Cars24

India's Vehicle Health Report

Introduction:

The Hidden Crisis On Our Roads

Objective: This report offers a state-level diagnostic of India's vehicle health, drawing from government data, market reports, and real-time insights gathered through platforms like Orbit by CARS24, which has quietly emerged as a barometer of compliance across the country.
India has over 35 crore vehicles registered. It is home to one of the largest and fastest-growing vehicle populations in the world. But underneath this acceleration lies a dangerous trend: the health of these vehicles is being ignored.

Under Currents

These are more than mere technicalities. They are silent enablers of road accidents, environmental degradation and of course: revenue loss.

Expired
Insurance

Lapsed
PUCCs

Unpaid
Challans

Missing
Documentations

Why Vehicle Health Matters Now?

We rely on our vehicles every day, but ignore their health until it’s too late. India loses 1.5 lakh lives each year in road crashes, many involving unfit or uninsured vehicles. Over half of all vehicles have no insurance, putting owners at risk of heavy losses and legal trouble.

PUCC violations add to air pollution. Even the cleanest engines pollute when left unchecked. Meanwhile, unpaid challans pile up with little resolution. The system needs to move from punishment to prevention. Vehicle health is no longer a ormality, it’s a necessity.

Nationwide Behavioural Patterns

Issue	Safety	Insurance	PUCC
National Trend	**1.5 lakh+** lives lost in road accidents every year	**50%+** of vehicles on the road are uninsured and exposed to criminal liability	**30%+** compliance on avg in Delhi, UP, Gujarat and Tamil Nadu

State-Wise Insights

(Orbit Data)

The state-level analysis reveals that vehicle health and enforcement patterns in India are far from uniform. Each state reflects a distinct mix of ownership trends, compliance priorities, and enforcement intensity shaped by local policies, infrastructure, and driver behaviour. Some states are strong on insurance renewals but weak on environmental checks, while others excel in emissions compliance yet falter in financial documentation. By examining these regional variations, we can identify where enforcement is most effective, where awareness gaps remain, and how targeted interventions

Uttar Pradesh

High vehicle volume but weak compliance. Both cars and bikes show over **40% PUCC expiry**, with rural neglect being the key concern.

Cars- Insurance Records	Bikes- Insurance Records	Cars- PUCC Records	Bikes- PUCC Records
534,870	293,627	463,343	181,804
% Insurance Available (Cars)	**% Insurance Available (Bikes)**	**% PUCC Available (Cars)**	**% PUCC Available (Bikes)**
58.76%	59.18%	41.52%	37.54%

Maharashtra

Car owners prioritize insurance over emissions. **Only 1 in 3 cars** have valid PUCCs, despite stricter “No PUCC, No Fuel” rules in urban centers.

Cars- Insurance Records	Bikes- Insurance Records	Cars- PUCC Records	Bikes- PUCC Records
396,143	36,442	347,153	24,130
% Insurance Available (Cars)	**% Insurance Available (Bikes)**	**% PUCC Available (Cars)**	**% PUCC Available (Bikes)**
49.55%	63.09%	33.64%	49.31%

Delhi

Compliance among cars is better than many states, but still **45% lack valid insurance or PUCC**. Bikes outperform cars in both metrics.

Cars- Insurance Records	Bikes- Insurance Records	Cars- PUCC Records	Bikes- PUCC Records
363,113	69,474	346,341	64,125
% Insurance Available (Cars)	**% Insurance Available (Bikes)**	**% PUCC Available (Cars)**	**% PUCC Available (Bikes)**
55.03%	69.56%	54.76%	57.66%

Gujarat

Urban areas lead in compliance, but Tier II and rural zones lag behind. **Bikes show stronger adherence** than cars in both insurance and PUCC

Cars- Insurance Records	Bikes- Insurance Records	Cars- PUCC Records	Bikes- PUCC Records
396,143	36,442	347,153	24,130

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Karnataka

Digital-savvy but non-compliant. PUCC validity for cars is alarmingly low **at just 13%**, despite good insurance coverage.

Cars- Insurance Records	Bikes- Insurance Records	Cars- PUCC Records	Bikes- PUCC Records
207,630	22,304	65,759	8,551

% Insurance Available (Cars)	% Insurance Available (Bikes)	% PUCC Available (Cars)	% PUCC Available (Bikes)
53.45%	74.36%	13.35%	27.51%

Tamil Nadu

High literacy doesn't translate to vehicle health awareness. **Over 75% of cars lack valid PUCC**, and bike compliance is only marginally better.

