



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/1493⁵⁰⁸-- 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-VII dated 11th June, 2019, the Provincial Disaster Management Authority is pleased to make the following Regulations, namely:

"Provincial Disaster Management Authority Natural Calamity
and Other Incidents Compensation Regulations, 2025"

1. Title, Application and Commencement

- i. These Regulations may be called the "Provincial Disaster Management Authority Natural Calamity and Other Incidents Compensation Regulations 2025", hereinafter referred to as "Regulations".
- ii. These Regulations shall extend to the 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 including types, rates, processes, time-lines, various committees and other allied matters for loss due to natural calamities and other incidents, 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 from natural calamities and other incidents.

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.
- c) "DDMU" means the District Disaster Management Unit notified under Section-18 of the Act;
- 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 the PDMA with a Payment Service Provider (PSP) for compensation to the affectees of natural calamities and other incidents as per provision in sub-section (3) of Section-30 of the Act.
- g) "Loss of Life" means death due to a natural calamity or other incidents.
- h) "Natural Calamity" means, and includes, a traumatic environmental event, such as a flood, an earthquake, a hurricane, a heatwave, a cold wave, a tornado, a mudslide, a landslide, a wildfire, a thunderstorm or any other calamity government may include through a notification in the official gazette.
- i) "Other incidents" means and includes, a fire, short circuit of electricity, an attack by a wild carnivore, a gas leakage/gas cylinder blast and electrocution, drowning due to flood / flash flood, a roof/walls collapse, and a mine accident.
- j) "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) 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.

- k) "Major Injury" means a serious physical injury due to natural calamity or other incident that causes severe pain, prolonged treatment of more than 3 weeks or temporary loss of functionality or permanent disability or any other identified by the District Medical Board.
- l) "Minor injury" means an injury due to natural calamity or other incident that require minimal medical treatment or hospitalization and have no lasting impact on function. This may include minor cuts / injuries, first degree burns etc. or as identified by the District Medical Board.
- m) "District Medical Board" means a board as notified by the Health Department for the purpose.
- n) "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 these Regulations.
- o) "Grievance Redressal Committee" means a committee as notified by Director General, PDMA, and as amended from time to time.
- p) "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 to the affectees.
- q) "Digital photograph" means a photograph of a damaged house depicting owner standing in front of a damaged house 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.

- r) "House" means a place of residence owned by a family/individual.
- s) "Fully Damaged House of 02 Rooms & Above" means a damaged house, consisting of two or more rooms, with more than 50 % structural failure or collapse due to a natural calamity, rendering the house uninhabitable, unsafe, or beyond repair. This may also include a damaged boundary wall of any size.
- t) "Fully Damaged House of 01 Room with a Damaged Boundary Wall" means house in which a single habitable room has been destroyed more than 50 %, due to a natural calamity rendering it uninhabitable and unsafe, along with the collapse of its associated boundary wall not less than 10 feet.
- u) "Fully Damaged House of one Room only" means house in which a single habitable room has been destroyed more than 50 % due to a natural calamity rendering it uninhabitable and unsafe.
- v) "Damaged boundary wall" means a boundary wall damaged not less than 10 feet in length due to a natural calamity.
- w) All other terms shall have the same meaning as enunciated in the Act.

4. Types of Claims and Rates of Compensation

- a) All claims listed in this regulation shall be admissible, ensuring online submission of information, documentation, approving, sanctioning and disbursement.
- b) For all purposes and intents of these Regulations, the types of claim and rates of compensation shall be as under:

S #	Type of Claim	Rate of compensation
1	Loss of life	Rs. 1,000,000
2	Major Injury	Rs. 300,000
3	Minor Injury	Rs. 50,000
4	Loss of Property – Houses	
	a. Fully Damaged House of 02 Rooms & Above	Rs. 200,000
	b. Fully Damaged House of 01 Room + Fallen Boundary Wall	Rs. 100,000
	c. Fully Damaged House of one Room only	Rs. 80,000
	d. Fallen Boundary Wall only	Rs. 50,000
5	Loss of Household Livestock	
	a. Big Cattle (Cow, Buffalo, Horse, Donkey etc)	Rs. 60,000
	b. Small Cattle (Goat, Sheep etc)	Rs. 8000
6	Crops and Orchards	Rs. 10,000 per acre maximum Rs: 100,000 per family for Crops and Rs: 700 per tree, maximum Rs: 80,000 per family for orchards
Property (house compensation) shall be paid on 50:50 ratios amongst the landlord and tenants.		

