MULTIDIMENSIONAL FACETS OF THE MOTOR VEHICLE (AMENDMENT) ACT, 2019

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Abstract

The total number of registered motor vehicles plying on the Indian roads till March 2016, as per the Transport Research Wing of the Ministry of Surface Transport, were 23 Crores. The number clearly shows the impact this sector can have on the economy of the country and hence it becomes imperative to have proper rules to regulate this sector, so as to avoid unwanted situations. In view of this, it becomes important to understand the intricacies associated with the rules that govern the motor vehicles so that its benefits can be appreciated and hence this paper on the various facets of the Motor Vehicle (Amendment) Act, 2019.

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I. Constitution of India

THE CONSTITUTION of India (The Constitution of India, 1950)¹ in view of the separate governments at the level of the Centre and the states, spells out in detail, the legislative, administrative and financial relations between them apart from demarcating their jurisdictions, powers and functions, reflected in three separate lists viz., List I (Union List); List II (State List) and List III (Concurrent List). List I consists of 99 items that are in the exclusive jurisdiction of the national Parliament being subjects of national importance and items dealing with inter-state matters, like inter-state trade and commerce, regulation and development of inter-state rivers and

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¹ Constitution of India 1950, *available at* http://legislative.gov.in/sites/default/files/COI-updated.pdf (last visited on April 29, 2020).

river valleys, and inter-state migration. List II includes 61 items exclusively under the jurisdiction of the State Legislatures being subjects of local importance; as a single law in the country as a whole may not be able to take into consideration variations that exist between different states, like public health, police *etc*. List III, called the Concurrent List, contained in the Seventh Schedule of the Constitution, consists of 52 subjects like electricity, factories *etc*., which can be legislated by both the national parliament and the state legislatures. In the event of conflicts between the state and central law, the latter always prevails.

The policies for road transport, National Highways and transport research with a view to increasing the mobility and efficiency of the road transport system in the country shall be framed by the Central Government and the state governments are to ensure the implementation of the policies at the ground level. The limited role of the Union Government is to extend to the states, cooperation and support of various kinds including financial resources.

II. Ministry of Road Transport and Highways (MoRTH)²

The Ministry of Road Transport and Highways (MoRTH) is the apex organisation under the Central Government entrusted with the task of formulating and administering policies for Road Transport, National Highways and Transport Research with a view to increasing the mobility and efficiency of the road transport system in the country. This the MoRTH does in consultation with the other central ministries/departments, state governments/UT Administrations, organisations and individuals. There are two wings under the MoRTH *viz.*, roads wing and transport wing. The road wing deals with the development and maintenance of National Highway in the country whereas the transport wing deals with matters relating to road transport. Motor vehicle legislation is the main responsibility of the transport wing of the MoRTH.

III. Motor Vehicle (Amendment) Act, 2019³

 ² Ministry of Road Transport and Highways, *available at*: https://morth.nic.in/about-us (last visited on May, 2, 2020).
 ³ Motor Vehicle (Amendment) Act, 2019, *available at*:

https://morth.nic.in/sites/default/files/notifications_document/Motor%20Vehicles%20%28Amendment%29%20Act %202019.pdf (last visited on Apr. 29, 2020).

The Motor Vehicle (Amendment) Act 2019 was enacted on 09 August 2019 after making certain amendments in the Principal Act, The Motor Vehicle Act, 1988. The Central Government, in exercise of the powers conferred by sub-section (2) of section 1 of the Motor Vehicles (Amendment) Act, 2019 (32 of 2019), appointed September 1, 2019 as the date on which section 1 of the said Act shall come into force.⁴ With this Act, amendments in the 65 existing sections, substitution of 7 new sections/chapters, insertion of 30 new sections and omission of four chapters/schedules/sections, have been made in the principal Act.

