

Regional Retail Finance & Insurance Manager

QP Code: ASC/Q0401

NSQF Level: 6

Automotive Skills Development Council || Automotive Skills Development Council, Sat Paul Mittal
Building, 1/6, Siri Institutional Area
August Kranti Marg (Khel Gaon Marg) New Delhi - 110049

Qualification Pack

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ASC/Q0401: Regional Retail Finance & Insurance Manager

Brief Job Description

A Regional Retail Finance and Insurance Manager is responsible for assisting and supervising in financing process of the automobile units at the overall dealership network of the region.

Personal Attributes

The individual should have thorough understanding of automobile industry. The individual should have a good knowledge of dealership finance and insurance procedures. Strong communication skills in order to work with customers, employees and finance and insurance vendors are desirable for this job. The individual should have good reading, computer, mathematics skills and leadership skills. Ability to learn new technology and repair and service procedures and specifications are desirable.

Applicable National Occupational Standards (NOS)

Compulsory NOS:

1. [ASC/N0001: Plan and organise work to meet expected outcomes](#)
2. [ASC/N0002: Work effectively in a team](#)
3. [ASC/N0003: Maintain a healthy, safe and secure working environment](#)
4. [ASC/N0401: Design and supervise implementation of the financing framework of the automobile units all across the dealership network](#)
5. [ASC/N0402: Manage finance and insurance operations](#)

Qualification Pack (QP) Parameters

Sector	Automotive
Sub-Sector	Automotive Vehicle Sales (Oem)
Occupation	Finance and Insurance
Country	India
NSQF Level	6
Aligned to NCO/ISCO/ISIC Code	NCO-2015/3322.2101

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Minimum Educational Qualification & Experience	B.E./B.Tech (in any discipline) with 3-5 Years of experience Automotive industry in motor finance and insurance for Graduates/Post-Graduates OR B.E./B.Tech (in any discipline) OR B.E./B.Tech (in any discipline)
Minimum Level of Education for Training in School	
Pre-Requisite License or Training	On the job training Desirable for ASDC Regional Finance and Insurance Manager Level 6 certificate.
Minimum Job Entry Age	18 Years
Last Reviewed On	20/07/2013
Next Review Date	31/03/2020
NSQC Approval Date	05/08/2015
Version	1.0

Qualification Pack

ASC/N0001: Plan and organise work to meet expected outcomes

Description

This NOS unit is about planning and organising an individuals work in order to complete it to the required standards on time.

Scope

This unit/task covers the following:

- work requirements including various activities, deliverables or work output required in the given time, maintain set quality standards
- appropriate use of resources (both material / equipments and manpower)

Elements and Performance Criteria

Work requirements including various activities within the given time and set quality standards

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

- PC1.** keep immediate work area clean and tidy
- PC2.** treat confidential information as per the organisations guidelines
- PC3.** work in line with organisations policies and procedures
- PC4.** work within the limits of job role
- PC5.** obtain guidance from appropriate people, where necessary
- PC6.** ensure work meets the agreed requirements

Appropriate use of resources

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

- PC7.** establish and agree on work requirements with appropriate people
- PC8.** manage time, materials and cost effectively
- PC9.** use resources in a responsible manner

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** the organisations policies, procedures and priorities for area of work, role and responsibilities in carrying out that work
- KU2.** the limits of responsibilities and when to involve others
- KU3.** specific work requirements and who these must be agreed with
- KU4.** the importance of having a tidy work area and how to do this
- KU5.** how to prioritize workload according to urgency and importance and the benefits of this
- KU6.** the organisations policies and procedures for dealing with confidential information and the importance of complying with these
- KU7.** the purpose of keeping others updated with the progress of work

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- KU8.** who to obtain guidance from and the typical circumstances when this may be required
- KU9.** the purpose and value of being flexible and adapting work plans
- KU10.** how to complete tasks accurately by following standard procedures
- KU11.** technical resources needed for work and how to obtain and use these

Generic Skills (GS)

