

SCHEME OF STUDIES
FOR HSSC (CLASSES XI–XII)

COMPULSORY FOR ALL (500 marks)

1.	English (Compulsory)/ English (Advance)	2 papers	200 marks
2.	Urdu (Compulsory)/ Urdu Salees In lieu of Urdu (Compulsory)/ Pakistan Culture for Foreign Students Part – I and Pakistan Culture Paper-II	2 papers	200 marks
3.	Islamic Education/Civics (for Non-Muslims)	1 paper	50 marks
4.	Pakistan Studies	1 paper	50 marks

SCIENCE GROUP (600 marks)

The students will choose one of the following (A), (B) and (C) Groups carrying 600 marks:

(A) Pre-Medical Group:

Physics, Chemistry, Biology

(B) Pre-Engineering Group:

Physics, Chemistry, Mathematics

(C) Science General Group:

1. Physics, Mathematics, Statistics
2. Mathematics, Economics, Statistics
3. Economics, Mathematics, Computer Science
4. Physics, Mathematics, Computer Science
5. Mathematics, Statistics, Computer Science

HUMANITIES GROUP (600 marks)

Select three subjects of 200 marks each from the following:

S. No.	Subject	S. No.	Subject
1.	Arabic/Persian/French/English (Elective)/Urdu (Elective)	10.	Sindhi (Elective)
2.	Economics	11.	Civics
3.	Fine Arts	12.	Education
4.	Philosophy	13.	Geography
5.	Psychology	14.	Sociology
6.	Statistics	15.	Mathematics
7.	History of Modern World/Islamic History/ History of Muslim India/ History of Pakistan	16.	Computer Science
8.	Islamic Studies	17.	Islamic Culture
9.	Health and Physical Education	18.	Library Science
		19.	Outlines of Home Economics

COMMERCE GROUP (600 marks)

HSSC – I

1.	Principles of Accounting	paper – I	100 marks
2.	Principles of Economics	paper – I	75 marks
3.	Principles of Commerce	paper – I	75 marks
4.	Business Mathematics	paper – I	50 marks

HSSC – II

1.	Principles of Accounting	paper – II	100 marks
2.	Commercial Geography	paper – II	75 marks
3.	Computer Studies/Typing/Banking	paper – II	75 marks
4.	Statistics	paper – II	50 marks

MEDICAL TECHNOLOGY GROUP (600 marks each)

1. Medical Lab Technology Group
2. Dental Hygiene Technology Group
3. Operation Theater Technology Group
4. Medical Imaging Technology Group
5. Physiotherapy Technology Group
6. Ophthalmic Technology Group

AIMS AND OBJECTIVES OF EDUCATION POLICY (1998 – 2010)

AIMS

Education is a powerful catalyzing agent which provides mental, physical, ideological and moral training to individuals, so as to enable them to have full consciousness of their mission, of their purpose in life and equip them to achieve that purpose. It is an instrument for the spiritual development as well as the material fulfillment of human beings. Within the context of Islamic perception, education is an instrument for developing the attitudes of individuals in accordance with the values of righteousness to help build a sound Islamic society.

After independence in 1947 efforts were made to provide a definite direction to education in Pakistan. Quaid-i-Azam Muhammad Ali Jinnah laid down a set of aims that provided guidance to all educational endeavours in the country. This policy, too has sought inspiration and guidance from those directions and the Constitution of Islamic Republic of Pakistan. The policy cannot put it in a better way than the Quaid's words:

“You know that the importance of Education and the right type of education cannot be overemphasized. Under foreign rule for over a century, sufficient attention has not been paid to the education of our people and if we are to make real, speedy and substantial progress, we must earnestly tackle this question and bring our people in consonance with our history and culture, having regard for the modern conditions and vast developments that have taken place all over the world.”

“There is no doubt that the future of our State will and must greatly depend upon the type of education we give to our children, and the way in which we bring them up as future citizens of Pakistan. Education does not merely mean academic education. There is immediate and urgent need for giving scientific and technical education to our people in order to build up our future economic life and to see that our people take to science, commerce, trade and particularly well-planned industries. We should not forget that we have to compete with the world which is moving very fast towards growth and development.”

“At the same time we have to build up the character of our future generation. We should try, by sound education, to instill into them the highest sense of honour, integrity,

responsibility and selfless service to the nation. We have to see that they are fully qualified and equipped to play their part in various branches of national life in a manner which will do honour to Pakistan.”