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396,143	36,442	347,153	24,130

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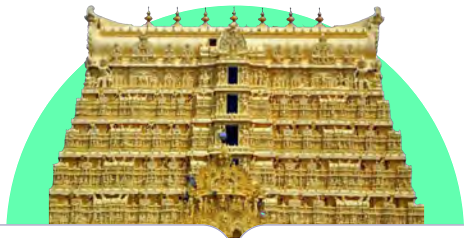
Rajasthan

First-time owners dominate but **awareness remains poor**. More than half of cars and bikes lack PUCC compliance.

Cars- Insurance Records	Bikes- Insurance Records	Cars- PUCC Records	Bikes- PUCC Records
166,307	14,841	147,200	9,762
% Insurance Available (Cars)	**% Insurance Available (Bikes)**	**% PUCC Available (Cars)**	**% PUCC Available (Bikes)**
51.15%	62.89%	40.60%	38.02%

Kerala

Bikes lead the way in both insurance **(82%) and PUCC (59%) validity**. Cars show decent insurance coverage but low environmental compliance.



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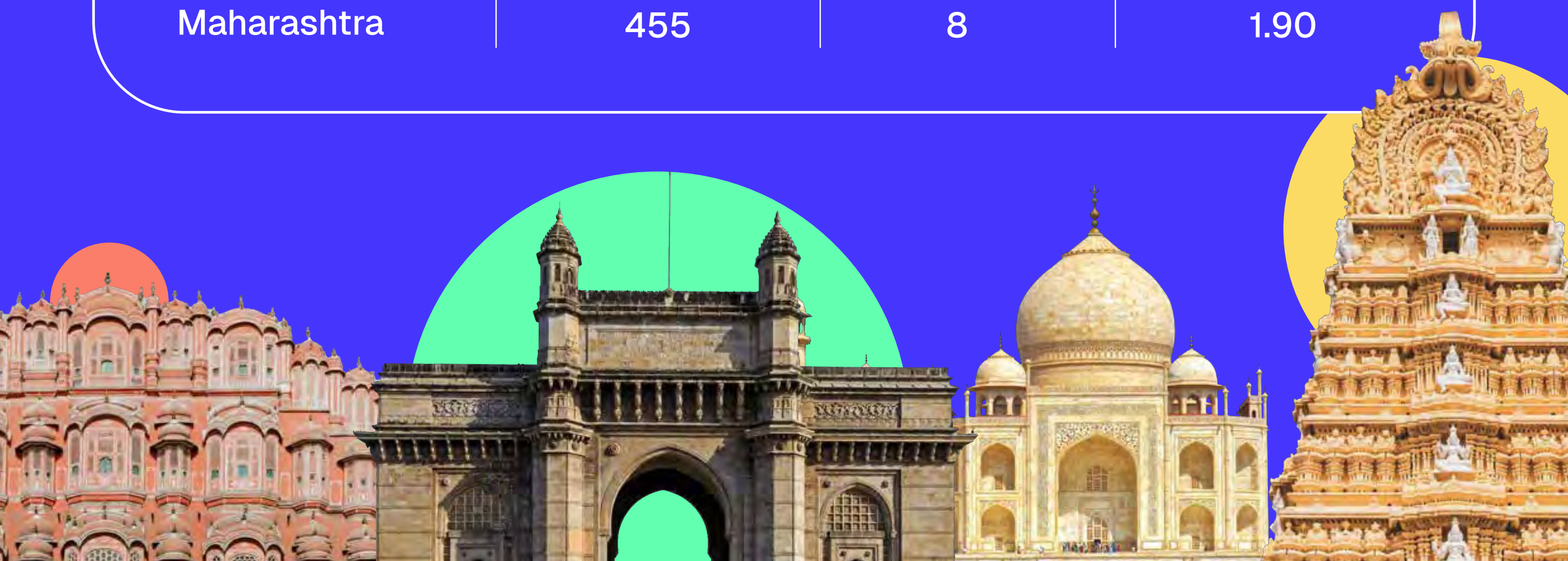
Andhra Pradesh

Compliance is inconsistent. While **over 60% of bikes are insured**, PUCC coverage remains weak for both cars and bikes.

