

GRID FOR THE MONTH OF FEBRUARY 2023 KARNATAKA

VEHICLE	SEGMENT	INSURANCE COMPANY	RTO	REMARKS	SK%	
PRIVATE CAR	Comp.	Reliance, FGI, Bajaj, Digit(Non High End), Liberty, Chola, Sompco (With NCB)	All RTOs	Points on OD (Bajaj & Royal Diesel Non NCB Decline)	16	
		Royal- Petrol			14	
		Rest All Other Companies			11	
		Icici - Petrol , Diesel With NCB	Bangalore	15		
			Rest of KA	11		
		Hdfc - Petrol	All RTOs		11	
		Hdfc - Diesel, CNG, LPG, Electric		7		
	Iffco Tokio - All Fuels With NCB Only	All RTOs	No Points on High End Vehicles (ON NET)	11		
	SAOD	Reliance, FGI, Bajaj, Liberty, Chola	All RTOs	-	16	
		Hdfc (Non Petrol), Iffco, SBI, PSUs		Bajaj Deisel NON NCB Decline	5	
		Rest All Other Companies		-	12	
	Third Party	Digit - Petrol, CNG, LPG	Banglore	Allowed RTOs:- 01 to 05,41,50,51,53,57 to 61	14	
			Mysore, Mangalore, Udupi, Shimoga	Allowed RTOs @ KA 09,12,19,20,42,43,45,55	13	
			Rest of Karnataka		8	
		Royal - Petrol - Above 1500 cc	Banglore	Allowed RTOs : 01 to 05,41,42,50 to 53, 57 to 61	26	
			Mysuru	KA 09,45,55	24	
			Rest of Karnataka	-	21	
		Royal - Diesel - Above 1500 cc	Mysuru	-	15	
			All RTOs	-	13	
		Hdfc - Petrol	Banglore	-	13	
		Icici- Only Petrol Models	Bangalore	KA 01 to 05,41,51,52,53,57 to 61	14	
			Rest of KA	-	11	
		Icici - Diesel Models	All RTOs	-	8	
		Edelweiss - All Fuel	System RTOs	-	11	
Future - All Fuel		System RTOs	-	15		
Chola- All Fuel - Above 1500 cc	All RTOs	-	9			
TWO WHEELER	Comp.	Tata - Scooter - Online Only	Banglore	Allowed RTOs : KA 01 to 05,41,43,50,51,52,53,57	24	
		Icici - Scooter - New	All RTOs	1+5 - With CPA Mandatory- Except Suzuki	18	
		Icici - Scooter - Old	All RTOs	Without CPA less 2.5%	24	
		Bajaj - Scooter	All RTOs	Allowed RTOs : KA 10,14,15,17,19,22,25,26,29,31,34,40, 54,55,63,65	18	
		Bajaj - Scooter - New	Bijapur & Bangalore	1+5	21	
		Bajaj - Bikes - Upto 155 cc - New		Hero, Honda, TVS & Suzuki only	18	
		Reliance - Scooter - New	All RTOs	1+5	20	
		Reliance - Bikes Upto 150 cc - New		Excluding Hero	7	
		Royal Sundaram - Scooter	Bangalore	-	13	
			Rest of KA	-	15	
		Future - Scooter (1+1 & 1+5)	All RTOs	-	16	
		Digit - Scooter	Mysore, Udupi, Shimoga, Manglore	-	20	
			Bangalore	-	23	
			Rest of KA	-	19	
		Chola - Scooter (1+1 & 1+5)	All RTOs	3% Additional With CPA Policy	14	
		Chola Bike (1+1 & 1+5)	All RTOs	(Excluding Hero,RE & Yamaha New	8	
		Digit - Bikes Upto 155 CC	Bangalore	-	5	
		Hdfc - Scooter	All RTOs	With CPA	13	
				Without CPA	10	
		Icici - Royal Enfield - Old - 1+1	Bangalore	With CPA Only Less 2.5% if Without CPA	13	
	Bajaj - Bike	All RTOs	Allowed RTOs : KA 10,14,15,17,19,22,25,26,29,31,34,40, 54,55,63,65	18		
	Future - Bike (1+1 & 1+5)	All RTOs	-	16		
	Hdfc - Bike Upto 600 cc	All RTOs	With CPA	7		
			Without CPA	5		
	Icici - Electric - New	All RTOs	Without CPA less 5%	15		
	SAOD	All Companies	All RTOs	-	12	
		Hdfc - Scooter	All RTOs	-	24	
		Tata - Scooter	Banglore	-	24	
		Icici - Scooter	All RTOs	Without CPA less 2.5%	24	
		Third Party	Digit - Scooter	Banglore	Banglore RTOs:- 01,02,03,04,05,41,50,51,53,57,58,59, 60,61	23
				All RTOs		20
			Chola - Scooter	All RTOs	3% Additional with CPA	15
Future - Scooter & Bike		System RTOs	-	16		