IV. Need of an Act to govern the Motor Vehicles

The population of India according to the census reports of Indian Census 2011, is 121 crore (1,210,854,977).⁵ There are 28 states and nine union territories in the country⁶ and it will be difficult to discuss all the states or union territories in this paper. It has been reported in the media that the State of Gujarat is the first to reduce the penalties and many other states are planning to follow the similar line as that of Gujarat.⁷ Accordingly, this paper limits the discussion to the State of Gujarat only. The population of the Gujarat State is 6.04 crore (60,439,692), which forms 4.99% of the total population of India. According to the Transport Research Wing of the Ministry of Surface Transport, for the year 2016 till March, the total number of registered motor vehicles plying on the Indian roads were 23 crores (230030598). This number of motor vehicles includes the registered buses, taxis, light motor vehicles (passengers), goods vehicles, two wheelers, cars, jeeps, miscellaneous across India. Gujarat had 2.04 crores (20361296) vehicles, which forms 8.85% of the total vehicles plying on the Indian roads.⁸ With such a large number of motor vehicles, the impact this sector can have not only on the life of individuals but also the economy

⁴ Ministry of Road Transport and Highways Notification, *available at*:

https://morth.nic.in/sites/default/files/notifications_document/S.O.%203147%28E%29%20dated%2030%20August %202019%20regarding%20implementation%20of%20Section%201%20of%20the%20MV%20%28Amendment%2 9%20Act%2C%202019.pdf (last visited on Apr. 29, 2019).

⁵ Population Census 2011, *available at*: https://www.census2011.co.in (last visited on Apr. 29, 2020).

⁶ States and Union Territories, *available at*: https://knowindia.gov.in/states-uts/ (last visited on Apr. 29, 2020).

⁷ Dipak K Dash, "After Gujarat, Uttarakhand reduces traffic fines, more may follow", *Times of India*, Sep. 12, 2019, *available at*: https://timesofindia.indiatimes.com/india/after-gujarat-uttarakhand-reduces-traffic-fines-more-may-follow/articleshow/71088942.cms (last visited on May 1, 2020)

⁸ Motor Vehicles – *Statistical Year Book India* 2018, *available at*: http://mospi.nic.in/statistical-year-book-india/2018/189 (last visited on May 1, 2020).

of the country is evident. Hence, it becomes imperative to have proper rules to regulate this sector, so as to avoid unwanted situations for its citizens too.

The total number of road accidents that were reported by the states and Union Territories, in the year 2018, was 4.67 lakhs (467044).⁹ In these road accidents, the total number of persons killed was 1.51 lakhs (151417) and the total number of persons injured was 4.69 lakhs (469418). This means that an average of 1280 accidents and 415 deaths take place every day and nearly 53 accidents and 17 deaths every hour, which is a situation of grave concern. If individuals driving or riding are not cautious to drive or ride the motor vehicles safely, without causing accidents, then it becomes the responsibility of the government to enforce such rules that can ensure safety of not only the drivers or riders, but more importantly of those individuals who are not using or are not in the vehicle, as they are facing either of the difficulty of injury or death, because of the mistake of the others.

A road accident may cause loss of life or lives or grievous injury, minor injury or non-injury to road users. An accident, which results in the death of one or more people, is a fatal accident. Grievous injury accidents are one in which one or more victims suffer serious injury requiring hospitalization. Minor injury accident is one in which the victim(s) does not require hospitalization. There are several factors responsible for the road accidents *viz.*, human error (traffic rule violation, driving without valid driver license), road environment (geographical area or neighborhood, road feature, junction, traffic control and weather condition) and vehicular condition (age, overloading); and the road accident is the either the result of any one factor or an interplay of combination of these factors.

The transport research wing under the MoRTH comes out with the annual report on road accidents, wherein based on the inputs received from the states and the union territories, the statistical data on road accidents are reflected in detail under each of the categories and/or types. This report acts as the basis for the government to plan out the future strategies or road map with regard to this sector.

⁹ Road Accidents in India 2018, *available at*: https://morth.nic.in/sites/default/files/Road_Accidednt.pdf (last visited on May 1, 2020).

V. Electronic form of documents permissible under the Act

The amendment in the Act does prescribe for heavy penalties on not carrying certain documents while driving or riding *viz.*, Driving Licence (DL), Registration Certificate (RC), Insurance of the vehicle and Pollution under Control (PUC) certificate. In case of any accident, these documents can become handy to make available the necessary treatment to the injured, register the case properly and supply information to the near ones of the individual meeting with the accident. Certain sections of the motor vehicle users do not abide by the rules of carrying these documents due to forgetfulness.

