



Government of Jammu and Kashmir  
**Directorate of Colleges**  
Higher Education Department

**The Principal,**  
Govt. Degree College/GCET  
UT of Jammu and Kashmir.

Sub: **Cashless Treatment of road Accident Victim Scheme 2025.**

Ref: HED-GS/26/2022-04(127121) dated 24.07.2025

Sir/Madam,

Kindly find enclosed herewith a copy of communication no TCJK-RSC/08/432-46 dated 06.06.2025 along with its enclosures from the State Road Safety Council, J&K, duly endorsed by the Higher Education Department vide communication referred above for your perusal with the request to offer the same wide publicity for the information of students as well as general masses.

Yours Sincerely,

**Dr. Sheikh Ajaz Bashir**

Director Colleges, J&K  
Higher Education Department  
Dated: 28-07-2025.

No.: DC-HE/K/POSH/2025/1464.

Copy to:

1. PS to Additional Chief Secretary, Higher Education Department, for the information of the Additional Chief Secretary
2. Record file/Master file.

**Government of Jammu & Kashmir  
State Road Safety Council, J&K  
(Lead Agency)**

(In the office of the Transport Commissioner, Jammu/Srinagar) E-Mail: asrscjk2015@gmail.com

1. Financial Commissioner (Additional Chief Secretary), Higher Education Department, J&K.
2. Director General of Police, J&K.
3. Principal Secretary to Government, Home Department, J&K.
4. Commissioner/Secretary to Government, Housing & Urban Development Department, J&K.
5. Inspector General of Police (Traffic), J&K.
6. Secretary to Government, Public Works (R&B) Department, J&K.
7. Secretary to Government, School Education Department, J&K.
8. Secretary to Government, Health & Med. Education Department, J&K.
9. Regional Transport Officer, Jammu/Kashmir/Kathua.
10. Regional Officer, NHAI, Jammu.
11. Executive Director, NHIDCL, RO Jammu.
12. Chief Engineer, BRO Project Sampark.
13. Chief Engineer, BRO Project Beacon.

No.TCJK-RSC/08/2025-08/ 432-46

Dated: 06-06-2025

**Subject: Cashless Treatment of Road Accident Victims Scheme-2025.**

Sir/Madam,

I am directed to forward herewith copy of communication No.TRPT-Genl0N/25/ 2021-02 (7532351), dated 30.05.2025 received from Transport Department, J&K whereunder copy of D.O. letter No.11028/01/2024-MVL-Part(2), dated 16.05.2025 issued by Secretary, Ministry of Road Transport & Highways (MoRTH), Government of India and copy of Notification S.O. 2015 (E), dated 05.05.2025 and request you to forward the same down below in your Department/Organization for information & wide publicity of the Scheme, so that the benefits of the Scheme are known to the general masses.

Yours faithfully,

Encl: As above.

(Arun Kishore Kotwal) JKAS  
Additional Transport Commissioner, J&K

**Copy to the:-**

1. Pvt. Secy. to Secretary to Government, Transport Department, J&K for information of Secretary.

PA to Transport Commissioner, J&K for information of the TC.



**Government of Jammu and Kashmir  
Transport Department, Civil Secretariat, J&K**

Transport Commissioner,  
J&K, Srinagar.

No.TRPT-GenlON/25/2021-02(7532351)

Dated: 30.05.2025

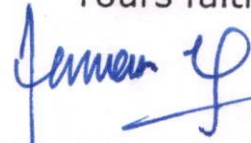
Subject: Cashless Treatment of Road Accident Victims Scheme-2025.

Sir,


I am directed to forward herewith a copy of D.O No. 11028/01/2024-MVL-Part(2) Dated 16.05.2025 along-with its enclosures, received from the Ministry of Road Transport & Highways, Government of India, regarding the captioned subject and request you to take further appropriate necessary action in the matter under intimation to this department.

Matter may kindly be treated as Most Urgent.