Cars- Insurance Records	Bikes- Insurance Records	Cars- PUCC Records	Bikes- PUCC Records
82,990	62,748	18,603	18,655
% Insurance Available (Cars)	**% Insurance Available (Bikes)**	**% PUCC Available (Cars)**	**% PUCC Available (Bikes)**
52.02%	61.82%	23.94%	35.57%

State-Wise Insights

State	Total Expired Documents (in thousands)	Total Expired Challan (in thousands)	Enforcement Rate (%)
Andhra Pradesh	90	15	17.06
Kerala	147	20	13.57
Tamil Nadu	236	21	9.24
Gujarat	367	25	6.94
Rajasthan	170	11	6.74
Uttar Pradesh	724	42	5.85
Telangana	28	1	4.21
Madhya Pradesh	70	2	4.15
Karnataka	165	5	3.15
Maharashtra	455	8	1.90



Enforcement

North Vs South

Southern states are ahead in vehicle enforcement, with an average enforcement rate of 9.45 percent, compared to just 5.58 percent in the North.

The North struggles more with insurance compliance, where 42.65 percent of documents are expired. In the South, the bigger issue is PUCC, with over 57 percent expiry on average.

Rajasthan leads the North at 6.74 percent, while Madhya Pradesh is the weakest at 4.15 percent. In the South, Andhra Pradesh stands out with 17.06 percent, and Karnataka trails at just 3.15 percent.

Despite fewer expired documents, southern states issue nearly double the challans per 10,000 documents, reflecting stronger on-ground enforcement.

Court, Compliance, & Collection

₹5.11 lakh crore
total challans issued

₹3.18 lakh crore
Challans pending

₹1.92 lakh crore
challans paid

₹9.15 crore
Challans sent to court

₹7.69 crore
Challans pending in court

824 days is the average time to pay challan

1.2 days via digital platforms like CARS24

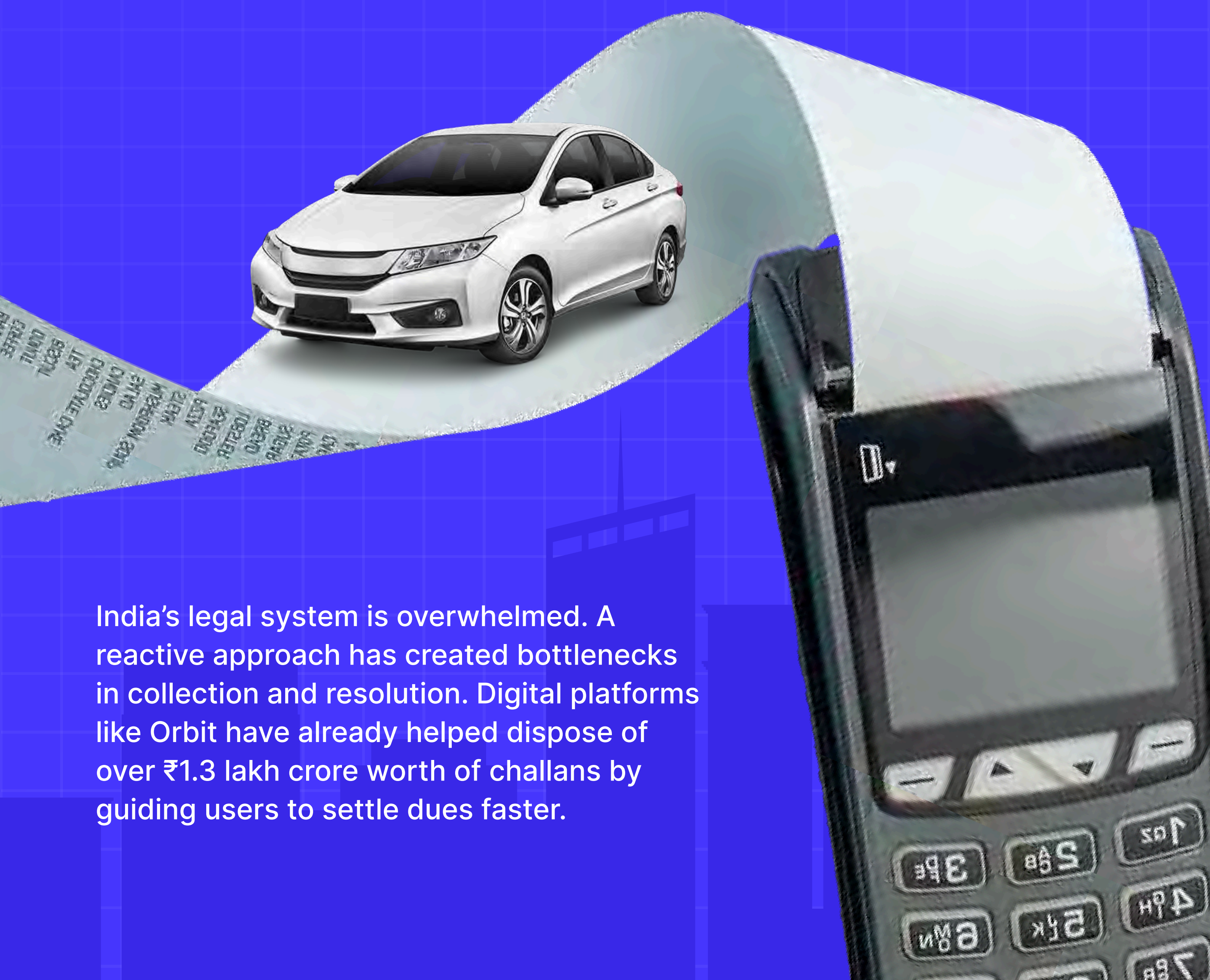
₹1,210 The average amount of challan issued across India

