



# GUJARAT TECHNOLOGICAL UNIVERSITY

**Program Name: Diploma Engineering**

**Level: Diploma**

**Branch: Automobile Engineering**

**Subject Code: DI05002051**

**Subject Name: Motor Vehicle Act & Loss Assessment**

<b>w. e. f. Academic Year:</b>	2026-27
<b>Semester:</b>	5 <sup>th</sup>
<b>Category of the Course:</b>	PEC-04

<b>Prerequisite:</b>	-----
<b>Rationale:</b>	This course provides Diploma Automobile Engineering students with essential knowledge of the Motor Vehicles Act, 1988 and the Motor Vehicles (Amendment) Act, 2019, focusing on vehicle registration, licensing, permits, and road safety regulations. It also covers motor insurance, including insurance types, accident damage assessment, claim procedures and survey documentation. Furthermore, students gain an understanding of compensation procedures under the Motor Accident Claims Tribunal (MACT). The course bridges technical automobile knowledge with legal and insurance frameworks, thereby enhancing professional competence and employability in automobile workshops, insurance companies, and transport administration sectors.

**Course Outcome:**

After completion of the course, students will be able to:

No	Course Outcomes	RBT Level
01	Explain the key provisions and regulatory framework of the Motor Vehicles Act, 1988 and the Motor Vehicles (Amendment) Act, 2019	R & U
02	Describe the administrative authorities and operational control mechanisms governing motor vehicles	R & U
03	Explain the concepts, types, and terminology of motor vehicle insurance.	R & U
04	Perform basic vehicle accident damage assessment and insurance surveys for claim processing	U & A
05	Analyze motor accident claim cases and the compensation methodology used by the Motor Accident Claims Tribunal (MACT)	U & A

*\*Revised Bloom's Taxonomy (RBT)*

**Teaching and Examination Scheme:**

Teaching Scheme (In Hours)			Total Credits L+T+ (PR/2)	Assessment Pattern and Marks				Total Marks
L	T	PR		C	Theory		Tutorial / Practical	
			ESE (E)		PA(M)	PA(I)	ESE (V)	
3	1	0	4	70	30	00	00	100



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## Course Content:

Unit No.	Content	No. of Hours	% of Weightage
1.	<p><b>Motor Vehicles Act, 1988 and Motor Vehicles (Amendment) Act, 2019</b></p> <p>1.1 Introduction and Objectives</p> <ul style="list-style-type: none"><li>1.1.1 Evolution of motor vehicle legislation in India</li><li>1.1.2 Need and importance of road transport regulation</li><li>1.1.3 Overview of the Motor Vehicles Act, 1988</li><li>1.1.4 Objectives of the Motor Vehicles Act</li></ul> <p>1.2 Key Definitions and Terminology (Motor vehicle, Transport vehicle, Private vehicle, Goods carriage, Contract carriage, Stage carriage, Registered owner, Driver, Conductor)</p> <p>1.3 Licensing of Drivers</p> <ul style="list-style-type: none"><li>1.3.1 Types of Driving Licenses (LMV, HMV, Transport)</li><li>1.3.2 Procedure for obtaining a Learner's License</li><li>1.3.3 Driving test procedure</li><li>1.3.4 Renewal and disqualification of Driving License</li><li>1.3.5 Offences Related to Driving License</li><li>1.3.6 Points-Based Driving License System / penalty system</li></ul> <p>1.4 Registration of Motor Vehicles</p> <ul style="list-style-type: none"><li>1.4.1 Registration procedure</li><li>1.4.2 Temporary and permanent registration</li><li>1.4.3 Transfer of ownership</li><li>1.4.4 Hypothecation endorsement</li><li>1.4.5 BH Series registration (Bharat Series)</li></ul> <p>1.5 Permits and Control of Transport Vehicles</p> <ul style="list-style-type: none"><li>• Stage carriage permit, Contract carriage permit, Goods carriage permit, National permit, Tourist permit</li></ul> <p>1.6 Salient Features of the Motor Vehicles (Amendment) Act, 2019</p> <ul style="list-style-type: none"><li>1.6.1 Enhanced penalties</li><li>1.6.2 E-governance (digital records)</li><li>1.6.3 Good Samaritan provisions</li><li>1.6.4 Vehicle recall policy</li><li>1.6.5 Protection of road accident victims</li><li>1.6.6 Aggregator regulations</li></ul>	12	25%



