

National Curriculum of Pakistan 2026

TRADE AND COMMERCE

Grade 12



NATIONAL CURRICULUM COUNCIL WING
MINISTRY OF FEDERAL EDUCATION AND
PROFESSIONAL TRAINING, ISLAMABAD
GOVERNMENT OF PAKISTAN

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Acknowledgement

The National Curriculum Council (NCC) Wing, Ministry of Federal Education and Professional Training, Government of Pakistan, presents the National Curriculum of Trade and Commerce for Grade XII. This curriculum reflects our collective commitment to provide a coherent, relevant, and forward-looking framework for business and commerce education, fostering knowledge, skills, competencies, and professional capabilities to meet evolving academic, professional, and societal needs.

In response to emerging national priorities, global educational trends, and the evolving needs of our learners, the curriculum has been carefully developed to ensure conceptual clarity, and enhanced alignment with 21st-century competencies.

The development process involved extensive consultation with subject experts, curriculum specialists, university professors, teachers, assessment bodies. This curriculum also supports uniform standards of education across provinces and regions while allowing contextual flexibility in implementation.

The National Curriculum Council Wing acknowledges the invaluable contributions of all experts, reviewers, educators, and institutions who participated in development process. Their dedication and professional insight have been instrumental in shaping a curriculum that aspires to excellence, equity, and relevance.

We are confident that this Curriculum will serve as a strong foundation for improving the quality of commerce education in Pakistan and nurturing a generation of economically literate, analytical, and responsible citizens.

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Introduction

Overview

Trade and Commerce is a concept-based and application-oriented course that builds on the foundation laid in Introduction to Business (Grade XI). It develops students' understanding of how goods and services move through the economy — covering home and international trade, the aids to trade, commerce and its modern digital forms, commercial operations, business communication, ethics and consumer protection, and the commercial laws of Pakistan. Banking and insurance are treated here as aids to trade, complementing rather than repeating the institutional treatment given in Grade XI. The course prepares students for the study of commerce, accounting and business at the undergraduate level and for participation in trade and enterprise after their Intermediate (I.Com) programme.

Rationale

Trade and commerce are the engines of economic exchange, connecting producers, businesses, and consumers within Pakistan and across borders. This course equips students with practical knowledge of trade procedures, documentation, logistics, digital commerce, and the legal and ethical framework of commercial activity. By reasoning about real trade transactions, payment methods, and commercial disputes, students develop financial and commercial literacy, critical thinking, and decision-making skills. The emphasis on international trade, digital commerce, and commercial law prepares them for further study and for careers in business, logistics, banking and enterprise.

Course Objectives

By the end of this course, students will be able to:

- Explain the nature and types of home and international trade, their documents, and their procedures.
- Describe the aids to trade — communication, transport, warehousing, advertising, trade finance, and trade insurance — and how each facilitates commercial activity.
- Explain commerce and its modern digital forms, including e-commerce, digital payments, and the impact of Artificial Intelligence.
- Compare the forms of commercial operation and the role of the supply chain in distribution.
- Select and produce appropriate business communication for commercial situations.
- Apply ethical reasoning and an understanding of consumer protection to commercial practice.
- Apply the principal commercial laws of Pakistan to trade and commercial transactions.

Section 1: SLO Classification Matrix (Revised Bloom's Taxonomy)

The following matrix presents the distribution of all 67 Student Learning Outcomes (SLOs) across the six cognitive levels of the Revised Bloom's Taxonomy (Anderson and Krathwohl, 2001). Each SLO is classified by its primary cognitive demand. The counts are derived directly from the outcomes listed in Section 4.

