



**ZIAUDDIN UNIVERSITY**  
EXAMINATION BOARD

# **Higher Secondary School Certificate (HSSC)**

## **Examination syllabus**

### **Principles of Commerce XI**

**Based on Provincial revised curriculum  
(Sindh)**

<b>S.No.</b>	<b>Table of Contents</b>	<b>Page No.</b>
1	Preface	03
2	Rationale for the reviewed Provincial Curriculum	04
3	Aims and Objectives of the subject of specific syllabus	05
4	Topics and Student Learning Outcomes of the Examination Syllabus Teaching-Learning Approaches and Classroom Activities Resource Material and e resources website Website: www.zueb.edu.pk	06 -10
5	Scheme of Assessment	13
6	Definition of Cognitive Levels and Command Words in the Student Learning Outcomes in Examination Papers	14 - 18
7	HSSC Scheme of Studies	19 - 21

**You can approach us:**

Address: Ziauddin University Examination Board  
D / 20 Block 1 Clifton Karachi  
Phone: 92 21 35148594  
E-mail: info@zueb.edu.pk  
Website: www.zueb.edu.pk

## PREFACE

The Ziauddin University Examination Board (ZUEB) was established under **Sindh ACT XLI 2018**, with the primary objective of enhancing the quality of education in Sindh. ZUEB is responsible for administering examinations for the **Secondary School Certificate (SSC)** and **Higher Secondary School Certificate (HSSC)** in alignment with the most recent revisions to the **National Curriculum**, as outlined by the **Directorate of Curriculum Assessment and Research (DCAR), Sindh**. Through its ordinance, ZUEB is mandated to provide examination services for both English, Urdu, and Sindhi medium candidates from private schools across Sindh. This examination syllabus reflects ZUEB's dedication to achieving the educational goals set by the provincial authorities.

In collaboration with subject professors, ZUEB has developed a comprehensive syllabus for each subject. It is important to distinguish between the syllabus and the curriculum. The syllabus serves as a guide for both teachers and students, outlining the key areas of focus within the subject. It provides students with a clear understanding of what is expected of them in their studies and helps them prepare effectively for their exams.

This examination syllabus incorporates all cognitive outcomes derived from the **Provincial Curriculum Statement**, ensuring that assessments are both valid and reliable. While the focus is primarily on the cognitive domain, significant emphasis is placed on the application of knowledge and understanding.

The syllabus is made available to all stakeholders via the ZUEB website to assist affiliated schools in planning their teaching. It is crucial to note that the syllabus, rather than the prescribed textbook, forms the foundation of ZUEB examinations. Additionally, this syllabus supports the development of learning materials for both students and teachers. ZUEB remains committed to supporting students undertaking the SSC and HSSC courses by facilitating their learning outcomes through this detailed syllabus document.

To further assist in the learning process, ZUEB provides a dedicated **e-resource tab** on its website, offering both text-based and video content on various subjects. These 15-20 minute instructional videos, created around key subject concepts, allow students to learn at their own pace and convenience. The videos can be used as a reinforcement tool to revisit lessons already taught or as pre-lesson material. This initiative is an ongoing effort, and new videos will continue to be uploaded.

We encourage all students and educators to make the most of these resources for a more enriched and flexible learning experience.

Sincerely,

**Shahbaz Nasim**  
**Head – Measurement & Testing**  
**Ziauddin University Examination Board**

**Reviewed by Beena Kohati-Bilal**  
**Head - Curriculum & Assessment**  
**Ziauddin University Examination Board**  
**29.01.2025**

## Rationale For The Reviewed Provincial Curriculum

The process of revising the National Curriculum 2006 began in August 2004, when the newly elected government of Pakistan initiated education reforms across the country. These reforms included the introduction of a new National Education Policy, a National Education Census, and a revision of curricula (Ministry of Education, 2009).

In practice, the overhaul of the secondary school curriculum began in 2006, leading to a review of the scheme of studies for classes I to XII and the revision of curricula for 25 compulsory subjects.

The 18th Amendment to the Constitution of Pakistan, enacted in 2010, significantly altered the federal-provincial relationship by abolishing the "concurrent legislative list." This amendment granted provinces greater legislative and financial autonomy in sectors such as education and health. The most notable implication of the 18th Amendment for education was the transfer of responsibility for curriculum development, syllabus planning, policy formation, and educational standards to the provinces, marking a significant step forward for education.

