

GRID FOR THE MONTH OF FEBRUARY 2023 - NORTH UTTAR PRADESH, HIMACHAL PRADESH, J&K, UTRAKHAND, HARYANA, DELHI & NCR					
VEHICLE	SEGMENT	INSURANCE COMPANY	RTO	REMARKS	SK%
PRIVATE CAR	Comprehensive	Reliance, FGI, Bajaj, Digit( Non High End), Liberty, Chola, Sompoo ( With NCB )	All RTOs	No Points for Bajaj, Royal Diesel Non NCB Vehicles ( On OD )	16
		Rest All Other Companies	All RTOs		11
		Hdfc - Petrol	DL, HP, J&K, UA		13
		Hdfc - Diesel, CNG, LPG, Electric	HR, NCR, UP		8
		Hdfc - Petrol			11
		Hdfc - Diesel, CNG, LPG, Electric			7
		Royal - Petrol ( With & Without NCB ), Diesel ( With NCB )	DL, HP, JK		15
		Royal - Petrol ( With & Without NCB ), Diesel ( With NCB )	UP, HR		8
		Royal - High End	DL, HP, JK		10
		Ifcco Tokio - All Fuels With NCB Only	All RTOs		Points on OD for High End Vehicles & UP RTO
	SAOD	Reliance, FGI, Bajaj ( Diesel with NCB & Petrol ), Chola	All RTOs	-	16
		Hdfc (Non Petrol), Ifcco, Sompoo, SBI, Chola		-	5
		Rest All Other Companies		-	12
		Digit - Petrol, CNG, LPG		DL, NCR	NCR RTOs : HR 26, 38 51, 55, 72, 87 & UP 14, 16
	Third Party	Digit - Petrol, CNG, LPG	UK, UA	UA 07,08,14,15,16,17,20	16
			UP	-	13
			JK	Allowed RTOs : JK 01,03,04,05,07,09,10,13,15,16,18,22	17
			JK	Rest RTOs	10
		Digit - Diesel	Haryana	-	16
			JK	-	12
		Liberty - All Fuel	DL, NCR	-	17
			HP	-	9
			UA, UK, UP	-	14
		Reliance - Petrol, CNG, LPG	DL	DL-01 & DL-12	22
			Varanasi	All RTO's Other than- DL-01 & DL-12	18
			HP, JK	UP 65	12
			HR, UP-1, UK, UA	-	10
			DL	All System Approved RTO's	17
		Reliance - Diesel	HP & Jammu	AHP 41 to 48, 57, 73, 81 @ JK-07, 10, 14-01, 02	8
			Delhi, NCR	-	18
		Icici - Petrol, CNG, LPG	UP East, UA, UK, HP	-	15
			UP West, J&K	-	13
			Lucknow, Kanpur, Haryana	-	11
		Icici - Diesel	Delhi, NCR	-	11
			UP East, UA, UK, HP	-	15
			UP West, J&K	-	13
			Lucknow, Kanpur, Haryana	-	5
		Tata - Petrol	Delhi, NCR	NCR Rtos : HR 26, 29, 38, 51, 55, 72 UP 14, 16	20
			UP	-	18
		Tata - Diesel	Delhi, NCR	NCR Rtos : HR 26, 29, 38, 51, 55, 72 UP 14, 16	18
			DL, HP, JK, UA, UK	-	13
		Future - All Fuel	System RTOs	-	16
			System RTOs	-	11
		Edelweiss - All Fuel	System RTOs	-	16
			System RTOs	-	11
		Royal - Petrol Above 1500 cc ( All Ages )	DL, NCR	NCR RTOs : UP 14, 16, 18 & HR 26, 29, 38, 51, 55, 72, 76, 87, 93, 98	26
			Agra, Ambala, Dehradun, Lucknow, Mandi, Haridwar, JK	Allowed RTOs @ HR 01, 04, 37, 54, 85, 99, 70 @ JK 01 UA UK 07, 08, 16 @ UP 07, 10, 32, 36, 80 @ HP 05, 28 to 33, 65, 76, 82, 87 @ RJ 14, 45, 47	24
		Royal - Petrol 1000 to 1500 cc ( All Ages )	Rest of All RTOs	-	21
			Dehradun	Allowed Rtos @ UA UK 07, 16 & UP 07	22
			Ghaziabad, JK	Ghaziabad RTOs @ DL18, UP14	18
		Royal - Diesel 1000 to 1500 cc ( Upto 10 years )	Haridwar, Mandi	Allowed RTOs @ HPO5, 28 to 33, 65, 76, 82, 87, UP10, UA UK 08	14