These desires of the Quaid have been reflected in the Constitution of the Islamic Republic of Pakistan and relevant articles are:

The state shall endeavour, in respect of the Muslims of Pakistan:

- a. to make the teachings of the Holy Quran and Islamiat compulsory and encourage and facilitate the learning of Arabic language to secure correct and exact printing and publishing of the Holy Quran;
- b. to promote unity amongst them and the observance of Islamic moral standards;

Provide basic necessities of life, such as food, clothing, housing, education and medical relief for all such citizens irrespective of sex, caste, creed or race as are permanently or temporarily unable to earn their livelihood on account of infirmity, sickness or unemployment;

Remove illiteracy and provide free and compulsory secondary education within minimum possible period.

Enable the people of different areas, through education, training, agricultural and industrial development and other methods, to participate fully in all the forms of national activities including employment in the service of Pakistan;

The State shall discourage parochial, racial, tribal, sectarian and provincial prejudices among the citizens.

Reduce disparity in the income and earnings of individuals, including persons in various classes of the service of Pakistan.

Steps shall be taken to ensure full participation of women in all the spheres of national life.

The vision is to transform Pakistani nation into an integrated, cohesive entity, that can compete and stand up to the challenges of the 21st Century. The Policy is formulated to realize

the vision of educationally well-developed, politically united, economically prosperous, morally sound and spiritually elevated nation.

OBJECTIVES

To make the Qur'anic principles and Islamic practices as an integral part of curricula so that the message of the Holy Quran could be disseminated in the process of education as well as training. To educate and train the future generation of Pakistan as true practicing Muslims who would be able to usher in the 21st century and the next millennium with courage, confidence, wisdom and tolerance.

To achieve universal primary education by using formal and informal techniques to provide second opportunity to school drop-outs by establishing basic education community schools all over the country.

To meet the basic learning needs of a child in terms of learning tools and contents.

To expand basic education qualitatively and quantitatively by providing the maximum opportunities to every child of free access to education. The imbalances and disparities in the system will be removed to enhance the access with the increased number of more middle and secondary schools.

To ensure that all the boys and girls, desirous of entering secondary education, get their basic right through the availability of the schools.

To lay emphasis on diversification of curricula so as to transform the system from supply-oriented to demand oriented. To attract the educated youth to world-of-work from various educational levels is one of the policy objectives so that they may become productive and useful citizens and contribute positively as members of the society.

To make curriculum development a continuous process; and to make arrangements for developing a uniform system of education.

To prepare the students for the world of work, as well as pursuit of professional and specialized higher education.

To increase the effectiveness of the system by institutionalizing in-service training of teachers, teacher trainers and educational administrators. To upgrade the quality of pre-service teacher training programmes by introducing parallel programmes of longer duration at post-secondary and post-degree levels.

To develop a viable framework for policy, planning and development of teacher education programmes, both in-service and pre-service.

To develop opportunities for technical and vocational education in the country for producing trained manpower, commensurate with the needs of industry and economic development goals.

To improve the quality of technical education so as to enhance the chances of employment of Technical and Vocational Education (TVE) graduates by moving from a static, supply-based system to a demand-driven system.

To popularize information technology among students of all ages and prepare them for the next century. To emphasize different roles of computer as a learning tool in the classroom learning about computers and learning to think and work with computers and to employ information technology in planning and monitoring of educational programmes.

To encourage private sector to take a percentage of poor students for free education.

To institutionalize the process of monitoring and evaluation from the lowest to the highest levels. To identify indicators for different components of policy, in terms of quality and quantity and to adopt corrective measures during the process of implementation.

To achieve excellence in different fields of higher education by introducing new disciplines/emerging sciences in the universities, and transform selected disciplines into centres of advanced studies, research and extension.

To upgrade the quality of higher education by bringing teaching, learning and research process in line with international standards.

ASSESSMENT AND EVALUATION

Assessment, appraisal, or evaluation is a means of determining how far the objectives of the curriculum have been realized. What really matters is the methodology employed for such determination. As is now recognized, performance on the basis of content-oriented tests alone does not provide an adequate measure of a student's knowledge and ability to use information in a purposeful or meaningful way; the implication, then, is that effective and rewarding techniques should be developed for evaluating the kind and content of teaching and learning that is taking place and for bringing about improvement in both. The following points, while developing the tests/questions may be kept in view:

1. Proper care should be taken to prepare the objective-type and constructed-response questions relating to knowledge, comprehension, application, analysis and synthesis, keeping in view the specific instructional objectives of the syllabus and the command words for the questions.
2. There should be at least two periodic/monthly tests in addition to routine class/tests. Teachers are expected to develop and employ assessment strategies which are dynamic in approach and diverse in design. When used in combination, they should properly accommodate every aspect of a student's learning.
3. In addition to the final public examination, two internal examinations should be arranged during the academic year for each class.
4. Classroom examinations offer the best and most reliable evaluation of how well students have mastered certain information and achieved the course objectives. Teachers should adopt innovative teaching and assessment methodologies to prepare the students for the revised pattern of examination. The model papers, instructional objectives, definitions of cognitive levels and command words and other guidelines included in this book must be kept in view during teaching and designing the test items for internal examination.

