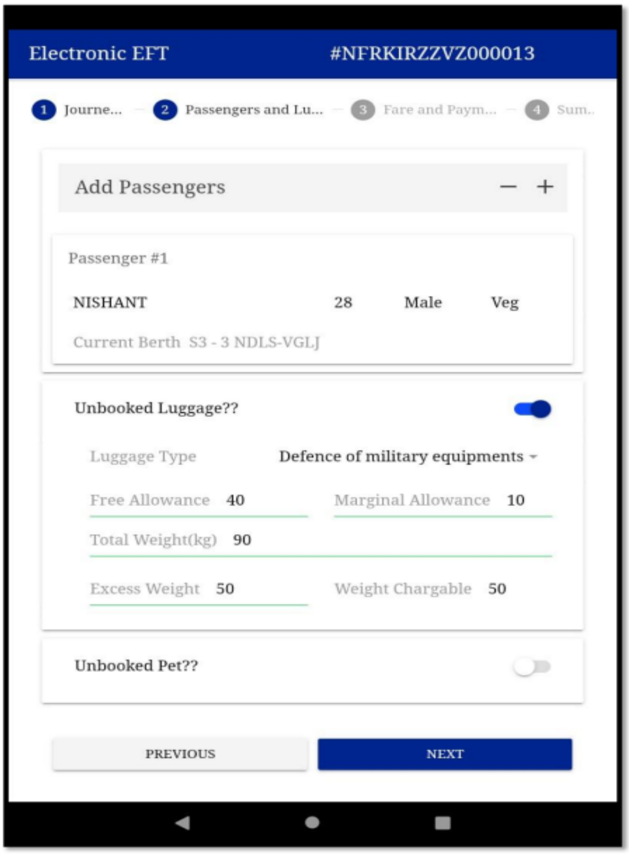
6.3.4 Unbooked Luggage

Select the Passenger from the Chart.

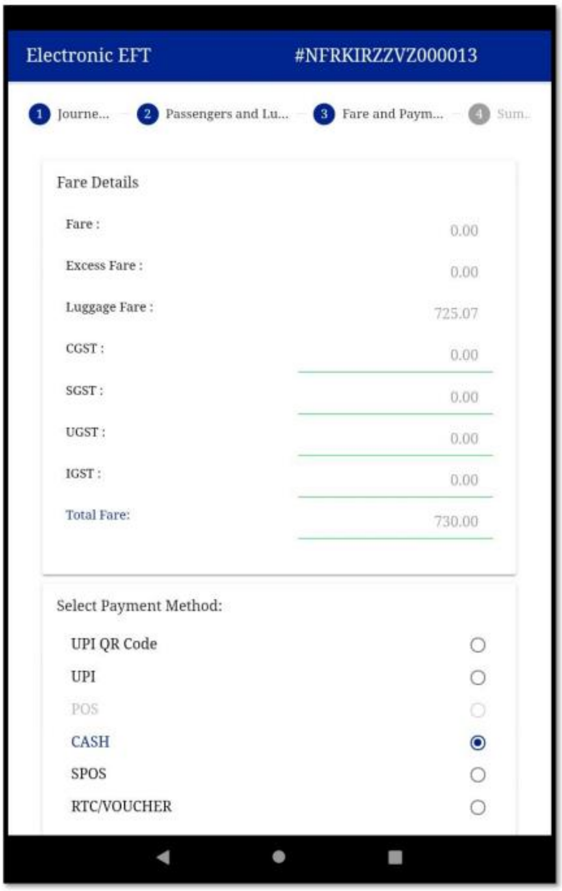
Select the reason – e-EFT then UNBOOKED LUGGAGE. Already held ticket details will automatically appear on screen. Enter the EFT details .Click next.



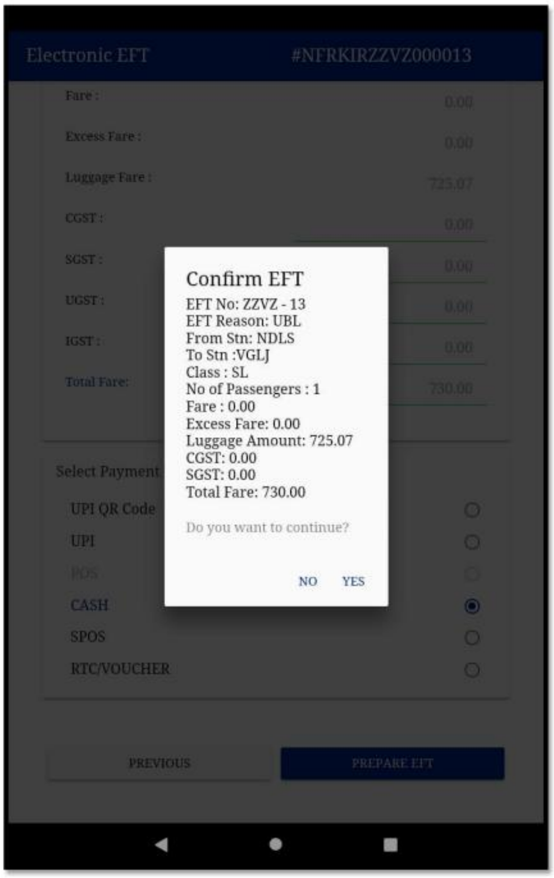
Passenger Details will appear automatically appear on screen. Free allowance and marginal allowance appears well. Enter the Weight of the luggage. Weight chargeable will appear on screen. Click Next.



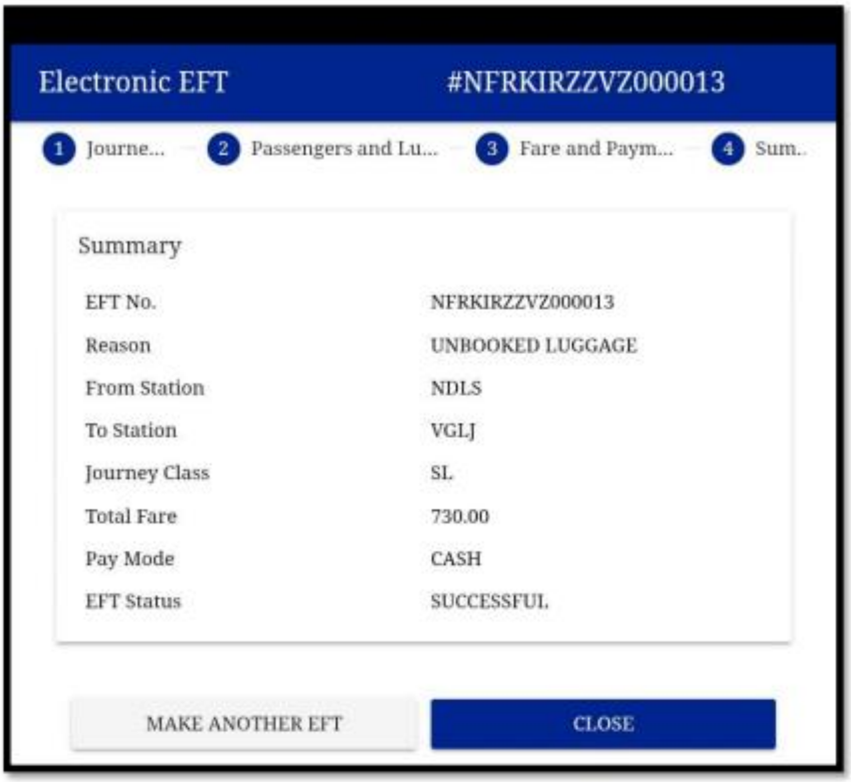
Then Auto Fare will be shown in HHT.