In Sindh, the School Education Department tasked a Curriculum Review Team with revising the National Curriculum 2006 for all subjects. The goal was to create a curriculum better suited to the needs of students and teachers while aligning with the principles of the 18th Amendment. Subject-specific curriculum review committees were established to critically examine and align the curriculum's content, both contextually and textually, ensuring coherence across various subjects. The Bureau of Curriculum (BoC) played a crucial role in organizing workshops and meetings in Hyderabad to facilitate the completion of this task. The support of numerous educationists, researchers, and teachers was invaluable in successfully revising the curriculum.

The revised National Curriculum, along with the original version, is available on the DCAR website at [http://dcar.gos.pk/BoC\\_Other\\_Pages/curriculum\\_dev.html](http://dcar.gos.pk/BoC_Other_Pages/curriculum_dev.html) for easy access.

The Ziauddin University Examination Board (ZUEB) SSC and HSSC syllabi are developed in accordance with the Sindh Revised Curriculum. To date, textbooks for various subjects have been developed based on the revised curriculum.

## **Aims of the Syllabus of Principles of Commerce**

The Aims of teaching Principles of Commerce to students at Higher Secondary School Level are to:

- Introduce them to the field of business. This acquaints students with the system of commercial activities, procedures, policies, functions, and organizations that transfer goods and services from producers to consumers.
- Develops a foundation for higher level studies in the field of commerce.
- Equips students with basic knowledge of business. This fundamental understanding of commerce will help them prepare for a career in the field of business administration, or start up their own business.

**ZIAUDDIN UNIVERSITY EXAMINATION BOARD**  
**STUDENT LEARNING OUTCOMES (SLO) CATEGORIZATION**  
**XI- PRINCIPLES OF COMMERCE**

**Detailed Syllabus**

Topics	Sub-Topics	Student Learning Outcomes	Cognitive Levels		
			K	U	A
Introduction	Commerce/Business.  Essentials of establishing a business house.  Business Problems.	Define Business/Commerce, Economics. Differentiate b/w Commerce, Economics, Trade. Describe the branches of Commerce. Explain Scope/ Functions/ Elements/ Importance of Commerce. Describe qualities of a good businessman Describe Digital Commerce. E-Business, E-commerce. Explain business problems/ factors essential for the starting of a new business.	*	*	
Types of Commercial Organizations	Types of Ownership.  Sole Proprietorship.  Partnership.  Joint Stock Company/ Corporation.  Cooperative Societies.	Define Commercial organization. Describe types of Commercial organizations. Describe factors of the selection of a type of ownership. Define Sole proprietorship. Explain the advantages & disadvantages of Sole proprietorship. Define Partnership. Describe features of partnership. Explain advantages & disadvantages of partnership. Describe Partnership agreement and common provisions. Describe kinds of partners. Explain the right of partners. Describe the responsibilities & liabilities of partners. Describe dissolution of partnership and its conditions. Explain dissolution of a firm and its conditions. Classify partnerships. Define Corporation. Describe kinds of companies. Describe special features of a company. Explain advantages & disadvantages of a company.	*	*	







<p>Business Correspondence</p>	<p>Business Correspondence Theory. Business Letters.</p>	<p>Define business correspondence. Explain uses of business letters. Describe parts of business letters. Elaborate on the kinds of business letters. Explain the 9Cs of business letters. Draft a job letter. Draft an inquiry letter. Draft a reply letter to an inquiry. Draft an order letter. Draft a reminder for the order. Draft a reminder for payment. Draft a complaint letter. Draft a reply to a complaint letter.</p>	<p>*</p>	<p>* * * *</p>	<p>* * * * * * *</p>
--------------------------------	--	--	----------	----------------------------	--

