QUALIFICATION FILE – Standalone NOS

Automotive Loans and Financing

☒ Horizontal/Generic ☐ Vertical/Specialization

☒ Upskilling ☐ Dual/Flexi Qualification ☐ For ToT ☐ For ToA

☒General ☐ Multi-skill (MS) ☐ Cross Sectoral (CS) ☐ Future Skills

NCrF/NSQF Level: 5

Submitted By:

Automotive Skills Development Council

E-113, Okhla Industrial Estate, Phase- III,

New Delhi-110020

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Section 1: Basic Details

1.	**NOS-Qualification Name**	**Automotive Loans and Financing**	
2.	**Sector/s**	**Automotive**	
3.	**Type of Qualification** ☒ **New** ☐ **Revised**	**NQR Code & version of the existing /previous qualification:** *(change to previous, once approved)*	**Qualification Name of the existing/previous version:** *(previous, once approved)*
4.	**National Qualification Register (NQR) Code & Version** *(Will be issued after NSQC approval.)*	NG-05-AU-03745-2025-V1-ASDC	**5. NCrF/NSQF Level: 5**
6.	**Brief Description of the Standalone NOS**	This NOS unit is about selling vehicle finance/loan and insurance to customer at vehicle dealership by following organizational procedures.	
7.	**Eligibility Criteria for Entry for a Student/Trainee/Learner/Employee**	**a. Entry Qualification & Relevant Experience:**	

S. No.	Academic/Skill Qualification (with Specialization - if applicable)	Relevant Experience (with Specialization - if applicable)
1	2nd Year of UG (Pursuing)	
2	Completed 1st Year of UG	1.5 year of relevant experience
3	Completed 3 Years Diploma after 10th	1.5 year of relevant experience
4	Completed 2 Years Diploma after 12th	1.5 year of relevant experience
5	12th Class Pass	3 year of relevant experience
		Relevant field: B.A, B.Com, BBA, BCA, Sales, BFSI, Marketing

b. Age: 18

8.	**Credits Assigned to this NOS-Qualification, Subject to Assessment** *(as per National Credit Framework (NCrF))*	2	**9. Common Cost Norm Category (I/II/III)** *(wherever applicable)*: **I**
10.	**Any Licensing Requirements for Undertaking Training on This Qualification** *(wherever applicable)*	NA	

11.	**Training Duration by Modes of Training Delivery** *(Specify **Total Duration** as per selected training delivery modes and as per requirement of the qualification)*	☒ **Offline Only** ☐ **Online Only** ☐ **Blended** **Training Delivery Mode** | **Theory (Hours)** | **Practical (Hours)** | **Total (Hours)** **Classroom (offline)** | 45:00 | 15:00 | 60:00 **Online** | | | *(Refer Blended Learning Annexure for details)*
12.	**Assessment Criteria**	**Theory (Marks)** | **Practical (Marks)** | **Project (Marks)** | **Viva (Marks)** | **Total (Marks)** | **Passing %age** 30 | 50 | | 20 | 100 | 70%
13.	**Is the NOS Amenable to Persons with Disability**	☐ **Yes** ☒ **No If "Yes", specify applicable type of Disability:**
14.	**Progression Path After Attaining the Qualification, wherever applicable** *(Please show Professional and Academic progression)*	NA
15.	**How participation of women will be encouraged?**	No gender sensitization
16.	**Other Indian languages in which the Qualification & Model Curriculum are being submitted**	*NA*
17.	**Is similar NOS available on NQR-if yes, justification for this qualification**	☐ **Yes** ☒ **No URLs of similar Qualifications:**
18.	**Name and Contact Details Submitting / Awarding Body SPOC** *(In case of CS or MS, provide details of both Lead AB & Supporting ABs)*	**Name:** Mr. Arindam Lahiri **Email:** ceo@asdc.org.in **Contact No.:** 011-42599800 **Website:** https://www.asdc.org.in/
19.	**Final Approval Date by NSQC: 18-02-2025**	**20. Validity Duration:** 3 Years **21. Next Review Date: 18-02-2028**