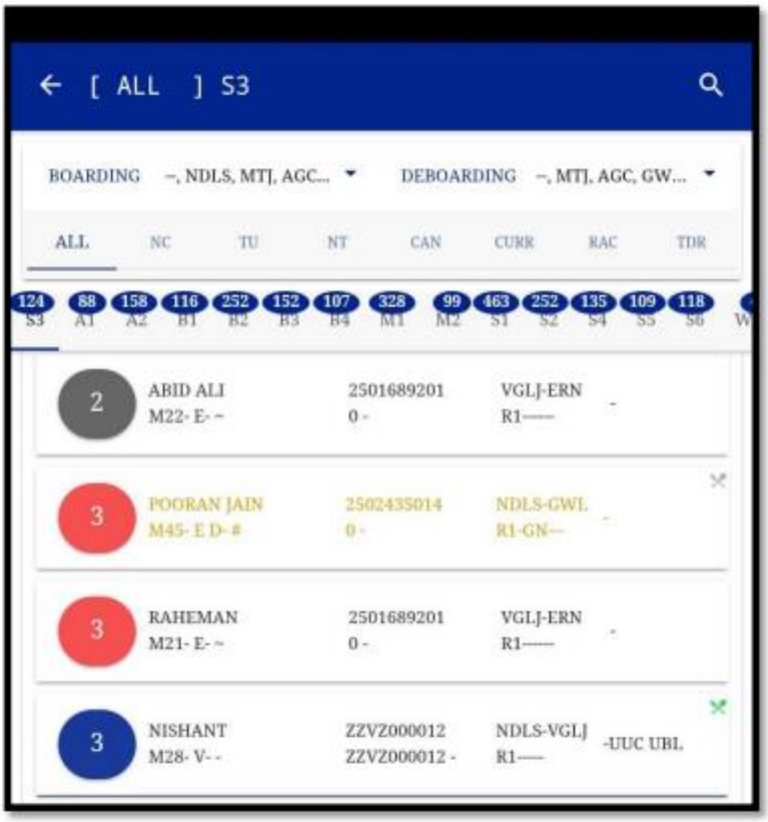
Confirm the EFT details & click on "Yes"



