

**GRID FOR THE MONTH OF FEBRUARY - 2023**  
**PUNJAB & CHANDIGARH**

VEHICLE	SEGMENT	INSURANCE COMPANY	RTO	REMARKS	SK%
PRIVATE CAR	Comp	Reliance, FGI, Bajaj, Digit ( Non High End), Liberty,Chola, Royal ( Petrol )	All RTOs	No Points on Bajaj,Icici,Royal Diesel Non NCB	16
		Icici			13
		Rest All Other Companies	All RTOs		11
		HDFC- Petrol	Amritsar, Chandigarh		13
		HDFC - Diesel, CNG, LPG, Electric			8
		HDFC - Petrol			11
		HDFC - Diesel, CNG, LPG, Electric	Rest of Punjab		7
	SAOD	Iffco Tokio - All Fuels With NCB Only	All RTOs	Points on OD in High End Vehicles	11
		Reliance, FGI, Bajaj ( Diesel wiith NCB & Petrol ), Liberty	All RTOs	-	16
		Hdfc (Non Petrol), Iffco, Somp, SBI, Chola		-	5
	Rest All Other Companies	Excluding ICICI		12	
	Third Party	Digit- Petrol, CNG, LPG	Punjab	-	21
			Chandigarh	-	17
		Digit- Diesel	All RTOs	Upto 1500 CC	12
			Punjab	Above 1500 CC	13
		Liberty - All Fuel	Chandigarh	-	12
			Punjab	-	13
		Future - All Fuel	Chandigarh	-	9
			System RTO's	-	15
		Edelweiss - All Fuel	System RTO's	-	10
			All RTOs	-	18
		Reliance - Petrol, CNG, LPG	All Rtos	-	13
			All RTOs	-	20
		Tata - Petrol	All RTOs	-	18
			Chandigarh, Amritsar	-	13
		Hdfc - Petrol	Rest of Punjab	-	5
			PB	-	11
		Bajaj - All Fuel	Ludhiana	Allowed RTOs PB 10,43,55,56,75,91	18
			Rest of Punjab	-	11
		Royal - Petrol upto 1000 cc _ Upto 10 Year	Ludhiana	Allowed RTOs PB 10,43,55,56,75,91	21
			Rest of Punjab	-	11
		Royal - Petrol 1000 to 1500 cc	Ludhiana	Allowed RTOs PB 10,43,55,56,75,91	21
			Rest of Punjab	-	11
		Royal - Petrol Above 1500 cc	PB	-	26
	CH		-	24	
	Royal - Diesel 1000 to 1500 cc _ Upto 10 years	Ludhiana	Allowed RTOs PB 10,43,55,56,75,91	11	
		Ludhiana	Allowed RTOs PB 10,43,55,56,75,91	25	
	Royal - Diesel Above 1500 cc _Upto 10 Years	Rest of Punjab	-	21	
		All RTOs	-	9	
	Chola - All Fuel Above 1500 cc	PB	All Fuel	13	
Ludhiana, Chandigarh		Petrol	15		
Icici- Petrol & Diesel	Ludhiana, Chandigarh	Diesel	10		
	Comp	Reliance -Scooter - Old	All RTOs	1+1 ( Excluding SAOD )	24
Reliance - Scooter - New		All RTOs	1+5	7	
Reliance - Bikes Upto 150 CC - New		All RTOs	Excluding Hero	2	
Bajaj - Scooter - Old		PB	1+1	21	
Bajaj - Scooter - New _ Hero, Honda, TVS & Suzuki		PB	1+5 ( Hero, Honda, TVS, Suzuki )	21	
Icici- Scooter - New Above 100 cc		All RTOs	1+5 - With CPA only( Hero Decline )	19	
Icici - Scooter - Old		All RTOs	1+1	26	
Icici - New Electric		All RTOs	1+5	21	
Digit - Scooter - Old		All RTOs	1+1	18	
Digit - Scooter - New		All RTOs	1+5	13	
Hdfc - Scooter		All RTOs	With CPA	13	
		All RTOs	Without CPA	11	
Chola - Scooter - New & Old		All RTOs	1+1 , 1+5 ( With CPA 3% additional )	16	