Certain sections of the motor vehicle users may be willing to carry the documents; however, they may find it difficult to carry all the mentioned documents in physical form with themselves all the time. Apart from these, certain individuals may avoid carrying the documents due to a fear of misplacement or loss. These all - in turn will result in an individual shelling out heavy penalty. Taking into consideration this aspect, the government has notified that carrying these documents in the electronic form is also acceptable, for which necessary standard operating procedure has also been notified by the MoRTH.¹⁰The carrying of the soft copy of the DL, RC, Insurance of the vehicle and PUC certificate, downloaded in the "DigiLocker" application of the Ministry of Electronics and Information Technology, Government of India or "mParivahan" application of the Ministry of Road Transport and Highways, Government of India, are only considered to be valid. The Ministry of Road Transport and Highways, Government of India on all the four documents. The carrying of the scanned copy or photograph of these documents is not acceptable. These are the measures also taken in-line with the Digital India Mission of the government.

There are certain other benefits of these measures apart from avoidance of payment of penalties, like lesser accidents by keeping a tab that the vehicles are driven only by the authorized users, easy

¹⁰Standard Operating Procedure (SOP) for validation of Driving Licence, Registration Certificate and other transport related documents/information presented in Electronic form through IT or mobile app platform, *available at*:https://parivahan.gov.in/parivahan/sites/default/files/NOTIFICATION%26ADVISORY/17th%20Dec%202018.pd f (last visited on Apr. 30, 2020).

access to hospital-care depending on the need in case of eventuality, proper record of the number of vehicles plying in a city, and lesser pollution.

In order to ensure that the impact of implementation is not creating hassles to common man, the Ministry of Road Transport and Highways can ensure the strict adherence of the following points: The details of DL and RC are made available by the Regional Transport Office (RTO) on the platform and more importantly with any update of the information that may take place subsequently so that all the information is synchronized with the facts on this portal.

The insurance companies, which act as the authorized users, shall be compulsorily made to update the information about the insurance of the vehicles so as to avoid reflection of wrong date of validity of insurance on the parivahan portal. The ministry shall reflect the list of the insurance companies which have registered themselves with the portal and will be updating the information on the portal in a timely manner. This has multiple benefits to the government like keeping a tab on the number of insurers with a particular company along with the flow of money involved with that company. The individuals are also benefited, as it will help them know the company with which if insured, it will result in lesser hassles of maintenance of documents.

The government has given permit to many agencies to issue PUC Certificate and the information of these agencies shall be made available on the portal (https://vahan.parivahan.gov.in/puc/) under the section available, whereby individuals can search for the PUC Centre in their locality and do what is needed. Even if there may be agencies available in a locality, the common man may not have any idea about it and will get troubled unnecessarily. This can also be avoided if the information is available on the website. Moreover, there is a probability of unequal distribution of certificate seekers from different agencies which may result in closure of the ones which do not find a requisite number of customers, which can be avoided. This will also help in avoiding people falling into the trap of fraudulent PUC Agencies. Most importantly, this will also enable the government to know the pollution level at a particular place due to motor vehicles and regulate the same by taking appropriate measures from time to time.

VI. Analysis of the Penalties under the Motor Vehicle (Amendment) Act, 2019

One of the important aspects of the Motor Vehicle (Amendment) Act, 2019, is the various penalties being introduced under the various sections of the Act, as it will have financial implications on the common man. In order to understand the changes being made in the penalties under this Act, the difference and percent rise in the penalties under this Act under various sections is reflected in Table 1. The details of the penalty structure have been taken from the information taken out by the Press Information Bureau, Government of India.¹¹ In the Act, certain new sections have also been incorporated and accordingly, the percentage rises in the penalties under these sections are not mentioned in Table 1. After the amendments in the Act, under certain sections depending upon the type of the vehicle, the amount of penalty has been made different, which was not the case in the principal Act. To reflect the percent rise in such cases, the minimum penalty that is being made applicable irrespective of the type of the vehicle has been reflected in range form, however, for simplicity only the lower value of the penalty range has been taken into consideration for calculation in the Table 1, with the exceptions being made in two cases which are reflected in the table.

The penalty for factors like driving despite disqualification, drunken driving and speeding or racing, that are the causes of road accidents, have been rightly raised under this Act of 2019. New sections have also been incorporated to take care of the cause of accidents like that of oversize vehicles. The Act of 2019, shows a rise of 900% in the penalty for not wearing the seat belt and helmet. The non-wearing of seat belt and helmet are not the cause of accidents but are the reasons for the severity of injury on occurrence of an accident hence can be treated as safeguarding measures from fatality in the event of an accident and hence the penalty can be a lower one. This steep rise of penalty for not wearing Helmet may have an adverse outcome too, like by creating complications especially for those drivers or riders who have certain health problems related to the neck, head, spine and/or the impact of the climatic condition of the region on the body.