When payment is successful , e-EFT Summary will be generated

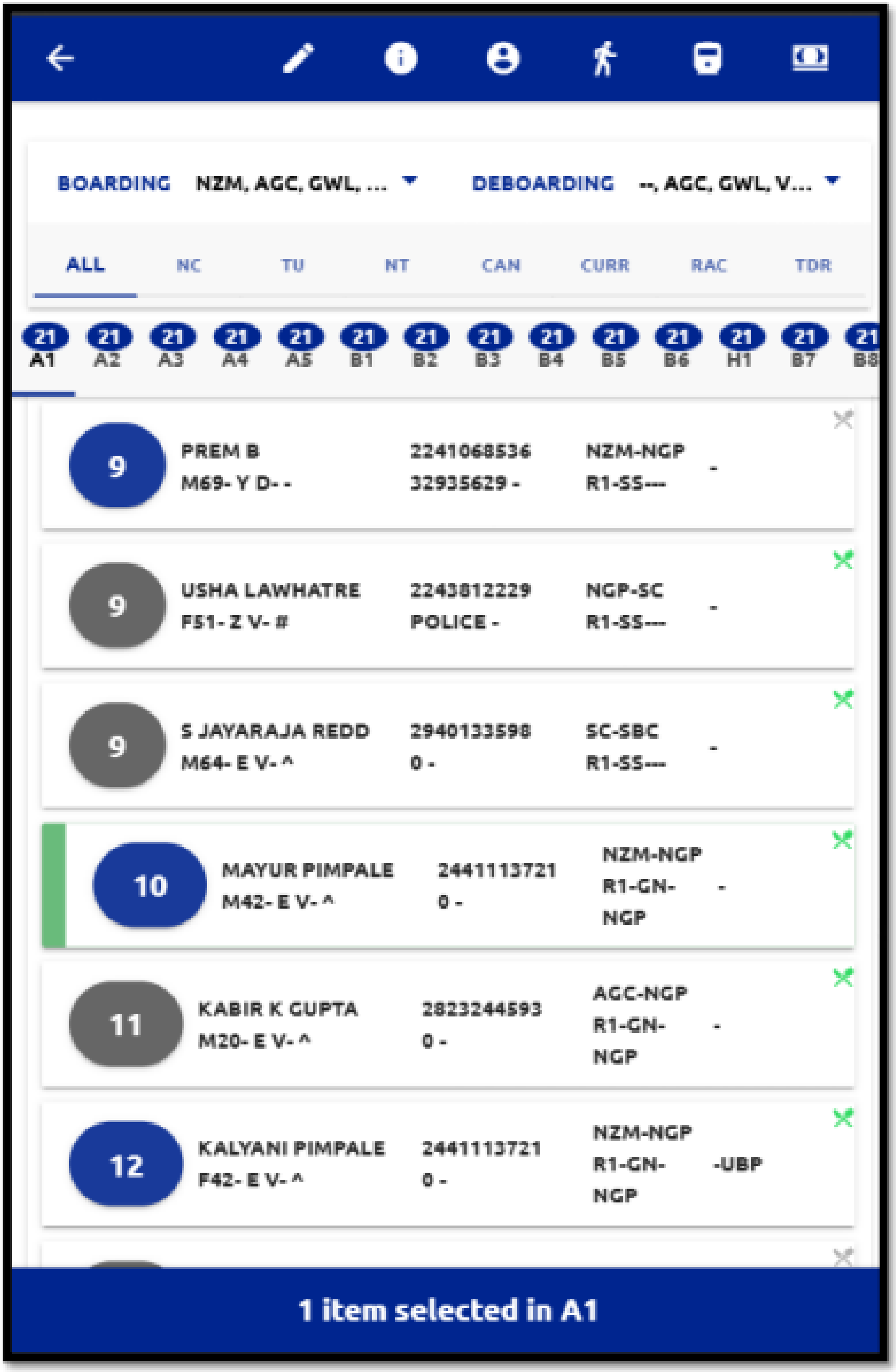


Passenger is visible in chart for the Luggage book

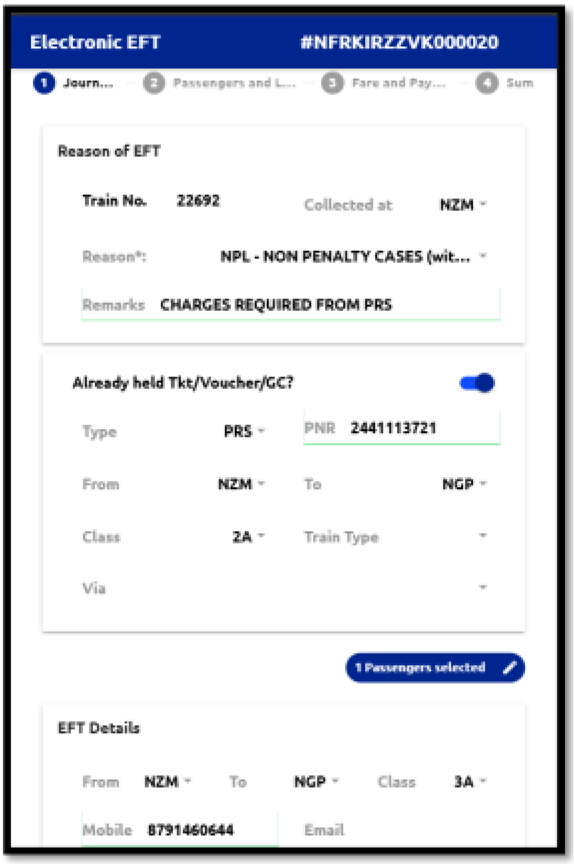


6.3.5 NON PANELTY CASES (without berth allotment)

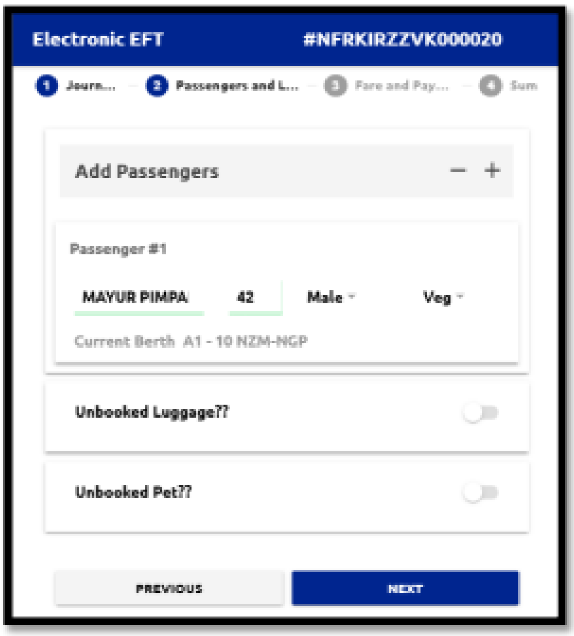
Select the Passenger and enter the EFT icon.



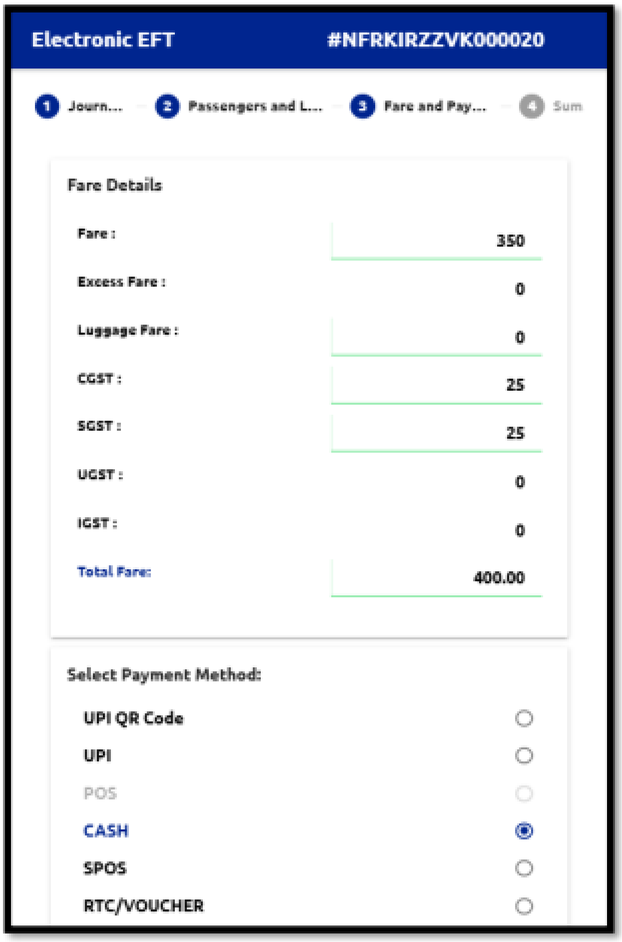
Select the NON PENALTY CASES (without berth allotment) reason and enter the EFT details and Click Next button.



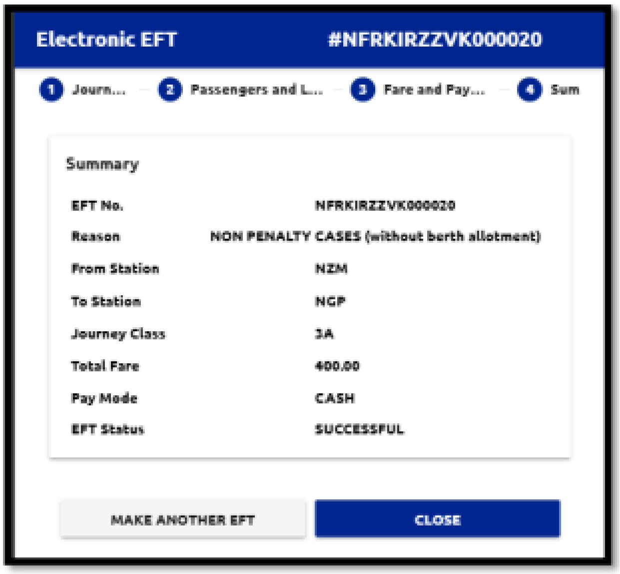
Enter the passenger details and Select Coach and Berth and Click Next.



Enter the Fare & GST as required and Select Payment Method and Click Next.



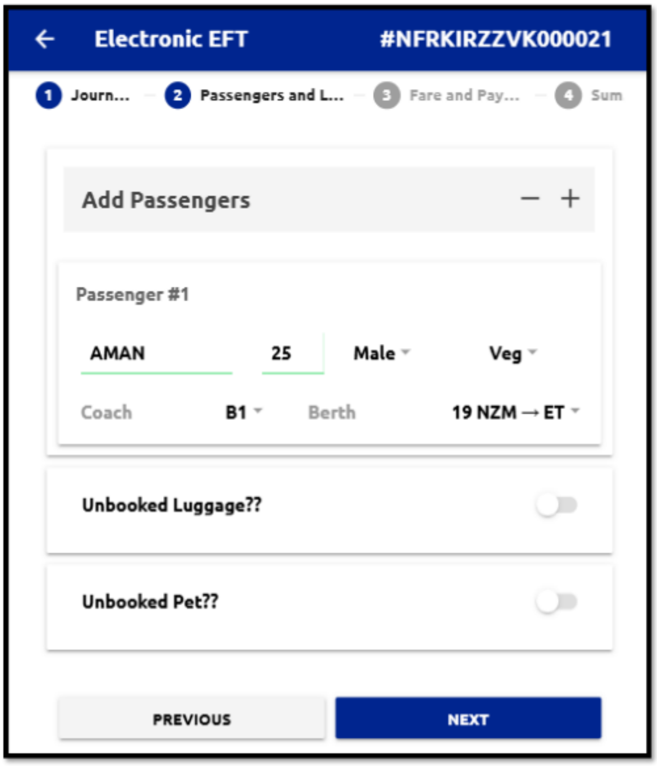
EFT summary will be generated as follows.