- c) The Government may, by notification in the official gazette, revise the types of claims and rates of compensation.
- d) 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, livestock and crop / orchards damages, review documentary or photographic evidence.
- iii. Tehsildar of the concerned revenue circle shall verify and certify the ownership status of the applicant's damaged house, crops through official revenue record, such as Fard, Intiqal, Registry, or any other record of right maintained by his office.
- iv. Representative of Irrigation Department shall verify that the damaged house was not constructed within the command area of a dam, and/or any other water resource or course.
- v. Representative of Communication & Works Department shall verify that the damaged house has properly been categorized as defined in the Regulations.
- vi. Representative of Livestock Department shall verify the exact number of livestock damages and its type.
- vii. Representative of Agriculture Department shall verify the exact acre of damaged crop land, number of orchards, kind of crops and /or trees through local field inspection.
- viii. 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) AC/AAC of the Subdivision– Chairperson (ii) Representative of Rescue 1122 (iii) Tehsildar of concerned revenue circle (iv) Halqa Patwari or Village Council or Neighborhood Council Secretary (v) Representative of Wildlife Deptt (only for loss of life due to attack by carnivore)
2	Major or Minor Injury	(i) AC/AAC of the Subdivision– Chairperson (ii) Representative of Rescue 1122 (iii) Tehsildar of concerned revenue circle (iv) Halqa Patwari or Village Council or Neighborhood Council Secretary (v) Representative of Wildlife Deptt (only for loss of life due to attack by carnivore)

3	Loss of Property – Houses	(i) AC / AAC of the Subdivision – Chairperson (ii) Representative of District C&W Department (not below sub engineer) (iii) Representative of District Irrigation Department (not below sub engineer) (iv) Tehsildar of concerned Revenue circle (v) Halqa Patwari or Village Council or Neighborhood Council Secretary. (vi) Other coopted member as notified by Provincial Government/ PDMA/ DDMU
4	Loss of Household Livestock	(i) 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.	Crops and Orchards	(i) AC/AAC of the Subdivision- chairperson (ii) Representative of Agriculture Department (iii) Tehsildar / Girdawar of concerned Revenue Circle (iv) 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 (CAC), ADC (R&HR) may initiate case of compensation through web-portal or the applicant may submit application to the chairman CAC 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 Relief 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 before the DDMU for the approval.
- iv. Chairman DDMU shall obtain consent of 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 will check the record of the approved cases to grant sanction and forward the cases to Payment Service Provider Dashboard for disbursement of compensation 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 Committee 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 Provides (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 grievance redressal escalation 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, PSP 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 process.

9. Required Documentation: Invariably, all the applications or claims received 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 on judicial stamp paper nominating a family member by the legal heirs for compensation. (iii) Death Certificate signed by concerned Medical Supdt: (death inside hospital or received in hospital) or Village Council or Neighborhood Secretary or Revenue Field Staff or Incident Report of DEO Rescue (iv) Next of kin / legal heir / succession certificate issued by competent authority.
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 injury and their recommendations.
3.	Damaged to Property - Houses	(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
4.	Livestock	(i) CNIC of the owner or Form B (in case of minor) (ii) Report of Halqa Patwari or Livestock Department indicating number of animals perished, its kind, in a natural-calamities. (iii) Pictorial evidence

5.	Crops and Orchards	(i) Attested copy of CNIC of the owner or Form B in case owner in 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 of the agricultural land. (iii) Report of Halqa Patwari or Agriculture Department indicating kind of Crops/Orchard damaged /lost (in acres/Nos) (iv) Pictorial evidence.
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10. Timelines: Following timelines for processing 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 (iv) Livestock (v) Crops and Orchards	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 (R&HR) 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
<p>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</p>		

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 emergency has been declared and circumstances exist which are not specifically provided for in these Regulations, the Relief, Rehabilitation and Settlement Department of the Government 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

Copy is forwarded to:

1. Principal Secretary to Chief Minister, Khyber Pakhtunkhwa.
2. All Commissioners, Khyber Pakhtunkhwa.
3. All Deputy Commissioners, Khyber Pakhtunkhwa.
4. PSO to Chief Secretary, Khyber Pakhtunkhwa.
5. Director General PDMA Khyber Pakhtunkhwa.
6. Director General Rescue-1122, Khyber Pakhtunkhwa.
7. All Additional Deputy Commissioners (R&HR), Khyber Pakhtunkhwa.
8. Section Officers, Admin / Relief and Litigation RR&SD, Khyber Pakhtunkhwa.
9. Librarian, Government of Khyber Pakhtunkhwa, Establishment Department.
10. Manager Printing and Stationary Department with the request to publish the same in the official gazette.
11. SPS to Minister for Relief, Rehabilitation & Settlement Department, Khyber Pakhtunkhwa.
12. PS to Secretary Finance Department, Khyber Pakhtunkhwa.
13. PS to Secretary Relief, Rehabilitation & Settlement Department, Khyber Pakhtunkhwa.
14. PA to Addl: Secretary Relief, Rehabilitation & Settlement Department, Khyber Pakhtunkhwa.
15. PAs to Deputy Secretary-I & II Relief, Rehabilitation & Settlement Department, Khyber Pakhtunkhwa.



(ABDUL AKBAR)
SECTION OFFICER (COORD / REG)

4/12
2025