Table 1: Difference and percent rise in the penalties under this Act

¹¹ Press Information Bureau Notification dated July 31, 2019 on Rajya Sabha passes Motor Vehicles (Amendment) Bill 2019, by Ministry of Road Transport and Highways, Government of India, *available at:* https://pib.gov.in/newsite/PrintRelease.aspx?relid=192424 (last visited on May 1, 2020).

Sr.	Section	Particular	Penalties prior to 2019 Act	Penalties as per the 2019 Act	Differenc e	% Rise
1	177	General	100	500	400	400
		Rules of road regulation				
2	177 A	violation	100	500	400	400
3	178	Travel without Ticket	200	500	300	150
		Disobedience of orders of				
4	179	authorities	500	2000	1500	300
		Unauthorized use of vehicles				
5	180	without licence	1000	5000	4000	400
6	181	Driving without licence	500	5000	4500	900
7	182	Driving despite disqualification	500	10000	9500	1900
8	182 B	Oversize vehicles		5000		Not Applicabl e
9	183	Over speeding	400	1000	600	150
10	184	Dangerous driving penalty	1000	1000*	0	0
11	185	Drunken driving	2000	1000	8000	400
12	185	Speeding/Racing	500	5000	4500	900
12		Vehicle without permit**	5000	10000	5000	100
15	192 A		3000	10000	Not	Not
14	193	Aggregators (violations of licencing conditions)		25000	Applicabl e	Applicabl e
		Overloading (without				
15	194	considering amount extra tonne)	2000	20000	18000	900
16	194 A	Overloading of passengers (per extra passenger)		1000	1000	Not Applicabl e
17	194 B	Seat Belt	100	1000	900	900
18	194 C	Overloading of two wheelers	100	2000	1900	1900
19	194 D	Helmets	100	1000	900	900
20	194 E	Not providing way for emergency vehicles		10000	10000	Not Applicabl e
21	196	Driving Without Insurance	1000	2000	1000	100
22	199	Offences by Juveniles		25000	25000	Not Applicabl e
22	206	Power of Officers to impound documents		Other than monetary measure	Not Applicabl e	Not Applicabl e
24	210 B	Offences committed by enforcing authorities		Other than monetary measure	Not Applicabl e	Not Applicabl e

* Upper amount of penalty is specified and hence for simplicity the previously prevalent penalty has been considered ** Upper amount of penalty is specified in both the new and previous Acts and so the upper amount of penalty is taken into consideration.

It is very important to understand the impact that the percent rise in the penalties can have on an individual, especially from the economic perspective. To understand the impact of the penalty, the author has calculated the part it forms of the monthly average income of an Indian. As per the Press Information Bureau, Government of India, the *per capita net national income* during 2018-19 is estimated to be Rs. 1,25,397, which means Rs. 10,450 per month.¹² The Table 2 shows the penalties prior to and under this Act and the penalty as percent of average monthly income.

Sr Sectio			Penalties	% of average	Penaltie	% of average
51		Particular	prior to	monthly	s as per	monthly
•	n		2019 Act	income	2019 Act	income
1	177	General	100	0.96	500	4.78
		Rules of road regulation				
2	177 A	violation	100	0.96	500	4.78
3	178	Travel without Ticket	200	1.91	500	4.78
		Disobedience of orders				
4	179	of authorities	500	4.78	2000	19.14
		Unauthorized use of				
5	180	vehicles without licence	1000	9.57	5000	47.85
6	181	Driving without licence	500	4.78	5000	47.85
		Driving despite				
7	182	disqualification	500	4.78	10000	95.69
				Not		
8	182 B	Oversize vehicles	0	Applicable	5000	47.85
9	183	Over speeding	400	3.83	1000	9.57
		Dangerous driving				
10	184	penalty	1000	9.57	5000	47.85
11	185	Drunken driving	2000	19.14	10000	95.69
12	189	Speeding/Racing	500	4.78	5000	47.85
13	192 A	Vehicle without permit	5000	47.85	10000	95.69
		Aggregators (violations		Not		
14	193	of licensing conditions)	0	Applicable	25000	239.23

Table 2: Penalties prior to and under this Act as percent of average monthly income

¹² Press Information Bureau Notification dated 07-January-2019 on First Advance Estimates of National Income, 2018-19 by Ministry of Statistics and Programme Implementation, Government of India, *available at:* https://pib.gov.in/newsite/PrintRelease.aspx?relid=187267 (last visited on May 2, 2020).

