

Effective from 1st Feb'25

	Zone 1					
Category*	Package			SAOD		
	Petrol	Non - Petrol		Petrol	Non -Petrol	
	NCB & N-NCB	NCB	N-NCB	NCB & N-NCB	NCB	N-NCB
<10k	17.50%	17.50%	11.00%	17.50%	15.00%	11.00%
>10-50k	19.50%	19.50%	12.00%	19.50%	16.00%	12.00%
>50k-1L	21.00%	21.00%	13.00%	21.00%	17.00%	13.00%
>1L-2L	23.00%	23.00%	14.00%	23.00%	18.00%	14.00%
>2L	25.00%	25.00%	15.00%	25.00%	20.00%	15.00%

	Zone 2					
Category*	Package			SAOD		
	Petrol	Non - Petrol		Petrol	Non- Petrol	
	NCB & N-NCB	NCB	N-NCB	NCB & N-NCB	NCB	N-NCB
<10k	15.00%	15.00%	10.00%	15.00%	11.00%	10.00%
>10-50k	17.50%	17.50%	10.00%	17.50%	12.00%	10.00%
>50k-1L	20.00%	20.00%	12.00%	20.00%	13.00%	10.00%
>1L-2L	22.00%	22.00%	12.00%	22.00%	14.00%	10.50%
>2L	23.00%	23.00%	12.50%	23.00%	15.00%	10.50%

Slab will be calculated basis comprehensive + SAOD GWP on PVT CAR (SATP premium is excluded for slab achievement)

*Non Petrol includes Diesel, CNG, LPG

#New Business will be considered as NCB

EV and Hybrid is to be considered in Petrol Grid

Zone	State Name	Zone-1	Zone-2
EAST	ASSAM	Rest of Assam	Nagaon
		KAMRUP	
	BIHAR	Bihar	
	JHARKHAND	Jharkhand	
	WEST BENGAL	West Bengal	
	Arunachal Pradesh	Arunachal Pradesh	
	Chhattisgarh		Chhattisgarh
	Manipur	Manipur	
	Meghalaya	Meghalaya	
	Mizoram		Mizoram
	Nagaland	Nagaland	
	Odisha	Odisha	
	Sikkim	Sikkim	
	Tripura	Tripura	
SOUTH	ANDHRA PRADESH	ANDHRA PRADESH	
	KARNATAKA	BANGALORE	Rest of Karnataka
	TAMIL NADU	ANDAMANS	Rest of Tamil Nadu
	Kerala		Kerala
	Telangana	Telangana	
WEST	GOA	GOA	
	GUJARAT	AHMEDABAD	Rest of Gujarat
		DADRA & NAGAR HAVELI	
		DAMAN	
		VADODARA	
	MAHARASHTRA	Maharashtra	

Zone	State Name	Zone-1	Zone-2
NORTH	Haryana		Haryana
	Himachal Pradesh		Himachal Pradesh
	Punjab		Punjab
	Uttar Pradesh		Uttar Pradesh
	Uttarakhand		Uttarakhand
	J&K		J&K
	NCR		NCR
	Delhi	Delhi	
	Chandigarh		Chandigarh
CENTRAL	Madhya Pradesh		Madhya Pradesh
	Rajasthan		Rajasthan