IRCTC List of Error Codes and their explanation under which Instant refunds will take place:

Error Code	Technical Description	Error Explanation
BER002	Database Communication Failure, please try again.	Database Communication Failure, please try again.
BER003	Error while making payment.	Payment can fail in case invalid account no & password, insuficient balance or the card expiry / Damage / block
BER004	PRS Returned unknown data.	Passenger reservation system or technical error. Please try later
BER005	Exception while getting PGid.	Technical error. Please try later
BER006	Invalid Payment Gateway.	Technical error. Please try later
BER007	<PGname> Bank is/are offline	Technical error. Please try later
BER008	Booking not permitted. Try some other Train/Class.	This generally happens in case a train is not running. Like winter or summer special trains that does not run during other time. Or in case some station where earlier train had a halt but now no longer halts. Etc.
BER009	Please try some other Train/Class/Date.	Please try some other Train/Class/Date.
BER010	No booking permitted after chart preparation.	No booking permitted after chart preparation.

BER011	Reservation for the Train/Date/Route/Class suspended.	Reservation for the Train/Date/Route/Class suspended.
BER012	Train cancelled. Please try some other Train/Date.	Train cancelled. Please try some other Train/Date.
BER013	Route/Class suspended. No bookings permitted.	Route/Class suspended. No bookings permitted.
BER014	Route/Class deleted. Please try other Train/Date/Class.	Route/Class deleted. Please try other Train/Date/Class.
BER015	Regret, no Room.	This happens when even quota for waiting list is over and the train can not take any more bookings.
BER016	PRS Availability error.	Railways system internal error. Please try later.
BER017	Communication problem while getting fare with PRS.	Communication problem while getting fare from Passenger reservation system. Please try later
BER018	Unable to get response from PRS, Please try again.	Unable to get response from Passenger Reservation System, Please try again.
BER019	<PRS Error with no error code>	Error not know in Passenger reservation sustem. Please try again.
BER020	Database Communication Failure, Please check Booking Search.	Database Communication Failure, Please check Booking Search.

BER021	Fare Mismatch With PRS.If amount is debited, it will be credited back to your account.	Fare Mismatch With Passenger Reservation System.If amount is debited, it will be credited back to your account.
BER022	Unknown response from PRS.	Unknown response from Passenger Reservation System. Please try again
BER023	Database Communication Failure. If amount is debited, it will be credited back to your account.	Database Communication Failure. If amount is debited, it will be credited back to your account.
BER024	Database Communication Failure, please try again.	Database Communication Failure, please try again.
BER025	Payment Gateway Failure.	Payment Gateway Failure. Please try again.
BER026	Payment Gateway Communication Failure. If amount is debited, it will be credited back to your account.	Payment Gateway Communication Failure. If amount is debited, it will be credited back to your account.
BER027	Unable to get response from PRS, Please try again.	Unable to get response from PRS, Please try again.
BER028	<PRS Error Details>	Passenger Reservation System Error. Please try again
BER029	Unable to get response from PRS, Please try again.	Unable to get response from Passenger Reservation System, Please try again.

BER030	Reservation choice for Berth(s) are not valid for Shatabdi trains.	Reservation choice for Berth(s) are not valid for Shatabdi trains.
BER031	Only Seats are available in Shatabdi trains.	Only Seats are available in Shatabdi trains.
BER032	Unable to get response from PRS, Please try again.	Unable to get response from Passenger Reservation System, Please try again.
BER033	Unable to get response from PRS, Please try again.	Unable to get response from Passenger Reservation System, Please try again.
BER034	Bed-Roll choice is mandatory for this train.	Bed-Roll choice is mandatory for this train.
BER035	Bed-Roll choice is not available for this train.	Bed-Roll choice is not available for this train.
BER036	No Choice/ Window Seat option is not available in this train.	No Choice/ Window Seat option is not available in this train.