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

- GS1.** write in at least one language
- GS2.** read instructions, guidelines/procedures
- GS3.** ask for clarification and advice from appropriate persons
- GS4.** communicate orally with colleagues
- GS5.** make a decision on a suitable course of action appropriate for accurately completing the task within resources
- GS6.** agree objectives and work requirements
- GS7.** plan and organise work to achieve targets and deadlines
- GS8.** deliver consistent and reliable service to customers
- GS9.** check own work and ensure it meets customer requirements
- GS10.** anomalies to the concerned persons
- GS11.** analyse problems and identify work-arounds taking help from
- GS12.** apply own judgement to identify solutions in different situations

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Work requirements including various activities within the given time and set quality standards</i>	16	47	-	-
PC1. keep immediate work area clean and tidy	2	9	-	-
PC2. treat confidential information as per the organisations guidelines	2	6	-	-
PC3. work in line with organisations policies and procedures	3	8	-	-
PC4. work within the limits of job role	3	6	-	-
PC5. obtain guidance from appropriate people, where necessary	3	7	-	-
PC6. ensure work meets the agreed requirements	3	11	-	-
<i>Appropriate use of resources</i>	9	28	-	-
PC7. establish and agree on work requirements with appropriate people	3	9	-	-
PC8. manage time, materials and cost effectively	3	11	-	-
PC9. use resources in a responsible manner	3	8	-	-
NOS Total	25	75	-	-

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National Occupational Standards (NOS) Parameters

NOS Code	ASC/N0001
NOS Name	Plan and organise work to meet expected outcomes
Sector	Automotive
Sub-Sector	Manufacturing and R&D, Sales and Service, Road Transportation
Occupation	Auto Components /Aggregates Repair
NSQF Level	4
Credits	NA
Version	1.0
Last Reviewed Date	10/06/2013
Next Review Date	10/06/2015
NSQC Clearance Date	20/07/2015

Qualification Pack

ASC/N0002: Work effectively in a team

Description

This NOS unit is about working effectively with colleagues, either in individuals own work group or in other work groups within organisation

Scope

This unit/task covers the following: Colleagues: Superiors Members of own work group People in other work groups within or outside the organisation Communicate: Face-to-face By telephone In writing

- Superiors
- Members of own work group
- People in other work groups within or outside the organisation
- Face-to-face
- By telephone
- In writing

Elements and Performance Criteria

Effective communication

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

- PC1.** maintain clear communication with colleagues
- PC2.** work with colleagues
- PC3.** pass on information to colleagues in line with organisational requirements
- PC4..** work in ways that show respect for colleagues
- PC5.** carry out commitments made to colleagues
- PC6.** let colleagues know in good time if cannot carry out commitments, explaining the reasons
- PC7.** identify problems in working with colleagues and take the initiative to solve these problems
- PC8.** follow the organisations policies and procedures for working with colleagues
- PC9.** ability to share resources with other members as per priority of tasks

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** the organisations policies and procedures for working with colleagues, role and responsibilities in relation to this
- KU2.** the importance of effective communication and establishing good working relationships with colleagues
- KU3.** different methods of communication and the circumstances in which it is appropriate to use these
- KU4.** benefits of developing productive working relationships with colleagues
- KU5.** the importance of creating an environment of trust and mutual respect

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- KU6.** whether not meeting commitments, will have implications on individuals and the organisation
- KU7.** different types of information that colleagues might need and the importance of providing this information when it is required
- KU8.** the importance of problems, from colleagues perspective and how to provide support, where necessary, to resolve these

Generic Skills (GS)

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

- GS1.** complete well written work with attention to detail
- GS2.** read instructions, guidelines/procedures
- GS3.** listen effectively and orally communicate information
- GS4.** make decisions on a suitable course of action or response
- GS5.** plan and organise work to achieve targets and deadlines
- GS6.** check that the work meets customer requirements
- GS7.** deliver consistent and reliable service to customers
- GS8.** apply problem solving approaches in different situations
- GS9.** apply balanced judgements to different situations
- GS10.** apply good attention to detail
- GS11.** check that the work is complete and free from errors
- GS12.** get work checked by peers
- GS13.** work effectively in a team environment

