

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

**LOK SABHA
UNSTARRED QUESTION NO. 3018
ANSWERED ON 18TH DECEMBER, 2025**

NEW CASHLESS SCHEME FOR INJURED DUE TO ROAD ACCIDENTS

**3018. SHRI DHAIRYASHEEL SAMBHAJIRAO MANE:
SHRI SUDHEER GUPTA:
SHRI CHAVAN RAVINDRA VASANTRAO:
DR. GUMMA THANUJA RANI:**

Will the Minister of ROAD TRANSPORT AND HIGHWAYS

सड़क परिवहन और राजमार्ग मंत्री

be pleased to state:

- (a) whether despite all the efforts of the Government, the cases of death due to accidents is continuously rising in the country and if so, the details thereof;**
- (b) whether the Government has fully implemented the cashless medical treatment for road accident victims across the country as per the amended Motor Vehicles Act, 2019, if so, the details thereof including the number of beneficiaries, State-wise;**
- (c) if so, the details thereof along with its salient features;**
- (d) whether the Government has issued any guidelines for implementation of this scheme and if so, the details thereof;**
- (e) whether the Government has collected any data on the impact of the cashless trauma care treatment during the golden hour for accident victims, if so, the details thereof including the findings on the role of the scheme in reducing road accident fatalities and injuries; and**
- (f) whether this scheme has numerous lacunae which makes accident victims, particularly poor persons hard to avail its benefits and if so, the steps taken to remove its shortcomings?**

ANSWER

THE MINISTER OF ROAD TRANSPORT AND HIGHWAYS

(SHRI NITIN JAIRAM GADKARI)

- (a) As per data received from Police Departments of States/Union Territories, the number of road accident fatalities on all categories of roads in the country for the years 2022 to 2024 are 1,68,491, 1,72,890 and 1,77,177 respectively. The data of 2024 includes the data taken from eDAR in respect of West Bengal (as on 08.12.2025).**

(b) to (d) The Scheme for Cashless Treatment of Road Accident Victims, 2025 (Scheme) has been notified on 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. To acclimatize field officials with the operative details of the Scheme and to achieve operational readiness of States/UTs, Pilot program of Scheme was initiated in select States/UTs of Chandigarh, Assam, Punjab, Uttarakhand, Haryana and Puducherry. Since pilot implementation, 6,833 treatment requests have been raised under the Scheme, of which 5,480 victims have been found eligible and have received cashless treatment as per the Scheme provisions. The total fund disbursed under the Motor Vehicle Accident Fund is Rs. 73,88,848/-

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Key features of the scheme includes: -

(i) Treatment cover upto Rs. 1.5 lakh per victim will be provided, subject to a maximum cap of 7 days from date of accident. The treatment cover will be available to those victims who are involved in road accidents caused by use of motor vehicles.

(ii) Every road accident victim shall be provided stabilization treatment for upto 24 hours in non-life-threatening cases and up to 48 hours in life-threatening cases at designated hospitals, subject to police response.

(iii) This statutory scheme will take precedence over any other Central / State level schemes.

(iv) The scheme has been successfully implemented through the amalgamation of two existing platforms : eDAR (electronic Detailed Accident Report) used by Police officials for reporting of accidents and TMS 2.0 (Transaction Management System) of National Health Authority (NHA) used by hospitals for treatment, claim submission and processing of payments. 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.

(e) and (f) The Scheme has been updated based on Pilot Learnings as listed below:

Insight	Action Taken
<u>Health</u>	
Treatment to be provided at nearest hospital	Stabilisation module for non-designated hospitals has been developed
Mechanism for locating nearest hospital	Integration of 112(Emergency Response Support System) with TMS 2.0 completed
Include packages related	Ambulance package made part of health

to ambulances	benefit packages
Define cut-off period for initial admission	Defined as 24 hours
Police	
Providing response on eDAR	Sensitisation programs undertaken Trainings and workshops conducted
Improving data entry	
Time to confirm road accident	Increased from 3 hours to 24/48* hours for police response
Jurisdictional issues	Transfer facility activated on eDAR

It is further informed that clear, time-bound framework has been put in place to ensure timely treatment to road accident victims and payments to hospitals.

Every road accident victim shall be provided stabilization treatment for up to 24 hours in all hospitals for non-life-threatening cases and up to 48 hours in life-threatening cases at designated hospitals, subject to police response.

Further, a complete digital trail for the Scheme will exist from the time of accident reporting through the 112 Emergency Response Support System (ERSS) platform to victim admission, treatment, police authentication, claim processing and final payment. This has been achieved through amalgamation of existing digital assets – Electronic Detailed Accident Report (eDAR) used by police officials and TMS 2.0 used by hospitals to ensure end-to-end digitization of the scheme and tracking of each case.
