



ZIAUDDIN UNIVERSITY
EXAMINATION BOARD

Higher Secondary School Certificate (HSSC)

Examination syllabus

Banking XII

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

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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
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Reviewed by Beena Kohati-Bilal
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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 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 II - Banking

The wellbeing of every economy depends on their banking sector functioning well. Our daily activities depend on the management and transfer of money. These activities are made easy with the help of banking services, signifying the importance of the Banking sector. Therefore, it is paramount that students in the field of commerce be acquainted with the functions of Banks and the services being offered by them.

Hence, the Aims of teaching Banking to students at Higher Secondary School Level are to:

- Introduce them to the concept of banking.
- Explain the functions and services offered by commercial banks.
- Introduce them to the concept of Central bank and its functions.
- Develop a sense of importance, the roles played by commercial banks and central bank in the economy of countries.
- Keep them abreast of the latest technologies and services being offered by banks.
- Develop a foundation for higher level studies in the field of Banking.
- Encourage them to pursue a career in the Banking sector.

ZIAUDDIN UNIVERSITY EXAMINATION BOARD
STUDENT LEARNING OUTCOMES (SLO) CATEGORIZATION
XII - BANKING
Detailed Syllabus

Topics	Sub-Topics	Student Learning Outcomes	Cognitive Levels		
			K	U	A
Origin of Banking	Evolution of Banking Definition of Banking	Explain the origin of Banking. Define Bank according to various writers Describe evolution of banking in various countries. Describe the evolution of modern banking Describe the scope of banking List essentials of successful bank.	*	*	
Banking system and kinds	Kinds of Banks by functions, and ownership. Administrative Organization/ department.	Describe the classification of banks by functions. Describe the classification of banks on the basis of ownership. Describe the departments that are of chief importance of a bank. Analyze the importance of banks in the economy of Pakistan		*	*
Commercial banks	Definitions Functions Creation of Credit Chart of functions	Define commercial banks. Explain the kinds of commercial banks. Describe the origin of commercial banks Describe principles of commercial banks Describe functions of commercial bank Define credit creation. Explain credit creation process and techniques of commercial bank. Describe the assumptions and limitation of credit creation. Define cash reserves of a commercial bank Explain the factors effecting cash reserves. Explain the factors which determine the volume of cash reserves. Write a note on the role of commercial bank in developing a country's economy Write a note the role of commercial banks in Pakistan's economy Explain the management and internal organizational structure of commercial banks.	*	*	*
Bank Accounts	Definition Types of Bank Account How to open a bank account	Define Bank Accounts. Explain various types of bank accounts and their features. Differentiate between the various types of bank accounts. Describe the procedure for opening an account.	*	*	*

		Describe the procedures for operation of accounts. Describe the procedure of termination of account. Explain the advantages and disadvantages of opening and account with the bank. Explain the grounds on which a banker can terminate the payment of cheques.		*	*
Lending Institutions	Savings and loans associations, Credit Unions, Life insurance companies, Commercial finance companies, Factor companies, Sales finance companies, Consumer finance companies	Define lending institutions List lending institutions other than bank. Describe Savings and loans Association. Describe Credit Unions. Describe Life Insurance companies. Describe commercial finance companies. Describe Factor companies. Describe Sales finance companies. Describe Consumer finance companies.	*	*	*
Credit Instrument – Cheque	Credit Instruments Cheque Essential of a cheque Kinds of cheques Kinds of cross cheques Dishonor of cheques	Define cheque. Describe various types of cheques and their characteristics. Draw a specimen of a cheque Describe procedure to cash a cheque Differentiate b/w bearer, order and crossed cheque. Describe the collateral types o a cheque. Describe crossing of a cheque and its kinds. Describe parties to a cheque. Differentiate b/w general and special crossing. Describe the endorsement of a cheque and its essentials. Describe various kinds of endorsement. Describe how changes are made to a cheque. Describe dishonor of a cheque and its causes. Describe advantages of using cheques.	*	*	*
Negotiable and Credit Instruments – Bill of Exchange	Bill of Exchange. Essentials, kinds, and Parties to a bill. Acceptance, Dishonor, notice of dishonor, noting and protesting. Retirement, Rebate, Maturity, Grace days,	Define Bill of Exchange. Describe characteristics/essentials of Bill of Exchange. Describe the parties to a bill of exchange. Explain the types of bill of exchange. Draw a specimen of bill of exchange. Explain acceptance of bill of exchange. Describe the merits of bill of exchange. Differentiate b/w bill of exchange and cheque. Differentiate b/w inland bill and foreign bill.	*	*	*