		Overloading (without				
		considering amount				
15	194	extra tonne)	2000	19.14	20000	191.39
		Overloading of				
		passengers (per extra		Not		
16	194 A	passenger)	0	Applicable	1000	9.57
17	194 B	Seat Belt	100	0.96	1000	9.57
		Overloading of two				
18	194 C	wheelers	100	0.96	2000	19.14
19	194 D	Helmets	100	0.96	1000	9.57
		Not providing way for		Not		
20	194 E	emergency vehicles	0	Applicable	10000	95.69
		Driving Without				
21	196	Insurance	1000	9.57	2000	19.14
				Not		
22	199	Offences by Juveniles	0	Applicable	25000	239.23
					Other	
					than	
					monetar	
		Power of Officers to		Not	у	Not
23	206	impound documents	0	Applicable	measure	Applicable
					Other	
					than	
					monetar	
		Offences committed by		Not	У	Not
24	210 B	enforcing authorities	0	Applicable	measure	Applicable

From Table 2, it is very clear that the penalties form a very high percentage of the average monthly income of an individual, which means that if fine is imposed on an individual due to any violation then there is a good probability that the individual may be left with no money to take care of self or family for the remaining month.

VII. Penalties implemented by the State Government (Gujarat)

The items falling under the List III, called the Concurrent List, contained in the Seventh Schedule of the Constitution, can be legislated by both the national parliament and the state legislatures. In the event of conflicts between the state and central law, the latter always prevails. Then too, perhaps keeping the above points discussed under section 6, several state governments across India have either put the implementation of the Act on hold or have come with their own penalty structure instead of following the structure of the Central Government. It is the responsibility of the state government to implement any law at the ground level and this might have made them understand the real difficulty in implementing the same and take either of the measures. In this paper, due to constraints, the penalty structure being implemented by the Government of Gujarat¹³ is only being considered for comparison with the penalty structure under this Act. The Table 3 depicts the penalty amount notified by the Government of Gujarat and what share of percent it forms of the average monthly income.

Sr	Section	Penalties by State of	% of monthly	
•		Gujarat (INR)	average income	
1	177	500	4.78	
2	178***	500	4.78	
3	179***	1000	9.57	
4	180	2000	19.14	
5	181	2000	19.14	
6	182***	2000	19.14	
7	182 B	10000	95.69	
8	183	1500	14.35	
9	184	1500	14.35	
10	186	1000	9.57	
11	189	5000	47.85	
12	190***	1000	9.57	
13	192 A	10000	95.69	
14	194***	5000	47.85	
15	194 (2)	5000	47.85	
16	194 B	500	4.78	
17	194 C	100	0.96	
18	194 D	500	4.78	
19	194 E	1000	9.57	
20	194 F	1000	9.57	
21	196	2000	19.14	

Table 3: Penalties implemented by the Government of Gujarat under this Act and percent of average monthly income

*** Different subsections are there but for simplicity only one value has been taken into consideration.

¹³ Ports and Transport Department, Government of Gujarat Notification, *available at* :http://rtogujarat.gov.in/documents/notifications/SKM.pdf (last visited on May 2, 2020).

In this act, the new feature added to the penalty is that on repetition, a different charge is being levied as penalty; however for simplicity the charges to be levied as penalty at the first instance have only been taken into consideration. In this table too, the minimum penalty that is being made applicable irrespective of the type of the vehicle has been taken into consideration, for simplicity and wherever, the penalty has been reflected in range form, the lower value of the penalty range has been taken into consideration for calculation.

Table 3 clearly reflects that stress has been laid by the Government of Gujarat on greater punitive measures on the causes of accidents and lower penalty in case of fault with the safeguarding measures. The Government of Gujarat might have considered that if causes are taken care of, then there will be lesser accidents on the road in turn resulting in lesser injuries or fatalities. Apart from this, the penalty amount in case of default of safeguarding measures are lower in comparison to the one mentioned in the Act passed by the Parliament, which in turn will be forming a lesser percent amount of the average monthly income. This means that the penalty on such defaults will not create a severe financial dent that would have otherwise been created. It was reported towards the end of 2019, that the Government of Gujarat has made it optional for a rider or driver in the urban areas to wear the helmet,¹⁴ which might have perhaps been done taking into consideration those suffering from medical ailments or other concerns, as stated earlier.

