



GOVERNMENT OF KHYBER PAKHTUNKHWA
RELIEF, REHABILITATION & SETTLEMENT DEPARTMENT

Dated Peshawar, the 4th December, 2025

NOTIFICATION

No. SO (Coord/Reg) RR&SD/3-6/2015/PDMA/2025/Vol-VI/509³²-In exercise of the powers conferred under Section-47(A) of the National Disaster Management Act, 2010 and in supersession of previous regulations notified vide this Department's Notification No.SO (Estt) RR&SD/3-10/2015/PDMA/Vol-VIII dated 12th June, 2019, the Provincial Disaster Management Authority is pleased to make the following Regulations, namely:

"Provincial Disaster Management Authority Civilian Victim
Compensation Regulations, 2025"

1. Short Title, Application and Commencement

- i. These Regulations may be called the "*Provincial Disaster Management Authority Civilian Victim Compensation Regulations, 2025*", hereinafter referred to as "Regulations".
- ii. These Regulations shall apply / extend to whole of Khyber Pakhtunkhwa, including Merged Districts.
- iii. These Regulations shall come into force at once.

2. Purpose

- i. These Regulations are a compendium of compensation related matters of harm to civilian victims including causes, nature of harm to a civilian victim, minimum amount of compensation, processes, time-lines, various committees and other allied matters for loss due to man-made disaster, laying out unambiguous instructions primarily for the district administration.
- ii. It includes a web-portal for the online submission, processing, sanctioning, and disbursement of compensation claims arising out from man-made disasters.

3. Definitions. - In these Regulations, unless the context otherwise requires

- a) "Act" means the National Disaster Management Act, 2010 (Act No.XXIV of 2010) as amended from time to time.
- b) "Authority" means the Khyber Pakhtunkhwa Provincial Disaster Management Authority established under Section-15 of the Act *ibid*.
- c) "DDMU" means the District Disaster Management Unit notified under Section-18 of the Act *ibid*;
- d) "Portal" means a digital platform established for the online submission, processing, sanctioning, and disbursement of compensation claims, enabling real-time access to applicants.

- e) "Government" means the Government of Khyber Pakhtunkhwa.
- f) "Account" means account maintained by PDMA with a Payment Service Provider (PSP) for compensation to the affectees of man-made disaster as per provision in Sub-section (3) of Section 30 of the Act *ibid*.
- g) "Loss of Life" means death of a civilian victim due to man-made disaster.
- h) "Civilian Victim" means;
- (i) a bonafide citizen of Pakistan, domiciled in Khyber Pakhtunkhwa Province, and not in government service of Pakistan or Provincial Government, who is a victim of a man-made disaster; and
 - (ii) a person, not being a terrorist or personnel of a law enforcement agency on duty or a government servant, who suffers harm to body due to any terrorist activity and militancy and, in the event of death of the person, includes legal heirs of the victim.
 - (iii) Government servant who suffers property loss (other than loss of life/ injury).
- i) "Man-made Disaster" means a disaster due to a man-made cause and includes fire, bomb blast, terrorist activities and militancy, annoyed or provoked mob which results in a substantial loss of life or human suffering or damage to and destruction of property both moveable and immovable.
- j) "Terrorist activities and Militancy" means unlawful act using any explosive, weapon or any other means of force or show of force by a terrorist against a person or property to intimidate or coerce public, a section of public, the government, federal government or any agency or authority of a government in furtherance of political, sectarian, religious, ethnic or social objectives and includes a suicide attack, sectarian violence and armed conflict between a terrorist and a law enforcing agency.
- k) "Legal Heir" means a person who, under the applicable Islamic, or legal succession laws of Pakistan, is entitled to receive compensation on behalf of a deceased person, and whose legal status or relation is established through:
- (i) A Succession Certificate issued by a competent court of Law;
- OR
- (ii) Judicial stamp paper nominating a family member by the legal heirs with countersignature by the Tehsildar concerned, in case of immediate disaster response is needed.
- l) "Major Injury" means a serious physical injury due to man-made disaster that causes severe pain, prolonged treatment of more than 3 weeks or temporary loss of functionality, but not necessarily permanent disability or any other identified by the District Medical Board.
- m) "Minor injury" means an injury due to man-made disaster that requires minimal medical treatment or hospitalization and has no lasting impact on function or livelihood. This may include minor cuts/injuries, first-degree burns etc. or as identified by the District Medical Board.
- n) "District Medical Board" means a board as notified by the Health Department for the purpose.