Yours faithfully,

  
30.05.25

**(Raman Sharma)JKAS**

 Deputy Secretary to Government

**Encl: AA**



वी. उमाशंकर  
सचिव  
V. Umashankar  
Secretary



भारत सरकार / Government of India  
सड़क परिवहन और राजमार्ग मंत्रालय  
Ministry of Road Transport & Highways

AM  
19/5  
Seey (Trp.)  
Seey (H&ME)

D.O.No.11028/01/2024-MVL-Part (2)

Date: 16<sup>th</sup> May, 2025

Dear Sir,

The Ministry of Road Transport and Highways (MoRTH) with the active participation of National Health Authority (NHA), has notified the Cashless Treatment of Road Accident Victims Scheme, 2025 as per the legal mandate of section 162 of the Motor Vehicles (MV) Act, 1988. The Scheme provides for treatment upto Rs.1.5 lakh per victim for a maximum cap of 7 days from the date of the accident, for victims of road accidents caused by the use of motor vehicles. (Copy of the notification dated 5<sup>th</sup> May, 2025 is attached.)

2. The Scheme is being implemented on a technological platform which amalgamates the Electronic Detailed Accident Report (eDAR) and the Transaction Management System (TMS) used in Prime Minister Ayushman Bharat Jan Arogya Yojana (AB PM-JAY). As a beneficiary cannot be identified beforehand in this Scheme, and injuries in a road accident forms the basis for coverage under the Scheme, preliminary confirmation by police over eDAR is required prior to administering full treatment under the Scheme as per standard packages of NHA. In the event of the victim reaching hospital without police assistance, eDAR will send SMS alerts to the jurisdictional District Collector and the District Police head to inform that a road accident victim has been admitted under this Scheme at a hospital in the respective district with the police officials to provide preliminary confirmation to the hospital on the genuineness of the road accident.

3. Further, once the victim is discharged from the Scheme, the payment shall be made to the hospital from the Motor Vehicle Accident Fund, jointly funded by the Central Government and the general insurance companies. The payment for accidents caused by insured motor vehicle(s) shall be made by General Insurance Council, whereas the payments for accidents other than those cause by insured motor vehicle(s) i.e., uninsured vehicle, hit and run, etc., shall be made with the approval of the District Collector from Central Government's budgetary support. District Collector for this purpose shall be required to be onboarded on TMS and PFMS as well as open bank account with Reserve Bank of India. In this context, the following details are required to be collected and consolidated to enable the activation of SMS alert facility and onboarding on TMS:

Name of Deputy Commissioner	District	Mobile number	Official Email ID	Aadhaar No.

Contd.../-

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4. In an effort to maximise the decentralisation of Scheme implementation, it is required that each District Road Safety Committee (DRSC) appoint a Grievance Redressal Officer, who may be contacted by victims, Good Samaritans, hospitals, etc., in respect of this Scheme. Accordingly, all DRSCs may kindly be requested to nominate the Grievance Redressal Officers and widely publicise their contact details so that maximum assistance can be made available in respect of administering golden hour treatment.

5. To expedite the collection of above details, field support shall be provided by State-level and District-level coordinators of NIC. For any administrative coordination which may be required, the following nodal officers may be contacted:

**Shri Ankit Dugar**, Director, MoRTH, Email: ankit.dugar1986@gov.in, Phone:011-3718575  
**Shri S. Vidyashankar**, HoD, NIC, Email:hog.ira-tn@nic.in, Phone:044-28545425

6. In respect of opening of bank accounts of District Collectors for integration with PFMS for this Scheme, the following nodal officers may be contacted for any administrative coordination:

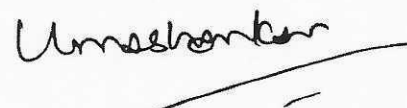
**Shri Ankit Dugar**, Director, MoRTH, email: ankit.dugar1986@gov.in, Phone:011-23718575  
**Shri Abhey Kumar**, Controller of Accounts, email: abhey.kumar@gov.in, Phone:011-387535

7. In view of the foregoing, I seek your support in providing the requisite information in para (3) of this letter in respect of Collectors of Districts in the State and also issuing necessary instructions on the above action points and to monitor its progress.

