

NRI's can gift cars online, no extra charge for blessings!

When an NRI buys his first new car on returning to India, he knows that he has made it.

Most NRIs arrive without any savings and have to put in a few months if not years of gruelling work before they can buy the basic household furniture and appliances for their rented homes. All this time, they have also to send money back home to support their relatives and repay the mountain of debt left behind.

So they do not have the deposit or 'the down payment' for a car. Since a car is a necessity for many NRIs to work and to relax, it becomes a priority. A start is made with a second-hand car but its maintenance is so high that an NRI soon opts for a new one.

Before buying a new car on instalments, an NRI must have legal stay and a job to satisfy the financing company. Once he has saved enough to make the down payment, he selects a suitable new car depending on its model and customisation required. Taking delivery of the new car is a happy event with the smiling car salesmen offering tea or coffee and even a bouquet for his wife. This becomes a landmark in the family saga of settling abroad as the gleaming vehicle is driven home and later to the homes of friends. Clicking photos is mandatory to send to India for his relatives and friends who would perhaps be jealous as they drool over them.

Not any more. Back in India, it is different now.

Impressions of India's car industry with just two brands and a waiting list for many years must be deleted. Indians bought over one million - yes, over a million - cars in 2006-07. And what's more, sales of passenger cars are increasing by over 20 percent a year. No wonder several big players have moved in to manufacture cars in India and to export them as well.

From the original two marquees - the Premier Padmini or Fiat 1200 and the Ambassador or the Morris Oxford - from the 1950s that ran until the early 1980s, the market expanded with the entry of Japan's Suzuki that signed a joint venture with Maruti. That was a revolution over a quarter of a century ago when the first Maruti Suzuki 800 rolled off from its plant near Delhi.

With the opening of the economy in the early 1990s came the South Koreans, Japanese, Czech, American and German carmakers who set up shop in India. An Indian can pick and choose from cars made by BMW, Fiat, Ford, General Motors, Honda, Hyundai, Maruti Suzuki, Mitsubishi, Mercedes Benz, Nissan, Skoda, and Toyota - all made in India.

Very soon, Volkswagen and Nissan will join them. The 'cherry on top' is the top two German luxury carmakers - BMW and Mercedes Benz - that make world-class models in India. The super-rich Indians can import any car in India - a Maybach, a Rolls Royce, a Bentley or a Ferrari. And they are doing just that these days. At the same time, two Indian manufacturers, Tata and Mahindra, provide tough competition to these global giants in the domestic and export markets.

Waiting for years to take delivery of your car in India in the dark decades from the 1950s to 1980s is a bad memory for the older generation. The young, upwardly mobile Indians are wooed no end by car companies with heavy discounts and gifts to lure them. Taking delivery of a new car has some surprises as the distributor gives you a bouquet of flowers, a box of sweets, full-tank fuel and some

car accessories as freebies. The typical Indian touch at this happy event is the on-the-spot holy ceremony for safe motoring. After taking delivery, most Indians drive straight to a temple or a shrine to obtain divine blessings for their new asset. Now many big car distributors have employed a fulltime priest to perform this ritual!

The suitably dressed priest draws holy symbols on the bonnet and the engine with yellow sandal paste. A red thread is tied to the steering wheel and a red cloth with silver borders wrapped around the rear view mirror. For the driver, a yellow mark is applied on the forehead, a red thread tied on the right wrist and petals are showered as some 'mantras' are chanted. It climaxes with sweets given to the driver and family.

Now NRIs can get this ceremony for their loved ones by gifting a car to them online. Maruti has targeted NRIs in an innovative approach to sell cars online. In this scheme, NRIs get a special price, vehicle delivery, after-sales service, easy transaction and even financing to gift any Maruti model to their parents or siblings - with free blessings!

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