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Effective communication</i>				
PC1. maintain clear communication with colleagues	4	10	-	-
PC2. work with colleagues	2	7	-	-
PC3. pass on information to colleagues in line with organisational requirements	3	8	-	-
PC4.. work in ways that show respect for colleagues	3	8	-	-
PC5. carry out commitments made to colleagues	2	8	-	-
PC6. let colleagues know in good time if cannot carry out commitments, explaining the reasons	2	8	-	-
PC7. identify problems in working with colleagues and take the initiative to solve these problems	4	9	-	-
PC8. follow the organisations policies and procedures for working with colleagues	3	9	-	-
PC9. ability to share resources with other members as per priority of tasks	2	8	-	-
NOS Total	25	75	-	-

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National Occupational Standards (NOS) Parameters

NOS Code	ASC/N0002
NOS Name	Work effectively in a team
Sector	Automotive
Sub-Sector	Manufacturing and R&D, Sales and Service, Road Transportation
Occupation	Maintenance
NSQF Level	4
Credits	TBD
Version	1.0
Last Reviewed Date	23/09/2013
Next Review Date	30/09/2015
NSQC Clearance Date	28/09/2015

Qualification Pack

ASC/N0003: Maintain a healthy, safe and secure working environment

Description

This NOS unit is about monitoring the working environment and making sure it meets requirements for health, safety and security

Scope

This unit/task covers the following:

- Resources (both material & manpower) needed to maintain a safe working environment as per the prevalent norms & government policies including emergency procedures for illness, accidents, fires or any other reason which may involve evacuation of the premises

Elements and Performance Criteria

Resources needed to maintain a safe, secure working environment

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

- PC1.** comply with organisations current health, safety and security policies and procedures
- PC2.** report any identified breaches in health, safety, and security policies and procedures to the designated person
- PC3..** Coordinate with other resources at the workplace to achieve the healthy, safe and secure environment for all incorporating all government norms esp. for emergency situations like fires, earthquakes etc.
- PC4.** identify and correct any hazards like illness, accidents, fires or any other natural calamity safely and within the limits of individuals authority
- PC5.** report any hazards outside the individuals authority to the relevant person in line with organisational procedures and warn other people who may be affected
- PC6.** follow organisations emergency procedures for accidents, fires or any other natural calamity
- PC7.** identify and recommend opportunities for improving health, safety, and security to the designated person
- PC8.** complete all health and safety records are updates and procedures well defined

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** legislative requirements and organisations procedures for health, safety and security and individuals role and responsibilities in relation to this
- KU2.** what is meant by a hazard, including the different types of health and safety hazards that can be found in the workplace
- KU3.** how and when to report hazards
- KU4.** the limits of responsibility for dealing with hazards

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- KU5.** the organisations emergency procedures for different emergency situations and the importance of following these
- KU6.** the importance of maintaining high standards of health, safety and security
- KU7.** implications that any non-compliance with health, safety and security may have on individuals and the organisation
- KU8.** different types of breaches in health, safety and security and how and when to report these
- KU9.** evacuation procedures for workers and visitors
- KU10.** how to summon medical assistance and the emergency services, where necessary
- KU11.** how to use the health, safety and accident reporting procedures and the importance of these

Generic Skills (GS)

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

- GS1.** complete accurate, well written work with attention to detail
- GS2.** read instructions, guidelines/procedures/rules
- GS3.** listen and orally communicate information
- GS4.** make decisions on a suitable course of action or response
- GS5.** plan and organise work to achieve targets and deadlines
- GS6.** build and maintain positive and effective relationships with colleagues and customers
- GS7.** apply problem solving approaches in different situations
- GS8.** analyse data and activities
- GS9.** apply balanced judgements to different situations
- GS10.** apply good attention to detail
- GS11.** check that the work is complete and free from errors
- GS12.** get work checked by peers
- GS13.** work effectively in a team environment

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Resources needed to maintain a safe, secure working environment</i>				
PC1. comply with organisations current health,safety and security policies and procedures	3	9	-	-
PC2. report any identified breaches in health,safety, and security policies and procedures to the designated person	3	10	-	-
PC3.. Coordinate with other resources at the workplace to achieve the healthy, safe and secure environment for all incorporating all government norms esp. for emergency situations like fires,earthquakes etc.	3	10	-	-
PC4. identify and correct any hazards like illness, accidents, fires or any other natural calamity safely and within the limits of individuals authority	5	10	-	-
PC5. report any hazards outside the individuals authority to the relevant person in line with organisational procedures and warn other people who may be affected	3	9	-	-
PC6. follow organisations emergency procedures for accidents, fires or any other natural calamity	3	10	-	-
PC7. identify and recommend opportunities for improving health,safety, and security to the designated person	3	8	-	-
PC8. complete all health and safety records are updates and procedures well defined	2	9	-	-
NOS Total	25	75	-	-