Domain	Domain Name	SLOs	Remembering	Understanding	Applying	Analysing	Evaluating	Creating
A	Trade	10	2	3	3	1	1	0
B	Aids to Trade	12	1	5	2	2	2	0
C	Commerce and Digital Commerce	9	2	3	1	1	1	1
D	Commercial Operations and Enterprise	9	1	4	1	2	1	0
E	Business Communication	8	1	3	1	1	1	1
F	Ethics and Consumer Protection in Commerce	8	1	3	1	1	1	1
G	Legal Foundations of Trade and Commerce	11	1	5	3	1	1	0
Total		67	9	26	12	9	8	3
Percentage		100%	13.4%	38.8%	17.9%	13.4%	11.9%	4.5%

Key observations: The matrix is computed directly from the classified outcomes, so it cannot drift from the curriculum content. The distribution is deliberately weighted toward higher-order thinking: Applying accounts for about 18% of outcomes and Applying, Analysing, Evaluating, and Creating together for close to half, while Understanding has been reduced to about 39% by recasting comprehension outcomes as genuine tasks — calculating, applying, recommending, and evaluating — rather than by inflating verbs. Each domain is sequenced from Remembering to Creating, and every cognitive level is represented across the course. The assessment weightage in Section 5 reinforces this emphasis so that examination questions, including short case studies, test application, analysis, and evaluation rather than recall alone.

Section 2: Suggested Domain-Wise Weightage

The following table presents each domain's share of the total SLO count alongside a suggested content weightage for assessment and textbook coverage. The content weightage reflects both the number of SLOs and the relative importance and complexity of each domain.

Domain	Domain Name	No. of SLOs	% of Total SLOs	Suggested Content Weightage
A	Trade	10	14.9%	15%
B	Aids to Trade	12	17.9%	18%
C	Commerce and Digital Commerce	9	13.4%	13%
D	Commercial Operations and Enterprise	9	13.4%	12%
E	Business Communication	8	11.9%	10%
F	Ethics and Consumer Protection in Commerce	8	11.9%	10%
G	Legal Foundations of Trade and Commerce	11	16.4%	22%
Total		67	100%	100%

Note: The suggested content weightage is indicative and may be adjusted by examination boards within a range of $\pm 5\%$. Domain G (Legal Foundations) carries the highest weightage, reflecting the importance of commercial law in the examination, followed by Domain B (Aids to Trade), which covers the services that make trade possible. Banking and insurance are weighted here as aids to trade rather than as institutions, complementing the Grade XI treatment.

Section 3: Bloom's Taxonomy Action Verbs with Course-Specific Examples

The following table lists recommended action verbs for each cognitive level of the Revised Bloom's Taxonomy, with examples specific to this course. These verbs should be used to draft measurable and observable Student Learning Outcomes.

Cognitive Level	Action Verbs	Course-Specific Examples
Remembering	Define, Identify, List, Name, State, Recall, Recognise, Label	Define home and international trade. Identify the documents used in trade. List the aids to trade. Name the commercial laws of Pakistan.
Understanding	Explain, Describe, Classify, Discuss, Summarise, Distinguish, Differentiate	Explain the barriers to international trade. Describe the functions of warehousing. Explain how a letter of credit works. Describe the forms of digital commerce.
Applying	Apply, Demonstrate, Prepare, Use, Illustrate, Simulate, Calculate, Show	Apply trade documents to a transaction. Calculate landed cost or sales tax payable. Prepare a business letter for a trade situation. Apply contract essentials to a scenario.
Analysing	Analyse, Differentiate (complex), Examine, Contrast, Categorise, Compare	Analyse how a tariff affects an exporter. Compare modes of transport. Analyse a sale-of-goods dispute for breach of condition.
Evaluating	Evaluate, Assess, Justify, Critique, Judge, Recommend, Select	Evaluate whether a business should enter international trade. Evaluate the best method of payment for an exporter. Recommend the most critical aid to trade.
Creating	Construct, Design, Produce, Formulate, Develop, Compose, Devise	Develop a digital-commerce plan for a product. Design a communication plan for a campaign. Develop a code of ethics for a trading business.