		Tata - Bike	Banglore	Allowed RTOs : KA 01 to 05,41,43,50,51,52,53,57	11
		Icici - Royal Enfield - Old	Bangalore	With CPA Only Less 2.5% if Without CPA	13
COMMERCIAL VEHICLES - GCV - Below 3500 GVW	Comp.	Hdfc - Upto 3500 GVW	All RTOs	-	24
		Icici - Upto 3500 GVW	Bangalore	TATA / Maruti - New	24
				Mahindra New & Ashok Leyland New	14
		Icici - Upto 3500 GVW	Bangalore	TATA / Maruti - Old	23
				Mahindra Old	16
		Icici - Upto 3500 GVW	Rest of Karnataka - Old Vehicles	Ashok Leyland Old	15
				TATA / Maruti - Old	23
		Chola- Upto 2500 GVW	All RTOs	Mahindra Old	16
				Inspection Waiver	25
		Reliance - Upto 2500 GVW	Banglore	-	26
			Rest of Karnataka	-	24
		Digit - Upto 2500 GVW	Bangalore	Tata & Maruti upto 3500 GVW	26
	Digit - Upto 2500 GVW	KA 09,19,20,21,45,55	Tata & Maruti upto 3500 GVW	21	
	Bajaj - Upto 2500 GVW	Banglore	-	24	
	Tata - 2500 to 3500 GVW	All RTOs	-	8	
	Third Party	Hdfc - Upto 3500 GVW	All RTOs	-	27
		Tata - Upto 2500 GVW - Comp.	All RTOs	-	18
		Tata - Upto 2500 GVW	All RTOs	-	21
Bajaj - Upto 3500 GVW		Banglore	-	21	
Tata - 2500 to 3500 GVW		All RTOs	-	15	
Future - Comp.		All RTOs	M&M Decline	11	
Future		All RTOs	M&M Decline	26	
COMMERCIAL VEHICLES - CV - 3500 GVW And Above	Comp.	Hdfc - 12000-20000 GVW	All RTOs	Discount Upto 70%	10
		Hdfc - 20001 - 40000 GVW	All RTOs	Discount - 71% - 83%	5
				Discount Upto 70%	11
		Hdfc - Above 40000 GVW	All RTOs	Discount - 71% - 83%	8
	Third Party	Hdfc - 12000 - 20000 GVW	All RTOs	Discount Upto 70%	11
		Hdfc - 20001 - 40000 GVW	All RTOs	-	13
		Royal - 7000 - 12000 GVW	Banglore	-	8
			Rest of karnataka	-	16
		Royal - 12001-40000 GVW	Banglore	-	12
		Royal - 12001-25000 GVW	Rest of Karnataka	Upto 10 Years	8
Royal - 25001 - 40000 GVW	Rest of Karnataka	-	6		
THREE WHEELER - GCV (D-Van)	Comp. & Third Party	Tata - Comp.	All RTOs	-	18
		Tata - Third Party	All RTOs	-	21
		Icici	Bangalore	-	17
		Future - Comp.	All RTOs	M&M Decline	11
		Future - Third Party	All RTOs	M&M Decline	27
		Hdfc - Comp.	All RTOs	-	24
		Hdfc - Third Party	All RTOs	-	27
THREE WHEELER - PCV (Auto)	Comp. & Third Party	Reliance - Petrol & CNG	Bangalore	Allowed RTO :-KA 01,02,03,04,05	37
		Digit - Petrol & CNG	Bangalore	Allowed RTOs : KA 01 to 05,41,50,51,53,57,59,61	34
			KA 09,45,55	-	30
			Rest of karnataka	-	26
		Future - Comp.	All RTOS	Excluding Mahindra	11
		Future - TP	All RTOS	Excluding Mahindra	26
		Bajaj - Petrol & CNG - Comp.	Bangalore	-	27
		Bajaj - Petrol & CNG - TP	Bangalore	-	30
		Bajaj - Petrol & CNG - Comp.	Rest of Karnataka	-	21
		Bajaj - Petrol & CNG - TP	Rest of Karnataka	-	24
		Icici - Petrol & CNG	Banglore	-	29
			Rest of Karnataka	Only Old	31
		Icici - E-rickshaw - New	All RTOs	-	26
Royal	Banglore Mysore	Allowed RTOs : KA 01 to 05,09,41,43,50,51,52,53,55,57 to 61	22		
Royal	All RTOs	E-Rickshaw	26		
TAXI - Upto 6+1	Comp. & TP	Bajaj - TP	Banglore	-	16
		Reliance	Banglore	Non Nil Dept.	12
		Iffco Tokio - Comp.	All RTOs	-	8
SCHOOL BUS	Comp. & Third Party	Digit	All RTOs	School Bus with School/College Name	34
				School Bus on Other Name	33
		Reliance		School Bus with School/College Name	33
				School Bus on Other Name	27
		Tata		-	27
		Icici		Above 10 Seater (School Vans Decline)	32
				Upto 10 Seater (School Vans Decline)	18

		Iffco Tokio	All RTOs	-	9
		Chola		-	34
		Bajaj	All RTO's		27
STAFF BUS	Comp. & Third Party	Chola	All RTOs	-	29
		Iffco Tokio	All RTOs	-	9
		Tata	All RTOs		27
		Digit	All RTOs		29
Agriculture Tractor	Comp. & Third Party	Icici - Comp. - New Tractor	All RTOs	Bangalore Declined	21
		Iffco Tokio	All RTOs	-	9
		Reliance	All RTOs	Fresh - Without Trailer	13
				Old - Without Trailer	12
MISD	Comp.	Icici	Bangalore	KA - 16 & 34 Declined	10
			Rest of KA	JCB, Caterpillar & Tata Hithachi Only	
		Digit	Bangalore	Allowed RTOs : KA 01 to 05,41,50,51,53,57,59,61	15
			KA 09,45,55	-	13
			Rest of karnataka	-	10
		Digit - TP	Bangalore	Allowed RTOs : KA 01 to 05,41,50,51,53,57,59,61	7
			KA 09,45,55	-	8
			Rest of karnataka	-	7
Iffco Tokio	All RTOs	-	9		