With warm regards,

Yours sincerely,

Encl.: As above

  
 (V. Umashankar)

**Shri Atal Dulloo**  
 Chief Secretary,  
 UT of Jammu & Kashmir,  
 3<sup>rd</sup> Floor, Civil Secretariat,  
 Srinagar



# भारत का राजपत्र The Gazette of India

सी.जी.-डी.एल.-अ.-05052025-262912  
CG-DL-E-05052025-262912

असाधारण  
EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (ii)  
PART II—Section 3—Sub-section (ii)

प्राधिकार से प्रकाशित  
PUBLISHED BY AUTHORITY

सं. 1971]  
No. 1971]

नई दिल्ली, सोमवार, मई 5, 2025/वैशाख 15, 1947  
NEW DELHI, MONDAY, MAY 5, 2025/VAISAKHA 15, 1947

सड़क परिवहन और राजमार्ग मंत्रालय  
अधिसूचना

नई दिल्ली, 5 मई, 2025

का.आ. 2015(अ).—केंद्रीय सरकार, मोटर यान अधिनियम, 1988 (1988 का 59) की धारा 162 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, निम्नलिखित स्कीम बनाती है, अर्थात्:-

- संक्षिप्त नाम और प्रारंभ.- (1) इस स्कीम का संक्षिप्त नाम सड़क दुर्घटना पीड़ितों का नकदी रहित उपचार स्कीम, 2025 है।  
(2) यह 5 मई, 2025 से प्रवृत्त होगी।
- परिभाषाएं.- (1) इस स्कीम में, जब तक संदर्भ से अन्यथा अपेक्षित न हो,-  
(क) "अधिनियम" से मोटर यान अधिनियम, 1988 (1988 का 59) अभिप्रेत है;  
(ख) "नाम निर्दिष्ट अस्पताल" से मोटर यानों के प्रयोग से हुई सड़क दुर्घटनाओं के पीड़ितों को नकदी रहित उपचार प्रदान करने के लिए राज्य सरकार द्वारा राष्ट्रीय स्वास्थ्य प्राधिकरण के साथ शामिल किया गया अस्पताल या नैदानिक स्थापन अभिप्रेत है;  
(ग) "निधि" से केंद्रीय मोटर यान (मोटर यान दुर्घटना निधि) नियम, 2022 के नियम 2 के उप-नियम (ख) में यथा परिभाषित मोटर यान दुर्घटना निधि अभिप्रेत है;



- (घ) "मार्गदर्शी सिद्धांत" से मोटर वाहन के प्रयोग से हुई सड़क दुर्घटनाओं के पीड़ितों को समुचित और समय पर उपचार प्रदान करने और उन अस्पतालों को समय पर भुगतान सुनिश्चित करने के लिए स्कीम के कार्यान्वयन का मार्गदर्शन करने के लिए केंद्रीय सरकार द्वारा समय-समय पर जारी किए गए ऐसे मार्गदर्शी सिद्धांत, जब पीड़ित को उपचार प्रदान किया जाता है, अभिप्रेत हैं;
- (ङ) "राष्ट्रीय स्वास्थ्य प्राधिकरण" से आयुष्मान भारत प्रधानमंत्री जन आरोग्य योजना के कार्यान्वयन के लिए स्वास्थ्य और परिवार कल्याण मंत्रालय के अधीन स्थापित प्राधिकरण अभिप्रेत है;
- (च) "पोर्टल" से स्कीम के कार्यान्वयन के लिए एक अंतर-संबंध वेब या इलेक्ट्रॉनिक आधारित प्रणाली अभिप्रेत है;
- (छ) "राज्य सरकार" से यथास्थिति राज्य सरकार या संघ राज्य क्षेत्र प्रशासन, अभिप्रेत है;
- (ज) "राज्य स्वास्थ्य अभिकरण" से आयुष्मान भारत प्रधानमंत्री जन आरोग्य योजना के कार्यान्वयन के लिए राष्ट्रीय स्वास्थ्य प्राधिकरण द्वारा मान्यता प्राप्त अस्तित्व अभिप्रेत है;
- (झ) "राज्य सड़क सुरक्षा परिषद" से अधिनियम की धारा 215 की उप-धारा (2) के अधीन गठित यथास्थिति राज्य या संघ राज्य क्षेत्र परिषद अभिप्रेत है;
- (ञ) "उपचार पैकेज" से स्कीम के अधीन नकदी रहित उपचार प्रदान करने के लिए राष्ट्रीय स्वास्थ्य प्राधिकरण द्वारा यथाविनिर्दिष्ट उपचार पैकेज अभिप्रेत है;
- (ट) "उपचार पैकेज दर" से उपचार पैकेज के समरूप राष्ट्रीय स्वास्थ्य प्राधिकरण द्वारा निर्धारित की गई उपचार लागत की स्वीकार्य सीमा अभिप्रेत है, जिसके लिए स्कीम के अधीन भुगतान किया जाएगा।