Important: The verb 'Understand' is not an acceptable action verb for SLOs because it is neither observable nor measurable; use 'Explain', 'Describe', 'Classify', or 'Discuss' instead. Similarly, 'Know' should be replaced with 'Define', 'Identify', 'State', or 'List'.

Section 4: Revised Progression Grid — Domains and Student Learning Outcomes

Domain A: Trade

Standard: Understand the nature and types of home and international trade, the documents and procedures involved, and the significance of trade to the economy of Pakistan.

Benchmark: Define home and international trade and identify their documents; explain trade barriers and the balance of trade and payments; apply the correct documents and costs to a transaction; illustrate the trade procedure; and analyse and evaluate a business's entry into international trade.

SLO Code	Student Learning Outcomes	Cognitive Level
Students will be able to:		
T&C-12-A-01	Define home (domestic) trade and international trade, and identify their main types, including wholesale and retail trade, and import, export, and entrepôt trade.	Remembering
T&C-12-A-02	Identify the essential documents used in trade, including the invoice, bill of lading, letter of credit, and bill of exchange.	Remembering
T&C-12-A-03	Explain the difference between home and international trade and the main barriers to international trade, such as tariffs, quotas, and documentation requirements.	Understanding
T&C-12-A-04	Describe the meaning of the balance of trade and the balance of payments and their significance for the economy of Pakistan.	Understanding
T&C-12-A-05	Describe the standard operating procedures (SOPs) followed in completing a domestic and an international trade transaction.	Understanding
T&C-12-A-06	Apply the correct sequence of trade documents to a given import or export transaction, showing the role of each document at each stage.	Applying
T&C-12-A-07	Calculate the landed cost of goods, including its price, freight, insurance, and customs duty, in a simple example.	Applying
T&C-12-A-08	Illustrate, using a flow diagram, the step-by-step procedure of an international trade transaction from order to delivery and payment.	Applying
T&C-12-A-09	Analyse how a change in trade policy — such as a new tariff or an import restriction — would affect a Pakistani importer or exporter.	Analysing
T&C-12-A-10	Evaluate, for a given business, whether it should enter international trade, weighing the opportunities against the risks and requirements.	Evaluating

Domain B: Aids to Trade

Standard: Understand the role of the aids to trade — communication, transport, warehousing, advertising, banking, and insurance — in facilitating efficient and secure commercial activity, with banking and insurance treated as trade-facilitation services.

Benchmark: Identify the aids to trade and describe transport, warehousing, advertising, trade-finance, and trade-insurance services; apply and cost the appropriate aids for a transaction; analyse how they combine and compare transport modes; and evaluate the most critical aid and the best method of payment for a trader.

SLO Code	Student Learning Outcomes	Cognitive Level
Students will be able to:		
T&C-12-B-01	Identify the main aids to trade — communication, transport, warehousing, advertising, banking, and insurance — and their general purpose in facilitating trade.	Remembering
T&C-12-B-02	Describe the functions of transport and the factors involved in choosing a mode — road, rail, sea, or air — for a given consignment.	Understanding
T&C-12-B-03	Describe the types and functions of warehousing in storing goods, stabilizing supply, and adding time utility.	Understanding
T&C-12-B-04	Explain the role of communication and advertising in promoting trade and reaching customers.	Understanding
T&C-12-B-05	Explain how banks facilitate trade through trade finance services — letters of credit, bank guarantees, documentary collections, remittances, and foreign-exchange facilities.	Understanding
T&C-12-B-06	Explain how insurance supports trade by managing risk, including marine, cargo, and fire insurance and the principle of indemnity.	Understanding
T&C-12-B-07	Apply the appropriate aids to trade to a given trading scenario, selecting suitable transport, storage, and payment methods.	Applying
T&C-12-B-08	Calculate the transport or warehousing cost for a simple consignment and recommend the most cost-effective option.	Applying
T&C-12-B-09	Analyse how the aids to trade work together to complete a single import or export transaction.	Analysing
T&C-12-B-10	Compare the modes of transport in terms of cost, speed, safety, and suitability for different types of goods.	Analysing
T&C-12-B-11	Evaluate which aid to trade is the most critical for a specified business, justifying the choice.	Evaluating
T&C-12-B-12	Evaluate, for an exporter, the most suitable method of payment — such as a letter of credit, advance payment, or open account — weighing the risk and cost of each.	Evaluating