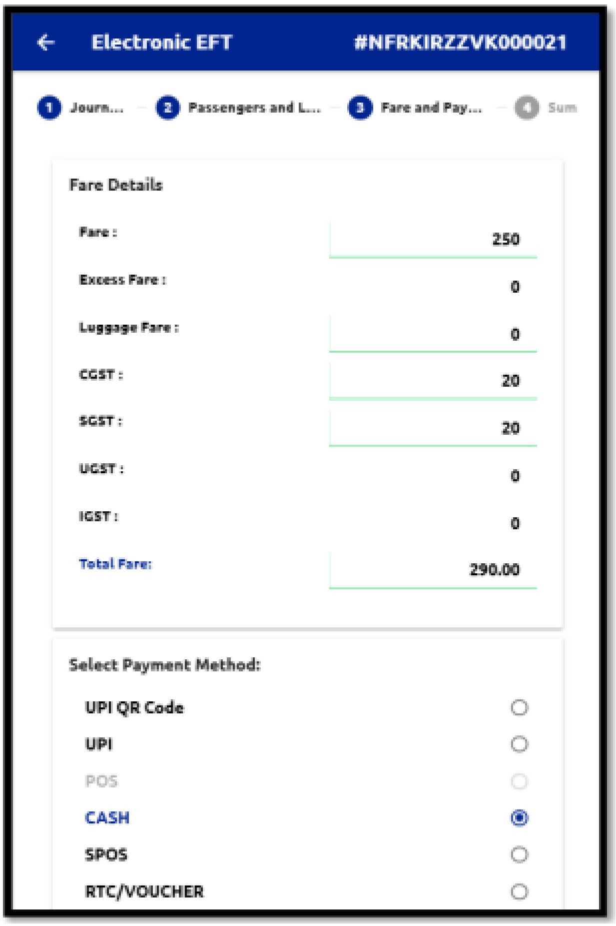
6.3.6 NON PANELTY CASES (berth allotment)

Select the NON PENALTY CASES (berth allotment) reason and enter the EFT details and Click Next button.

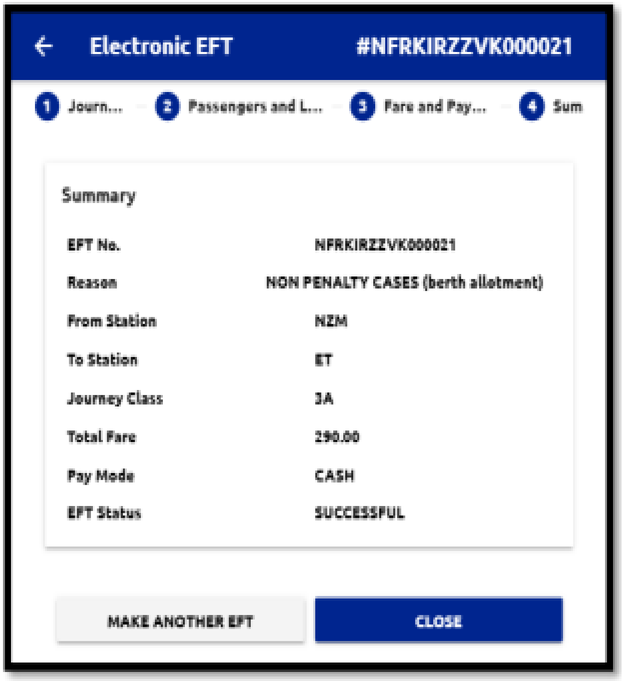
Enter the passenger details and Select Coach and Berth and Click Next.



Enter the Fare & GST as required and Select Payment Method and Click Next.



EFT summary will be generated as follows



6.4 Procedure after Issuance of e-EFT through HHT by TTE

After issuance of e-EFT through the HHT device, the procedure for remittance and accounting shall be **same as prescribed for HHT-based remittance**, as detailed below:

After issuance of e-EFT through the HHT device by the TTE, the procedure for remittance and accounting remains the same as prescribed for HHT-based operations. The TRIP ID generated in the HHT must be mandatorily mentioned in the Cash Remittance Memo (CRM), as it contains complete details of e-EFTs issued along with the duty particulars of the TTE. In case of cash transactions, all relevant details of e-EFTs along with the amount collected are to be properly recorded in the HHT. However, for e-Cash (UPI integrated) transactions, the system automatically captures the payment details, and no manual entry is required.

After this, the TTE remits the cash along with the CRM to the Booking Clerk, who generates the UTS Money Receipt (MR) by entering the CRM details. The MR includes a complete breakup of fare, penalty, excess charges, and other earnings. The TTE must personally verify the UTS MR, ensuring that the printed number matches the system-generated number. The Booking Clerk then records the UTS MR number and date on the duplicate copy of the CRM, along with the station stamp and signature. The earnings are accounted separately in UTS under the appropriate heads, i.e., TC earnings under TC-MR and TTE earnings under TTE-MR.

As of now, the TTE may take a printout of EFT details (including e-EFT details) as available in the TTE Lobby System under *TTE Activity → View EFT Details Record*. These monthly EFT details may be compiled and submitted as part of the Monthly Returns. Vide letter No. CAO/PTS/132 e-EFT Module in HHT/2020 dated 01.01.2026, CAO/PTS has written to EDPM/Railway Board, seeking necessary instructions regarding the issuance of e-EFT to passengers in lieu of paper EFT, workflow of e-EFT, maintenance of records, role of the Accounts Office, and accounting procedures are still awaited. The guidelines will be issued by Commercial Directorate in due course of time.

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INDIAN RAILWAYS

EFT ₹

EXCESS FARE TICKET

CHAPTER-7

Probable Frauds in EFT

7.1 Probable Frauds in EFT:

1) **Non Remittance of Railway Cash collected through issuance of EFT :** This involves failure to deposit the cash collected from passengers through EFT into the railway account.
2) **Short Remittance of Railway Cash collected through issuance of EFT :** In this case, only a part of the collected cash is deposited, while the remaining amount is retained unlawfully.
3) **Late Submission of Railway Cash collected through EFT (Temporary Misappropriation of Railway Cash) :** The collected cash is deposited after an undue delay instead of immediate remittance as required.
4) **Alteration of Amount in EFT Foils for personal gain :** The amount recorded on EFT foils is tampered with after issuance to show lesser value officially. The difference is then misused by the concerned staff.
5) **Non-Submission of Returns of EFT with Fraudulent Intentions:** EFT records and returns are deliberately not submitted to avoid scrutiny. This helps conceal irregularities and fraudulent transactions.
6) **Use of fake EFTs – Privately Printed EFT Stationery :** Privately printed EFT books are used instead of official ones. This enables complete diversion of collected cash without any official record.
7) **Reuse of already issued EFT foils for multiple passengers :** The same EFT foil is used repeatedly for different passengers without issuing fresh tickets.
8) **Non-issuance of EFT after collecting cash from passengers :** Cash is collected from passengers without issuing any receipt or EFT. This allows the entire amount to be misappropriated without trace.
9) **Issuing EFT in fictitious names or without passenger details :** EFTs are issued with fake or incomplete passenger information. This prevents verification and helps in manipulating records.
10) **Misuse of cancelled EFT foils for fraudulent activity :** Cancelled EFT foils are reused or altered to create fake transactions. This is done to adjust accounts or hide earlier misappropriation.

