



# Model Curriculum

**NOS Name: Automotive Loans and Financing**

**NOS Code: ASC/N1013**

**NOS Version: 1.0**

**NSQF Level: 5**

Automotive Skills Development Council | E-113, Okhla Industrial Estate, Phase- III,  
New Delhi-110020

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## Training Parameters

|   |  |
|---|--|
| <b>Sector</b>   | Automotive   |
| <b>Sub-Sector</b>                                       | Automotive Vehicle Sales (Dealer)  |
| <b>Occupation</b>                                       | Vehicle Sales  |
| <b>Country</b>  | India  |
| <b>NSQF Level</b>                                       | 5  |
| <b>Aligned to NCO/ISCO/ISIC Code</b>                    | NCO-2015/3322.1303   |
| <b>Minimum Educational Qualification and Experience</b> | <p>Pursuing 2nd year of UG in relevant field<br/>OR<br/>Completed 1st year of UG in relevant field with 1.5 years of relevant experience<br/>Or<br/>Completed 3-year diploma after 10th with 1.5 years of relevant experience<br/>OR<br/>Completed 2 Years diploma after 12th with 1.5 years of relevant experience<br/>OR<br/>12th Pass or equivalent with 3 years of relevant experience</p> <p>(Relevant field: B.A, B.Com, BBA, BCA, Sales, BFSI, Marketing)</p> |
| <b>Pre-Requisite License or Training</b>                | NA   |
| <b>Minimum Job Entry Age</b>                            | 18 years   |
| <b>Last Reviewed On</b>                                 | 18-02-2025   |
| <b>Next Review Date</b>                                 | 18-02-2028   |
| <b>NSQC Approval Date</b>                               | 18-02-2025   |
| <b>Model Curriculum Creation Date</b>                   | 18-02-2025   |
| <b>Model Curriculum Valid Up to Date</b>                | 18-02-2028   |
| <b>Minimum Duration of the Course</b>                   | 60 Hours 00 Minutes  |
| <b>Maximum Duration of the Course</b>                   | 60 Hours 00 Minutes  |

## Program Overview

This section summarizes the end objectives of the program along with its duration.

### Training Outcomes

At the end of the program, the learner should have acquired the listed knowledge and skills.

- Identify customer requirements for vehicle loan and insurance.
- Deliver a sales pitch for offering vehicle loan and insurance.
- Support customer in selecting and purchasing appropriate vehicle loan and insurance.

### Compulsory Modules

The table lists the modules and their duration corresponding to the Compulsory NOS of the QP.

| NOS and Module Details  | Theory Duration | Practical Duration | On-the-Job Training Duration (Mandatory) | On-the-Job Training Duration (Recommended) | Total Duration |
|---|-----------------|--------------------|--|--|----------------|
| <b>ASC/N1013– Automotive Loans and Financing NOS Version No. – 1.0 NSQF Level – 4.5</b> | <b>45:00</b>    | <b>15:00</b>       |  |  | <b>60:00</b>   |
| Module 1: Introduction to the Vehicle sales (Finance)                                   | 01:00           |                    |  |  | 01:00          |
| Module 2: Sales lead generation   | 03:00           | 02:00              |  |  | 05:00          |
| Module 3: Vehicle loan selling  | 20:00           | 07:00              |  |  | 27:00          |
| Module 4: Vehicle insurance selling   | 21:00           | 06:00              |  |  | 27:00          |
| <b>Total Duration</b>   | <b>45:00</b>    | <b>15:00</b>       |  |  | <b>60:00</b>   |

# Module Details

## Module 1: Introduction to the Vehicle Sales (Finance)

### *Bridge module*

#### Terminal Outcomes:

- Discuss about role and responsibilities of Automotive Loans and Financing.