DEFINITION OF COGNITIVE LEVELS

Knowledge:

This requires knowing and remembering facts and figures, vocabulary and contexts, and the ability to recall key ideas, concepts, trends, sequences, categories, etc. It can be taught and evaluated through questions based on: who, when, where, what, list, define, describe, identify, label, tabulate, quote, name, state, etc.

Understanding:

This requires understanding information, grasping meaning, interpreting facts, comparing, contrasting, grouping, inferring causes/reasons, seeing patterns, organizing parts, making links, summarizing, solving, identifying motives, finding evidence, etc. It can be taught and evaluated through questions based on: why how, show, demonstrate, paraphrase, interpret, summarize, explain, prove, identify the main idea/theme, predict, compare, differentiate, discuss, chart the course/direction, report, solve, etc.

Application:

This requires using information or concepts in new situations, solving problems, organizing information and ideas, using old ideas to create new one and generalizing from given facts, analyzing relationships, relating knowledge from several areas, drawing conclusions, evaluating worth, etc. It can be taught and evaluated through questions based on: distinguish, analyze, show relationship, propose an alternative, prioritize, give reasons for, categorize, illustrate, corroborate, compare and contrast, create, design, formulate, integrate, rearrange, reconstruct/recreate, reorganize, predict consequences etc.

DEFINITION OF COMMAND WORDS

The purpose of command words given below is to direct the attention of the teachers as well as students to the specific tasks that students are expected to undertake in the course of their subject studies. Some command words will be used in the examination questions to assess the competence of the candidates through their responses. The definitions of command words have also been given to facilitate the teachers in planning their lessons and classroom assessments.

Give an account of:	Spell out a chronology and show in what ways the event or circumstance to be accounted for derives from or is dependent on earlier events.
Analyse:	Go beyond the given information to relate and/or differentiate aspects of a situation and draw conclusions on the basis of evidence information.
Define:	Provide a precise statement or meaning of words or terms to describe their nature, properties or essential qualities.
Demonstrate:	Show or prove by evidence and/or argument.
Describe:	Explain in words and/or diagrams (where necessary) to demonstrate knowledge of facts.
Discuss:	Express views in a logical and lucid way considering all aspects of a matter under discussion and draw conclusions.
Explain:	Give a clear and detailed account of related information with reasons or justification.
Give Examples/Statements:	Cite specific instances or cases to demonstrate the occurrence of an event or existence of a situation or phenomenon.
Identify:	Pick out, recognizing specified information from a given content, situation.
Illustrate:	Give clear examples to state, clarify or synthesize a point of view.
Interpret:	Clarify both the explicit meaning and the implications of given information.
List/Name:	Name item-by-item, usually in one or two words, precise information such as dates, characteristics, places, names.
Locate:	Determine the precise position or situation of an entity in a given context, e.g. in a map.

- Show:** Indicate by writing, drawing or through graphs/charts.
- State:** Give a brief and factual answer with no explanation.
- Suggest:** Apply knowledge in a given situation to give a rational opinion.
- Trace the developments of:** Mention, list, name information/facts in a sequence.

OBJECTIVES OF PRINCIPLES OF ACCOUNTING SYLLABUS

OBJECTIVES

The basic objective of teaching “Principles of Accounting, is to acquaint the students with the fundamental knowledge of the structure and process of recording, classifying and presenting the accounting data for its application in simple and routine business activities and also to provide them with a sound base for higher and specialized study in the subject.

SPECIFIC OBJECTIVES

- i. To equip the students with basic knowledge in the field of Accounting.
- ii. To develop interest for pursuing higher knowledge in the field of Accounting.
- iii. To provide the trained personnel at lower level in various business and commercial organizations.