			DL, Lucknow	Lucknow RTOs UP 32, 36	11
		Royal - Diesel Above 1500 cc -Age Upto 10 Years	Dehradun, Ghaziabad	Allowed Rtos @ UA UK 07, 16, UP07, 14, 32, 36, DL18	8
			Delhi, Dehradun, Ghaziabad	Allowed Rtos @ All DL, UA UK 07, 16, UP 07, 14	24
	Royal - Diesel upto 1000 cc -Age upto 10 Years	JK, Noida, Haridwar	Allowed RTOs @ UP 10, 16, 18, UA & UK 08, DL17	16	
		Lucknow	Luckno RTOs @ UP 32, 36	11	
	Chola - All Fuel - Above 1500 cc	Mandi	Mandi RTOs @ HP 05, 28 to 33, 65, 76, 82, 87	13	
		Dehradun, Ghaziabad	Allowed RTOs UA UK 07, 16, UP07, 14, 32, 36, DL18	16	
	THREE WHEELER PCV - 3Wheeler Auto - PCV	Comp.	All RTOs	(HR & JK DECLINE)	9
			Bajaj - Petrol & CNG	DL	-
Bajaj - E Rickshaw			UP	-	21
Icici - Petrol & CNG			Lucknow	Bajaj Only	31
Icici - E Rickshaw			UA, UK	-	20
			DL, NCR, UP, JK	-	27
			Lucknow	-	30
			UA, UK, HR	-	20
Future			Kanpur	-	11
			All RTOs	Excluding Mahindra	11
Digit - E Rickshaw		UP	RTOs : 07, 10, 11, 28, 30, 36, 40-47, 50-58, 60-67, 78	28	
		Delhi, NCR, Rest of UP & UK, UA	-	23	
Royal - E Rickshaw		HR, HP	Dehradun, Haridwar, Bishikesh, Roorkee	11	
		All RTOs	-	27	
Tata - Seating Capacity 3+1		DL, UP	UP RTOs Decline @ 12, 13, 15, 17, 18, 19, 21, 23, 27, 37, 38, 75, 79 to 87	23	
		UK, UA	Allowed RTOs : UA, UK 07, 08, UK 14, 16, 17, 20 & UP 07	21	
Digit - Petrol & CNG		Srinagar	Allowed RTOs : JK 01, 03, 04, 05, 07, 09, 10, 13, 15, 16, 18, 22	26	
		Good UP	-	26	
		Delhi NCR	-	16	
Royal		UP, HR	-	13	
	Hdfc	Allowed RTO's = DL- 01 to 13, HR-26, HR-51, UP= 14, 16, 32, 65, 70, 78 UK-07	15		
Bajaj - Petrol & CNG	DL, UA, UK	-	30		
	JK	-	24		
	UP	-	16		
	DL	Decline : Mainpuri, Kushinagar, Firozabad, Etah, Allahabad, Bareilly, Nainital, Aligarh	24		
Bajaj - E- Rickshaw	DL	-	24		
	All RTOs	Excluding Mahindra	27		
Bajaj - Scooter & Bike	DL, NCR, UA, UK, JK	Allowed RTO's : NCR RTOs : HR 26, 38, 51, 55, 72	16		
	UP	Decline RTO @ - 11 to 17, 20 to 28, 30, 31, 34, 42, 45, 46, 56, 58, 64, 70, 75, 76, 79 to 87, 91, 95, 96	15		
	Delhi & NCR, East UP, Punjab, UK	Hero, Honda, TVS and Suzuki Only	21		
	Delhi	-	26		
	All RTO's ( Except HR )	1+5 - CPA Mandatory (Hero Makes Declined )	20		
	All RTOs	HR Decline	26		
	DL	-	12		
	Lucknow, Kanpur & UP East	Bajaj & Yamaha Decline With CPA Additional Points 2.5%	14		
	UP West	-	10		
	All RTO's	New Only - HR Declined	21		

TWO WHEELER	Comprehensive	Icici - Royal Enfield - 1+1	UK, UA	With CPA Additional Points 2.5%	10
		Chola - Scooter	DL, UP	1+1, 1+5 ( Without CPA 3% Less )	17
		Chola - Bike	Jammu, HP, UA, UK	( Excluding Hero, RE & Yamaha New Vehicle )	16
		Future - All Verient	DL, UP		11
			Jammu, HP, UA, UK		10
			All RTOs	1+5 & 1+1	16
			Delhi, NCR	NCR RTOs : HR 26,29,38,51,55,72,87 & UP 14,16	24
			UK, UA	UA 06 & 18 Decline	13