- o) "PDMA Oversight Committee": means a committee notified by the Director General PDMA, as amended from time to time, responsible for overseeing the integrity, efficiency and accountability of the claims and roles assigned under Regulation-8 of the Regulations.
- p) "Grievance Redressal Committee" means a committee notified by Director General PDMA, as amended from time to time.
- q) "Payment Service Provider" means any bank, microfinance institution, or digital payment platform owned by the government and regulated by the State Bank of Pakistan (SBP), which has entered into a formal agreement with the Provincial Disaster Management Authority (PDMA) for the purpose of digital disbursement of compensation funds to the affectees.
- r) "Digital photograph" means a photograph of a damaged house/structure depicting owner standing in front of a damaged house/structure, along with members of claim assessment committee, with a board in his hand and shall have name, CNIC, damaged category written on it clearly visible.
- s) "House" means a place of residence owned by a family/individual.
- t) "Fully Damaged House" means a damaged house, consisting of two or more rooms, with more than 50 % structural failure or collapse due to a man-made disaster, rendering the building uninhabitable, unsafe, or beyond repair. This may also include a damaged boundary wall of any size.
- u) "Partial Damaged House" means a damaged house, consisting of two or more rooms, with less than 50 % structural failure or collapse due to a man-made disaster, rendering the building uninhabitable, unsafe, or beyond repair. This may also include a damaged boundary wall of any size.
- v) "Fully Damaged Shop" means a fully damaged shop, kiosk, or business establishment used for a commercial purpose that has completely collapsed or sustained structural damage, including loss of some business items which is beyond repair and the business activity has badly suffered, due to a man-made disaster.
- w) "Partially Damaged Shop" means partially damaged shop, kiosk, or business establishment used for a commercial purpose in which business activity is temporarily affected but can resume after minor to moderate repairs.
- x) All other terms shall have the same meaning as enunciation in the Act.

4. Types of Claims and Rates of Compensation

- i. All claims listed in these Regulations shall be admissible, ensuring online submission of information, documentation, approving, sanctioning and disbursement.
- ii. For all purposes and intents of these Regulations, the type of claim and rates of compensation shall be as under:

S#	Types of Claim	Rate of compensation
1	Loss of life	Rs. 100,000
2	Major Injury	Rs. 300,000
3	Minor Injury	Rs. 50,000
4	Dwelling Unit/ House	
	a. Complete destruction	Rs. 500,000
	b. Partial destruction	Rs. 150,000

5	Shop, kiosk or other business establishment	
	a. Complete destruction	Rs. 500,000
	b. Partial destruction	Rs. 150,000
6	Loss of Household Livestock	
	a. Big Cattle (Cow, Buffalo, Bull, Horse)	Rs. 80,000
	b. Small Cattle (Sheep, Goat and Donkey)	Rs. 20,000
7	Loss of vehicle	
	a. Bus, truck or other heavy vehicle	Rs. 200,000 (severe damage) & Rs. 100,000 (minor damage)
	b. Car, jeep or other four or three-wheeler	Rs. 300,000 (severe damage) & Rs. 60,000 (minor damage)
	c. Motor cycle or scooter	Rs. 40,000 (severe damage)
8	Petrol Pump	Rs.1,500,000
Property (house compensation) will be paid on 50:50 ratios among the landlord and tenant.		

- iii. The Government may, by notification in the official gazette, revise the types of claims and the rates of compensation.
- iv. The compensation claims for any type, mentioned above, shall be forwarded to the district, where the incident happened or to the district of origin of the applicant, whichever is feasible to the applicant.

5. Claim Assessment Committees:

- i. All the Claim Assessment Committees mentioned below against each type of claim shall upload their assessments using the web-portal.
- ii. Each member of the Claim Assessment Committee shall conduct physical site verification of the reported damages of houses, Petrol Pumps, Livestock, Shop and Vehicle damages, review documentary or photographic evidences.
- iii. Tehsildar of the concerned revenue circle shall verify and certify the ownership status of the applicant's damaged house, petrol pumps and shop damages through official revenue record, such as fard, intiqal, registry, or any other record of right maintained by his office.
- iv. Representative of Communication & Works Department shall ensure that the damaged house or shop or petrol pump has properly been categorized as defined in these Regulations.
- v. Representative of Livestock Department shall verify the exact number of livestock damages and its type.
- vi. On receiving a claim of compensation, the following Claim Assessment Committees shall validate it against the requirements, including the documents and record, as detailed in these Regulations:

S#	Type of Claim	Claim Assessment Committee
1	Loss of Life	(i) Incharge AC/AAC of the Subdivision- Chairperson (ii) SHO/DSP concerned (iii) Tehsildar of concerned revenue circle. (iv) Halqa Patwari or Village Council or Neighborhood Council Secretary
2	Major or minor Injury	(i) Incharge AC/AAC of the Subdivision- Chairperson (ii) SHO / DSP concerned (iii) Tehsildar of concerned revenue circle (iv) Halqa Patwari or Village Council or Neighborhood Council Secretary
3	Loss of Property – Houses, shops, kiosk, business establishment, petrol pump	(i) Incharge AC / AAC of the Subdivision - Chairperson (ii) SHO / DSP concerned (iii) Representative of District C&W Department (not below sub engineer) (iv) Tehsildar of concerned Revenue circle (v) Halqa Patwari or Village Council or Neighborhood Council Secretary. (vi) Other co-opted member as notified by Provincial Government / PDMA / DDMU
4	Loss of Household Livestock	(i) Incharge AC / AAC of the Subdivision – Chairperson (ii) Tehsildar/ Girdawar of concerned Revenue circle (iii) Representative of Livestock Department (iv) Halqa Patwari or Village Council or Neighborhood Council Secretary
5.	Damaged/ Loss of vehicles	(i) Incharge AC/AAC of the Subdivision- chairperson (ii) SHO / DSP concerned (iii) Excise & Taxation Officer of the District (iv) Motor Vehicle Examiner (MVE) in the District (v) Tehsildar / Girdawar of concerned Revenue Circle (vi) Halqa Patwari or Village Council or Neighborhood Council Secretary

6. Claim Submission Procedure, Process Flow, and Paying Modalities:

- i. Claimant / legal heir, Chairman claim assessment committee, ADC (R&HR) may initiate case of compensation through web-portal or the applicant may submit application to the chairman claim assessment committee or ADC(R&HR).
- ii. In all the cases, claims shall be assigned to the Chairman Claim Assessment Committee, who will certify validation process and assessment undertaken by the committee members and forward the claim to ADC (R&HR) Dashboard, after ensuring completion of required information, documents and signatures.
- iii. ADC (R&HR) shall examine the case in light of the Regulations and required documents as outlined in the Regulations and forward the complete case to the DDMU for the approval.
- iv. Chairman DDMU shall obtain consent of the members of the DDMU through a formal meeting by digitally recording their signatures. The Chairman DDMU shall forward the approved cases to PDMA Oversight Committee through the dashboard.

- v. A centralized account shall be opened by PDMA with Payment Service Provider (PSP). Finance Department shall release funds to the PDMA.
- vi. PDMA Oversight Committee shall check the record of the approved cases to grant sanction and forward the cases to Payment Service Provider for disbursement of compensation amount to the beneficiary's account.

7. Approving Authorities

1. The DDMUs, in each District shall be the approving authority for all claims of compensation, based on assessment by the Claim Assessment Committees constituted under these Regulations.
2. It shall be mandatory to upload all the cases through web-portal and after its approval by DDMU, the case shall be forwarded by the chairman DDMU to the PDMA Oversight Committee for sanctioning and thereafter, to the Payment Service Provider (PSP) for disbursement.
3. The DDMU shall have the following role and responsibilities:
 - i. Plan, monitor and supervise the claim assessment process in the district.
 - ii. Ensure transparency in the overall assessment process, authorize / approve and submission of cases to PDMA oversight committee, random verification, monitor timelines for claim assessment committee members, reconciliation with Payment Service Providers (PSPs) at district level and beneficiary engagements.
 - iii. Digitally record/signatures regarding approval of decisions for each case in the web-portal and to certify the accuracy and legitimacy of the claims.
 - iv. Resolve inter-departmental coordination issues, if any, relating to the claim processing within the district.
 - v. Facilitate grievances' redressal at the district level for unresolved or disputed claims.



8. Role of PDMA Oversight committee: There shall be an oversight committee in PDMA to perform the following functions:

- i. Examine, review and sanction the compensation cases approved by the District Disaster Management Units (DDMUs) and forward to Payment Service Providers (PSPs) for disbursement.
- ii. Reconcile with DDMU, Payment Service Providers (PSPs) and Finance Department for fund flow management and to monitor delays, exceptions, or anomalies in uploaded documents, digital workflows and revert / direct cases for corrective actions.
- iii. Submit monthly and quarterly reports to DG PDMA and higher authorities on need basis and to monitor the overall compensation process.