Section 2: Training Related

1.	**Trainer's Qualification and experience in the relevant sector (in years)** *(as per NCVET guidelines)*	Graduate (Any discipline) with 4 years of industry and 1 year of training experience in vehicle sales Or Diploma (Automobile/ Mechanical/ Electrical) with 5 years of industry and 1 year of training experience in vehicle sales Or Certificate NSQF (Automotive Sales Manager/Customer relationship Manager (Level 5.5)) with 2 years of industry experience and 1 year of training experience in vehicle sales
2.	**Master Trainer's Qualification and experience in the relevant sector (in years)** *(as per NCVET guidelines)*	Post-graduate (Any discipline) with 3 years of industry and 1 year of training experience in vehicle sales
3.	**Tools and Equipment Required for the Training**	☐Yes ☐No *(If "Yes", details to be provided in Annexure)*
4.	**In Case of Revised NOS, details of Any Upskilling Required for Trainer**	

Section 3: Assessment Related

1.	**Assessor's Qualification and experience in relevant sector (in years)** *(as per NCVET guidelines)*	Graduate (Any discipline) with 5 years of industry and 1 year of training experience in vehicle sales Or Diploma (Automobile/ Mechanical/ Electrical) with 6 years of industry and 1 year of training experience in vehicle sales Or Certificate NSQF (Automotive Sales Manager/Customer relationship Manager (Level 5.5)) with 3 years of industry experience and 1 year of training experience in vehicle sales
2.	**Proctor's Qualification and experience in relevant sector (in years)** *(as per NCVET guidelines), (wherever applicable)*	**NA**
3.	**Lead Assessor's/Proctor's Qualification and experience in relevant sector (in years)** *(as per NCVET guidelines)*	**NA**

4.	**Assessment Mode** *(Specify the assessment mode)*	**Blended**
5.	**Tools and Equipment Required for Assessment**	☒ Same as for training ☐ Yes ☐ No *(details to be provided in Annexure-if it is different for Assessment)*

Section 4: Evidence of the Need for the Standalone NOS

Provide Annexure/Supporting documents name.

1.	Government /Industry initiatives/ requirement (Yes/No): Yes
2.	Number of Industry validation provided: 8
3.	Estimated number of people to be trained: 500
4.	Evidence of Concurrence/Consultation with Line/State Departments (In case of regulated sectors): (Yes/No): In progress If "No", why:

Section 5: Annexure & Supporting Documents Check List

Specify Annexure Name / Supporting document file name

1.	**Annexure:** NCrF/NSQF level justification based on NCrF/NSQF descriptors *(Mandatory)*	*Attached*
2.	**Annexure:** List of tools and equipment relevant for NOS *(Mandatory, except in case of online course)*	*Attached*
3.	**Annexure:** Performance and Assessment Criteria *(Mandatory)*	*Attached*
4.	**Annexure:** Assessment Strategy *(Mandatory)*	*Attached*

5.	**Annexure:** Blended Learning *(Mandatory, in case selected Mode of delivery is Blended Learning)*	*Attached*
6.	**Annexure:** Acronym and Glossary *(Optional)*	*Attached*
7.	**Annexure/Supporting Document:** Standalone NOS-Performance Criteria Details Annexure/Document with PC-wise detailing as per NOS format (Mandatory- Public view)	*Attached*
8.	**Supporting Document:** Model Curriculum *(Mandatory – Public view)*	*Attached*