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EXCESS FARE TICKET

CHAPTER-8

Notable Case Studies

8.1 Case Study 1: EFT Fraud Case-Hisar (NWR)

Brief of the case:

A case of serious financial irregularity was detected during an inspection conducted by Sr. TIA at Hisar Station under Bikaner Division, covering the period from April 2025 to January 2026. The total amount involved was approximately ₹36.20 lakh, as per the error advice issued. The nature of the case pertains to misappropriation of railway cash. Shri ABC, Sr. CCTC/HSR was identified as the primary defaulter, while supervisory failure was attributed to Shri DEF, CTI (In-charge), Hisar.

Modus Operandi:

The fraud was carried out through deliberate non-preparation and non-submission of EFT returns along with the corresponding UTS Money Receipt (MR) statements by the Sr. CCTC. Although EFTs were generated and properly fed into the TTE Lobby Application, the mandatory returns were not submitted, and the collected cash was not remitted to the railway exchequer. This enabled the defaulter to retain substantial railway revenue undetected over a prolonged period. Additionally, the CTI (In-charge), Hisar failed to prepare and submit the Transit Memo, which is essential for monitoring EFT issuance and identifying pending returns. This supervisory lapse allowed the irregularity to continue unchecked.

Action by DA:

Upon detection, prompt action was taken by the Disciplinary Authority. Debit memos were issued on 04.02.2026 for recovery of the due amount. An FIR was registered against the concerned official. Shri ABC, Sr. CCTC/HSR and Shri DEF, CTI (In-charge), Hisar were placed under suspension, and major penalty proceedings (SF-5) were initiated against them. A detailed scrutiny of EFTs issued to the defaulter is currently under investigation to assess the full extent of the fraud. Simultaneously, verification of EFT returns at other major stations of North Western Railway is in progress to detect any similar irregularities.

8.2 Case Study 2: Short remittance of EFT earnings

Brief of the case:

A preventive check was conducted by a team of Investigating Inspectors/Vigilance, Railway Board at the CTI office. During the check, it was found that one of the ticket checking squad staff was continuously short-remitting his EFT earnings.

Modus Operandi:

As per the practice of checking staff, they calculate the EFT earnings on the back of the same EFT and continue it up to the last EFT of the duty. with the final calculation of the amount they have remitted to railway revenue through UTS Money Receipt. In this case, one ticket checking staff had calculated the total amount of EFT earnings for the duty and in the midst of the calculation; he regularly calculated a short amount. Hence, he was found to be habitually short-remitting against his EFT earnings.

Action by DA :

A major penalty along with two years of grounding and non-cash handling duties was recommended by the Board's Vigilance against the said checking staff. Additionally, the Board advised the Zonal Vigilance to take suitable action against the concerned TIA.

System Improvement:

It is proposed that the Hand-Held Terminals (HHTs) be technically enabled to issue EFTs automatically, instead of preparing them manually as is being done currently. This would eliminate the chances of short remittance and other irregularities such as manipulation, overwriting, illegible writing of amounts, under/overcharging and fake EFTs thereby plugging the scope for manipulation and errors in EFTs. Following the advice from the Railway Board's Vigilance, a sample check was conducted regarding short remittance of EFT earnings, which detected 64 cases across all Zonal Vigilance units. The disciplinary actions were taken against the involved officials to reflect the commitment to enforce regulations in maintaining integrity.

8.3 Case Study 3: Manipulation of EFT by Checking Staff (Northern Railway)

Brief of the case:

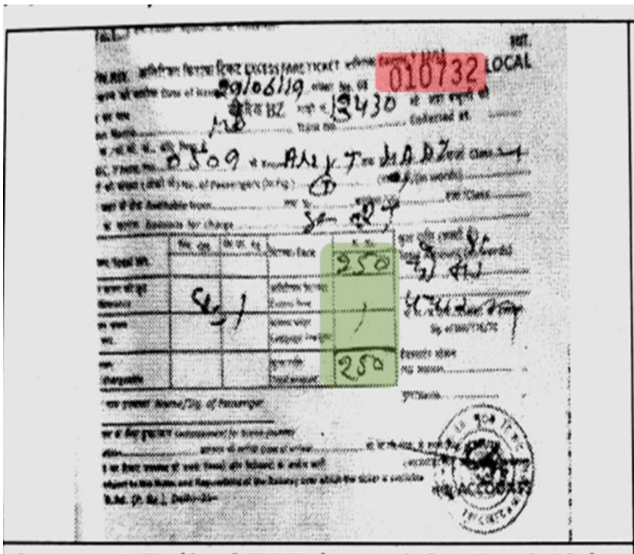
Source information was received indicating that manipulations in EFT foils were being carried out by ticket checking staff of a particular headquarters of Northern Railway while issuing EFTs to passengers for illegal personal gain. Based on this input, close surveillance was maintained and a series of vigilance checks were conducted in trains where staff of the concerned headquarters was deployed. During one such check, a lady TTE working on a Bihar-bound train was detected manipulating EFT foils by violating prescribed instructions governing the issuance of EFTs.

Modus Operandi:

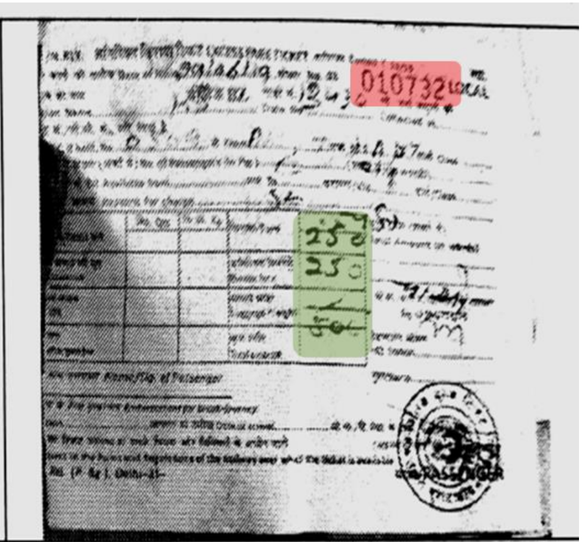
The TTE, who was manning Sleeper coaches, was found standing in her assigned coach. On checking her EFT book (Nos. 010701–010750), several blank Account and Record foils were found interspersed between issued EFTs. Specifically, EFT Nos. 010731 (₹450/-), 010732 (₹250/-), 010735 (₹520/-), 010737 (₹180/-) and 010739 (₹170/-) were found issued, whereas EFT Nos. 010733, 010734, 010736, 010738, 010740, 010741 and 010742 were found blank.