			UP, HP	Online Only	22
			HR	-	10
			HR 01,02,03	-	14
			JK	-	8
			UK, UA	UA 06 & 18 Decline	11
			UP	Online Only	420
			Delhi, NCR	-	21
			UK, JK	UA 06 & 18 Decline	7
			HR 01,02,03	-	10
			HP	-	10
			UP	Online Only	19
			UP	Online Only	420
		Digit - Bike Upto 155 CC - 1+5 ( New )	All RTO's ( Except HP )	1+1	
		Digit - E-scooter	UK, Jammu, UP	Online Only	
		Reliance - Scooter	DL, HP, JK, UP-1, UK	1+1	
		Reliance - Scooter - New	HR	1+5	
		Reliance - Scooter - New	HP & JK	Excluding Hero	
		Reliance - Bike upto 150cc - New	UA, UK, DL, NCR, UP -1	1+5	
		Tata - Bike	Delhi	-	
		Hdfc - Scooter	All RTOs	Without CPA 4% Less	
		Hdfc - Bike	All RTOs	-	
		All Companies	All RTOs	-	
	SAOD				
	Bajaj - All Verient	UA, UK, DL, NCR, UP	Decline RTO @ - 11 to 17, 20 to 28,30,31, 34,42,45,46,56,58,64,70,75,76,79 to 87,91,95,96		
	Chola - Scooter	DL, UP	( Without CPA 3% Less )		
	Chola - Bike	Jammu, HP, UA, UK	( Excluding Hero, RE & Yamaha New Vehicle )		
	Tata - Scooter	Delhi	-		
	Icici - Scooter	All RTOs	HR Decline		
	Icici - Bike Upto 150 cc	DL			
		Lucknow, Kanpur & UP East	Bajaj & Yamaha Decline With CPA Additional Points 2.5%		
		UP West			
	Icici - Royal Enfield - 1+1	UK, UA	With CPA Additional Points 2.5%		
	Hdfc - Scooter	All RTOs	-		
		HR	-		
		Delhi, NCR	-		
		UP, UA, UK ( Online Only )	UA 06 & 18 Decline		
		HR 01,02,03, HP	-		
		Jammu	-		
		HR	-		
		Delhi, NCR	-		
		UP	Online Only		
		HP	-		
		UA, UK	UA 06 & 18 Decline		
		HR	All RTOs		
		HR-01,02,03	-		
	Royal Sundaram - Scooter	HP, HR, DL, UP	-		
		HR	-		
		Lucknow	-		
		Rest of UP	-		
		UA, UK	Nainital Decline		
		HP, Srinagar	-		
		DL	-		
		HR	-		
		Delhi	-		
		Delhi	-		
		All RTOs	-		
		All RTOs	-		
		DL, JK, NCR	-		
		DL, UK, UA, HP & J&K	Above 5 Years		
		UP	5-10 Years		
		DL, NCR	Above 10 years		
		UP, HP, JK	UP RTOs Decline @		
		All RTOs	12,13,15,17,18,19,21,23,27,37,38,75,79 to 87		
		All RTOs	Except Mahindra Make		
		UK, UA	-		
		DL, NCR, HP, JK	-		
		DL	-		
		NCR, UP	-		
		HP, UA	-		
		DL, HP, NCR, UA	-		
		J&K	-		
		UP	-		
		Delhi, NCR	-		
		UK	Allowed RTOs : UA,UK 07,08, UK 14,16,17,20 & UP 07		
		UP	-		
		DL	-		
		JK	-		
		UP	Exc.Basti, Kanpur Dehat, Azamgarh,		
		All RTOs	Except Mahindra Make		
		UP East, UP West	-		
		Lucknow	-		
		DL, NCR	Tata & Maruti - Old		
		HP, JK	-		
		Kanpur	-		
		UP East, UP West	-		
		JK	Mahindra - New (Lucknow,Kanpur, Haryana< Himachal Decline )		
		DL,NCR	-		
		UA, UK	-		
		JK, UA, UK, HP, DL, NCR	-		
		UP ( Kanpur Decline )	-		
		DL, NCR	Mahindra - Old		
		Kanpur	-		
		Lucknow, UP East, UP West	Ashok Leyland - Old		
		UA, UK, HP, JK	-		
		UA, UK, HP, JK, DL	Upto 5 Years		
		HR	Above 5 Years		
		UP	Above 10 Years		
		DL	Above 10 Years		
		NCR, UP	-		
		HP, UA	-		
		DL, NCR	Except Mahindra Make		
		HP & JK	-		