## Table of Specification (TOS)

**Table 1: Number of Student Learning outcomes (SLOs) and their cognitive distribution**

Topic No.	Topic	Student Learning Outcomes			Total
		K	U	A	
1	Introduction	1	7	-	8
2	Types of commercial organization	9	30	-	39
3	Trade and Marketing	18	35	-	53
4	Auxiliaries to commerce	13	18	-	31
5	Office organization	4	12	1	17
6	Business correspondence	1	4	8	13
	<b>Total</b>	<b>46</b>	<b>106</b>	<b>9</b>	<b>161</b>
	<b>Percentage (%)</b>	<b>28</b>	<b>66</b>	<b>6</b>	<b>100</b>

**Note:**

1. Table 1 identifies the Student Learning objectives and their cognitive distribution (Knowledge, Understanding, Application).
2. The table shows that the share of knowledge is 28% with 46 SLOs, Understanding is 66% with 106 SLOs and Application is 6% with 9 SLOs
3. Since HSCI is a foundation for developing concepts of Commerce, therefore, greater emphasis has been given to understanding (66%) new concepts and ideas.
4. Please note that Table 1 does not translate to marks distribution in the exam paper and weightage of each topic is calculated separately in Table 3

**Table 2: No. of SLOs and their % Share per Topic**

Topic No	Topic	Total SLOs	% Share of SLOs
1	Introduction	8	5%
2	Types of commercial organizations	39	24%
3	Trade and Marketing	53	33%
4	Auxiliaries to commerce	31	19%
5	Office organization	17	11%
6	Business correspondence	13	8%
	<b>Total</b>	<b>161</b>	<b>100%</b>

**Note:**

1. Table 2: Shows the % share of SLOs per Topic.
2. The Topic of Trade and Marketing has the highest % share of SLOs at 33%, followed by Types of commercial organizations at 24%.
3. Please note that Table 2 does not translate to marks distribution in the exam paper and weightage of marks for each topic is calculated separately in Table 3

**Table 3: Exam Paper Specification, Topic Difficulty, Types of Questions, No. of Questions per Topic, Marks Allocation**

Topics	Difficulty Level	Section A MCQs @ 1 mark each	Section B CRQ/SAQs @ 5 marks each	Section C ERQ/DAQs @ 15 marks each
Introduction	Easy	3	1	1
Types of commercial organizations	Moderate Difficult	3	2	
Trade and Marketing	Moderate	3	2	1
Auxiliaries to commerce	Moderate	2	2	
Office organization	Easy	2	1	1
Business correspondence	Moderate Difficult	2	1	
<b>Total questions to be given</b>		<b>15</b>	<b>9</b>	<b>3</b>
<b>Total questions to be attempted</b>		<b>15</b>	<b>6</b>	<b>2</b>
<b>Maximum marks obtainable</b>		<b>15</b>	<b>30</b>	<b>30</b>

**Note:**

1. Table 3 displays Paper specification, Topic difficulty level, 3 types of Questions and their respective numbers to be used for assessment, and marks distribution per section.
2. The Exam Paper consists of 3 Sections:
  - a. Section A = Multiple Choice Questions (MCQs)
  - b. Section B = Short Answer Questions / Constructive Response Questions (CRQs)
  - c. Section C = Detailed Answer Questions / Extended Response Questions (ERQs); require more detailed answers necessitating a broader understanding of concepts, and complex calculations compared to CRQ

**ZIAUDDIN UNIVERSITY EXAMINATION BOARD**  
**GRADE XI – PRINCIPLES OF COMMERCE**  
**SCHEME OF ASSESSMENT**

**Maximum Marks: 75**

**Section ‘A’: Multiple Choice Questions (20%) 15 Marks** **(1x15=15)**

Multiple Choice Question will cover the complete Syllabus

- Each MCQ carries 1 mark
- Given MCQs will be = 15 MCQs
- All MCQs to be answered

**Section ‘B’: Short Answer Questions (40%) 30 Marks** **(6x5=30)**

- Short Answer Question must be given from the prescribed Syllabus all content is to be followed.
- Nine (9) Short Answer Questions may be given. Each Question having (5 Marks). In this Section Student shall attempt (6 Questions).

**Section “C” (Detailed Answer Questions) (40%) 30 Marks** **(15x2=30)**

- Three (03) Detailed Answer Questions may be given in this section and (2 Questions) are to be answered and each Question having (15 Marks).