Action by DA :

The irregularities were documented and the manipulated EFTs were seized for detailed examination. The staff member was placed under investigation for violation of rules and misappropriation of Railway revenue. Further disciplinary and penal action is being processed as per extant rules. Preventive instructions have also been reiterated to ensure strict compliance with EFT issuance procedures and to strengthen supervisory checks to avoid recurrence of such cases.



Account Foil of EFT issued for Rs.250/-



Passenger Foil issued for Rs.500/-

Account Foil

This foil of EFT No. 010738 was kept blank.

Passenger Foil

Passenger foil of EFT No. 010738 was issued for ₹800/-, whereas the corresponding Account and Record foils were left blank

Record Foil

This foil of EFT No. 010738 was kept blank.

8.4 Case Study 4: Non-Remittance of Railway cash Collected through EFT (Central Railway)

Brief of the case:

A major financial irregularity surfaced in Central Railway when a Travelling Ticket Inspector (TTI) posted at CSMT was found to have allegedly misappropriated approximately ₹40 lakh and more, collected as fines and differential fares from passengers over a period of about five years. During a preliminary inquiry conducted in December 2017, it was detected that the penalty amounts collected from passengers were not being deposited into the Railway account as required under extant rules. Consequently, the concerned TTI was placed under suspension. Subsequent scrutiny of records led to the initiation of departmental inquiries against 11 Chief Ticket Inspectors (CTIs) for similar irregularities involving failure to deposit fines collected from passengers in a timely manner. However, unlike the main case, these CTIs were not found to have tampered with official records. The case brought to light serious systemic weaknesses in monitoring, reconciliation, and supervisory controls within the Divisional Ticket Checking Office.

Modus Operandi:

The ticket checking staff at CSMT adopted a systematic method to misappropriate Railway revenue. While issuing EFTs, all three foils (Passenger copy, Accounts copy, and Record copy) were provided to passengers after collecting fines and differential fares. However, the collected cash was not deposited daily at the booking counters as mandated, and instead was retained personally. After exhausting an EFT book, instead of submitting properly accounted used foils with reconciliation, empty books (containing only covers and miscellaneous loose papers) were submitted to the office. This created a false record of book return and enabled the staff to obtain fresh EFT books. Fake receipt serial numbers were entered in monthly statements, and advantage was taken of the earlier system of only random verification of statements. Due to the absence of full cross-verification and effective reconciliation, this practice continued undetected for several years.

Action by DA :

In the main case, the concerned official was removed from Railway service following disciplinary proceedings. Major penalty was imposed, and appropriate criminal proceedings were initiated under relevant provisions of the IPC for misappropriation and falsification of records. Recovery proceedings were also initiated for the misappropriated Railway revenue, though the amount is yet to be fully recovered. In respect of the other 11 CTIs, departmental inquiries were initiated and major penalty charge sheets were issued under the Railway Servants (Discipline & Appeal) Rules. Railway revenue was ordered to be recovered from their salaries.

8.5 Case Study 5: EFT Fraud through Use of Duplicate/Manipulated EFT Book (East Central Railway)

Brief of the case:

A Vigilance check was conducted at TTE Lobby/TC Office of PNBE Jn. Shri ABC, CCTC/PNBE was found present in the said office, the vigilance team asked him to show his EFT book and produce government cash and private cash. However, he was reluctant to show the EFT and attempted to flee. Despite repeated requests, he did not cooperate and continued to avoid producing the records, which raised strong suspicion. Then, the matter was also informed to Commercial Control, regarding his non-cooperation.

RPF staffs were called and with their assistance, the cash in his possession was checked. During the check, excess private cash amounting to 4600/- was detected, which was subsequently deposited into government cash. In view of the suspicious conduct, the EFT book was obtained from him for scrutiny with the assistance of RPF staff. *On initial examination, serious irregularities were noticed, indicating a prima facie case of* ***"EFT fraud"*** *involving use of duplicate/manipulated EFT records.*

Modus Operandi:

The concerned CCTC/PNBE adopted a systematic method of manipulating both system-generated records and physical EFT documents to misappropriate railway cash. EFT transactions were entered in the TTE Lobby Application, reflecting collection of government cash against specific EFT numbers. However, on verification of the original manual EFT book, the corresponding account foils and record foils were found blank, and passenger foils were missing, indicating that no genuine entries were made in the physical records.

Further scrutiny revealed that multiple forged account and record foils bearing identical EFT numbers had been inserted into the original EFT book. In one case, an EFT was shown as cancelled on technical grounds, but several forged foils with the same number were found placed inside the book. Some of these forged foils were already used, while others were kept blank for future use.

Similarly, for multiple EFT numbers recorded in the system with specific amounts, no genuine entries were found in the original EFT book. Instead, forged record foils were inserted to fabricate records. This indicates that the official used system entries to show legitimate transactions while manipulating physical records through forged foils to misappropriate railway cash.

Action by DA :

The vigilance team seized the EFT book and confiscated all forged and suspicious foils. The excess cash detected was deposited into the government account as per rules. The concerned staff was placed under suspension by the Disciplinary Authority. Investigation is in progress to assess the full extent of the fraud, including detailed verification of EFT transactions handled by the official and examination of possible systemic lapses.

8.6 Case Study 6: Case Study on Non-Cooperation by Ticket Checking Staff

Brief of the case:

A preventive check was conducted by a team of Investigating Inspectors/Vigilance, Railway Board, in the Gitanjali Express. During the check, it was found that two ticket checking staff, XXX and YYY, who were working between HWH and ROU, was not found on the train during the Vigilance check. On being asked, other ticket checking staff (AAA and BBB), who were also working on the same train between HWH and ROU, stated that both checking staff (XXX and YYY) had de-boarded the train at CKP station.

Further, checking staff ZZZ, who was also working on this train, did not produce his total cash (private cash and government cash) despite repeated requests by the vigilance team, in the presence of other ticket checking staff (AAA and BBB) working on this train. A message in this regard was conveyed to Commercial Control/CKP at 20:49 hrs and 20:54 hrs by the vigilance team. Before the arrival of the train at ROU station, checking staff ZZZ went to the toilet of the train and might have disposed of the undeclared excess cash. Checking staff ZZZ also did not cooperate with the vigilance team during the process of the Vigilance Check.

Moreover, during the check of the manned coaches of checking staff YYY, four (4) irregular passengers were found travelling on UTS tickets, which were detected in coaches S-5 and S-6. They were regularised during the vigilance check, and Rs. 1,150/- was realised as railway dues on the EFTs of checking staff BBB. Checking staff YYY handed over his railway cash of Rs. 795/- (rupees seven hundred and ninety-five only) to checking staff BBB before de-boarding at CKP, to be deposited at Rourkela Junction (ROU). The same was deposited at ROU vide MR Nos. UWH 26766578 and UWH 26766579.