CONTENTS OF PRINCIPLES OF ACCOUNTING SYLLABUS

1. Definition, basic concepts, Double Entry System of Book? Debiting, its objectives and advantages
2. Accounting Cycle: Accounting equation Journal, Ledger and Trial Balance
3. Subsidiary Book/Journals: Cash Book, Petty Cash Book, Purchases, Sales; purchases returns; Sales Return; Bills-Receiver and Bill Payable books
4. Banking Transactions: Kinds of bank accounts and procedure of recording of banking transactions; cheques; cheque register; bank reconciliation statement, its objectives and preparation
5. Accounting for Bills of Exchange: Definition and procedure
6. Capital and Revenue: Meaning-Distinction between capital and revenue items; receipts and payments, Profits and Losses, Income and Expenses
7. Rectification of Errors: Kinds of error-correction of errors after and before closing the books of accounts, suspense account
8. Financial Statement: Trading and profit and loss account income statement and balance sheet-form and its preparation
9. Adjustments and Closing Process: Prepaid and outstanding expenses; Accrued and unearned income; provision for Bad Doubtful Debt; Provisions for Discount; Depreciation, interest on capital and drawing, work sheet

LIST OF EQUIPMENT, LAB-REQUIREMENTS

Book Keeping machines, Overhead Projectors, Slide Projector, Scientific electric calculators, Amount perforator on Cheque, Bank Draft, Business film though T.V.

RECOMMENDED REFERENCE BOOKS

In contrast to the previous practice the examination will not be based on a single textbook, but will now be curriculum based to support the examination reforms. Therefore, the students and teachers are encouraged to widen their studies and teaching respectively to competitive textbooks and other available material.

Following books are recommended for reference and supplementary reading:

1. Financial Accounting
Written by: Sohail and Arif
2. Principles of Accounting
Written by: M.A Ghani
3. Principles of Basics of Financial Accounting
Written by: Istikhar Ahmed & Sardar M. Shafique Khan
4. Business Accounting
Written by: Frank Wood

OBJECTIVES OF PRINCIPLES OF ECONOMICS SYLLABUS

OBJECTIVES

The course of Economics for higher secondary Part-I, has been designed for a full one year term carrying 75 marks. The syllabus is divided into Micro and Macro Economics. The major objectives of the contents of the proposed syllabus is to provide necessary instructional package for the economics principles course.

SPECIFIC OBJECTIVES

- To introduce the essential principles for an understanding of fundamental economic problem.
- To provide orderly and objective way of thinking about economic policy problems.
- To develop preliminary knowledge of economic concepts for understanding of national and international economy.

CONTENTS OF PRINCIPLES OF ECONOMICS SYLLABUS

MICRO ECONOMICS

What is Economics about?

- a. The nature, scope and methods of economic analysis
- b. Importance of Economics

1. Demand and Supply:

- a. Individual demand, aggregate or market demand, law of demand, changes in demand, elasticity of demand, measurement of elasticity of demand
- b. What is supply law of supply, supply and stock, elasticity of supply?
- c. Equilibrium between demand and supply

2. Consumer Demand Theory:

Law of diminishing and marginal utility, consumer's equilibrium (cardinal approach)

3. The Cost and Revenue of a Firm:

Classification of cost, fixed cost, variable cost, total average cost, marginal cost, opportunity cost, total revenue, marginal and average revenue

4. Laws of Returns:

- a. The law of diminishing return
- b. The law of increasing return
- c. The law of constant return
- d. The law of costs

5. Price and Output Determination:

Pure competition, concept and occurrences, price and output determination under-perfect competition and monopoly

6. Resource Pricing:

- a. Marginal productivity theory of resource demand
- b. Factors of production (brief introduction)

MACRO ECONOMICS

1. National Income

Measurement of National Income:

- a. National Income at factor earning
- b. National Income at Market price
- c. Expenditure approach to income measurement

The flow of National Income other social accounts:

GNP = Gross National Product

NNP = Net National Product

NI = National Income

PI = Personal Income

DPI = Disposable Personal Income

2. Money

What is Money?

- a. Functions of money
- b. Quantity theory of money
- c. Inflation, Deflation and their effects

3. Business Cycle

- a. Phases of business cycle
- b. Theories of business cycle

4. International Trade

Importance of world trade, International Specialization Comparative advantage, balance of trade and balance of payment

5. Public Finance

Measuring of public finance, cannons of taxation, Zakat and Ushr

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Following books are recommended for reference and supplementary reading:

1. Introduction to Modern Economics (Part – I & II)
Written by: Dr SM Akhtar
2. Economics and Commercial Geography
Written by: Gul Zaman Qazi
3. Usool-e-Muashiat
Written by: Ovais Ahmad Adib
4. Ibtedai Muashiat
Written by: Abdul Hameed Dar
5. Economics
Written by: Khadim Hussain
6. Principles of Economics
Written by: Prof Sirajuddin Qureshi
7. Usool-e-Muashiat
Written by: Manzoor Ali

OBJECTIVES OF PRINCIPLES OF COMMERCE SYLLABUS

OBJECTIVES

The course is designed to:

- Integrate the syllabi of the intermediate level with the B.Com. level, consistent with the stream of ideas developed in group discussions on the syllabi of the Commerce Group.
- Provide basic knowledge and skill to the intermediate level students to become valuable and responsible members of society.
 - a. to acquaint and equip the students with the latest knowledge in the field of Commerce;
 - b. to prepare them for higher studies in Commerce;
 - c. to take a job in the trade/finance, insurance organizations and industry with basic Commercial know-how;
 - d. to impart the students the basic requirements to enable them to take up Business as a career.