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	1.6.7 National Transportation Policy		
2.	<p><b>Administrative and Operational Control of Motor Vehicles</b></p> <p>2.1 Administrative Authorities</p> <p>    2.1.1 Powers of the Central Government</p> <p>    2.1.2 Powers of the State Government</p> <p>    2.1.3 Functions of the RTO</p> <p>2.2 Vehicle Documents and Certification</p> <p>    2.2.1 Registration Certificate (RC)</p> <p>    2.2.2 Fitness Certificate</p> <p>    2.2.3 Renewal process</p> <p>    2.2.4 Duplicate RC issuance procedure</p> <p>2.3 Pollution and Safety Regulations</p> <p>    2.3.1 PUC (Pollution Under Control) certification</p> <p>    2.3.2 Emission norms (Bharat Stage (BS) emission standards)</p> <p>    2.3.3 Vehicle safety standards</p> <p>    2.3.4 Road safety regulations</p> <p>2.4 Permit System and Enforcement</p> <p>    2.4.1 Permit regulation and enforcement</p> <p>    2.4.2 Suspension and cancellation of permits</p> <p>    2.4.3 Traffic enforcement authorities</p> <p>2.5 Digital Initiatives</p> <p>    2.5.1 VAHAN portal</p> <p>    2.5.2 SARATHI portal</p> <p>    2.5.3 FASTag system</p> <p>    2.5.4 e-Challan system</p>	09	20%
3.	<p><b>Motor Vehicle Insurance</b></p> <p>3.1 Introduction to Motor Vehicle Insurance</p> <p>    3.1.1 Concept and importance</p> <p>    3.1.2 Legal requirement under the Motor Vehicles Act</p> <p>    3.1.3 Role of IRDAI (Insurance Regulatory and Development Authority of India)</p> <p>3.2 Types of Motor Vehicle Insurance</p> <p>    3.2.1 Third Party Insurance</p> <p>    3.2.2 Comprehensive Insurance</p> <p>    3.2.3 Add-on Covers</p> <p>3.3 Insurance Terminology</p> <p>    3.3.1 IDV (Insured Declared Value)</p>	07	15%



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	3.3.2 Premium calculation 3.3.3 No Claim Bonus (NCB) 3.3.4 Deductibles		
4.	<b>Vehicle Accident Damage Assessment and Insurance Survey</b> 4.1 Types and Causes of Road Accidents 4.2 Damage Identification 4.2.1 Structural damage 4.2.2 Mechanical damage 4.2.3 Electrical damage 4.2.4 Aesthetic damage (body panels, paint, trim parts) 4.3 Estimation Preparation 4.3.1 Labour charges 4.3.2 Spare parts costing 4.3.3 Depreciation calculation 4.3.4 Use of digital estimation software in vehicle damage assessment 4.4 Total Loss and CTL 4.4.1 Definition of total loss 4.4.2 Constructive total loss 4.4.3 Salvage value 4.5 Role of the Surveyor and Loss Assessor 4.6 Claim Procedure 4.6.1 Accident intimation 4.6.2 FIR and documentation 4.6.3 Surveyor inspection 4.7 Survey Report Writing 4.7.1 Format of the survey report 4.7.2 Documentation required 4.7.3 Photographic evidence 4.8 Claim Settlement and Disputes	11	25%
5.	<b>Motor Accident Claims Tribunal (MACT) and Compensation Methodology</b> 5.1 Introduction to the Motor Accident Claims Tribunal (MACT) 5.1.1 Constitution and jurisdiction 5.1.2 Powers of the MACT 5.2 Filing of a Claim Petition 5.2.1 Required documents	06	15%



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5.2.2 Limitation period		
5.3 Types of Compensation		
5.3.1 Death cases		
5.3.2 Injury cases		
5.3.3 Permanent disability		
5.4 Multiplier Method		
5.4.1 Age factor		
5.4.2 Income assessment		
5.4.3 Future prospects		
5.5 Important Judgments and Case Studies		
<b>Total</b>	<b>45</b>	<b>100</b>

## Suggested Specification Table with Marks (Theory):

Distribution of Theory Marks (in %)					
R Level	U Level	A Level	N Level	E Level	C Level
30	50	20	-	-	-

Where R: Remember; U: Understanding; A: Application, N: Analyze and E: Evaluate C: Create (as per Revised Bloom's Taxonomy)