Domain C: Commerce and Digital Commerce

Standard: Understand the concept of commerce and its modern digital forms — e-commerce, m-commerce, and s-commerce — together with digital payment systems and the impact of Artificial Intelligence on trade and commerce.

Benchmark: Define commerce and identify its digital forms; explain digital commerce, digital payments, and the impact of AI; apply digital-commerce concepts to a trader; compare traditional and digital commerce; evaluate e-commerce adoption; and develop a digital-commerce plan.

SLO Code	Student Learning Outcomes	Cognitive Level
Students will be able to:		
T&C-12-C-01	Define commerce and identify its components — trade and the aids to trade.	Remembering
T&C-12-C-02	Identify the forms of digital commerce — e-commerce, m-commerce, and s-commerce — with examples.	Remembering
T&C-12-C-03	Explain the features of e-commerce, m-commerce, and s-commerce and give examples of platforms used in Pakistan.	Understanding
T&C-12-C-04	Explain the role of digital payment systems in commerce — including mobile wallets and instant payment systems such as JazzCash, Easypaisa, and Raast — and their impact on trade.	Understanding
T&C-12-C-05	Explain the impact of Artificial Intelligence on trade and commerce — including chatbots, personalized recommendations, inventory and logistics automation, and business forecasting — and its ethical and employment implications.	Understanding
T&C-12-C-06	Apply digital-commerce concepts by outlining how a small trader could take a business online, from choosing a platform to arrange payment and delivery.	Applying
T&C-12-C-07	Compare traditional commerce with digital commerce in terms of cost, reach, convenience, and business scope.	Analysing
T&C-12-C-08	Evaluate the benefits and risks of adopting e-commerce for a small Pakistani business, justifying a recommendation.	Evaluating
T&C-12-C-09	Develop a simple digital-commerce plan for a product, specifying the platform, payment method, delivery arrangement, and promotion.	Creating

Domain D: Commercial Operations and Enterprise

Standard: Understand the forms of commercial operation — public and private enterprises, multinational corporations, and franchises — and the roles of outsourcing, wholesaling, retailing, and the supply chain in distribution.

Benchmark: Identify the forms of commercial operation; differentiate public and private enterprise and describe MNCs, franchises, outsourcing, retailing, wholesaling, and the supply chain; apply the distribution chain to a product; analyse and compare operations; and evaluate a business's expansion choice.

SLO Code	Student Learning Outcomes	Cognitive Level
Students will be able to:		
T&C-12-D-01	Identify the forms of commercial operation — public and private enterprises, multinational corporations (MNCs), and franchises.	Remembering
T&C-12-D-02	Differentiate between public-sector and private-sector enterprises on the basis of ownership and objectives.	Understanding
T&C-12-D-03	Explain the features and functions of multinational corporations and franchises and their role in the economy.	Understanding
T&C-12-D-04	Describe the concepts of outsourcing, retailing, and wholesaling and their place in the distribution chain.	Understanding
T&C-12-D-05	Explain the basic concept of a supply chain and the flow of goods from producer to consumer.	Understanding
T&C-12-D-06	Apply the distribution chain to a given product, mapping its path from producer through wholesaler and retailer to the consumer.	Applying
T&C-12-D-07	Analyse the advantages and disadvantages of franchising for both the franchisor and the franchisee.	Analysing
T&C-12-D-08	Compare different forms of commercial operation for a given business context.	Analysing
T&C-12-D-09	Evaluate whether a business should expand through a franchise model or by opening its own outlets, justifying the recommendation.	Evaluating

Domain E: Business Communication

Standard: Understand the types, methods, and barriers of business communication and select and produce appropriate communication for different commercial situations.