However, in this regard, later a Public Interest Litigation (PIL) was filed in the High Court of Gujarat, *Sajeev Bhargav Ezhava* v. *State of Gujarat*.¹⁵ In this matter, the Government of Gujarat in its affidavit submitted the communication made by it on January 7, 2020, addressed to the Secretary of the Supreme Court Committee on Road Safety, which is available in the oral judgment of the high court dated January 30, 2020. The relevant portion is reflected below:¹⁶

So far as implementation of wearing a helmet while driving is concerned, the same is being done and no timeline for making wearing of helmets (as optional) in urban

¹⁴ TNN, "Gujarat: Vijay Rupani government turns mandatory helmet use norm on its head" *Times of India*, Dec. 5, 2019, *available at*: https://timesofindia.indiatimes.com/city/ahmedabad/rajasthan-vijay-rupani-government-turns-mandatory-helmet-use-norm-on-its-head/articleshow/72376030.cms (last visited on May 6, 2020).
¹⁵ R/Writ Petition (PIL) No. 11 of 2020; MANU/GJ/0204/2020.

¹⁶ *Id.*, para 9.

areas has been fixed. Newspapers carried a report of public demand regarding making wearing of helmets optional to enable them for procuring standard quality helmets; however no official decision has been taken by the State Government in this regard.

Unfortunately, an impression which is sought to be created on the basis of the newspaper report was as if the State has already taken a decision to make the wearing of helmets optional in urban areas by way of a temporary measure. Surely, this aspect of the matter could have been clarified in a somewhat more articulated fashion in our previous letter dated 23rdDecember, 2019. Please note that no new standards are being set by the State Government for the helmets, and that no option is being given to the urban users of two wheelers from using helmets.

Hence, the Government of Gujarat stated that there had been no relaxation being made by it in the helmet rule as was being circulated in the media.

VIII. Conclusion

The Act of 2019 passed by the Parliament prescribes for heavier penalty in comparison to, not only the previously prevalent rules but also the ones being implemented by certain state governments, like Gujarat after the passage of the 2019 Act. The important aspect that shall be ensured by the governments is that the constitution shall be adhered and there shall never be a situation whereby a state government is coming up with a law which is in contradiction to the one being passed by the Parliament and it also places a greater responsibility on the Central Government to ensure that the concerns of the state government, the implementing body, are properly addressed and understood. The Central and state governments have been continuously working throughout these years in the best interest of its citizens and shall frame rules in a manner which takes care of the interest of the people by remaining within the broad ambit of the Constitution of India.

The larger objective of the Act shall be to ensure sensible driving on the roads and to ensure that the causes of accidents shall be taken care of. If the objective of sensible riding or driving is achieved then there will be no or fewer accidents, in turn, if no punitive action or even if a lesser punitive action is taken with regard to the non-compliance of safeguarding measures like that of seat belt and helmet, it will be fine, as has been seen in the rules implemented by the Government of Gujarat. The reason being that the road accidents are not caused due to the non-abidance of the safety measures like wearing of helmet or seat belt instead it is caused due to rash driving or non-following of traffic signals *etc.* and without having any control over the latter abiding by safety measure need not necessarily protect the life or from injuries to severe injuries. Technology shall be used to the fullest extent, to ensure proper and safe driving or riding is enforced on the roads, if not followed on own, then by keeping a tab on the speed of vehicle, following the lane system, overtaking *etc.*

The Regional Transport Office (RTO), Insurance companies and PUC Agencies shall ensure that the details are updated correctly and the same shall be linked with the parivahan portal. The technology being used to carry the documents in the DigiLocker or mParivahan application will help in ensuring no hassles being faced by the motor vehicle users in turn resulting in proper implementation of the rules under the Act. Again, using the technology, the data collected can be used in a multidimensional manner, from keeping a tab on movement of money in the insurance sector to a tab on the level of pollution at a particular place, and regulating these. The use of technology will also be very helpful in providing the medical facilities to individuals meeting an accident, registration of cases and passing on information to near ones of the individual who meet with the accident.

The use of technology in a judicious manner can definitely help the government regulate this sector in a better manner and also ensure safe roads for commutation, fulfilling its responsibility towards the citizens of India.