## References/Suggested Learning Resources:

### (a) Books:

S. No.	Title of Book	Author	Publication with place, year and ISBN
1	Motor Vehicles Act, 1988 (as amended in 2019)	P. M. Bakshi	Universal Law Publishing Co. Pvt. Ltd., New Delhi, 2022, ISBN: 978-9350358771
2	Guide to Motor Vehicles Act	Taxmann	Taxmann Publications Pvt. Ltd., New Delhi, 2021, ISBN: 978-9390831319
3	Commentary on the Motor Vehicles Act, 1988	K. Kannan	LexisNexis Butterworths, New Delhi, 2019, ISBN: 978-9388548670
4	Motor Accident Claims and Compensation	Justice K. Sreedhar Rao	Asia Law House, Hyderabad, 2018, ISBN: 978-9386515445
5	Law of Motor Insurance	B. C. Mitra	Eastern Law House Pvt. Ltd., Kolkata, 2017, ISBN: 978-8171772896



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6	Motor Vehicles Laws (2 Volumes)	K. Kannan & Vijayaraghavan	LexisNexis, Gurgaon, 2019, ISBN: 978-9388548670
7	Handbook on Motor Accident Claims	S. D. Singh	Commercial Law Publishers (India) Pvt. Ltd., New Delhi, 2020, ISBN: 978-9356032996

## (b) Open-source software and website:

S. No.	Website	Focus Area	Link
1	Ministry of Road Transport & Highways (MoRTH)	Official law & updates	<a href="https://morth.nic.in/">https://morth.nic.in/</a>
2	Parivahan (VAHAN & SARATHI)	Vehicle and driving licence information & services	<a href="https://parivahan.gov.in/">https://parivahan.gov.in/</a>
3	Insurance Regulatory & Development Authority of India (IRDAI)	Insurance regulations & consumer information	<a href="https://www.irdai.gov.in/">https://www.irdai.gov.in/</a>
4	Legal Service India	Case laws & legal articles (MACT)	<a href="https://www.legalserviceindia.com/">https://www.legalserviceindia.com/</a>
5	India Code (Government Legal Archive)	Full text of Acts/Amendments	<a href="https://www.indiacode.nic.in/">https://www.indiacode.nic.in/</a>
6	Automobile Engineering Videos & Tutorials (NPTEL)	Technical learning support	<a href="https://nptel.ac.in/">https://nptel.ac.in/</a>
7	Open Government Data (OGD) Platform India	Transport/accident statistics	<a href="https://data.gov.in/">https://data.gov.in/</a>

## Suggested Tutorial List:

- 1) Comparison chart: MV Act penalties (1988 vs 2019)
- 2) Good Samaritan protection case discussion
- 3) Driving licence application format preparation
- 4) Filling of sample RC and permit forms
- 5) PUC compliance case study
- 6) Visit to RTO / VAHAN-SARATHI portal demonstration
- 7) Motor insurance case discussion
- 8) Vehicle damage estimation sheet preparation
- 9) Depreciation calculation practice
- 10) Claim intimation letter preparation
- 11) Claim settlement process flow chart
- 12) Writing a sample survey report



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- 13) MACT compensation numerical problem
- 14) Analysis of one MACT judgment
- 15) Drafting a sample claim petition
- 16) Use of digital estimation software in damage assessment

## **Suggested Activities for Students: If any**

### **1. Study of Motor Vehicles Act Provisions**

- Read selected sections of the Motor Vehicles Act, 1988.
- Prepare summary notes on licensing, registration, and penalties.
- Compare major changes introduced in the Motor Vehicles (Amendment) Act, 2019.

### **2. RTO Process Study**

- Visit nearby RTO office or explore Parivahan portal.
- Study procedure for vehicle registration, DL issue, and permit system.
- Prepare a brief report on administrative workflow.

### **3. Insurance Policy Analysis**

- Collect sample motor insurance policies.
- Identify IDV, premium, NCB, and add-on covers.
- Compare Third Party and Comprehensive insurance.

### **4. Accident Damage Assessment Practice**

- Observe damaged vehicle (if possible, in workshop).
- Identify structural and mechanical damage.
- Prepare estimation sheet with depreciation calculation.

### **5. Claim Procedure Case Study**

- Prepare flowchart of claim settlement process.
- Draft a sample accident intimation letter.
- Study documents required for insurance claim.

### **6. Survey Report Preparation**

- Draft a sample survey report based on given case.
- Attach photographic documentation format.

### **7. MACT Case Analysis**

- Study one judgement from Motor Accident Claims Tribunal.
- Identify compensation calculation method.
- Practice multiplier method problems.

### **8. Group Discussion / Seminar**

- Topic examples:
  - Road safety awareness
  - Good Samaritan Law
  - Importance of motor insurance
  - Impact of increased penalties (2019 amendment)

### **9. Preparation of Forms & Documentation**

- Fill sample DL, RC, claim, and permit forms.
- Prepare checklist for accident documentation.



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## 10. Statistical Study

- Collect road accident data from government portals.
- Prepare short presentation on accident trends.

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