Court, Compliance, & Collection

Users **delay challan payments by over 2 years** on average likely due to friction, forgetfulness, or lack of awareness. But when routed through **CARS24**, clearance happens **900x faster.**

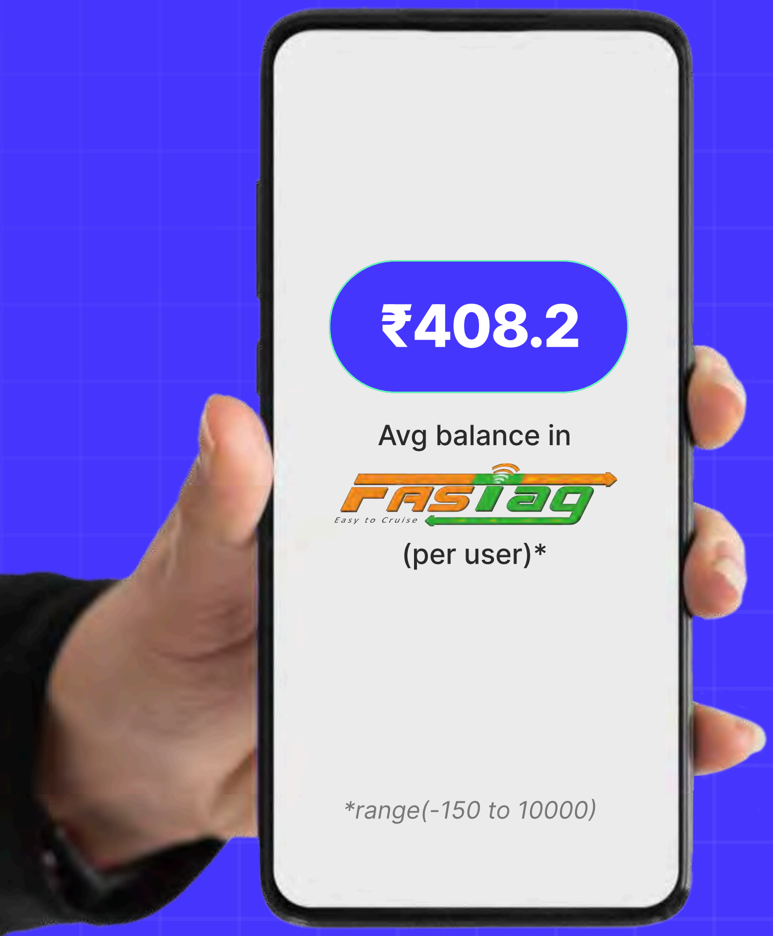
20% of the challans happening are above 1,210 rupees.

16.3% people with challan take actions after a year & more.