Annexure: Evidence of Level

NCrF/NSQF Level Descriptors	Key requirements of the job role/ outcome of the qualification	How the job role/ outcomes relate to the NCrF/NSQF level descriptor	NCrF/NSQF Level
Professional Theoretical Knowledge/Process	Interact with customer effectively and communicate appropriate information regarding the vehicle loans/insurance to customers	Theoretical & Practical skill involving work in handling sales leads and closing sales. Since this role does not require any supervisory or managerial skills.	5
Professional and Technical Skills/ Expertise/ Professional Knowledge	Knowledge related to dealer management systems and standard operating procedures of the OEM related with sales (including OEM mandated customized sales pitch for a few OEM driven campaigns/ events) and technical aspects related with all varieties of vehicles.	Factual and theoretical knowledge in the field of showroom sales. However, this would require some decision-making based on technical skills.	5
Employment Readiness & Entrepreneurship Skills & Mind-set/Professional Skill	Decision Making, Plan & organise, Costumer centricity, Problem solving, analytical & critical thinking	Range of cognitive and practical skill required for the telecommunication and telemarketing, which would involve ad-hoc query solving and discussions/ conversations with the clients.	5

Broad Learning Outcomes/Core Skill	Effective skill in writing, reading and oral communication (listening and speaking skills) with required clarity.	Skill to communicate written or oral with required clarity to be able to read scripts and record/write logs.	5
Responsibility	Responsible for completing the assigned task, effective team working, safety of self and in workplace.	Accountable for own work and learning in the domain of telemarketing.	5

Annexure: Tools and Equipment (lab set-up)

List of Tools and Equipment

Batch Size: 30

S. No.	Tool / Equipment Name	Specification	Quantity for specified Batch size
1	Vehicle manuals	Standard	2 Sets
2	Pricing list	Standard	2 Sets
3	Vehicle specifications pamphlets	Standard	2 Sets
4	Sample loan application forms	Standard	2 Sets
5	Sample insurance application forms	Standard	2 Sets
6	CRM software	Standard	10 License
7	MS office software	Standard	10 License

Classroom Aids

The aids required to conduct sessions in the classroom are:

1. Whiteboard
2. Projector
3. Computer/Laptop
4. Chairs
5. Tables
6. Whiteboard marker

Annexure: Industry Validations Summary

S. No	Organization Name	Representative Name	Designation	Contact Address	Contact Phone No	E-mail ID	LinkedIn Profile *(if available)*
1	Celica Automotive Pvt Ltd.	Archa Halder	Technical Manager			cet@citroen-celica.com	
2	Frostees India Pvt. Ltd.	Sauvik Bera	Director			bera.sauvik@frostees.in	
3	Hind Hydrolics and Engineers	Amit	Head HR			hr@hindhydrolicspvtltd.com	
4	Khokan Motors Works Pvt Ltd.	Amiya Sindhu Sarkar	Service Manager			amiyas14@gmail.com	
5	Premier Car Works Pvt. Ltd.	Sibdas Roy	In House Trainer			iht@premiergroup.in	
6	MEGA CORPSOL LLP	Dhairyasheel Desai	Director			info@megacorpsol.com	
7	Victoria Industries	Saroj Kumar	Training Head			Training@victoraindustries.com	
8	VIBRANT MOTORS PVT LTD	Subir Dutta	Service Manager			duttasubir666@gmail.com	

Annexure: Training Details

Training Projections:

Year	Estimated Training # of Total Candidates	Estimated training # of Women	Estimated training # of People with Disability
2023-24	500	350	200
2024-25	1000	700	400
2025-26	1500	1050	600

Data to be provided year-wise for next 3 years.

Annexure: Blended Learning

Blended Learning Estimated Ratio & Recommended Tools:

Refer NCVET "Guidelines for Blended Learning for Vocational Education, Training & Skilling" available on:
https://ncvet.gov.in/sites/default/files/Guidelines%20for%20Blended%20Learning%20for%20Vocational%20Education,%20Training%20&%20Skilling.pdf