		All RTOs	( Excluding Hero, RE & Yamaha New Vehicle )	8	
Future - Bike & Scooter - New & Old		All RTOs	1+5 & 1+1	16	
Bajaj - Bike - Old	Punjab	-	18		
Bajaj - Bike - New Upto 155cc	Punjab	1+5 ( Hero, Honda, TVS, Suzuki )	18		
Digit - Bikes Upto 155 CC	All RTOs	1+1	16		
Digit - E-scooter	All RTO's	1+1	13		
	All RTO's	1+5	11		
Hdfc - Bike _ Upto 600 cc	All RTO's	With CPA	7		
	All RTO's	Without CPA	5		
SAOD	All Companies	All RTOs	Excluding ICICI	12	
	Digit - Scooter	All RTOs	-	24	
	Icici - Scooter	All RTOs	-	26	
Third Party	Reliance - Scooter	All RTOs	-	24	
	Reliance - Bikes Upto 150 CC	All RTOs	-	7	
	Hdfc - Scooter	All RTOs	-	23	
	Future - Scooter	All RTOs	-	15	
	Chola - Scooter	All RTOs	3% Additional - with CPA Policy	15	
	Bajaj - Scooter	PB	-	13	
	Digit - Bike - Upto 155 cc	All RTOs	-	23	
	Digit - Bike - 156 to 350 CC	All RTOs	Royal Enfield	13	
	Bajaj - Bike	Punjab	-	13	
	Royal Sundaram - Bike - Upto 150 cc	All RTOs	Ludhiana Decline	12	
	Future - Bike	All RTOs	-	16	
	TAXI - ( Up to 6+1	Comp.	Reliance	All RTOs	Non Nil Dep
Reliance			All RTOs	Nil Dep	6
Reliance			All RTOs	7-11 Seater	5
Royal Sundaram			PB	Seating Capacity 7-10	13

		Royal Sundaram	Chandigarh	Seating Capacity 7-10	10
		Bajaj - TP	PB	-	16
		Royal Sundaram - TP	All RTOs	Seating Capacity 04-18	13
COMMERCIAL VEHICLES - LCV - GCV - Below 3500 GVW	Comp.	Tata - Upto 2500 GVW	All RTOs	-	18
		Tata - Upto 2501 to 3500 GVW	All RTOs	-	17
		Hdfc - Upto 3500 GVW	All RTOs	-	16
		Icici - Upto 3500 GVW	PB	Tatat & Maruti - New	20
			Ludhiana	CH- Declined	13
			All RTOs	Tata & Maruti - Old	22
			PB	Mahindra New Ludhiana & Chandigarh Declined	13
			CH	-	16
		PB	Mahindra - Old - Ludhiana Decline	14	
		Royal - Upto 2000 GVW	All RTOs	Above 10 Years	27
				5-10 Years	21
				0-4 Years	19
			Future	M&M Decline	11
			Reliance - Upto 2500 GVW	All RTOs	-
	Digit - Upto 2500 GVW	All RTOs	Maruti & Tata Vehicles upto 3500 GVW	26	
	Digit - 2501-3500 GVW	All RTOs	All Makes Excluding Maruti & Tata	14	
	Third Party	Chola- Upto 2500 GVW- Comp & TP	All RTOs	Inspection Waiver	28
		Hdfc - Upto 3500 GVW	All RTOs	-	18
		Future	All RTOS	M&M Decline	27
		Royal - Upto 2000 GVW	All RTOs	-	21
Royal - 2001- 2500 GVW		All RTOs	-	23	
Bajaj - Upto 3500 GVW		Punjab	-	24	
COMMERCIAL VEHICLES - HCV - GCV - Above 3500 GVW	Comp.	Hdfc - 12000 to 40000 GVW	Punjab	Discount Upto 70%	8
		Hdfc - 12000 to 20000 GVW	CH		8
		Hdfc - 20000 to 40000 GVW	CH		12
		Hdfc - Above 40000 GVW	CH		11
		Hdfc - 12000 to 40000 GVW	PB	Discount 71% to 83%	6
		Hdfc - 12000 to 20000 GVW	CH		5
		Hdfc - 20000 to 40000 GVW	CH		5
