

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

**LOK SABHA  
UNSTARRED QUESTION NO. 2259  
ANSWERED ON 12<sup>TH</sup> FEBRUARY, 2026**

**CASHLESS TREATMENT FOR ROAD ACCIDENT VICTIMS**

**2259. SHRI DAGGUMALLA PRASADA RAO:**

**Will the Minister of ROAD TRANSPORT AND HIGHWAYS**

सड़क परिवहन और राजमार्ग मंत्री

**be pleased to state:**

- (a) the number of road accidents reported during the last five years, vehicle-type-wise;
- (b) the details of the Cashless Treatment Scheme for road accident victims which has been implemented, along with the number of victims who have benefited thereunder, State/UT-wise; and
- (c) whether the Government proposes to expand the said Cashless Treatment Scheme to additional States and Union Territories, and if so, the details thereof including the timelines for such expansion?

**ANSWER**

**THE MINISTER OF ROAD TRANSPORT AND HIGHWAYS**

**(SHRI NITIN JAIRAM GADKARI)**

(a) Government publishes report on “Road Accidents in India” based on data received from States/ UTs. As per the report, number of road accidents during the years 2020 to 2024, classified by type of impacting vehicles is given in the table below :-

States / UTs	2020	2021	2022	2023	2024
1. Pedestrian	58,512	68,053	77,004	94,446	94,780
2. Bicycles	9,737	10,558	10,726	10,854	11,034
3. Two Wheelers	1,59,772	1,83,955	2,03,395	2,23,446	2,31,160
4. Auto Rickshaws	17,823	18,764	21,329	20,266	18,379
5. Cars, Taxis, Vans and LMVs	62,580	65,990	75,331	65,340	67,988
6. Trucks/Lorries	27,208	26,287	28,625	24,329	23,778
7. Buses	10,211	10,126	13,814	12,502	12,334
8. Other non-motorized vehicle (E-rickshaw etc.)	5,004	5,273	5,269	4,409	4,003
Others	21,334	23,426	25,819	24,991	24,251
<b>Total</b>	<b>3,72,181</b>	<b>4,12,432</b>	<b>4,61,312</b>	<b>4,80,583</b>	<b>4,87,707</b>

**(b) and (c) In accordance with the legal mandate under Section 162 of the Motor Vehicles Act, 1988, Cashless Treatment for Road Accident Victims Scheme, 2025 has been notified vide S.O. 2015(E) dated 05.05.2025. Further, comprehensive guidelines detailing the process flow, roles and responsibilities of various stakeholders, and the Standard Operating Procedures (SOPs) for its implementation have been issued vide S.O. 2489 (E) dated 04.06.2025.**

**The cashless treatment scheme was carried out in 6 States / UTs, namely, Chandigarh, Assam, Punjab, Uttarakhand, Haryana and Puducherry on Pilot Mode. Since 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.**

**Key features of the scheme include: -**

**(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 upto 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 technological 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. The reimbursement to hospitals is being done through Motor Vehicle Accident Fund (MVAFF) which is funded through contributions from General Insurance companies for cases where the offending Motor Vehicle is insured and through budgetary support for other-than-insured cases.**

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