	Discounting, Holder in due course Endorsement	Describe the acceptance, payment and presentation of a bill of exchange. Describe the dishonor of a bill of exchange. Describe the discounting, maturity, renewal, retirement of bill of exchange. Describe the advantages of a bill of exchange.		*	
Credit Instrument – Promissory Note	Promissory notes Essentials, Parties, and kinds of promissory notes. Treatment in Accounting Specimen Differentiate b/w Pro-Note, Cheque and Bill of Exchange	Define Promissory note. Explain characteristics of promissory note. Explain parties to a promissory note. Explain kinds of promissory note. Draw a promissory note. Describe treatment of Promissory notes in accounting. Describe advantages of promissory note. Differentiate b/w cheque and promissory note. Differentiate b/w bill of exchange and promissory note.	*	*	*
Credit Instrument – Bank Draft & Credit & Debit Card, ATM, Bank Drafts, Treasury Bills	Credit Cards Debit Cards Automated Teller Machines Bank Drafts Treasury Bills	Define Credit Cards. Explain kinds of credit cards. Describe to whom credit cards are issued. Explain advantages of credit cards. Define Debit Cards. Explain advantages of debit cards. Define Automated Teller Machines. Explain the advantages of using an ATM. Define Bank Draft. Explain characteristics, entries and parties of bank drafts. Explain kinds of bank drafts. Draw a specimen of a bank draft. Describe how to obtain bank draft. Differentiate b/w cheque and bank draft. Differentiate b/w bill of exchange and bank draft. Define Treasury bill. Explain characteristics, importance, & its parties.	*	*	*
Non-Negotiable Credit Instruments	Non-negotiable credit instrument I O U, Postal Order, Money Order, Stock	Define Non-negotiable credit instrument. Describe IOU and its characteristics. Describe Postal order and its characteristics. Describe Money Order and its characteristics. Describe stocks and its characteristics.	*	*	*

Letter of Credit	Letter of Credit Kinds of L/Cs L/C and State Bank	Define letter of credit Describe parties to letter of credit explain the procedure of issuing a letter of credit Describe characteristics of letter of credit Discuss the main advantages of letter of credit for exporters, importers, banker, general public, and government. Describe the different kinds of letter of credit. Explain L/C and State Bank.	*	*	*
Bank advances and funds	Definition. Bank Funds. Lending loans Cash reserves Credit management Securities	Define Bank funds. Explain the principles of employing bank funds. Explain the uses of bank funds. Describe the sources of bank funds. Explain the precautions in lending loans. Explain the factors determining cash reserves. Explain the 5Cs of Credit Management /Control. Define Securities. Explain the types of securities.	*	*	*
Central bank	Central Bank Origin and growth. Functions. Methods of issuing currency.	Define Central Bank. Describe the origin and growth of Central Bank. Describe nature of Central Bank. Describe the main functions of a central bank. Describe the role of central bank in the economic development of a country. Differentiate between Central and Commercial Bank. Describe in detail the monopoly of note issue by central bank. Describe the methods of note issue. Explain why central bank is called the banker to the government.	*	*	*
Credit control	Credit Control Reasons for credit control Methods of credit control	Define monetary policy. Explain objectives of monetary policy. Explain the main instruments of monetary policy. Write on the causes of monetary policy failure in Pakistan. Describe the effects of bank rate policy. Write a note on how central bank performs open market operations to control credit. Write a note on the role of central bank in underdeveloped money market.	*	*	*