# DEFINITIONS OF COGNITIVE LEVELS

## Remember

Remembering is the act of retrieving knowledge and can be used to produce things like definitions or lists. The student must be able to recall or recognise information and concepts. The teacher must present information about a subject to the student, ask questions that require the student to recall that information and provide written or verbal assessment that can be answered by remembering the information learnt.

### Question Stems

- Can you name all the ...?
- Describe what happens when ...?
- How is (are) ...?
- How would you define ...?
- How would you identify ...?
- How would you outline ...?
- How would you recognise...?
- List the ... in order.
- What do you remember about ...?
- What does it mean?
- What happened after?
- What is (are) ...?
- What is the best one?
- What would you choose ...?
- When did ...?
- Where is (are) ...?
- Which one ...?
- Who spoke to ...?
- Who was ...?
- Why did ...?

## Understand

The next level in the taxonomic structure is Understanding, which is defined as the construction of meaning and relationships. Here the student must understand the main idea of material heard, viewed, or read and interpret or summarise the ideas in their own words. The teacher must ask questions that the student can answer in their own words by identifying the main idea.

### Question Stems

- Can you clarify...?
- Can you illustrate ...?
- Condense this paragraph.
- Contrast ...
- Does everyone think in the way that ... does?
- Elaborate on ...
- Explain why ...
- Give an example
- How can you describe...?
- How would you clarify the meaning...?
- How would you compare ...?
- How would you differentiate between ...?
- How would you describe...?
- How would you generalise...?
- How would you identify ...?
- Is it valid that ...?
- Is this the same as ...?
- Outline ...
- Select the best definition...
- State in your own words...
- This represents ...
- What are they saying?
- What can you infer from ...?
- What can you say about ...?
- What could have happened next?
- What did you observe?

	<ul style="list-style-type: none"> <li>• What does this mean?</li> <li>• What expectations are there?</li> <li>• What information can you infer from...?</li> <li>• What is the main idea of ...?</li> <li>• What restrictions would you add?</li> <li>• What seems likely?</li> <li>• What seems to be ...?</li> <li>• What would happen if ...?</li> <li>• What might happen if ...?</li> <li>• Which are the facts?</li> <li>• Which statements support ...?</li> </ul>
<p><b>Apply</b></p> <p>The third level in Bloom’s taxonomy, Applying, marks a fundamental shift from the pre-Bloom’s learning era because it involves remembering what has been learnt, having a good understanding of the knowledge, and applying it to real-world exercises, challenges or situations. Students must apply an abstract idea in a concrete case to solve a problem or relate it to prior experience. The teacher must provide opportunities for students to use theories and problem-solving techniques in new situations and review and check their work. Assessment questions should be provided that allow students to define and solve problems.</p> <p><b>Question Stems</b></p> <ul style="list-style-type: none"> <li>• Can you group by characteristics such as ...?</li> <li>• Choose the best statements that apply...</li> <li>• Clarify why ...</li> <li>• Do you know of another instance where ...?</li> <li>• Draw a story map...</li> <li>• Explain why a character acted in the way that he did...</li> <li>• From the information given, can you develop a set of instructions about ...?</li> <li>• How would you develop ...?</li> <li>• How would you change ...?</li> <li>• How would you demonstrate...?</li> </ul>	<p><b>Analyse</b></p> <p>Analysing is the cognitive level where students can take the knowledge they have remembered, understood and applied, then delve into that knowledge to make associations, discernments or comparisons. Students should break down a concept or idea into parts and show relationships between these parts. Teachers must give students time to examine concepts and their requisite elements. Students are required to explain why they chose a solution.</p> <p><b>Question Stems</b></p> <ul style="list-style-type: none"> <li>• Can you distinguish between ...?</li> <li>• Can you explain what must have happened when ...?</li> <li>• Determine the point of view, bias, values, or intent underlying the presented material...</li> <li>• Discuss the pros and cons of ...</li> <li>• How can you classify ... according to ...?</li> <li>• How can you compare the different parts?</li> <li>• How can you sort the different parts...?</li> <li>• How is ... connected to ...?</li> <li>• How is ... similar to ...?</li> <li>• How would you categorise...?</li> <li>• How would you explain...?</li> </ul>