CONTENTS OF PRINCIPLES OF COMMERCE SYLLABUS

1. Introduction

Definition of Commerce, its importance and scope. Branches of commerce, Trade, Insurance, Finance, Marketing, Warehousing and Industry, Essentials of establishing a business house and qualities of a good businessman

2. Types of Commercial Organizations

- a. Sole Proprietorship:
Definition, Features, merits and demerits
- b. Partnership:
Formation Features, Partnership Agreement/Deed Advantages, Disadvantages and Dissolution
- c. Joint Stock Company/Corporation:
Special Feature, Kinds, Formation; Memorandum of Association, Articles of Association, Certificate of Registration, Prospectus, Certificate of Commencement of Business, management: share holders, Directors and Managing Director, Winding up
- d. Cooperative Society:
Features, kinds, advantages and disadvantages; Basic concepts of Musharqa, Mudarba

3. Office Organization

- a. Office Rules, organization
- b. Handling incoming and outgoing mail, basic postal information
- c. Filing, duplicating, copying and indexing
- d. Office equipments and machine

4. Trade

Kinds:

- a. Home Trade:
Whole sale, Retails, Middlemen, Salesmanship and advertisement. Channel of distribution and Chamber of Commerce
- b. Purchase and Sales of Goods:

Procedure, documents used in home trade, price list, invoice, transportation and
Railway receipts

c. Foreign Trade

Import:

Import procedure, documents used

Export:

Export procedure, documents used and role of Export Promotion Bureau

5. Commercial correspondence

- i. Essentials of good business letters, writing of letter and their replies
- ii. Types of letters trade and status enquiries, indents, letters of claim, collection and donning letters
- iii. Circulars – officials and semi-officials, telegram including modification, ciphering and deciphering

6. Auxiliaries to Commerce

- a. Insurance-Kinds, Advantage to Commerce
- b. Transportation/Mean-Air, Rail, Road and Sea
- c. Warehousing-Kinds and advantages, warehouse receipts
- d. Business Finance-types and importance

RECOMMENDED REFERENCE BOOKS

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Following books are recommended for reference and supplementary reading:

1. Principles of Commerce
Written by: Muhammad Irshad
Published by: Naveed Publications
63-Shahrah-e-Quaid-e-Azam, Lahore
2. Ideal Principles of Commerce
Written by: Hafiz Muhammad Sharif
Published by: Azeem Academy, 22-Urdu Bazar, Lahore
3. Principles of Commerce
Usool-e-Tijarat
Written by: Maqsood Ahmed
Published by: Mukhtar Brothers
Shah Din Market, Urdu Bazar, Lahore

OBJECTIVES OF BUSINESS MATHEMATICS SYLLABUS

OBJECTIVES

Mathematics has been rightly called the language of modern age. The statement is much more true from business point of view, where figures are the only things that matter. Thus acquiring a sound background in mathematics, will enable the students to grasp and handle business problems.

The course in Business Mathematics at the Intermediate's level has been devised:

- To equip students with the basic quantitative tools to handle information properly, to analyze it and to report it to those who need it.
- To acquaint students with such mathematical tools as might help them in gaining a background for higher studies, particularly, in Computer based information systems.
- To introduce to the students fundamentals of probability theory as the root of modern decision sciences.

CONTENTS OF BUSINESS MATHEMATICS SYLLABUS

1. Business Arithmetic:
 - a. Ratios, Proportion and Percentage
 - b. Computation of Annuities
2. Functions and their Graph
3. Linear and quadratic equations, simultaneous equation
4. Binary number system and its operation
5. Matrices, Solution of Simultaneous equations through matrices

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Following books are recommended for reference and supplementary reading:

1. Business Mathematics
Developed by: Sindh Textbook Board
Published by: National Book Foundation, Islamabad
2. Business Mathematics for I. Com students
Written by: Muhammad Abdullah
3. Mathematics for Business & Economics
Written by: M.M. Mirza
4. Quantitative Methods
Written by: Foulks Lynch (Karachi)
5. Applied Mathematics for Business, Economics & Social Sciences
Written by: Frank S Budnik
6. Business Mathematics
Written by: LW Stafford
7. Business Mathematics
Written by: Steven C Lawlor