		Write a note on the function of central bank as custodian of cash reserves.			*
State Bank of Pakistan	Preamble Administrative Organization Share capital State bank and scheduled banks Scheduled banks in Pakistan State bank and Islamization Functions of State bank Balance sheet of State bank	Write a comprehensive essay of the State Bank of Pakistan. Describe the functions of State Bank of Pakistan. Write a note on the role of State Bank in the economic development of Pakistan. Explain State Bank and Islamization.		*	*
Balance of Trade	Balance of Trade Balance of Payment Chart of Balance of Payment	Define Balance of Trade. Explain main causes of unfavorable balance of trade of Pakistan. Define Balance of Payment. Explain the failures contributing towards adverse balance of payments. Explain factors contributing towards adverse balance of payment. Describe measures for correcting adverse balance of payments.	*	*	*
Foreign Exchange	Foreign Exchange. Factors of Foreign Exchange Development of foreign exchange concept Determination of rate of exchange Mechanism to determine foreign exchange	Define Foreign Exchange Describe methods of international payments/ remittances/ money transfer. Define rate of exchange Explain how rate of exchange is determined. Describe the factors that determine exchange rate Examine the purchasing power parity theory of foreign exchange along with assumptions and criticism Explain the demand and supply theory of foreign exchange. Describe fixed and floating exchange rate system.	*	*	*

	<p>Factors of exchange rate</p> <p>Remittances</p> <p>Purchasing power parity theory</p>	<p>Explain the advantages and disadvantages of fixed and floating exchange rate system.</p> <p>Discuss different kinds of exchange rate</p> <p>Analyze the foreign exchange experience of Pakistan.</p>		<p>*</p> <p>*</p>	<p>*</p>
Exchange Control	<p>Exchange Control</p> <p>Aims of exchange control</p> <p>Control devices</p>	<p>Define exchange control.</p> <p>Discuss the objective of exchange control.</p> <p>Describe the different methods of exchange control.</p> <p>Define devaluation of currency.</p> <p>Discuss objectives of devaluation.</p> <p>Discuss the merits and demerits of devaluation.</p>	<p>*</p> <p>*</p>	<p>*</p> <p>*</p> <p>*</p> <p>*</p>	
Pakistan's specialized financial institutions	<p>Investment Corporation of Pakistan</p> <p>National Investment Trust</p> <p>Agricultural Development Bank of Pakistan</p> <p>Industrial development bank of Pakistan</p> <p>Pakistan industrial credit and investment corporation</p> <p>PICIC Commercial Bank.</p>	<p>Discuss Investment Corporation of Pakistan and its functions (ICP).</p> <p>Discuss National Investment Trust (NIT).</p> <p>Discuss Agricultural development bank of Pakistan and its functions.</p> <p>Discuss Industrial Development bank of Pakistan and its functions.</p> <p>Discuss Pakistan Industrial Credit and Investment corporation and its functions.</p> <p>Discuss National Development Finance Corporation (NDFC) and its functions.</p> <p>Discuss stock exchange, National Investment Trust (NIT), Investment Corporation of Pakistan.</p>		<p>*</p> <p>*</p> <p>*</p> <p>*</p> <p>*</p> <p>*</p>	
International financial institutions	<p>International Monetary Fund (IMF).</p> <p>International Bank of Reconstruction and Development (IBRD).</p> <p>World Bank</p>	<p>Write detailed note on World Bank by mentioning basic facts, background, management, resources, voting rights, functions & objectives.</p> <p>Write a note on SDR.</p> <p>Write detailed note on IMF mentioning highlights, background, management, participants, resources, quotas, and functions</p>		<p>*</p> <p>*</p> <p>*</p>	