9. Required Documentation: Invariably, all the compensation claims processed on web-portal shall have the following documents:

S#	Categories	Required Documents
1.	Loss of Life	(i) CNIC of the deceased or Form-B or Birth Certificate (In case of minor) (ii) CNIC of Next of Kin/Legal Heir to whom payment will be disbursed provided that all the legal heirs of the deceased shall nominate/authorize a family member on judicial stamp paper for compensation. (iii) Death Certificate signed by the concerned Medical Supt (death inside hospital or received in hospital) or Revenue Field Staff or Village Council Secretary. (iv) Next of kin/ legal heir / succession certificate issued by the competent authority. (v) FIR under 7-ATA
2.	Major or /Minor Injury	(i) CNIC of the victim or Form-B / Birth Certificate (in case of minor) (ii) Original Medical Certificate issued by the District Medical Board, ascertaining therein, the type of Injury major or minor and their recommendations. (iii) FIR under 7-ATA
3.	Damaged to Property – Houses, shop, kiosk or other business establishment, petrol pump	(i) CNIC of the owner or Form B (in case of minor) (ii) Certified copy of ownership documents i.e. registered sale deed / allotment letter / fard / mutation or certificate of ownership issued by the concerned revenue staff. (iii) Digital Photograph as defined in the Regulations, along with GPS coordinates collected during visit of the Assessment Committee (iv) FIR under 7-ATA
4.	Livestock	(i) CNIC of the owner or Form B (in case of minor) (ii) Certificate issued by Secretary of concerned Village/ Neighborhood Council indicating number of animals perished, its kind, in a man-made disaster duly verified by the Livestock Department (iii) FIR under 7-ATA (iv) Pictorial evidence.
5.	Vehicles	(i) Attested copy of CNIC of the owner / claimant (ii) Certified copy of ownership documents (iii) Certificate issued by Motor Vehicle Examiner and its categorization (iv) Pictorial evidence
FIR under 7-ATA may not be compulsory attached in case of losses due to provoked or annoyed mob		

10. Timelines: Following timelines for processing of compensation claims shall be followed:

S#	Category	Timelines
(a)	Submission of application from the date of incident: (i) Loss of Life (ii) Major or Minor injury (iii) Loss of Property- Houses, shop, kiosk etc. (iv) Livestock (v) Vehicle	Not more than 30 days
(b)	Chairman Claim Assessment Committee to forward cases to ADC (R&HR) Dashboard or process reverted cases from the applicants	Not more than 5 working days
(c)	Finalization or reversion of claim by ADC (Relief) and its submission to approving authority (i.e. DDMU) and Chairman CAC respectively	Not more than 5 Working days

(d)	Consideration and finalization or reversion of claim by DDMU.	Not more than 5 working days
(e)	Finalization of claim by PDMA oversight committee	Not more than 5 working days
(f)	Payment of Compensation by Payment Service Provider	Not more than 5 working days
(g)	Provided that in circumstances to be certified in writing by the Deputy Commissioner, beyond the control of the applicant or the concerned forum, the above timelines may be reasonably relaxed by the DG-PDMA on case-to-case basis maximum for 120 days	

11. **Punishment for False Claims-** All False claims/reports shall be dealt in accordance with Section-34 of the Act.

12. **Matters not specifically provided for to be dealt with under instructions.** Where an emergency has been declared under Section-16 of the Act ibid and circumstances exist which are not specifically provided for in these Regulations, the Relief, Rehabilitation and Settlement Department, Government of Khyber Pakhtunkhwa may issue such instructions as are deemed necessary for public interest.

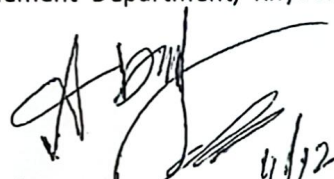
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Secretary to Govt: of Khyber Pakhtunkhwa
Relief Rehabilitation & Settlement Department

Endst: No. SO (Coord/Reg) RR&SD/3-6/2015/PDMA/2025/Vol-VI: Dated Peshawar the, 4th December, 2025

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6. Director General PDMA Khyber Pakhtunkhwa
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(ABDUL AKBAR)
SECTION OFFICER (COORD / REG) 4/12/25