<ul style="list-style-type: none"> <li>• How would you develop?</li> <li>• How would you explain ...?</li> <li>• How would you modify ...?</li> <li>• How would you present...?</li> <li>• How would you solve ... ?</li> <li>• Identify the results of ...</li> <li>• Illustrate the ...</li> <li>• Judge the effects of ... What would result ...?</li> <li>• Predict what would happen if ...</li> <li>• Tell how much change there would be if ...</li> <li>• Tell what would happen if ...</li> <li>• What actions would you take to perform ...?</li> <li>• What do you think could have happened next?</li> <li>• What examples can you find that ?</li> <li>• What other way would you choose to ...?</li> <li>• What questions would you ask of ...?</li> <li>• What was the main idea ...?</li> <li>• What would the result be if ...?</li> <li>• Which factors would you change if ...?</li> <li>• Who do you think...?</li> <li>• Why does this work?</li> <li>• Write a brief outline ...</li> <li>• Write in your own words ...</li> </ul>	<ul style="list-style-type: none"> <li>• What could the ending have been if ... had taken place?</li> <li>• State the point of view of ...</li> <li>• What are some of the problems of ...?</li> <li>• What assumptions ...?</li> <li>• What can you infer about...?</li> <li>• What can you point out about ?</li> <li>• What conclusions ...?</li> <li>• What do you see as other possible outcomes?</li> <li>• What does the author assume?</li> <li>• What explanation do you have for ...?</li> <li>• What ideas justify the conclusion?</li> <li>• What ideas validate...?</li> <li>• What is the analysis of ...?</li> <li>• What is the function of ...?</li> <li>• What is the problem with ...?</li> <li>• What motive is there?</li> <li>• What persuasive technique is used?</li> <li>• What statement is relevant?</li> <li>• What was the turning point?</li> <li>• What were some of the motives behind ...?</li> <li>• What's fact? Opinion?</li> <li>• What's the main idea?</li> <li>• What's the relationship between?</li> <li>• Which events could not have happened?</li> <li>• Why did ... changes occur?</li> <li>• Why do you think ?</li> </ul>
--	---

## BLOOM'S TAXONOMY WITH EXAMPLES

### Conclusion

If you are a teacher looking for ways to engage your students in learning, this LIST of questions might be interesting for your classroom practice. Bloom's Taxonomy question stems can help elicit higher-order thinking skills and promote critical thinking among learners at different taxonomy levels. These question stems can also encourage students to think about their knowledge through reflection before answering questions.

### ACTION WORDS FOR COGNITIVE LEVELS

<b>Knowledge</b>	<b>Understand</b>	<b>Apply</b>	<b>Analyze</b>	<b>Evaluate</b>	<b>Create</b>
	 <small>UNDERSTAND</small>				
define	explain	solve	analyze	reframe	design
identify	describe	apply	appraise	criticize	compose
describe	interpret	illustrate	judge	evaluate	create
label	paraphrase	modify	support	order	plan
list	summarize	use	compare	compare	combine
name	classify	calculate	decide	classify	formulate
state	compare	change	discriminate	contrast	invent
match	differentiate	choose	recommend	distinguish	hypothesize
recognize	discuss	demonstrate	summarize	infer	substitute
select	distinguish	discover	assess	separate	write
examine	extend	experiment	choose	explain	compile
locate	predict	relate	convince	select	construct
memorize	associate	show	defend	categorize	develop
quote	contrast	sketch	estimate	connect	generalize
recall	convert	complete	grade	differentiate	integrate
reproduce	demonstrate	construct	measure	divide	modify
tabulate	estimate	dramatize	predict	order	organize
tell	express	interpret	rank	prioritize	prepare
Copy	identify	manipulate	score	survey	produce

discover	indicate	paint	select	calculate	rearrange
duplicate	infer	prepare	test	conclude	rewrite
enumerate	relate	teach	argue	correlate	adapt
listen	restate	act	conclude	deduce	anticipate
observe	select	collect	consider	devise	arrange
omit	translate	compute	critique	diagram	assemble
read	ask	explain	debate	dissect	choose
recite	cite	list	distinguish	estimate	collaborate
record	discover	operate	editorialize	evaluate	facilitate
repeat	generalize	practice	justify	experiment	imagine
retell	group	simulate	persuade	focus	intervene
visualize	illustrate	transfer	rate	illustrate	make
	judge	write	weigh	organize	manage
	observe			outline	originate
	order			plan	propose
	report			question	simulate
	represent			test	solve
	research				support
	review				test
	rewrite				validate
	show				