E-Banking	E-Banking Instruments & Equipment Benefits Drawbacks Kinds of E-Banking	Define E-Banking Explain scope of E-Banking. Describe the benefits and disadvantages of E-Banking. Explain the kinds of e-banking. Describe electronic fund transfer in detail.	*	* * * *	
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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	Origin of Banking	2	4	-	6
2	Banking System and its kinds	-	3	1	4
3	Commercial Banks	3	9	2	14
4	Bank Accounts	1	7	-	8
5	Lending Institutions	2	7	-	9
6	Credit Instrument – Cheques	1	12	1	14
7	Negotiable & Credit Instruments – Bill of Exchange	1	11	1	13
8	Credit Instrument – Promissory notes	1	7	1	9
9	Credit Instrument – Bank Draft, Credit Cards	5	11	1	17
10	Non-negotiable Credit Instruments	1	4	-	5
11	Letter of Credit	1	6	-	7
12	Bank advances and funds	2	7	-	9
13	Central Bank	1	8	-	9
14	Credit Control	1	3	4	8
15	State Bank of Pakistan	-	2	2	4
16	Balance of Trade	2	4	-	6
17	Foreign Exchange	2	8	1	11
18	Exchange Control	2	4	-	6
19	Pakistan’s specialized financial institutions	-	7	-	7
20	International financial institutions	-	3	-	3
21	E-Banking	1	4	-	5
	Total	29	131	14	174
	Percentage (%)	17%	75%	8%	100%

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 17% with 29 SLOs, Understanding is 75% with 131 SLOs and Application is 8% with 14 SLOs
3. In the subject of Banking, a higher emphasis has been given to Understanding of concepts.
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	Origin of Banking	6	3%
2	Banking System and its kinds	4	2%
3	Commercial Banks	14	8%
4	Bank Accounts	8	5%
5	Lending Institutions	9	5%
6	Credit Instrument – Cheques	14	8%
7	Negotiable & Credit Instruments – Bill of Exchange	13	7%
8	Credit Instrument – Promissory notes	9	5%
9	Credit Instrument – Bank Draft, Credit Cards	17	10%
10	Non-negotiable Credit Instruments	5	3%
11	Letter of Credit	7	4%
12	Bank advances and funds	9	5%
13	Central Bank	9	5%
14	Credit Control	8	5%
15	State Bank of Pakistan	4	2%
16	Balance of Trade	6	3%
17	Foreign Exchange	11	6%
18	Exchange Control	6	3%
19	Pakistan’s specialized financial institutions	7	4%
20	International financial institutions	3	2%
21	E-Banking	5	3%
	Total	174	100%

Note:

1. Table 2: Shows the % share of SLOs per Topic.
2. The Topics of Credit Instruments have the highest % share of SLOs, with Bank Draft and Credit Cards at 10%, followed by cheques 8%, and Bill of Exchange at 7%.
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	Section B	Section C
		MCQs @ 1 mark each	CRQ @ 5 marks each	ERQ @ 15 marks each
<ul style="list-style-type: none"> ▪ Origin of Banking ▪ Banking System and its kinds 	Easy	2	1	1
<ul style="list-style-type: none"> ▪ Commercial Banks ▪ Bank Accounts ▪ Lending Institutions ▪ Central Bank ▪ State Bank of Pakistan 	Moderate	3	2	
<ul style="list-style-type: none"> ▪ Credit Instruments – Cheque ▪ Credit & Negotiable Inst. – Bill of Exchange ▪ Credit Instrument – promissory note ▪ Credit Instrument – Bank Draft, Credit Card ▪ Non-negotiable Credit Instruments 	Moderate Difficult	4	2	1
<ul style="list-style-type: none"> ▪ Letter of Credit ▪ Bank Advances and funds ▪ Credit Control ▪ 	Moderate	2	2	
<ul style="list-style-type: none"> ▪ Balance of Trade ▪ Foreign Exchange ▪ Exchange Control 	Moderate	2	1	1
<ul style="list-style-type: none"> ▪ Pakistan’s specialized financial institutions ▪ International financial institutions. ▪ E-Banking 	Moderate	2	1	
Total Questions to be given		15	9	3
Total Questions to be attempted		15	6	2
Maximum marks obtainable		15	30	30