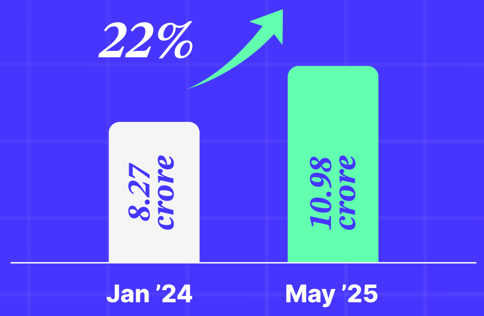


India's legal system is overwhelmed. A reactive approach has created bottlenecks in collection and resolution. Digital platforms like Orbit have already helped dispose of over ₹1.3 lakh crore worth of challans by guiding users to settle dues faster.

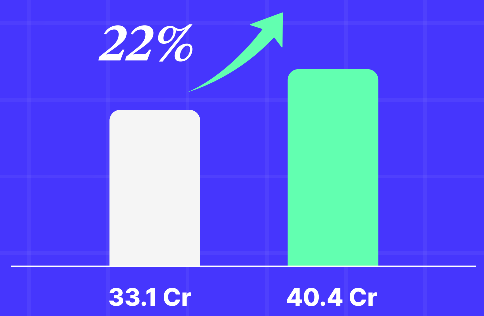
FASTag Trends



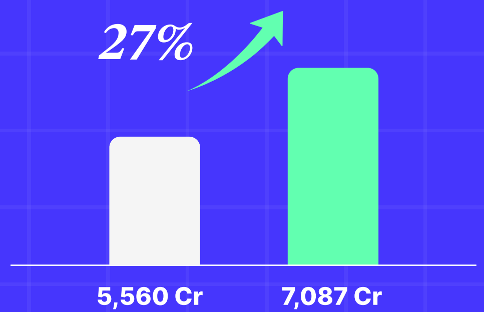
Explosive Growth in Tag Issuance



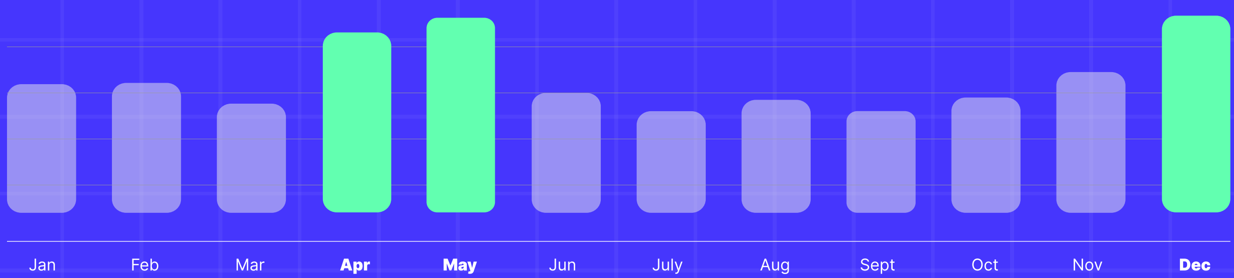
Increase in number of transactions



Increase in toll collection



April, May, December are when FASTag usage spikes



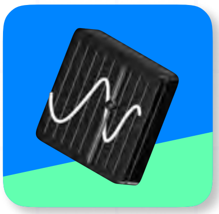
Strategic Recommendations

Policy Integration:

Mandate health checks like PUCC and insurance at the point of registration, resale, and road tax renewal.

Incentivise Compliance:

Offer discounts on insurance or tax renewals for vehicles with consistently clean health records.



Fleet Focus:

Encourage logistics and cab aggregators to use vehicle health dashboards and AI-based risk ratings.

Data Partnerships:

Allow platforms like Orbit to sync with Vahan, RTO databases, and FASTag to create a unified compliance history.

Awareness Campaigns:

Run state-specific compliance drives using regional insights. For example, target rural UP with mobile PUCC vans and push SMS alerts in Tamil Nadu.

Conclusion

From Ownership To Responsibility

India's automotive future will not be defined by how many vehicles we register, but by how well we maintain them. The road ahead demands accountability, awareness, and access to tools that make compliance easier.

Vehicle health is no longer just a personal choice. It is a shared responsibility. And platforms like Orbit are quietly proving that with the right nudges, better drives can lead to better.

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