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National Occupational Standards (NOS) Parameters

NOS Code	ASC/N0003
NOS Name	Maintain a healthy, safe and secure working environment
Sector	Automotive
Sub-Sector	Manufacturing and R&D, Sales and Service, Road Transportation
Occupation	Auto Components/Aggregates Repair
NSQF Level	4
Credits	NA
Version	1.0
Last Reviewed Date	10/06/2013
Next Review Date	10/06/2015
NSQC Clearance Date	20/07/2015

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ASC/N0401: Design and supervise implementation of the financing framework of the automobile units all across the dealership network

Description

This OS unit is about an individual who is responsible for attainment and gross production of financial services goals and objectives of OEM products at dealership level.

Scope

This unit/task covers the following:

- design protocols for financing of automobile units at dealership level including determining financial offers and schemes for automobile units

Elements and Performance Criteria

Develop and design newer schemes for better financing and insurance for automotive vehicle

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

- PC1.** . determine need for automobile financing by interviewing customer and exploring payment options
- PC2.** . ensure compliance with all laws and regulatory obligations relative to financial services and products
- PC3.** . determine customer credit worthiness by studying customer credit application
- PC4.** . collate, prepare and interpret reports of budgets, accounts, and financial statements related with automobile units
- PC5.** . prepare transaction documents by completing loan agreements of motor vehicle registration, and related documents
- PC6.** . confirm automobile sales contract information by disclosing data, provisions, finance charges, and interest rates to customer
- PC7.** . offer reliable vehicle financing and insurance schemes to customers
- PC8.** . maintain turnover process which will ensure a maximum turnover ratio to the finance department
- PC9.** . provide customers a thorough explanation of aftermarket products and extended warranties and also explanation of manufacturer and dealership service procedures and policies
- PC10.** . verify automobile purchase information by reviewing sales contract data, conferring with sales department and make adjustments as needed
- PC11.** . search for lenders in information system and forward applications to them conferring with loan underwriters and loan processors
- PC12.** . sell products and services by reviewing need for automobile insurance, credit insurance, extended warranties, anti-theft devices, appearance protection packages, etc.; explaining options, provisions, and premiums

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- PC13.** . maintain dealership reputation by building and maintaining customer rapport by providing information to customers; resolving discrepancies and dissatisfactions of customers; maintaining a satisfactory Customer Satisfaction Index
- PC14.** . update job knowledge by participating in educational opportunities; reading professional publications; maintaining personal networks; participating in professional organizations
- PC15.** . accomplish organization goals by accepting ownership for accomplishing new and different requests and exploring opportunities to add value to job accomplishments
- PC16.** . seek new lending institutions and maintain good working relationships with the customers to secure competitive interest rates and financing programs

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** standard operating procedures of the organisation/ dealership related with the financing of automobile units
- KU2.** standard operating procedures of the organisation/ dealership about the insurance and loan process of automobile units
- KU3.** documentation requirements for each procedure carried out as part of roles and responsibilities
- KU4.** organisational and professional code of ethics and standards of practice
- KU5.** safety and health policies and regulations for the workplace
- KU6.** how to conduct market research to gather information on competitors strategies related with financing of automobile units
- KU7.** how to generate reports on budgets, and account statements related with automobile units
- KU8.** how to analyse and create better financial options for the customers
- KU9.** how to review customer credit applications
- KU10.** documents required for vehicle insurance and finance
- KU11.** the competitive landscape including: a. financial facilities for vehicles offered by competitors b. pros and cons of the vehicle vis--vis those offered by competitors c. price differentials with competitors products

Generic Skills (GS)

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

- GS1.** ability to communicate information and ideas in writing so others will understand
- GS2.** write in at least one language
- GS3.** ability to read common scientific and technical journals, financial reports, and legal documents to maintain knowledge and stay on the leading edge of developments in the industry
- GS4.** read policies and regulations pertinent to the job
- GS5.** interact with the sales function to explain methods of selling financing and leasing facilities of OEM products to customers