| <b>Duration:</b> <01:00>   | <b>Duration:</b> <00:00>                 |
|--|--|
| <b>Theory – Key Learning Outcomes</b>  | <b>Practical – Key Learning Outcomes</b> |
| <ul style="list-style-type: none"> <li>• Describe vehicle loan and insurance sales process.</li> <li>• Elaborate standard operating procedures (SOPs) regarding individual/retail vehicle sales</li> <li>• Discuss need of a Sales Executive (Finance) in industry.</li> </ul> |  |
| <b>Classroom Aids:</b>   |  |
| Whiteboard, marker pen, projector  |  |
| <b>Tools, Equipment and Other Requirements</b>   |  |
|  |  |

## Module 2: Sales lead generation

### Mapped to ASC/N1013, v1.0

#### Terminal Outcomes:

- Identify requirements and specifications of the vehicle models.
- Perform preparatory activities for vehicle loan and insurance sales.
- Demonstrate how to collate vehicle loan and insurance sales leads and then follow up on these.

| <b>Duration: &lt;03:00&gt;</b>  | <b>Duration: &lt;02:00&gt;</b>   |
|---|--|
| <b>Theory – Key Learning Outcomes</b>   | <b>Practical – Key Learning Outcomes</b>   |
| <ul style="list-style-type: none"> <li>• Discuss the need of sales target and instructions received from supervisor regarding the sale /marketing of vehicle.</li> <li>• Discuss the need of 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 customers and plan accordingly.</li> <li>• Discuss the importance of update oneself regarding the overall process of vehicle sales, lead generation, target achievements, new schemes, new launches.</li> <li>• Discuss the importance of maintain current knowledge base with regard to all financial instruments and value-add products/services</li> </ul> | <ul style="list-style-type: none"> <li>• Demonstrate how to 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.</li> <li>• Prepare a sample sales plan to follow up leads and convert them into sales by convincing potential customers to take finance/loan and insurance.</li> <li>• Show how to maintain personal grooming and hygiene at sales floor.</li> </ul> |
| <b>Classroom Aids:</b>  |  |
| Whiteboard, marker pen, projector   |  |
| <b>Tools, Equipment and Other Requirements</b>  |  |
| Vehicle manual, Pricing list, Vehicle specifications, Merchandising material, vehicle loan and insurance documents and forms  |  |

## Module 3: Vehicle loan selling

### Mapped to ASC/N1013, v1.0

#### Terminal Outcomes:

- Demonstrate how to deliver a sales pitch.
- Perform steps to support customer in taking a vehicle loan.

| Duration: <20:00>   | Duration: <7:00>  |
|---|---|
| Theory – Key Learning Outcomes  | Practical – Key Learning Outcomes   |
| <ul style="list-style-type: none"> <li>• Discuss standard operating procedures of the dealership related with the financing of the vehicles</li> <li>• Discuss documentation requirements for each procedure carried out as part of roles and responsibilities</li> <li>• Describe process flow of financing or loaning and timelines involved of the company</li> <li>• Describe process flow of billing of vehicles, to the customer, after the approval of the loan or finance at the dealership</li> <li>• Elaborate ways to calculate on-road price of the vehicle</li> <li>• Describe details of the loan application form</li> <li>• Elaborate ways to calculate credit history and financial status of the customer</li> <li>• Discuss the importance of documenting complete customer requisites and assessing them</li> <li>• Describe some loan or financial product to the customers in market</li> <li>• Describe terms i.e. ROI, tenure, principal amount etc. related to vehicle loan</li> <li>• List relevant documents as required by bank/NBFC/financial services for loan</li> <li>• Discuss software or format used for financing calculations like MS excel and MS word</li> <li>• Discuss software or format used for billing and financing of the vehicle like tally and sap</li> <li>• Elaborate the various information available for the vehicle being loaned or financed</li> <li>• Discuss credit and risk policies or guidelines of the OEM, company and the dealership</li> <li>• Describe statutory compliance of the</li> </ul> | <ul style="list-style-type: none"> <li>• Show how to greet customer and take them through the entire vehicle loan process</li> <li>• Apply appropriate ways to document complete customer requisites and assess them to comprehend all customer requirements and needs</li> <li>• Show how to review customer credit history/report and present the various loan or financial products and schemes available</li> <li>• Show how to 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</li> <li>• Apply appropriate ways to collect all the relevant documents as required by bank/NBFC/financial services provider for processing of the loan</li> <li>• Apply appropriate ways to handover the documents folder to the loan processing agents/executives of the company/bank/NBFC/financial services provider</li> <li>• Apply appropriate ways to examine the records for all pending or stuck financing cases at the dealership</li> <li>• Apply appropriate ways to analyse the key factors for pendency or non-availability and shortages of documents of the financing cases</li> <li>• Role play a scenario to demonstrate how to clear all prerequisites for financing case to the customers</li> <li>• Apply appropriate ways to compile all documents, including duly filled loan application, required for the clearance of the financing case</li> <li>• Apply appropriate ways to forward all the stuck cases to superiors for quick</li> </ul> |

