

**GOVERNMENT OF INDIA
MINISTRY OF ROAD TRANSPORT AND HIGHWAYS**

**LOK SABHA
UNSTARRED QUESTION NO. 4751
ANSWERED ON 21st AUGUST, 2025**

CASHLESS TREATMENT SCHEME

**4751. Shri G Lakshminarayana:
Dr. Byreddy Shabari:**

Will the Minister of ROAD TRANSPORT AND HIGHWAYS

सड़क परिवहन और राजमार्ग मंत्री

be pleased to state:

(a) the present status of the cashless treatment scheme for road accident victims under Section 162 of the Motor Vehicles Act, 1988 including the details of States and Union Territories where it is operational or under pilot implementation;

(b) the number of beneficiaries treated under the said scheme so far, State-wise and year-wise along with the funds allocated, sanctioned and utilised;

(c) whether the Government proposes to expand the said scheme to all States and Union Territories, including Andhra Pradesh and if so, the details thereof along with the timeline; and

(d) whether any assessment has been made regarding the adequacy of the financial ceiling and time limit prescribed under the scheme and if so, the details thereof?

ANSWER

THE MINISTER OF ROAD TRANSPORT AND HIGHWAYS

(SHRI NITIN JAIRAM GADKARI)

(a) & (c) Cashless Treatment of Road Accident Victims Scheme, 2025 (Scheme) has been notified on a pan India basis vide S.O. 2015(E) dated the 5th May, 2025 and the Guidelines of the Scheme have been notified vide S.O. 2489(E) dated the 4th June, 2025. Under this Scheme any person who is a victim of road accident caused by the use of a motor vehicle shall be entitled to treatment cover upto Rs. 1.5 lakh per victim, subject to a maximum cap of 7 days from the date of accident at any designated hospital across the country.

(b) Since inception of pilot program in 6 States & Union Territories with effect from March 2024, 4,971 road accident victims have been treated till 31st July, 2025. Further, the Scheme is jointly funded with contributions by the general insurance companies for cases where offending motor vehicle is insured and for cases involving road accidents by motor vehicles other than insured motor vehicles, budgetary support will be provided by Central Government. The budgetary fund allocated under the Scheme for other than insured cases during financial year 2025-26 is Rs. 272 Crore.

(d) Yes, an assessment has been made regarding the adequacy of the financial ceiling prescribed under the Cashless Treatment of Road Accident Victims Scheme. The analysis revealed that a vast majority of trauma-related treatments are covered within a cost of Rs.1,50,000 and a period of 7 days.