Benchmark: Classify the types of business communication and describe its methods and barriers; explain the merits of each method; prepare an appropriate business communication; analyse method suitability; select and justify a method; and design a communication plan.

SLO Code	Student Learning Outcomes	Cognitive Level
Students will be able to:		
T&C-12-E-01	Identify and classify the types of business communication — written, oral, electronic, and visual.	Remembering
T&C-12-E-02	Describe the methods of business communication, including letters, telephone, face-to-face meetings, email, video-conferencing, web chat and chatbots, social media, and posters.	Understanding
T&C-12-E-03	Explain the barriers to effective business communication and how they can be overcome.	Understanding
T&C-12-E-04	Explain the advantages and limitations of each communication method in a business context.	Understanding
T&C-12-E-05	Prepare an appropriate business communication — such as a business letter, email, or notice — for a given trade situation.	Applying
T&C-12-E-06	Analyse which communication method is most effective for a specified business message and audience.	Analysing
T&C-12-E-07	Select and justify the most appropriate communication method or methods for a given commercial scenario.	Evaluating
T&C-12-E-08	Design a short communication plan for a business event or campaign, specifying the methods and the intended audience.	Creating

Domain F: Ethics and Consumer Protection in Commerce

Standard: Understand the importance of ethics in commerce, the rights of consumers, and the role of corporate social responsibility, and apply ethical reasoning to commercial situations.

Benchmark: Define business ethics and identify ethical issues and consumer rights; explain the impact of unethical practice and the role of CSR; apply ethical principles to a dilemma; analyse an unfair-practice case; evaluate ways to promote ethics and consumer protection; and develop a code of ethics.

SLO Code	Student Learning Outcomes	Cognitive Level
Students will be able to:		
T&C-12-F-01	Define business ethics and identify common ethical issues in commerce, such as fraud, corruption, hoarding, and unfair trade practices.	Remembering
T&C-12-F-02	Explain the impact of unethical trade practices on businesses, consumers, and society.	Understanding
T&C-12-F-03	Describe the basic rights of consumers and the importance of consumer protection in Pakistan.	Understanding
T&C-12-F-04	Explain the role of corporate social responsibility (CSR) in commerce.	Understanding
T&C-12-F-05	Apply ethical principles to a given commercial dilemma, identifying the responsible course of action.	Applying
T&C-12-F-06	Analyse a case of unfair trade practice and its consequences for the various stakeholders.	Analysing
T&C-12-F-07	Evaluate the ways in which a business can promote ethical conduct and consumer protection, recommending the most effective measures.	Evaluating
T&C-12-F-08	Develop a simple code of ethics or consumer charter for a small trading business.	Creating

Domain G: Legal Foundations of Trade and Commerce

Standard: Know the principal commercial laws of Pakistan governing contracts, the sale of goods, negotiable instruments, and taxation, and apply their basic terms to commercial transactions.

Benchmark: Name the commercial laws and explain their key terms; apply contract essentials and negotiable instruments to transactions; calculate sales tax; analyse a sale-of-goods dispute; and evaluate the appropriate instrument or safeguard for a transaction.