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 (ERQs); require more detailed answers necessitating a broader understanding of concepts, and complex calculations compared to CRQ

ZIAUDDIN UNIVERSITY EXAMINATION BOARD
GRADE XII – BANKING
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"> • What does this mean? • What expectations are there? • What information can you infer from...? • What is the main idea of ...? • What restrictions would you add? • What seems likely? • What seems to be ...? • What would happen if ...? • What might happen if ...? • Which are the facts? • Which statements support ...?
<p>Apply</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>Question Stems</p> <ul style="list-style-type: none"> • Can you group by characteristics such as ...? • Choose the best statements that apply... • Clarify why ... • Do you know of another instance where ...? • Draw a story map... • Explain why a character acted in the way that he did... • From the information given, can you develop a set of instructions about ...? • How would you develop ...? • How would you change ...? • How would you demonstrate...? 	<p>Analyse</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>Question Stems</p> <ul style="list-style-type: none"> • Can you distinguish between ...? • Can you explain what must have happened when ...? • Determine the point of view, bias, values, or intent underlying the presented material... • Discuss the pros and cons of ... • How can you classify ... according to ...? • How can you compare the different parts? • How can you sort the different parts...? • How is ... connected to ...? • How is ... similar to ...? • How would you categorise...? • How would you explain...?

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

Knowledge	Understand	Apply	Analyze	Evaluate	Create
	 <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 II EXAMINATION
MARKS BREAKUP GRID FOR EXAMINATION 2025**

GROUP: PRE-MEDICAL

SUBJECT	THEORY	PBA	TOTAL
ENGLISH	100	-	100
URDU NORMAL / SINDHI NORMAL	100	-	100
PAKISTAN STUDIES	50	-	50
PHYSICS	85	15	100
CHEMISTRY	85	15	100
BIOLOGY	85	15	100
TOTAL	505	45	550

GROUP: PRE-ENGINEERING

SUBJECT	THEORY	PBA	TOTAL
ENGLISH	100	-	100
URDU NORMAL / SINDHI NORMAL	100	-	100
PAKISTAN STUDIES	50	-	50
PHYSICS	85	15	100
CHEMISTRY	85	15	100
MATHEMATICS	100	--	100
TOTAL	520	30	550

GROUP: GENERAL SCIENCE

SUBJECT	THEORY	PBA	TOTAL
ENGLISH	100	-	100
URDU NORMAL / SINDHI NORMAL	100	-	100
PAKISTAN STUDIES	50	-	50
PHYSICS	85	15	100
COMPUTER SCIENCE	75	25	100
MATHEMATICS	100	--	100
TOTAL	510	40	550

GROUP: COMMERCE

SUBJECT	THEORY	PBA	TOTAL
ENGLISH	100	-	100
URDU NORMAL / SINDHI NORMAL	100	-	100
PAKISTAN STUDIES	50	-	50
ECONOMICS	75	-	75
P.O.C	75	-	75
ACCOUNTING	100	--	100
BUSINESS MATHEMATICS	50		50
TOTAL	550	---	550

GROUP: HUMANITIES

(Any Three Electives)

SUBJECT	THEORY	PBA	TOTAL
ENGLISH	100	-	100
URDU NORMAL / SINDHI NORMAL	100	-	100
PAKISTAN STUDIES	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
TOTAL	550	---	550

GROUP: MEDICAL TECHNOLOGY

SUBJECT	THEORY	PBA	TOTAL
ENGLISH	100	-	100
URDU NORMAL / SINDHI NORMAL	100	-	100
PAKISTAN STUDIES	50	-	50
MICROBIOLOGY	85	15	100
CHEMICAL PATHOLOGY & SEROLOGY	85	15	100
ELEMENTARY CHEMISTRY & CHEMICAL PATHOLOGY	85	15	100
TOTAL	505	45	550