(2) उन शब्दों और पदों के, जो इस स्कीम में प्रयुक्त हैं और इसमें परिभाषित नहीं हैं किंतु अधिनियम में परिभाषित हैं, वही अर्थ होंगे, जो उस अधिनियम में क्रमशः उनके हैं।

**3. पात्रता और कवरेज.-** (1) कोई भी व्यक्ति जो किसी भी सड़क पर मोटर यान के प्रयोग से हुई सड़क दुर्घटना का पीड़ित (जिसे इसके बाद पीड़ित कहा जाएगा) है, इस स्कीम के उपबंधों के अनुसार नकदी रहित उपचार का हकदार होगा:

(2) पीड़ित ऐसी दुर्घटना की तारीख से अधिकतम सात दिन की अवधि के लिए किसी भी नाम निर्दिष्ट अस्पताल में प्रति पीड़ित एक लाख पचास हजार रुपये तक की रकम के नकदी रहित उपचार का हकदार होगा:

(3) इस स्कीम के अधीन नाम निर्दिष्ट अस्पताल के अतिरिक्त किसी अन्य अस्पताल में उपचार केवल स्थिरीकरण प्रयोजनों के लिए किया जाएगा और यह मार्गदर्शी सिद्धांतों द्वारा विनिर्दिष्ट किया जाएगा:

परन्तु राज्य सरकार पीड़ितों को ट्रॉमा और पॉली-ट्रॉमा देखभाल प्रदान करने में सक्षम सभी अस्पतालों को स्कीम के कार्यान्वयन के लिए नाम निर्दिष्ट अस्पतालों के रूप में शामिल करने के सभी आवश्यक उपाय करेगी।

**4. नोडल अभिकरण.-** (1) राज्य सड़क सुरक्षा परिषद उस राज्य या संघ राज्य क्षेत्र के लिए स्कीम के कार्यान्वयन के लिए नोडल अभिकरण होगा:

परन्तु राज्य सरकार, केन्द्रीय सरकार के पूर्व अनुमोदन से, किसी अन्य निकाय को नोडल अभिकरण के रूप में विनिर्दिष्ट करे।

(2) नोडल अभिकरण मार्गदर्शी सिद्धांतों के द्वारा यथाविनिर्दिष्ट, स्कीम के पूर्ण या उसके किसी भाग के कार्यान्वयन के लिए कार्यान्वयन अभिकरणों को विनिर्दिष्ट कर सकेगा।

**5. नोडल अभिकरण के कृत्य.-** (1) नोडल अभिकरण इस स्कीम के क्रियान्वयन के प्रयोजन के लिए ऐसे कृत्यों का पालन करेगा, जो मार्गदर्शक सिद्धांतों द्वारा विनिर्दिष्ट किए जाएं।







(5) प्रत्येक जिले के भीतर स्कीम के कार्यान्वयन की मानीटरी अधिनियम की धारा 215 की उपधारा (3) के अधीन गठित जिला सड़क सुरक्षा समिति द्वारा की जाएगी।

(6) सड़क परिवहन और राजमार्ग मंत्रालय स्कीम से संबंधित मुद्दों के समाधान तथा मार्गदर्शी सिद्धांतों की अधिसूचना के लिए केंद्रीय सरकार में नोडल प्राधिकरण होगा।

[फा. सं. आरटी-11028/01/2024-एमवीएल-भाग(4)]

महमूद अहमद, अपर सचिव

## MINISTRY OF ROAD TRANSPORT AND HIGHWAYS NOTIFICATION

New Delhi, the 5th May, 2025

**S.O. 2015(E).**—In exercise of the powers conferred by section 162 read with sub-section (4) of section 215 of the Motor Vehicles Act, 1988 (59 of 1988), the Central Government hereby makes the following Scheme, namely:-

**1. Short title and commencement.** - (1) This Scheme may be called the Cashless Treatment of Road Accident Victims Scheme, 2025.