SLO Code	Student Learning Outcomes	Cognitive Level
Students will be able to:		
T&C-12-G-01	Name the principal laws governing trade and commerce in Pakistan — the Contract Act 1872, the Sale of Goods Act 1930, the Negotiable Instruments Act 1881, the Income Tax Ordinance 2001, and the Sales Tax Act 1990.	Remembering
T&C-12-G-02	Explain the meanings of contract, agreement, offer, acceptance, consideration, and enforceability in the context of the Contract Act 1872.	Understanding
T&C-12-G-03	Explain the meanings of contract of sale, sale, agreement to sell, and conditions and warranties in the context of the Sale of Goods Act 1930.	Understanding
T&C-12-G-04	Define promissory note, bill of exchange, and cheque, and describe the kinds of cheques — open (bearer and order) and crossed (general and special) — in the context of the Negotiable Instruments Act 1881.	Understanding
T&C-12-G-05	Explain the meanings of filer, non-filer, tax year, taxable income, and income-tax return in the context of the Income Tax Ordinance 2001.	Understanding
T&C-12-G-06	Explain the meanings of output tax, input tax, taxable supplies, exempt supplies, and zero-rated supplies in the context of the Sales Tax Act 1990.	Understanding
T&C-12-G-07	Apply the essentials of a valid contract to a given commercial scenario to determine whether a binding contract exists.	Applying
T&C-12-G-08	Complete or interpret a specimen negotiable instrument — such as a crossed cheque or a bill of exchange — for a given transaction.	Applying
T&C-12-G-09	Calculate the sales tax payable by a trader using input tax and output tax in a simple example.	Applying
T&C-12-G-10	Analyse a simple sale-of-goods dispute to identify whether a condition or a warranty has been breached.	Analysing
T&C-12-G-11	Evaluate, for a given transaction, the most appropriate negotiable instrument or contractual safeguard, justifying the choice.	Evaluating

Section 5: Suggested Assessment Scheme and Weightage of Cognitive Levels

Annual Assessment Scheme

The annual assessment for Trade and Commerce (Grade XII) comprises a single written examination, Paper I, covering all domains. The total is 100 marks, distributed as follows:

Component	Description	Marks
Multiple Choice Questions (MCQs)	Objective items sampled across all domains to test knowledge and understanding.	20
Short Answer Questions	Concise responses testing understanding and application; may include brief case-based items.	50
Long (Extended) Questions	Three structured questions of 10 marks each (3 × 10), including short case studies requiring application, analysis, and evaluation.	30
Total		100

Suggested Weightage of Cognitive Levels

(With variation $\pm 5\%$)

Cognitive Level (Bloom's Taxonomy)	Weightage Percentage
Remembering	12%
Understanding	32%
Applying	22%
Analysing	16%
Evaluating	12%
Creating	6%
Total	100%

Rationale for the Six-Block Weightage Allocation

Remembering (12%): A measured share of recall items ensures that trade terminology, documents, aids to trade, and the names of commercial laws are assessed without reducing the course to memorization.

Understanding (32%): Students must grasp the concepts behind trade procedures, digital commerce, and commercial law; understanding is assessed substantially but is deliberately weighted below its share of the curriculum so that marks shift toward higher-order, case-based demands.

Applying (22%): A large share of assessment requires students to apply concepts to concrete tasks — applying trade documents to a transaction, calculating landed cost and sales tax, preparing business communications, and applying contract law and negotiable instruments to scenarios.

Analysing (16%): Analysis is assessed through examining how a change in trade policy affects a trader, comparing transport modes and forms of commercial operation, and analysing sale-of-goods disputes and unfair-trade cases.

Evaluating (12%): Evaluation items require students to judge whether a business should enter international trade, recommend the best method of payment or expansion, and evaluate e-commerce adoption and the most appropriate commercial instrument.

Creating (6%): The highest level is assessed through synthesis tasks — developing a digital-commerce plan, designing a communication plan, and drafting a code of ethics or consumer charter.



Section 6: Suggested Teaching–Learning Strategies

Trade and Commerce is a concept-based and application-oriented subject that develops students' understanding of commercial activity, market systems, trade procedures, and the legal and ethical frameworks of commerce. Effective teaching links theory with real trade practice at the local, national, and international levels to build commercial literacy and sound decision-making.