S. No.	Select the Components of the NOS	List Recommended Tools – for all Selected Components	Offline: Online Ratio
1	☒Theory/ Lectures - Imparting theoretical and conceptual knowledge	• Books/ e-books • Presentations • Reference Material • Audio / Video Modules	40:60
2	☒Imparting Soft Skills, Life Skills, and Employability Skills /Mentorship to Learners	• Self-Learning Videos • Broadcasts • Mobile Learning • Curated Digital content	40:60
3	☒Showing Practical Demonstrations to the learners	• Video Content • E-Resource library • AR/ VR/ XR	40:60
4	☒Imparting Practical Hands-on Skills/ Lab Work/ workshop/ shop floor training	• Training tools (tools list attached) • Video Play • Presentations	40:60
5	☒Tutorials/ Assignments/ Drill/ Practice	• Online Question Bank • Mobile Quick test app • MCQ based tests	40:60
6	☒Proctored Monitoring/ Assessment/ Evaluation/ Examinations	• Assessment engine for Essays • Up-loadable file examinations • Mock test sessions	40:60
7	☒On the Job Training (OJT)/ Project Work Internship/ Apprenticeship Training	• Online tests • Offline assessments	40:60

Annexure: Standalone NOS- Performance Criteria details

1. **Description:**

This NOS unit is about selling vehicle finance/loan and insurance to customer at vehicle dealership by following organizational procedures.

2. Scope:

The scope covers the following:

- Collate vehicle finance and insurance leads
- Carry out vehicle finance or loan process
- Carry out vehicle insurance process

3. Elements and Performance Criteria

Collate vehicle finance and insurance leads

To be competent, the user/individual on the job must be able to:

PC1. obtain information and specifications about the various financial and insurance products and schemes (e.g. different categories of loans and insurances) will be offered to the potential customers and plan accordingly

PC2. collate customer leads from vehicle dealers, brokers, direct selling executives and direct sales agents in the assigned area related to the vehicle finance/loan and insurance

PC3. plan an effective strategy to follow up leads and convert them into sales by convincing potential customers to take finance/loan and insurance

PC4. maintain personal grooming and hygiene to ensure adherence to company standards

PC5. maintain current knowledge base with regard to all financial instruments and value-add products/services

Carry out vehicle finance or loan process

To be competent, the user/individual on the job must be able to:

PC6. greet customer and take them through the entire vehicle loan process with all the steps, policies and procedures

PC7. document complete customer requisites and assess them to comprehend all customer requirements and needs

PC8. review customer credit history/report and present the various loan or financial products and schemes available as per the customer credit report and needs/requirements

PC9. explain clearly all details i.e. ROI, tenure, principal amount etc. terms and conditions i.e. penalty about the loan or financial product to the customers

PC10. collect all the relevant documents as required by bank/NBFC/financial services provider for processing of the loan, including properly filled loan application form and sort them

PC11. handover the documents folder to the loan processing agents/executives of the company/bank/NBFC/financial services provider

PC12. examine the records for all pending or stuck financing cases at the dealership

PC13. analyse the key factors for pendency or non-availability and shortages of documents of the financing cases and enumerate all findings for pendency of the loan approval to the customer

PC14. clear all prerequisites for financing case to the customers

PC15. compile all documents, including duly filled loan application, required for the clearance of the financing case

PC16. forward all the stuck cases to superiors for quick approvals

PC17. collect and check for the final delivery order, once the loan is approved and handover to the finance section of the dealership for final bill processing of the vehicle

PC18. inform customer about other Value-Added Services, i.e., Accessories, AMC, EW etc. offered by the company and their benefits

Carry out vehicle insurance process

To be competent, the user/individual on the job must be able to:

PC19. make sales pitch to customers and help customer to select the most appropriate vehicle insurance

PC20. explain clearly all various features such as on road assistance, bumper to bumper repairing, engine maintenance, accidental support, fire, theft etc. of insurance policy to the customer

PC21. match insurance policies for clients with the companies that offer the best rates and coverage

PC22. collect all the relevant documents for processing of the insurance policy including properly filled application form

PC23. handover the documents folder to the insurance processing agents/executives of the company

PC24. collect and check for the final cover note, once the insurance policy is approved and handover to the customer

PC25. prepare monthly sales reports and update the company systems accordingly

4. Knowledge and Understanding (KU):

The individual on the job needs to know and understand:

KU1. organisational/professional code of ethics and practices to be followed during the sales process
KU2. standard operating procedures of the dealership related with the financing of the vehicles
KU3. documentation requirements for each procedure carried out as part of roles and responsibilities
KU4. process flow of financing or loaning and timelines involved of the company
KU5. process flow of billing of vehicles, to the customer, after the approval of the loan or finance at the dealership
KU6. how to calculate on-road price of the vehicle
KU7. details of the loan application form
KU8. documents required for processing of the loan or finance
KU9. calculation for credit history and financial status of the customer
KU10. details of the insurance application form
KU11. documents required for processing of the insurance or insurance claims
KU12. calculation for insurance premium and insurance claim benefits for the customer
KU13. software or format used for financing calculations like MS excel and MS word
KU14. software or format used for billing and financing of the vehicle like tally and sap
KU15. the various information available for the vehicle being loaned or financed
KU16. credit and risk policies or guidelines of the OEM, company and the dealership
KU17. statutory compliance of the government and legal aspects
KU18. finance peculiarities based on geographical nuances etc.

5. Generic Skills (GS):

User/individual on the job needs to know how to:

GS1. read instructions/guidelines/procedures and sales scripts
GS2. communicate effectively using an appropriate body language/tone

GS3. clarify doubts and seek suggestions from the concerned person
GS4. identify potential workplace problem and take suitable action
GS5. communicate effectively using terms, names, grades and other nomenclature pertaining to
GS6. the automotive trade, features etc. at the work place
GS7. write any work related information in English/regional language
GS8. analyse and apply the information gathered from observation, experience, reasoning or communication to act efficiently
GS9. operate android, iOS platform applications and MS Office

Annexure: Assessment Criteria

Detailed PC-wise assessment criteria and assessment marks for the NOS are as follows:

S. No.	Assessment Criteria for Performance Criteria	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC 1.	obtain information and specifications about the various financial and insurance products and schemes (e.g. different categories of loans and insurances) will be offered to the potential customers and plan accordingly	1	1		-
PC 2.	collate customer leads from vehicle dealers, brokers, direct selling executives and direct sales agents in the assigned area related to the vehicle finance/loan and insurance	1	1		1
PC 3.	plan an effective strategy to follow up leads and convert them into sales by convincing potential customers to take finance/loan and insurance	1	2		1
PC 4.	maintain personal grooming and hygiene to ensure adherence to company standards	1	2		1
PC 5.	maintain current knowledge base with regard to all financial instruments and value-add products/services	-	1		-
PC 6.	greet customer and take them through the entire vehicle loan process with all the steps, policies and procedures	1	2		1
PC 7.	document complete customer requisites and assess them to comprehend all customer requirements and needs	1	2		1
PC 8.	review customer credit history/report and present the various loan or financial products and schemes available as per the customer credit report and needs/requirements	2	3		2

PC 9.	explain clearly all details i.e. ROI, tenure, principal amount etc. terms and conditions i.e. penalty about the loan or financial product to the customers	2	3		2
PC 10.	collect all the relevant documents as required by bank/NBFC/financial services provider for processing of the loan, including properly filled loan application form and sort them	2	3		1
PC 11.	handover the documents folder to the loan processing agents/executives of the company/bank/NBFC/financial services provider	1	2		1
PC 12.	examine the records for all pending or stuck financing cases at the dealership	1	2		1
PC 13.	analyse the key factors for pendency or non-availability and shortages of documents of the financing cases and enumerate all findings for pendency of the loan approval to the customer	2	3		1
PC 14.	clear all prerequisites for financing case to the customers	1	2		-
PC 15.	compile all documents, including duly filled loan application, required for the clearance of the financing case	1	1		1
PC 16.	forward all the stuck cases to superiors for quick approvals	1	2		
PC 17.	collect and check for the final delivery order, once the loan is approved and handover to the finance section of the dealership for final bill processing of the vehicle	1	2		1
PC 18.	inform customer about other Value-Added Services, i.e., Accessories, AMC, EW etc. offered by the company and their benefits	2	2		1
PC 19.	make sales pitch to customers and help customer to select the most appropriate vehicle insurance	1	1		-
PC 20.	explain clearly all various features such as on road assistance, bumper to bumper repairing, engine maintenance, accidental support, fire, theft etc. of insurance policy to the customer	2	3		1
PC 21.	match insurance policies for clients with the companies that offer the best rates and coverage	1	2		1
PC 22.	collect all the relevant documents for processing of the insurance policy including properly filled application form	1	2		1
PC 23.	handover the documents folder to the insurance processing agents/executives of the company	1	2		
PC 24.	collect and check for the final cover note, once the insurance policy is approved and handover to the customer	1	2		
PC 25.	prepare monthly sales reports and update the company systems accordingly	1	2		1
Total Marks		**30**	**50**		**20**