		UP 1	Only Applicable for UP :- 40,43,51,53,57,65,70		
		UP 1 & UK 1	-		
			16		
COMMERCIAL VEHICLES - LCV - GCV - Below 3500 GVW	Comprehensive	Icici - Upto 3500 GVW - Old ( Tata & Maruti )	UP East, UP West		21
			Lucknow		22
			DL, NCR	Tata & Maruti - Old	25
			HP, JK		20
			Kanpur		13
			UP East, UP West		19
			JK	Mahindra - New (Lucknow,Kanpur, Haryana< Himachal Decline )	17
			DL,NCR		13
			UA, UK		14
			JK, UA, UK, HP, DL, NCR		19
			UP ( Kanpur Decline )		16
			DL, NCR		20
			Kanpur		19
			Lucknow, UP East, UP West		16
			UA, UK, HP, JK		16
	UA, UK, HP, JK, DL		30		
	HR		24		
	UP		27		
	DL		17		
	NCR, UP		10		
	HP, UA		24		
	DL, NCR		25		
	HP & JK		18		
	UP 1		25		
	UP 1		25		
	UP 1 & UK 1		16		

		Future	All RTOs	Except Mahindra Make	11	
		Bajaj - Upto 2500 GVW	Delhi, NCR, UA, UK	-	25	
		Digit - Upto 3500 GVW ( Tata & Maruti )	Good UP	Only Tata & Maruti	29	
			DL, JK, Dehradun	Kindly Refer RTO list for Allowed / Eligible RTOs	26	
			HP		21	
		Tata - Upto 2500 GVW	DL, NCR	UP RTOs Decline @ 12,13,15,17,18,19,21,23,27,37,38,75,79 to 87	20	
			HP, JK		16	
			UP		24	
		Third Party	Bajaj - Upto 3500 GVW	Delhi, NCR	-	18
				JK	-	24
				UP	-	16
			Royal - Upto 2000 GVW	UK, UA, HP, JK	-	30
				DL, UP, HR	-	23
			Chola - Upto 2500 GVW- Comp. & TP	UP, UK, UA, HP	-	23
				DL	-	22
				DL, HP, NCR, UA, UK	-	21
			Hdfc - Upto 3500 GVW	J&K	-	18
				UP	-	15
		Future		All RTOs	Except Mahindra Make	27
Tata - 2501 to 3500 GVW	UP	UP RTOs Decline @ 12,13,15,17,18,19,21,23,27,37,38,75,79 to 87	19			
COMMERCIAL VEHICLES - HCV - GCV - Above 3500 GVW	Comp.	Hdfc - 12000 to 40000 GVW	HP	Discount Upto 70%	12	
		Hdfc - Above 40000 GVW	HP	Discount Upto 70%	11	
		Hdfc - 12000 to 40000 GVW	UA, UK	Discount Above 70%	7	
			HP	Discount Above 70%	11	
		Liberty - 20001 - 40000 GVW	UA, UK	UP - Lucknow, Allahbad, Gorakhpur, Kanpur, Varanasi	5	
			UP	Rest of UP	11	
			UP, DL, NCR	Rest of UP	11	
		Liberty - Above 40000 GVW	HP	-	13	
			UA, UK	-	9	
			HP, UP	-	8	
		Iffco Tokio - ( UP Decline )	All RTOs	Kindly Refer RTO Master for Doable RTO's & Segment	8	
		Digit - 3500 - 7500 GVW	Srinagar	Allowed RTOs : 'JK 01,03,04,05,07,09,10,13,15,16,18,22	14	
		Digit - 7501 - 12000 GVW	Srinagar	Allowed RTOs : 'JK 01,03,04,05,07,09,10,13,15,16,18,22	6	
		Reliance - 7500-12000 GVW	HP, JK	-	12	
		Reliance - 12001 to 20000 GVW	HP, JK	-	10	
	DL, NCR		Ashok Leyland & Tata Only	11		
	Reliance - 20001 to 40000 GVW	HP, Jammu	-	10		
	Third Party	Hdfc - 12000 to 20000 GVW	HP	-	10	
			DL, NCR	-	8	
			All RTOs	Kindly Refer RTO Master for Doable RTO's & Segment	8	
		Iffco Tokio - ( UP Decline )	All RTOs	Kindly Refer RTO Master for Doable RTO's & Segment	12	
		Royal - 3000 to 7000 GVW	HP & Jammu	-	15	
			DL, HR, UK, UA	-	7	
		Royal - 7000 to 12000 GVW	DL, UP, UK, UA, HP	-	15	