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- GS6.** analyse the preferences of customers and decide which financing option is better to inculcate for selling of OEM products
- GS7.** plan work assigned on a daily basis
- GS8.** organise proper financing options for OEM products
- GS9.** ensure that customers needs and requirements are assessed
- GS10.** provide thorough explanation on benefits of financing and insurance facilities to the customers
- GS11.** identify complex problems and reviewing related information to develop and evaluate options and implement solutions
- GS12.** liaise with OEM sales function to ensure all arrangements and documentation are done on time related with financing of OEM products
- GS13.** analyse unique methods of selling financing and insurance facilities for the OEM products
- GS14.** use logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Develop and design newer schemes for better financing and insurance for automotive vehicle</i>				
PC1. . determine need for automobile financing by interviewing customer and exploring payment options	2	4	-	-
PC2. . ensure compliance with all laws and regulatory obligations relative to financial services and products	2	4	-	-
PC3.. determine customer credit worthiness by studying customer credit application	2	5	-	-
PC4.. collate, prepare and interpret reports of budgets, accounts, and financial statements related with automobile units	2	5	-	-
PC5. . prepare transaction documents by completing loan agreements of motor vehicle registration, and related documents	2	5	-	-
PC6. . confirm automobile sales contract information by disclosing data, provisions, finance charges, and interest rates to customer	2	5	-	-
PC7. . offer reliable vehicle financing and insurance schemes to customers	2	5	-	-
PC8. . maintain turnover process which will ensure a maximum turnover ratio to the finance department	2	5	-	-
PC9. . provide customers a thorough explanation of aftermarket products and extended warranties and also explanation of manufacturer and dealership service procedures and policies	2	4	-	-
PC10. . verify automobile purchase information by reviewing sales contract data, conferring with sales department and make adjustments as needed	2	4	-	-
PC11. . search for lenders in information system and forward applications to them conferring with loan underwriters and loan processors	2	4	-	-

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Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
PC12. . sell products and services by reviewing need for automobile insurance, credit insurance, extended warranties, anti-theft devices, appearance protection packages, etc.; explaining options, provisions, and premiums	2	4	-	-
PC13. . maintain dealership reputation by building and maintaining customer rapport by providing information to customers; resolving discrepancies and dissatisfactions of customers; maintaining a satisfactory Customer Satisfaction Index	2	4	-	-
PC14. . update job knowledge by participating in educational opportunities; reading professional publications; maintaining personal networks; participating in professional organizations	2	4	-	-
PC15. . accomplish organization goals by accepting ownership for accomplishing new and different requests and exploring opportunities to add value to job accomplishments	1	4	-	-
PC16. . seek new lending institutions and maintain good working relationships with the customers to secure competitive interest rates and financing programs	1	4	-	-
NOS Total	30	70	-	-

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National Occupational Standards (NOS) Parameters

NOS Code	ASC/N0401
NOS Name	Design and supervise implementation of the financing framework of the automobile units all across the dealership network
Sector	Automotive
Sub-Sector	Automotive Vehicle Sales (Oem)
Occupation	Finance And Insurance
NSQF Level	6
Credits	TBD
Version	1.0
Last Reviewed Date	20/07/2013
Next Review Date	20/07/2015
NSQC Clearance Date	

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ASC/N0402: Manage finance and insurance operations

Description

This OS unit is about an individual who is responsible for closing of all financial deals and ensure training and providing information to sales staff regarding lease schemes and other financing schemes

Scope

This unit/task covers the following:

- closing of financing and insurance projects related with OEM products
- train sales function on various aspects of financial and leasing options

Elements and Performance Criteria

Manage overall finance and insurance operations through better closure of deals and training the manpower

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

- PC1.** . conduct market research to gather information on competitors strategies related with financing of automobile units
- PC2.** . design proper incentives for sales function to sell financial and leasing options to the customers
- PC3.** . motivate sales function by providing proper financial incentives to sell financing and insurance facilities
- PC4.** . make extended service contracts and other owner protection programs available to customers
- PC5..** ensure promotion of extended service agreements, financial plans, insurance plans, etc. to customers how to train sales function to explain them methods of selling financing and leasing options to customers
- PC6..** how to train sales function to explain them methods of selling financing and leasing options to customers
- PC7.** . monitor pending deals of financing related with OEM products at dealership
- PC8.** . resolve and clarify pending financial deals related with OEM products at dealership
- PC9.** . supervise sales function to ensure smoother flow of sales process for better customer satisfaction