|   |  |
|---|--|
| <p>government and legal aspects</p> <ul style="list-style-type: none"> <li>Describe finance peculiarities based on geographical nuances etc.</li> </ul> | <p>approvals</p> <ul style="list-style-type: none"> <li>Show how to 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</li> <li>Apply appropriate ways to inform customer about other Value-Added Services, i.e., Accessories, AMC, EW etc. offered by the company and their benefits</li> </ul> |
| <p><b>Classroom Aids:</b></p>   |  |
| <p>Whiteboard, marker pen, projector</p>  |  |
| <p><b>Tools, Equipment and Other Requirements</b></p>   |  |
| <p>Vehicle manual, Pricing list, Vehicle specifications, Merchandising material, vehicle loan and insurance documents and forms</p>                     |  |



## Module 4: Vehicle insurance selling

### Mapped to ASC/N1013, v1.0

#### Terminal Outcomes:

- Demonstrate how to deliver a sales pitch.
- Perform steps to support customer in buying a vehicle insurance.

| <b>Duration:</b> <21:00>  | <b>Duration:</b> <6:00>   |
|---|---|
| <b>Theory – Key Learning Outcomes</b>   | <b>Practical – Key Learning Outcomes</b>  |
| <ul style="list-style-type: none"> <li>• Discuss the details of the insurance application form</li> <li>• Describe various features such as on road assistance, bumper to bumper repairing, engine maintenance, accidental support, fire, theft etc. of insurance policy to the customer</li> <li>• List documents required for processing of the insurance or insurance claims</li> <li>• Elaborate ways to calculate insurance premium and insurance claim benefits for the customer</li> </ul> | <ul style="list-style-type: none"> <li>• Show how to make sales pitch to customers and help customer to select the most appropriate vehicle insurance</li> <li>• Apply appropriate ways to 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</li> <li>• Apply appropriate ways to match insurance policies for clients with the companies that offer the best rates and coverage</li> <li>• Show how to collect all the relevant documents for processing of the insurance policy including properly filled application form</li> <li>• Show how to handover the documents folder to the insurance processing agents/executives of the company</li> <li>• Apply appropriate ways to collect and check for the final cover note, once the insurance policy is approved and handover to the customer</li> <li>• Prepare monthly sales reports and update the company systems accordingly</li> </ul> |
| <b>Classroom Aids:</b>  |   |
| Whiteboard, marker pen, projector   |   |
| <b>Tools, Equipment and Other Requirements</b>  |   |
| Vehicle manual, Pricing list, Vehicle specifications, Merchandising material, vehicle loan and insurance documents and forms  |   |