			HR	-	11	
		Royal - 12000 to 40000 GVW	HR, UA, UK	-	11	
		Royal - 12000 to 25000 GVW	DL	-	8	
		Royal - 12000 to 25000 GVW	UP, JK	Upto 10 Years	11	
		Royal - 12000 to 25000 GVW	JK	Above 10 years	11	
		Royal - 25000 to 40000 GVW	UP	-	11	
Digit - 12001 - 40000 GVW		Delhi, NCR, Srinagar	Allowed RTOs : 'JK 01,03,04,05,07,09,10,13,15,16,18,22	8		
		HP, JK	-	12		
Reliance - 7500-12000 GVW	HP, JK	-	10			
Reliance - 12001 to 20000 GVW	DL, NCR	Ashok Leyland & Tata Only	11			
	HP, JK	-	10			
Reliance - 20001 to 40000 GVW	HP, JK	-	10			
Bajaj - 7500 to 30000 GVW	JK	-	16			
Bajaj - 30001 to 40000 GVW	JK	-	19			
Bajaj - 3500 to 7500 GVW	DL	-	16			
Tata - 12000 to 40000 GVW	DL	-	8			
TAXI - ( Up to 6+1 )	Comp.	Reliance	DL, NCR	Non Nil Dep	14	
		Iffco Tokio	HP, JK	-	12	
		All RTOs	UP DECLINED	9		
	Third Party	Bajaj	HP, JK, UA, UK, DL	7-10 STR	11	
			UP	7-10 STR	7	
			DL, NCR, UA, UK	4-6 STR	18	
		Royal	JK	4-6 STR	13	
			UP	4-6 STR	16	
			DL, HR, UA, UK	4-18 STR	13	
			HP, JK	4-10 STR	13	
			HP, JK	11-18 STR	5	
			UP	4-6 STR	4	
			UP	11-18 STR	5	
			UP	7-10 STR	13	
SCHOOL BUS	Comp. & Third Party	Digit	All RTOs	On School Name	34	
		Reliance	All RTOs	On Other Names	33	
		Chola	All RTOs	School Bus with School/College Name	33	
		Icici	UA, UK, HP	School Bus with School/College & Institute Name	30	
		Icici	All RTOs	School Bus with School/College & Institute Name	33	
		Icici	All RTOs	Above 10 Seater - Excluding School Vans	34	
		Iffco Tokio	All RTOs	Upto 10 Seater	31	
		Tata	All RTOs	Kindly Refer RTO Master for Doable RTO's & Segment	24	
		Digit, Chola	All RTOs	Kindly Refer RTO Master for Doable RTO's & Segment	8	
		Iffco Tokio ( UP Decline )	All RTOs	Kindly Refer RTO Master for Doable RTO's & Segment	30	
TRACTOR	Comp.	Digit ( Upto 5 Years )	UP - New	Lucknow, Kanpur, Varanasi, Gorakhpur & Faizabad	18	
		UK, Srinagar	UK - Dehradun, Haridwar, Rishikesh, Roorkee	12		
		Reliance	HP, JK, UP-1, UK, UA	Fresh	19	
		Iffco Tokio	All RTOs	Renewal, Roll over	12	
		All RTOs	Kindly Refer RTO Master for Doable RTO's & Segment	8		
	Third Party	Icici - New Only	UP East, UP West	-	17	
			Lucknow, Kanpur	-	14	
		Chola - Comp. & TP	UA, UK	-	11	
			UP, UK, UA, HP	-	12	
			UP - New	-	13	
MIS-D	Comp.	Digit	Jammu	All Ages	13	
			Dehradun	Upto 5 Years	13	
		Iffco Tokio	UA, UK, HR, DL, HP, JK	-	8	
			UP	Misd - All RTOs	12	
			All RTOs	JCB-Lucknow, Kanpur, Varanasi, Gorakhpur & Faizabad	17	
Icici	Delhi, NCR, UP, J&K, UK	JCB - Rest Of UP	12			
	HR	Kindly Refer RTO Master for Doable RTO's & Segment	8			
	UA, UK, HR, DL, HP, JK	Grid applicable only on JCB, Caterpillar & TATA Hitachi	16			
					8	
			Misd - All RTOs		12	

	Third Party	Digit	UP	JCB-Lucknow, Kanpur ,Varanasi , Gorakhpur & Faizabad	17
				JCB - Rest Of UP	12