A joint note was prepared after the arrival of the train at ROU at the Station Manager's Office. Checking staff ZZZ and AAA refused to sign the joint note.

Modus Operandi:

The modus operandi adopted by the ticket checking staff came to notice during a preventive vigilance check on Gitanjali Express. During the check, it was found that two ticket checking staff, XXX and YYY, who were working between HWH and ROU, were not found on the train during the Vigilance check. On being asked, other ticket checking staff (AAA and BBB), who were also working on the same train between HWH and ROU, stated that both checking staff (XXX and YYY) had de-boarded the train at CKP station.

Further, checking staff ZZZ, who was also working on this train, did not produce his private cash and government cash despite repeated requests by the vigilance team, in the presence of other ticket checking staff working on this train. A message in this regard was conveyed to Commercial Control/CKP at 20:49 hrs and 20:54 hrs by the vigilance team. Before the arrival of the train at ROU station, checking staff ZZZ went to the toilet of the train and might have disposed of the undeclared excess cash.

Moreover, during the check of the manned coaches of checking staff YYY, four (4) irregular passengers were found travelling on UTS tickets, who were detected in coaches S-5 and S-6. They were regularised during the vigilance check, and Rs. 1,150/- was realised as railway dues on the EFTs of checking staff BBB. Checking staff YYY handed over his railway cash of Rs. 795/- (rupees seven hundred and ninety-five only) to checking staff BBB before de-boarding at CKP, to be deposited at Rourkela Junction (ROU). The same was deposited at ROU vide MR Nos. UWH 26766578 and UWH 26766579.

A joint note was prepared after the arrival of the train at ROU at the Station Manager's Office. Checking staff ZZZ and AAA refused to sign the joint note.

Action taken:

<u>Checking Staff ZZZ:</u> It is recommended that he be placed under suspension and issued a major penalty charge sheet. He should also be grounded for a period of one year.

<u>Checking Staff XXX:</u> It is recommended that he be issued a minor penalty charge sheet and grounded for a period of six months.

<u>Checking Staff YYY:</u> It is recommended that he be issued a minor penalty charge sheet and grounded for a period of six months.

<u>Checking Staff AAA:</u> It is recommended that he be issued a minor penalty charge sheet and grounded for a period of one year.

<u>Checking Staff BBB:</u> It is recommended that a recorded warning be issued.

Learning's:

This case shows that ticket checking staff must always stay on duty for their assigned section, follow all rules for handling cash and *<u>cooperate fully during Vigilance Checks</u>*. Leaving the train without permission, refusing to produce cash when asked and refusing to follow instructions are serious violations and may attract disciplinary action.

CHAPTER-9

Way Forward for Strengthening the TTE Lobby System

The TTE Lobby System has improved transparency, accountability, and efficiency in ticket checking work. However, some gaps still remain in monitoring, compliance, and real-time control. By introducing certain system improvements and safeguards, these gaps can be reduced. This will help in ensuring timely remittance of earnings, better monitoring, and stronger financial discipline. The following measures are suggested to make the system more effective;

1) Auto-Restriction on Defaulters for Trip ID Generation

The system should automatically stop generating new Trip IDs for TTEs who have not submitted their daily EFT earnings. Also, if remittance is pending for more than 72 hours, Trip ID generation should be blocked. This will ensure that no dues remain pending.

2) Real-Time Alerts for Delayed Remittance

The system should send automatic alerts when daily EFT earnings are not remitted on time. Alerts may be sent through SMS and email to the concerned TTE and officers. If delay continues beyond 24 hours, the alert should also go to CTI, ACM, and DCM/Sr. DCM for necessary action.

3) Restriction on Issue of New EFT Books to Defaulters

TTEs who have not submitted previous EFT returns or have pending issues should not be issued new EFT books. This will ensure proper accounting and prevent misuse.

4) Dashboard for Real-Time Monitoring

A real-time dashboard should be developed in the TTE Lobby System for officers to monitor important details such as:

- EFTs lying with TTEs
- Daily remittance status and pending cases
- Monthly return status :- This dashboard should also have a feature to generate exception reports for better monitoring and timely action.

5) Standardized Numbering System of EFT Books

A uniform numbering system for EFT books should be introduced across Indian Railways. Each EFT book should have a unique number. Security features like RFID stickers may also be added to prevent duplication and detect fake or unauthorized EFT books easily.

6) e-Submission of TTE Returns (Integration with TAMS)

Monthly returns of TTEs should be submitted online through integration with the TAMS system. This will reduce paperwork and improve accuracy. TIA staff can verify returns online by matching them with EFT records.

The system should also:

- Flag cases of short remittance or delayed submission automatically
- Ensure proper matching between digital data and physical records
- Allow digital signature for authentication to ensure accountability