# Annexure

## Trainer Requirements

| Trainer Prerequisites             |  |                              |                            |                     |                            |         |
|-----------------------------------|--|------------------------------|----------------------------|---------------------|----------------------------|---------|
| Minimum Educational Qualification | Specialization   | Relevant Industry Experience |                            | Training Experience |                            | Remarks |
|                                   |  | Years                        | Specialization             | Years               | Specialization             |         |
| Graduate                          | Any discipline   | 4                            | Automotive Sales (Finance) | 1                   | Automotive Sales (Finance) | NA      |
| Diploma                           | Automobile/ Mechanical/ Electrical                                 | 5                            | Automotive Sales (Finance) | 1                   | Automotive Sales (Finance) | NA      |
| Certificate NSQF                  | Automotive Sales Manager/Customer relationship Manager (Level 5.5) | 2                            | Automotive Sales (Finance) | 1                   | Automotive Sales (Finance) | NA      |

| Trainer Certification  |   |
|--|---|
| Domain Certification   | Platform Certification  |
| Certified for NOS “Automotive Loans and Financing” mapped to NOS: “ASC/N1013, version 1.0”. Minimum accepted score is 80%. | Certified for the Job Role: “Trainer (Vet and Skills)”, mapped to the Qualification Pack: “MEP/Q2601, v2.0”. The minimum accepted score as per MEPSC guidelines is 80%. |

## Assessor Requirements

| Assessor Prerequisites            |   |                              |                            |                     |                            |         |
|-----------------------------------|---|------------------------------|----------------------------|---------------------|----------------------------|---------|
| Minimum Educational Qualification | Specialization  | Relevant Industry Experience |                            | Training Experience |                            | Remarks |
|                                   |   | Years                        | Specialization             | Years               | Specialization             |         |
| Graduate                          | Any discipline  | 5                            | Automotive Sales (Finance) | 1                   | Automotive Sales (Finance) | NA      |
| Diploma                           | Automobile/ Mechanical/ Electrical                                  | 6                            | Automotive Sales (Finance) | 1                   | Automotive Sales (Finance) | NA      |
| Certificate NSQF                  | Automotive Sales Manager/ Customer relationship Manager (Level 5.5) | 3                            | Automotive Sales (Finance) | 1                   | Automotive Sales (Finance) | NA      |

| Assessor Certification   |  |
|--|--|
| Domain Certification   | Platform Certification   |
| Certified for NOS “Automotive Loans and Financing” mapped to NOS: “ASC/N1013, version 1.0”. Minimum accepted score is 80%. | Certified for the Job Role: “Assessor (Vet and Skills)”, mapped to the Qualification Pack: “MEP/Q2701, v2.0”. The minimum accepted score as per MEPSC guidelines is 80%. |

## Assessment Strategy

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

## References

## Glossary

| Term                         | Description   |
|------------------------------|---|
| <b>Declarative Knowledge</b> | Declarative knowledge refers to facts, concepts and principles that need to be known and/or understood in order to accomplish a task or to solve a problem.   |
| <b>Key Learning Outcome</b>  | Key learning outcome is the statement of what a learner needs to know, understand and be able to do in order to achieve the terminal outcomes. A set of key learning outcomes will make up the training outcomes. Training outcome is specified in terms of knowledge, understanding (theory) and skills (practical application). |
| <b>OJT (M)</b>               | On-the-job training (Mandatory); trainees are mandated to complete specified hours of training on site  |
| <b>OJT (R)</b>               | On-the-job training (Recommended); trainees are recommended the specified hours of training on site   |
| <b>Procedural Knowledge</b>  | Procedural knowledge addresses how to do something, or how to perform a task. It is the ability to work, or produce a tangible work output by applying cognitive, affective or psychomotor skills.  |
| <b>Training Outcome</b>      | Training outcome is a statement of what a learner will know, understand and be able to do upon the completion of the training.  |
| <b>Terminal Outcome</b>      | Terminal outcome is a statement of what a learner will know, understand and be able to do upon the completion of a module. A set of terminal outcomes help to achieve the training outcome.   |

## Acronyms and Abbreviations

|             |   |
|-------------|---|
| <b>NOS</b>  | National Occupational Standard(s)               |
| <b>NSQF</b> | National Skills Qualifications Framework        |
| <b>QP</b>   | Qualifications Pack                             |
| <b>TVET</b> | Technical and Vocational Education and Training |
| <b>SOP</b>  | Standard Operating Procedure                    |
| <b>WI</b>   | Work Instructions                               |
| <b>PPE</b>  | Personal Protective equipment                   |