Effective Teaching Should Focus On

- **Conceptual Understanding:** Ensuring students internalize business concepts, functions, and terminology rather than memorizing definitions.
- **Application of Concepts:** Emphasizing real situations such as company formation, recruitment, marketing decisions, banking processes, and entrepreneurial activities.
- **Student-Centred Learning:** Encouraging active participation through discussions, role-plays, case studies, and project-based activities.
- **Integration of Technology:** Using digital resources, multimedia, and online platforms (e.g., DigiSkills.pk for digital marketing) to enhance understanding and workplace relevance.

Instructional Techniques

- **Problem-Based Learning (PBL):** Students analyse real or simulated business problems such as ethical conflicts, marketing decisions, recruitment scenarios, or company-governance situations.
- **Collaborative Learning:** Group case-study analysis, marketing-plan development, and mock Annual General Meetings to promote teamwork and communication.
- **Inquiry-Based Learning:** Encouraging students to explore business concepts through questioning, investigation, and comparison.
- **Differentiated Instruction:** Adapting strategies to varied learning abilities through guided tasks, visual aids, and enrichment activities.
- **Activity-Based and Experiential Learning:** Using role-plays, simulations, presentations, and mini-projects to demonstrate real-world business processes.

Section 7: Suggested Teaching–Learning Resources

(A) The Textbook

In most Pakistani colleges, the government-prescribed textbook remains the primary teaching and learning resource. An effective textbook for this course should:

- Present content that is well-planned, logically sequenced, and aligned with the approved curriculum.
- Explain business concepts using relatable examples from local, national, and global contexts.
- Balance theoretical explanations with activities, case studies, and illustrative examples.
- Use clear, concise, and student-friendly language appropriate to the HSSC-II level.
- Encourage critical thinking, discussion, and awareness of real-world business issues.

Guidelines for Authors

While writing the textbook, authors should ensure the content aligns with the objectives of the National Curriculum of Pakistan, suits the cognitive level of the students, is of reasonable length, progresses logically from simple to complex, is free from ambiguity and error, and that every table, chart, diagram, and illustration is properly labelled and explained.

(B) Teacher’s Manual

A comprehensive Teacher’s Manual should include lesson plans aligned with domains, benchmarks, and SLOs; suggested strategies and classroom activities; case studies, simulations, and role-play ideas; formative and summative assessment techniques with model answers and marking guidelines; guidance for integrating digital tools; and suggestions for remediation and enrichment.

(C) Digital Resources and AI Tools

When used responsibly and under teacher guidance, digital and AI tools can strengthen understanding, engagement, and independent learning. Recommended resources include DigiSkills.pk for digital marketing and entrepreneurial skills, Khan Academy for foundational concepts in business and finance, and video-based resources on business functions and entrepreneurship. AI-assisted tools may support concept clarification, case-study generation, practice and self-assessment, and teacher design of aligned assessment items. The use of AI should support and enhance classroom instruction, not replace teacher guidance.

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NOTIFICATION

F. No.1-1/2025/NCC(Acad). In exercise of the powers conferred under Section 3(2)(a) of the Federal Supervision of Curricula, Textbooks and Maintenance of Standards of Education Act, 1976, the competent authority, i.e., the Director, NCC Wing, Ministry of Federal Education and Professional Training (M/o FE&PT), has approved National Curriculum of Pakistan (NCP-2026) for Commerce Group Grade (XI -XII) for the subjects **Quantitative Reasoning Grade - XI, Business Accounting Grade - XI, Introduction to Business Grade -XI, Business Economics Grade -XII, Trade and Commerce Grade -XII and Business Finance Grade -XII.**

This curriculum shall be implemented in all public and private educational institutions within the Islamabad Capital Territory (ICT), and in educational institutions under the Federal Government across the country, w.e.f academic year 2027. The curriculum can be downloaded from official website of the National Curriculum Council Wing M/o FE & PT, at www.ncc.gov.pk



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