Knowledge and Understanding (KU)

The individual on the job needs to know and understand:

- KU1.** standard operating procedures of the organisation/ dealership related with the financing of automobile units
- KU2.** standard operating procedures of the organisation/ dealership about the insurance and loan process of automobile units

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- KU3.** documentation requirements for each procedure carried out as part of roles and responsibilities
- KU4.** organisational and professional code of ethics and standards of practice organisation.
- KU5.** safety and health policies and regulations for the workplace
- KU6.** how to conduct market research to gather information on competitors strategies related with financing of automobile units
- KU7.** how to design proper incentives for sales function to sell financial and leasing options to the customers
- KU8.** how to train sales function to sell financing and leasing schemes related with the OEM products
- KU9.** vehicle finance and insurance schemes
- KU10.** how to analyse and create better financial options for the customers KB6. documents required for vehicle insurance and finance
- KU11.** the competitive landscape including: a. financial facilities for vehicles offered by competitors b. pros and cons of the vehicle vis--vis those offered by competitors c. price differentials with competitors products

Generic Skills (GS)

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

- GS1.** ability to communicate information and ideas in writing so others will understand
- GS2.** write in at least one language
- GS3.** ability to read common scientific and technical journals, financial reports, and legal documents to maintain knowledge and stay on the leading edge of developments in the industry
- GS4.** read policies and regulations pertinent to the job
- GS5.** interact with the sales function to explain methods of selling financing and leasing facilities of OEM products to customers
- GS6.** analyse the preferences of customers and decide which financing option is better to inculcate for selling of OEM products
- GS7.** plan work assigned on a daily basis
- GS8.** Organise proper financing options for OEM products
- GS9.** ensure that customers needs and requirements are assessed
- GS10.** provide thorough explanation on benefits of financing and insurance facilities to the customers
- GS11.** identify complex problems and reviewing related information to develop and evaluate options and implement solutions
- GS12.** liaise with OEM sales function to ensure all arrangements and documentation are done on time related with financing of OEM products
- GS13.** analyse unique methods of selling financing and insurance facilities for the OEM products
- GS14.** use logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems

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Assessment Criteria

Assessment Criteria for Outcomes	Theory Marks	Practical Marks	Project Marks	Viva Marks
<i>Manage overall finance and insurance operations through better closure of deals and training the manpower</i>				
PC1. . conduct market research to gather information on competitors strategies related with financing of automobile units	2	7	-	-
PC2. . design proper incentives for sales function to sell financial and leasing options to the customers	4	8	-	-
PC3. . motivate sales function by providing proper financial incentives to sell financing and insurance facilities	4	8	-	-
PC4. . make extended service contracts and other owner protection programs available to customers	4	8	-	-
PC5. .. ensure promotion of extended service agreements, financial plans, insurance plans, etc. to customers how to train sales function to explain them methods of selling financing and leasing options to customers	4	8	-	-
PC6. .. how to train sales function to explain them methods of selling financing and leasing options to customers	2	7	-	-
PC7. . monitor pending deals of financing related with OEM products at dealership	4	8	-	-
PC8. . resolve and clarify pending financial deals related with OEM products at dealership	3	8	-	-
PC9. . supervise sales function to ensure smoother flow of sales process for better customer satisfaction	3	8	-	-
NOS Total	30	70	-	-

Qualification Pack

National Occupational Standards (NOS) Parameters

NOS Code	ASC/N0402
NOS Name	Manage finance and insurance operations
Sector	Automotive
Sub-Sector	Automotive Vehicle Sales (Oem)
Occupation	Finance And Insurance
NSQF Level	6
Credits	TBD
Version	1.0
Last Reviewed Date	20/07/2013
Next Review Date	20/07/2015
NSQC Clearance Date	

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Assessment Guidelines and Assessment Weightage

Assessment Guidelines

1. Criteria for assessment for each Qualification Pack will be created by the Sector Skill Council. Each Element/ Performance Criteria (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down proportion of marks for Theory and Skills Practical for each Element/ PC.
2. The assessment for the theory part will be based on knowledge bank of questions created by the SSC.
3. Assessment will be conducted for all compulsory NOS, and where applicable, on the selected elective/option NOS/set of NOS.
4. Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training center (as per assessment criteria below).
5. Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/ training center based on these criteria.
6. To pass the Qualification Pack assessment, every trainee should score the Recommended Pass % aggregate for the QP.
7. In case of unsuccessful completion, the trainee may seek reassessment on the Qualification Pack.