**HSSC PART I EXAMINATION**  
**MARKS BREAKUP GRID FOR EXAMINATION 2025**

**GROUP: PRE-MEDICAL**

<b>SUBJECT</b>	<b>THEORY</b>	<b>PBA</b>	<b>TOTAL</b>
ENGLISH	100	-	100
URDU NORMAL / URDU EASY	100	-	100
ISLAMIYAT / ETHICS	50	-	50
PHYSICS	85	15	100
CHEMISTRY	85	15	100
BIOLOGY	85	15	100
<b>TOTAL</b>	<b>505</b>	<b>45</b>	<b>550</b>

**GROUP: PRE-ENGINEERING**

<b>SUBJECT</b>	<b>THEORY</b>	<b>PBA</b>	<b>TOTAL</b>
ENGLISH	100	-	100
URDU NORMAL / URDU EASY	100	-	100
ISLAMIYAT / ETHICS	50	-	50
PHYSICS	85	15	100
CHEMISTRY	85	15	100
MATHEMATICS	100	--	100
<b>TOTAL</b>	<b>520</b>	<b>30</b>	<b>550</b>

**GROUP: GENERAL SCIENCE**

<b>SUBJECT</b>	<b>THEORY</b>	<b>PBA</b>	<b>TOTAL</b>
ENGLISH	100	-	100
URDU NORMAL / URDU EASY	100	-	100
ISLAMIYAT / ETHICS	50	-	50
PHYSICS	85	15	100
COMPUTER SCIENCE	75	25	100
MATHEMATICS	100	--	100
<b>TOTAL</b>	<b>510</b>	<b>40</b>	<b>550</b>

## **GROUP: COMMERCE**

<b>SUBJECT</b>	<b>THEORY</b>	<b>PBA</b>	<b>TOTAL</b>
ENGLISH	100	-	100
URDU NORMAL / URDU EASY	100	-	100
ISLAMIYAT / ETHICS	50	-	50
ECONOMICS	75	-	75
P.O.C	75	-	75
ACCOUNTING	100	--	100
BUSINESS MATHEMATICS	50		50
<b>TOTAL</b>	<b>550</b>	<b>---</b>	<b>550</b>

## **GROUP: HUMANITIES**

**(Any Three Electives)**

<b>SUBJECT</b>	<b>THEORY</b>	<b>PBA</b>	<b>TOTAL</b>
ENGLISH	100	-	100
URDU NORMAL / URDU EASY	100	-	100
ISLAMIYAT / ETHICS	50	-	50
COMPUTER SCIENCE	75	25	100
ISLAMIC STUDIES	100		100
MATHEMATICS	100	-	100
SOCIOLOGY	100	--	100
ECONOMICS	100		100
EDUCATION	100		100
CIVICS	100		100
NURSING	85	15	100
<b>TOTAL</b>	<b>550</b>	<b>---</b>	<b>550</b>

## **GROUP: MEDICAL TECHNOLOGY**

<b>SUBJECT</b>	<b>THEORY</b>	<b>PBA</b>	<b>TOTAL</b>
ENGLISH	100	-	100
URDU NORMAL / URDU EASY	100	-	100
ISLAMIYAT / ETHICS	50	-	50
MICROBIOLOGY	85	15	100
HEMATOLOGY & BLOOD BANKING	85	15	100
ANATOMY & PHYSIOLOGY	85	15	100
<b>TOTAL</b>	<b>505</b>	<b>45</b>	<b>550</b>

## **GROUP: PRE-NURSING**

<b>SUBJECT</b>	<b>THEORY</b>	<b>PBA</b>	<b>TOTAL</b>
ENGLISH	100	-	100
URDU NORMAL / URDU EASY	100	-	100
ISLAMIYAT / ETHICS	50	-	50
BIO-CHEMISTRY	85	15	100
FUNDAMENTALS OF NURSING	85	15	100
ELEMENTARY ANATOMY & MICRO TECHNIQUE	85	15	100
<b>TOTAL</b>	<b>505</b>	<b>45</b>	<b>550</b>