(2) It shall come into force with effect from the 5th May, 2025.

**2. Definitions.**—(1) In this scheme, unless the context otherwise requires,-

- (a) "Act" means the Motor Vehicles Act, 1988 (59 of 1988);
- (b) "designated hospital" means the hospital or clinical establishment onboarded by the State Government with the National Health Authority for providing cashless treatment to victims of road accidents arising out of the use of motor vehicles;
- (c) "Fund" means the Motor Vehicle Accident Fund as defined in sub-rule (b) of rule 2 of the Central Motor Vehicles (Motor Vehicle Accident Fund) Rules, 2022;
- (d) "guidelines" means the guidelines issued from time to time by the Central Government to guide the implementation of the Scheme to provide appropriate and timely treatment to victims of road accidents arising from the use of a motor vehicle and to ensure timely payment to hospitals where treatment to the victim is provided;
- (e) "National Health Authority" means the Authority established under the Ministry of Health and Family Welfare for implementation of the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana;
- (f) "portal" means an inter-linked web or electronic based system for implementation of the Scheme;
- (g) "State Government" means a State Government or Union Territory Administration, as the case may be;
- (h) "State Health Agency" shall mean the entity recognised by the National Health Authority for implementation of the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana;
- (i) "State Road Safety Council" means the Council for a State or Union Territory, as the case may be, constituted under sub-section (2) of section 215 of the Act;
- (j) "treatment package" means the treatment package as specified by the National Health Authority for providing cashless treatment under the Scheme;
- (k) "treatment package rate" means the acceptable limit of cost of treatment decided by the National Health Authority corresponding to the treatment package for which payment under the Scheme shall be made.

(2) Words and expressions used in the Scheme and not defined herein, but defined in the Act, shall have the meanings respectively assigned to them in the Act.

**3. Eligibility and coverage.**—(1) Any person being a victim of road accident arising out of the use of motor vehicle (hereinafter referred to as the victim), occurring on any road, shall be entitled to cashless treatment in accordance with the provisions of this Scheme.

(2) The victim shall be entitled to cashless treatment at any designated hospital for an amount up to one lakh fifty thousand rupees per victim for a maximum period of seven days from the date of such accident:

(3) The treatment under this Scheme at a hospital other than a designated hospital shall be for stabilisation purposes only and shall be as specified by the guidelines:

Provided that the State Government shall take all necessary steps to onboard all hospitals capable of providing trauma and polytrauma care to victims as designated hospitals for the implementation of the Scheme.

**4. Nodal agency.**—(1) The State Road Safety Council shall be the nodal agency for implementation of the Scheme for that State or Union Territory:

Provided that the State Government may specify, with the prior approval of the Central Government, any other entity to be the nodal agency.

(2) The nodal agency may specify implementation agencies for the implementation of the Scheme, in whole or any part thereof, as specified by the guidelines.

**5. Functions of nodal agency.**—(1) The nodal agency shall, for the purpose of implementation of the Scheme, perform such functions as may be specified by the guidelines.

(2) Without prejudice to sub-clause (1), the nodal agency shall,—

- (i) coordinate with National Health Authority for adoption and utilisation of the portal for onboarding of designated hospitals, treatment of victims, payment to the designated hospital on treatment and related matters;
- (ii) coordinate with State Health Agency to designate hospitals under the Scheme for providing treatment, in addition to the hospitals empanelled under the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana, as specified by the National Health Authority;
- (iii) coordinate with State Health Agency to implement measures required for the detection and prevention of fraud or misuse of the Scheme or its benefits;
- (iv) develop, implement and maintain a mechanism for redressal of grievances arising from the implementation of the Scheme;
- (v) oversee the timely disbursement of payments due to the designated hospital on the portal; and
- (vi) perform such other functions or discharge any other responsibility entrusted to it, from time to time, by the Central Government, for the proper implementation of the Scheme.