Annexure: Assessment Strategy

This section includes the processes involved in identifying, gathering, and interpreting information to evaluate the Candidate on the required competencies of the program.

1. Assessment System Overview:
    - Batches assigned to the assessment agencies for conducting the assessment on SDMS/SIP or email
    - Assessment agencies send the assessment confirmation to VTP/TC looping SSC
    - Assessment agency deploys the ToA certified Assessor for executing the assessment
    - SSC monitors the assessment process & records

2. Testing Environment:
    - Confirm that the centre is available at the same address as mentioned on SDMS or SIP
    - Check the duration of the training.
    - Check the Assessment Start and End time to be as 10 a.m. and 5 p.m.
    - If the batch size is more than 30, then there should be 2 Assessors.
    - Check that the allotted time to the candidates to complete Theory & Practical Assessment is correct.
    - Check the mode of assessment—Online (TAB/Computer) or Offline (OMR/PP).
    - Confirm the number of TABs on the ground are correct to execute the Assessment smoothly.
    - Check the availability of the Lab Equipment for the particular Job Role.

3. Assessment Quality Assurance levels / Framework:
    - Question papers created by the Subject Matter Experts (SME)
    - Question papers created by the SME verified by the other subject Matter Experts
    - Questions are mapped with NOS and PC
    - Question papers are prepared considering that level 1 to 3 are for the unskilled & semi-skilled individuals, and level 4 and above are for the skilled, supervisor & higher management
    - Assessor must be ToA certified & trainer must be ToT Certified
    - Assessment agency must follow the assessment guidelines to conduct the assessment

4. Types of evidence or evidence-gathering protocol:
    - Time-stamped & geotagged reporting of the assessor from assessment location
    - Centre photographs with signboards and scheme specific branding
    - Biometric or manual attendance sheet (stamped by TP) of the trainees during the training period
    - Time-stamped & geotagged assessment (Theory + Viva + Practical) photographs & videos

5. Method of verification or validation:
    - Surprise visit to the assessment location
    - Random audit of the batch

- Random audit of any candidate

6. Method for assessment documentation, archiving, and access
   - Hard copies of the documents are stored
   - Soft copies of the documents & photographs of the assessment are uploaded / accessed from Cloud Storage
   - Soft copies of the documents & photographs of the assessment are stored in the Hard Drives

Annexure: Acronym and Glossary

Acronym

Acronym	Description
AA	Assessment Agency
AB	Awarding Body
NCrF	National Credit Framework
NOS	National Occupational Standard(s)
NQR	National Qualification Register
NSQF	National Skills Qualifications Framework

Glossary

Term	Description
National Occupational Standards (NOS)	NOS define the measurable performance outcomes required from an individual engaged in a particular task. They list down what an individual performing that task should know and also do.
Qualification	A formal outcome of an assessment and validation process which is obtained when a competent body determines that an individual has achieved learning outcomes to given standards
Qualification File	A Qualification File is a template designed to capture necessary information of a Qualification from the perspective of NSQF compliance. The Qualification File will be normally submitted by the awarding body for the qualification.
Sector	A grouping of professional activities on the basis of their main economic function, product, service or technology.