Recommended Pass % aggregate for QP : 75

Assessment Weightage

Compulsory NOS

National Occupational Standards	Theory Marks	Practical Marks	Project Marks	Viva Marks	Total Marks	Weightage
ASC/N0001.Plan and organise work to meet expected outcomes	25	75	-	-	100	15
ASC/N0002.Work effectively in a team	25	75	-	-	100	10
ASC/N0003.Maintain a healthy,safe and secure working environment	25	75	-	-	100	5

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National Occupational Standards	Theory Marks	Practical Marks	Project Marks	Viva Marks	Total Marks	Weightage
ASC/N0401.Design and supervise implementation of the financing framework of the automobile units all across the dealership network	30	70	-	-	100	35
ASC/N0402.Manage finance and insurance operations	30	70	-	-	100	35
Total	135	365	-	-	500	100

Qualification Pack

Acronyms

NOS	National Occupational Standard(s)
NSQF	National Skills Qualifications Framework
QP	Qualifications Pack
TVET	Technical and Vocational Education and Training

Qualification Pack

Glossary

Sector	Sector is a conglomeration of different business operations having similar business and interests. It may also be defined as a distinct subset of the economy whose components share similar characteristics and interests.
Sub-sector	Sub-sector is derived from a further breakdown based on the characteristics and interests of its components.
Occupation	Occupation is a set of job roles, which perform similar/ related set of functions in an industry.
Job role	Job role defines a unique set of functions that together form a unique employment opportunity in an organisation.
Occupational Standards (OS)	OS specify the standards of performance an individual must achieve when carrying out a function in the workplace, together with the Knowledge and Understanding (KU) they need to meet that standard consistently. Occupational Standards are applicable both in the Indian and global contexts.
Performance Criteria (PC)	Performance Criteria (PC) are statements that together specify the standard of performance required when carrying out a task.
National Occupational Standards (NOS)	NOS are occupational standards which apply uniquely in the Indian context.
Qualifications Pack (QP)	QP comprises the set of OS, together with the educational, training and other criteria required to perform a job role. A QP is assigned a unique qualifications pack code.
Unit Code	Unit code is a unique identifier for an Occupational Standard, which is denoted by an 'N'
Unit Title	Unit title gives a clear overall statement about what the incumbent should be able to do.
Description	Description gives a short summary of the unit content. This would be helpful to anyone searching on a database to verify that this is the appropriate OS they are looking for.
Scope	Scope is a set of statements specifying the range of variables that an individual may have to deal with in carrying out the function which have a critical impact on quality of performance required.

Qualification Pack

Knowledge and Understanding (KU)	Knowledge and Understanding (KU) are statements which together specify the technical, generic, professional and organisational specific knowledge that an individual needs in order to perform to the required standard.
Organisational Context	Organisational context includes the way the organisation is structured and how it operates, including the extent of operative knowledge managers have of their relevant areas of responsibility.
Technical Knowledge	Technical knowledge is the specific knowledge needed to accomplish specific designated responsibilities.
Core Skills/ Generic Skills (GS)	Core skills or Generic Skills (GS) are a group of skills that are the key to learning and working in today's world. These skills are typically needed in any work environment in today's world. These skills are typically needed in any work environment. In the context of the OS, these include communication related skills that are applicable to most job roles.
Electives	Electives are NOS/set of NOS that are identified by the sector as contributive to specialization in a job role. There may be multiple electives within a QP for each specialized job role. Trainees must select at least one elective for the successful completion of a QP with Electives.
Options	Options are NOS/set of NOS that are identified by the sector as additional skills. There may be multiple options within a QP. It is not mandatory to select any of the options to complete a QP with Options.