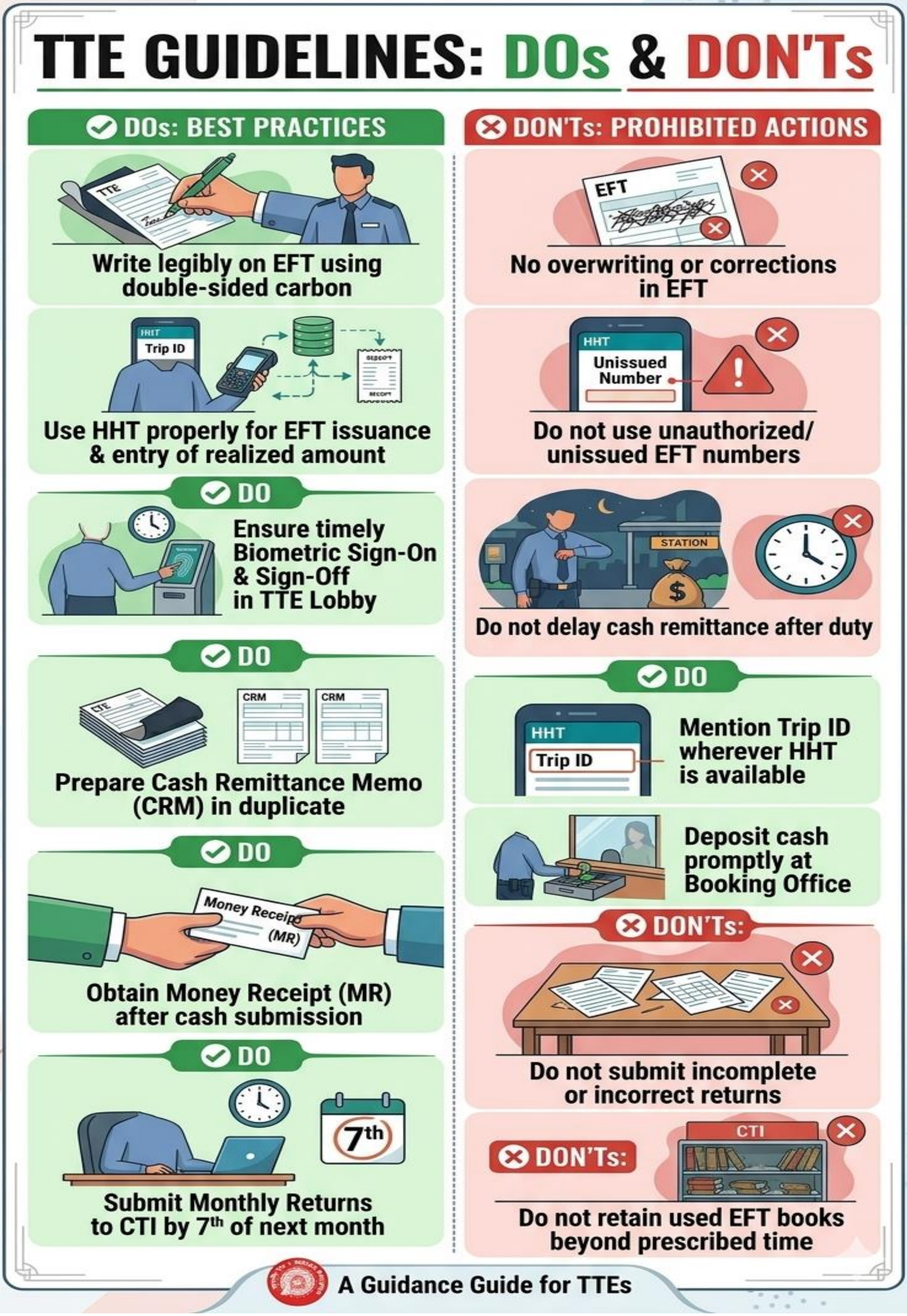
7) TIA / Accounts Inspection Module

A separate module should be created for TIA and Accounts Department. This will help them carry out inspections, verify records, and monitor financial transactions online, making the audit process stronger and more efficient.

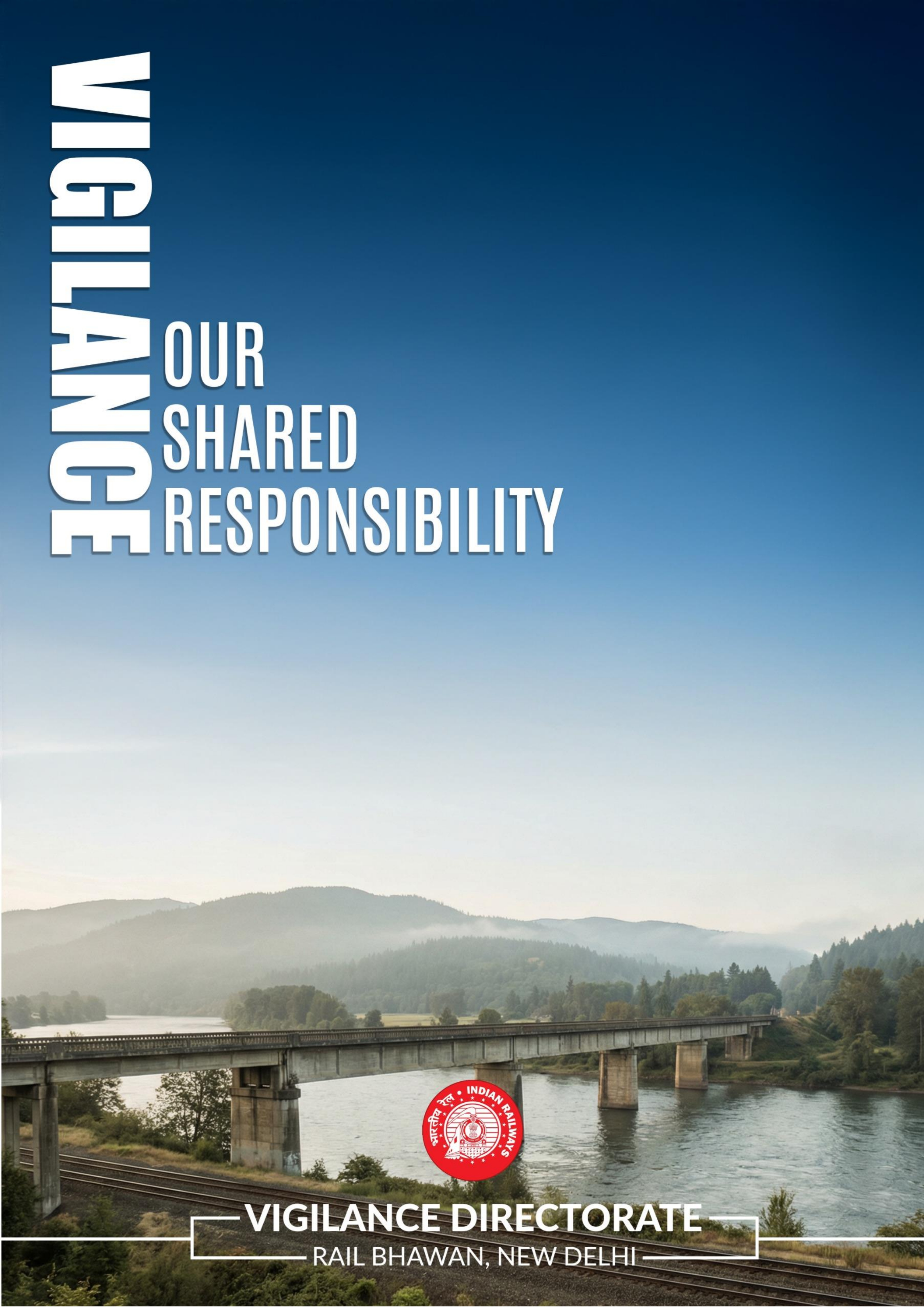
8) Introduction of Self-Inked EFT Foils

Till full implementation of e-EFT, self-inked EFT foils may be introduced. This will prevent overwriting and tampering, and improve the reliability of manual EFTs.

These measures will make the TTE Lobby System more strong, transparent, and reliable. They will help in better monitoring, timely remittance, and reduction of irregularities.


TTE GUIDELINES: DOs & DON'Ts
DOs: BEST PRACTICES
TTE
Write legibly on EFT using double-sided carbon
HHT
Trip ID
Use HHT properly for EFT issuance & entry of realized amount
DO
Ensure timely Biometric Sign-On & Sign-Off in TTE Lobby
DO
CTE
CRM
CRM
Prepare Cash Remittance Memo (CRM) in duplicate
DO
Money Receipt (MR)
Obtain Money Receipt (MR) after cash submission
DO
7th
Submit Monthly Returns to CTI by 7th of next month
DON'Ts: PROHIBITED ACTIONS
EFT
No overwriting or corrections in EFT
HHT
Unissued Number
Do not use unauthorized/ unissued EFT numbers
STATION
$
Do not delay cash remittance after duty
DO
HHT
Trip ID
Mention Trip ID wherever HHT is available
Deposit cash promptly at Booking Office
DON'Ts:
Do not submit incomplete or incorrect returns
DON'Ts:
CTI
Do not retain used EFT books beyond prescribed time
A Guidance Guide for TTEs

VIGILANCE
OUR SHARED RESPONSIBILITY



VIGILANCE DIRECTORATE
RAIL BHAWAN, NEW DELHI