		Hdfc - 20000 to 40000 GVW	CH		10
		Liberty - 20000 to 40000 GVW	CH	-	11
		Liberty - Above 40000 GVW	PB	-	9
	Liberty - Above 40000 GVW	CH	-	10	
	Digit - 3500 - 7500 GVW Above 5 Years	All RTOs	-	8	
	Digit - 12000 to 20000 GVW Above 5 years	All RTOs	-	13	
	Third Party	Reliance - 20001 to 40000 GVW	CH	Ashok Leyland & Tata Only	6
		Royal - 25000 to 40000 GVW	All RTOs	-	8
		Tata- 12000 to 40000 GVW	All RTOs	-	10
		Reliance - 20001 to 40000 GVW	CH	Ashok Leyland & Tata Only	8
		Digit- 3500 - 7500 GVW Above 5 Years	All RTOs	-	8
Digit- 3500 - 7500 GVW Above 5 Years		All RTOs	-	16	
THREE WHEELER GCV - (D-Van)	Comp.	Bajaj	Punjab	Including E Cart	16
		Royal - 5 to 10 Years	All RTOs	-	21
		Royal - Above 10 Years	All RTOs	-	26
		Royal - Upto 4 Years	All RTOs	-	19
		Digit	All RTOs	-	12
		Future	All RTOS	-	11
		Icici	CH	-	18
			Ludhiana	-	6
		Icici - E Cart	Ludhiana , CH	-	24
			PB	-	13
	Tata	All RTOs	-	19	
	Hdfc - Upto 3500 GVW	All RTOs	-	16	
	Third Party	Bajaj	Punjab	Including E Cart	18
		Royal	All RTOs	Upto 2000 GVW	20
		Digit	All RTOs	-	14
		Reliance - Comp. & TP	Punjab	-	6
Future		-	-	27	
Hdfc - Upto 3500 GVW		All RTOs	-	18	
THREE WHEELER PCV - 3Wheeler Auto	Comp.	Bajaj - Petrol & CNG	Punjab	-	16
		Bajaj - e Rickshaw	Punjab	Patiala Decline	18
		Royal - E Rickshaw	All RTOs	-	27
		Tata - Seating Cap 3+1	PB	E Rickshaw - Decline	17
		Digit - Petrol & CNG	All RTOs	-	20
		Digit - E Rickshaw	All RTOs	-	17
		Icici - Petrol & CNG	CH	-	23
			Ludhiana	-	19
	Third Party	Bajaj - Petrol & CNG	Punjab	-	24
		Reliance - Comp. & Third Party	Chandigarh	Non Diesel	12
			Punjab	-	16
		Future - Comp.	All RTOS	-	11
		Future - TP	-	-	27
		Icici - E Rickshaw - New	Punjab	-	14
	Ludhiana, Chandigarh	-	25		
SCHOOL BUS	Comp. & Third Party	Digit	All RTOs	School Bus with School/College Name	34
		Tata	-	School Bus on Other Name	33
		Chola	-	-	30
		Reliance	All RTOs	School Bus with School/College Name	34
			-	On Others Name	33
		Icici	Ludhiana	-	30
			Chandigarh	Above 10 Seater ( School Vans Decline )	31
			Punjab	-	33
	Ludhiana	-	19		

		Chandigarh	Upto 10 Seater	22	
		Punjab		25	
STAFF BUS	Comp. & TP	Digit	-	28	
		Tata, Chola	-	29	
		Reliance	-	18	
		Icici	Chandigarh		17
			Ludhiana		13
	Punjab		8		
TRACTOR	Comp.	Digit	-	21	
		Digit - TP	All RTOs	-	12
		Iffco Tokio	All RTOs	Kindly Refer RTO Master for Doable RTO's & Segment	8
			Punjab	Fresh	24
		Reliance	Punjab	Non Fresh	14
			Ludhiana, Punjab	All RTO except Ropar, Patiala	8
		Icici - New	Chandigarh		9
			Ludhiana		12
Icici - Old	PB	CH Decline	5		
MIS-D	Comp.	Digit	-	11	
		Icici	All RTOs	Only JCB, Tata Hitachi & Caterpillar	14