

AUTONEXA

FIRST-TIME **CAR BUYER'S** **CHECKLIST** INDIA 2025



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2025 CHANGES YOU MUST KNOW

NEW GST RATES EFFECTIVE SEPT 22, 2025

MASSIVE SAVINGS ON CAR PRICES:

- Small Cars ($\leq 4\text{m}$ length, $\leq 1200\text{cc}$ petrol $\leq 1500\text{cc}$ diesel), 18% GST (down from 29–31%)
- Large Cars/SUVs: 40% GST (simplified from 28% + up to 22% cess)
- Electric Vehicles: Still 5% GST

REAL SAVINGS EXAMPLES:

- Tata Punch: Save up to ₹85,000
- Hyundai Creta: Save up to ₹72,000
- Mahindra XUV700 Save up to ₹1,43,000



E20 PETROL COMPATIBILITY CRISIS

E20 COMPATIBLE FROM 2023

- All Maruti Suzuki models April 2023
- Hyundai, Kia, Tata, Mahindra models 2023
- Honda models (since 2009)
- Toyota, Skoda, Volkswagen models 2023

WARNING SIGNS OF NON-COMPATIBLE CARS:

- Lower mileage than promised
- Engine knocking sounds
- Warranty void if used with E20



MUST-DO: CHECK FUEL CAP FOR "E20" MARKING OR CONFIRM WITH DEALER



PRE-PURCHASE PLANNING

SET YOUR COMPLETE BUDGET

Don't just think ex-showroom price - plan for the total cost:

- Ex-showroom Price: Base car price (now with reduced GST rates)
- Road Tax: 8-14% depending on your state and fuel type
- Insurance: ~₹15,000 to 50,000 annually (mandatory)
- Registration Fees: ~₹500 to 5,000 depending on state
- Accessories: ~₹10,000 to 30,000
- First Service: Usually free, but budget ~ ₹3,000 - 8,000

Pro Tip: Your on-road price is typically 15-25% higher than ex-showroom price.

MONEY-SAVING PRO TIPS

TIMING YOUR PURCHASE:

- Festive Season: Maximum discounts + GST benefits
- Year-end: Dealers offer better deals to clear inventory
- Model change period: Outgoing models at lower prices

HIDDEN COSTS TO NEGOTIATE:

- TCS (Tax Collected at Source) on cars above ₹10 lakhs
- Extended warranty pricing
- AMC (Annual Maintenance Contract) rates



FINANCING MADE SMART

CURRENT LOAN RATES SEPT 2025

- Public Banks: ~7.60-7.80% (UCO Bank, Canara Bank)
- Private Banks: ~9.10-9.20% (ICICI, HDFC)

FESTIVE OFFERS TILL SEPT 30

- Zero processing fee at Canara Bank, IDBI Bank
- 50% fee concession at Punjab & Sind Bank

EMI CALCULATION

- For ₹5 lakh loan at 8% interest for 5 years = ~₹10,137 monthly EMI

TOP FEATURES TO **PRIORITIZE IN 2025**

TECH FEATURES:

- Touchscreen with Android Auto/Apple CarPlay
- Wireless charging
- Voice commands
- Connected car features

FUEL EFFICIENCY FOCUS:

With E20 petrol affecting mileage, prioritize:

- Cars with proven E20 compatibility
- Hybrid options (40% buyers prefer hybrids)
- CNG variants for city driving

COMFORT MUST-HAVES:

- Automatic AC with rear vents
- Adjustable driver seat
- Keyless entry & push start
- Adequate boot space (especially for families)



INSURANCE ESSENTIALS UPDATED RULES 2025

MANDATORY COVERAGE:

- Third-party insurance: Legal requirement
- Premium increase: 15-20% higher in 2025
- New vehicles: 3-year comprehensive + 3rd party mandatory

RECOMMENDED ADD-ONS:

- Zero Depreciation Cover (now more common)
- Engine Protection Cover
- Roadside Assistance RSA
- Return to Invoice RTI

Fine for no insurance: ₹2,000 + 6 months jail (first offense)





SAFETY FEATURES THAT ARE NOW MANDATORY

GOVERNMENT MANDATES FOR 2025

- ABS with EBD: Already mandatory
- Dual front airbags: Mandatory since 2022
- Six airbags: Becoming standard across segments

ADVANCED SAFETY (COMING SOON)

- ADAS Features: Mandatory in large vehicles from April 2026
- Electronic Stability Control ESC : Increasingly standard
- TPMS: Tire pressure monitoring

CHECK THESE SAFETY RATINGS

- Bharat NCAP Ratings: Look for 4-5 star ratings
- Popular 5-star rated cars: Tata Punch, Nexon

DOCUMENTATION CHECKLIST

AT PURCHASE:

- Original Invoice
- Sale Certificate Form 21
- Insurance Policy (mandatory)
- Owner's Manual & Warranty Booklet

RTO REGISTRATION PROCESS:

- Form 20 submission
- Vehicle inspection by RTO officer
- Registration fee payment
- RC Registration Certificate) delivery by post

ESSENTIAL DOCUMENTS TO CARRY:

- Registration Certificate RC
- Valid Insurance Certificate
- PUC Certificate (mandatory)
- Driving License





PRE-DELIVERY INSPECTION

PHYSICAL CHECK:

- No scratches, dents, or paint issues
- All lights working (headlamps, indicators, brake lights)
- Tire condition and matching manufacture dates
- Engine bay cleanliness

DOCUMENTATION VERIFICATION

- VIN number matches across all documents
- Invoice details accuracy
- Insurance policy activation date
- All accessories mentioned in bill

ESSENTIAL TOOLS & ACCESSORIES:

- Spare tire and toolkit (jack, wheel spanner)
- First-aid kit (mandatory)
- Warning triangle
- Duplicate keys
- Owner's manual



POST-PURCHASE ACTION PLAN

IMMEDIATE DAY 1

- Download insurance app and register
- Register on manufacturer's customer portal
- Set up service reminders
- Apply for parking permissions if needed

WITHIN 15 DAYS:

- First PUC test (if required)
- Install additional accessories
- Familiarize with all features
- Plan first service appointment

PUC CERTIFICATE VALIDITY:

- New vehicles: 1 year validity
- After 1st year: Renew every 6 months
- Fine for expired PUC: ₹1,000 (first offense)

This checklist covers all India-specific regulations as of September 2025.
Keep this handy during your car buying journey!

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