

Car buyers ahoy!

D . M U R A L I

FOR a long time, I never wanted to buy a car. Not because I am one of those pseudo-environmentalists who frown at fossil fuel depleters, but because I knew I couldn't afford one. Now that it has been more than a year since I had to shed the virtue of being part of the great un(car)washed, there is nothing wrong in looking back at how it all happened.

First, it is the want, the desire, which erodes into your happy two-wheeler days where you could be perpetually *Chetaking* your way through lanes and traffic jams. As in the garden of Eden, the wish to possess a four-wheeler gets you looking at the flip side of your current lifestyle: How you are so vulnerable when exposed on all sides - right and left, front and back, top and bottom - that you end up thinking laterally when in crisis, swerving in a tangent and bringing the pate to asphalt; how it is difficult to manage a growing kid plus wife plus shopping bag plus fresh *methi* and juicy mangoes from the pavement market plus ..., all on two wheels and not getting a prize for acrobatics. Well, the list is endless when you have already decided the case against that old fellow, the Bajaj.

Second, window-shopping. Things that don't figure on Maslow's hierarchy of needs keep cropping up when one keeps looking at them again and again. No shopping is complete unless you achieve at least 10:1, that is the ratio between the value of what you saw and what you eventually spent. More, the better, because often you are not going to be doing it more than once for the same thing. Best to do it with an open mind, I learnt, because with a budget in your head, there is every chance that you may look fondly at the Rs 60 car



shampoo bottles on the FoodWorld shelves, or the Rs 250 differential for a vanity mirror, rather than the car itself, be it in car dealers such as ABT, Concorde or Plaza (in Chennai).

However, there are a few rules here: One has to be neatly dressed because the salesmen at the dealer outlets are usually a better-dressed lot. Avoid answering the irksome questions such as whether you will be paying by cheque, or how many numbers of the deluxe model you would be requiring. But you could ask endless questions, however silly - such as what a defogger does, how power windows work, why a zip drive is different from the unzipped one, how to clean the insides of the car or whether you have to bend down to adjust the reserve fuel knob. Collect the pamphlets, leave your telephone numbers, sound sincere and ask for a test drive.

Third, learn to drive. Working on a shoestring budget as most first-car buyers do, it wouldn't be a sound idea to hire a driver, unless

you are terribly afraid of city roads. Much of such fear is caused by the realisation of a typical two-wheeler rider who knows how much chaos could be caused by his ex-tribe when he himself ascends the vehicular equivalent of evolution, and also by an obsession with scratches and dents. The best way to get over these phobias is by putting your foot to the pedal. When my *carwalah* friend told me that you have to know only three things - A, B and C, I knew what he meant - accelerator, brake and clutch. But he was stumped when I told him that they lay in that order, left to right. There are cost-effective driving schools where you can pay by session, such as Rs 75 per half-hour or 5 km. Ideally, the car you use for learning should be the same make as the one you plan to buy.

Fourth, deciding your type of car. This is a tough decision because there is so much to choose from. Technically, all makes come with quite a few common features - apart from having headlights, four wheels, steering, doors and

windows. I am not the hardcore tech-type who can differentiate between 996 cc and 999 cc, debate the advantages of submarine seats over McPherson strut, compare the *epsilon* with *phi-beta-gamma*, or remember the torque and rpms. Discussions help in knowing more about the features and a decision which favours the technologically superior product is always better, subject to the availability of spares and finance to boot. If you have been reading in the 'international' pages about the receivership of the parent company of a car maker, it would be difficult for you to eliminate the consequent worry from your decision-making. Usually, a test drive helps in freezing your options. If you are not finished with your L-Man lessons or D-Man drills, you could politely decline to take the keys when the dealer's rep calls on you for the test ride session.

Fifth, colour. Often, you may spend more time picking the right colour than choosing the appropriate make. Aesthetics have to be looked at a little more relaxedly. Put it to vote in your family. Let the choice be for the maximum happiness of the majority. However, considerations such as how easy it would be to maintain, how quickly would the surface invite scratches and so on tend to taint a happy choice.

Sixth, finance. The accountant in me tempts me to offer my services for procuring the right car loan for you, pocketing the referral fee in the bargain. This is a cut-throat market so take it easy. Talk to a dozen fellows. Get the quotes, once you know what you want to buy and from where - the latter is an important question by itself, though not discussed here. And, to put it pithily, if you are armed with

a spreadsheet when negotiating with the lenders, you have the *Brahmastra*.

You could be a serious buyer, who is keen on knowing more: Such as how to overcome the dual-control confidence, what is a decent tip for the parking attendant, why not a second-hand car, where to go with your 'new arrival', what to do when confronted with a fish-cart, how to compare different financing options, how much to bargain before cutting out the cheque, why a full-body cover is a better accessory than a fancy horn, whether you should go in for Euro-I or Euro-II, is it worthwhile paying for a lucky number while registering, which is better - yearly tax or lifetime one, whether you should pay less premium by excluding the quake clause, does it make sense to use the overdrive on city roads and so on. Well, that's some homework for you. ■



Pic: Bijoy Ghosh