**6. Treatment packages.**—(1) The medical treatment under the Scheme shall be administered through treatment packages.

(2) The payment for the cost of treatment package to the designated hospital provided under the Scheme shall be based on the treatment package rate.

**7. Medical treatment to a victim.**—(1) The designated hospital shall commence and administer medical treatment to the victim immediately on the victim being brought to the hospital.

(2) The procedure to be followed by designated hospital in pursuance of the Scheme, shall be as specified by the guidelines.

(3) In case the designated hospital deems that the treatment facilities or the expertise necessary for the proper treatment of the victim are not available with it, such designated hospital may immediately refer the victim to another designated hospital and indicate the transfer on the portal and also make arrangements for the transportation of the victim to such designated hospital by an ambulance.

**8. Payments to hospitals.**—(1) After discharge of the victim under the Scheme, the designated hospital or such other hospital providing stabilization treatment, as the case may be, shall raise a claim for payment of the cost of treatment package on the portal, in such manner and along with such documents as specified by the State Health Agency.

(2) The claim submitted under sub-clause (1) shall be verified by the State Health Agency:

Provided that the State Health Agency may seek further information from other agencies or authorities as deemed necessary for payment of the claim amount for the cost of treatment package to the designated hospital.

(3) The State Health Agency shall either approve, in full or in part, or reject the claim, in full or in part, for reasons to be recorded on the portal and make available to the designated hospital or such other hospital:

(4) On approval of the claim by the State Health Agency, the approved payment for the cost of treatment package to the designated hospital shall be transferred on the portal to such agency or authority as specified in the guidelines.



(5) The payment shall be made by such agency or authority from the concerned account of the Fund within a period of ten days from the date of receipt of the approved payment under sub-clause (4) from the State Health Agency.

**Explanation.** - For the purpose of this clause, "approved payment" shall mean such claim amount which is approved for payment to the designated hospital or such other hospital by the State Health Agency for the treatment package administered to the victim in accordance with the treatment package rate.

**9. Guidelines to the Scheme.**- (1) For the effective implementation of the Scheme, the detailed guidelines issued by the Central Government from time to time, shall be read along with the Scheme.

(2) In case of any inconsistency between the Scheme and the guidelines, the provisions of the Scheme shall

prevail.

**10. Scheme monitoring mechanism.**- (1) A Steering Committee, having the following composition, shall be constituted by the Central Government to monitor the implementation of the Scheme, namely:-

S. No.	Committee Members	Role
(1)	(2)	(3)
1.	Secretary, Ministry of Road Transport and Highways	Chairperson
2.	CEO, National Health Authority	Member
3.	Additional Secretary, Ministry of Road Transport and Highways-cum-Chairperson (Settlor), Motor Vehicle Accident Fund Trust	Member
4.	Joint Secretary, Ministry of Home Affairs	Member
5.	Joint Secretary, Ministry of Health and Family Welfare	Member
6.	Joint Secretary, Department of Financial Services, Ministry of Finance	Member
7.	Secretary General, General Insurance Council	Member
8.	Deputy Director General, National Informatics Centre	Member
9.	Representatives of State Health Agencies of six States and Union Territories on rotation basis	Member
10.	Director or Deputy Secretary, Ministry of Road Transport and Highways	Member - Convener
11.	Representatives of three Non-Governmental Agencies working in the area of road safety as may be nominated by the Central Government	Member.

(2) The Steering Committee shall meet at least twice in a year, at such time, date and at such place as the Chairperson may, from time to time, specify in this behalf.

(3) The Steering Committee may seek information from any State Road Safety Council or any entity or officer involved in the implementation of the Scheme for the purpose of monitoring the implementation of the Scheme.

(4) The implementation of the Scheme in each State or Union Territory shall be monitored by the respective State Road Safety Council.

(5) The implementation of the Scheme in each district shall be monitored by the District Road Safety Committee constituted under sub-section (3) of section 215 of the Act.

(6) The Ministry of Road Transport and Highways shall be the nodal authority in the Central Government for notification of the guidelines and addressing issues related to the Scheme.

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MAHMOOD AHMED, Addl. Secy.