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Facilitator Guide



Sector
BFSI

Sub-Sector
BFSI

Occupation
Finance and Accounts

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NSQF level: 4

Accounts Assistant

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Shri Narendra Modi
Prime Minister of India

“

Skill development of the new generation is a national need and is the foundation of Aatmnirbhar Bharat

”



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The preparation of this guide would not have been possible without the banking sector's support. Industry feedback has been extremely beneficial since inception to conclusion, and it is with their guidance that we have tried to bridge the existing skill gaps in the industry. This facilitator guide is dedicated to the aspiring youth, who desire to achieve special skills that will be a long-term asset for their future pursuits.

About this Guide

The Facilitator Guide for Accounts Assistant has been developed to guide the trainers on how to impart training on banking related skills. The goal is to prepare industry-ready Accounts Assistant by making them undergo Practical/Lab activity sessions. The Facilitator Guide is aligned to the Qualification Pack (QP) and the National Occupational Standards (NOS) drafted by the 'The Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India' and ratified by National Skill Development Corporation.

It includes the following National Occupational Standards (NOS):

1. BSC/N8108: Prepare tax compliance related document
2. BSC/N8109: Prepare and perform payroll functions
3. BSC/N8110: Prepare receipt and payment voucher
4. BSC/N8111: Understand and book Credit purchases and sales
5. BSC/N8112: Prepare Financial Statements
6. DGT/VSQ/N0102: Employability Skills (60 Hours)

Post this training, the participant will be able to perform tasks as an Accounts Assistant. We hope that this Facilitator guide provides sound learning support to the aspiring trainers and the trainees.

Symbols Used



Ask



Explain



Elaborate



Notes



Objectives



Do



Demonstrate



Activity



Team Activity



Facilitation Notes



Practical



Say



Resources



Example



Summary



Role Play



Learning Outcomes

Table of Contents

S. No	Modules and Units	Page No
1.	Introduction to Accounts Assistant (Bridge Module)	1
	Unit 1.1 - Introduction to Accounts Assistant	3
2.	Financial Accounting and Reporting (BSC/N8110, BSC/N8111 & BSC/N8112)	9
	Unit 2.1 - Fundamentals of Accounting and Financial Statements	11
	Unit 2.2 - Advanced Financial Reporting and Analysis	15
3.	Labour Laws and Payroll Accounting (BSC/N8109)	21
	Unit 3.1 - Labour Laws Applicable to Employment and Payroll	23
	Unit 3.2 - Payroll Accounting and Statutory Compliance	27
4.	Heads of Income under Income Tax Act 1961 (BSC/N8108)	33
	Unit 4.1 - Income Tax Computation and Compliance under the Income Tax Act, 1961	35
5.	Deductions under Chapter VI A (BSC/N8110)	41
	Unit 5.1 - Deductions under Chapter VI A	43
6.	Filing of Income Tax Return (BSC/N8108)	49
	Unit 6.1 - Income Tax Return Filing and Compliance Procedures	51
7.	Employability Skills (DGT/VSQ/N0102) (60 Hours)	57
	Employability Skills is available at the following location :	
	https://www.skillindiadigital.gov.in/content/list	
	Scan the QR code below to access the ebook	
		
8.	Annexures	59
	Annexure I: Training Delivery Plan	60
	Annexure II: Assessment Criteria	78
	Annexure III: List of QR Codes Used in PHB	82







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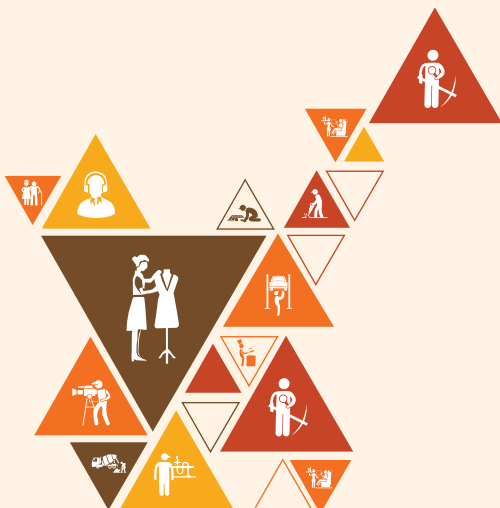


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1. Introduction to Accounts Assistant

Unit 1.1 - Introduction to Accounts Assistant



Bridge Module

Key Learning Outcomes



By the end of this module, the participants will be able to:

1. Explain the objectives and benefits of the Skill India Mission in relation to BFSI sector define the role of an Accounts Assistant within the BFSI sector.
2. Describe the primary objectives of an Accounts Assistant in an organisation.
3. Identify the key duties and responsibilities performed by an Accounts Assistant.
4. Explain the essential requirements and competencies needed for the Accounts Assistant role.

Unit 1.1: Introduction to Accounts Assistant

Unit Objectives

By the end of this unit, the participants will be able to:

1. Define the role and scope of an Accounts Assistant in the BFSI sector.
2. Describe the objectives and purpose of the Accounts Assistant role within an organisation.
3. Identify the key duties and responsibilities performed by an Accounts Assistant.
4. Explain the essential skills, qualifications, and requirements for an Accounts Assistant role.
5. Outline the importance of the Accounts Assistant in supporting financial and accounting operations.

Resources to be Used

Participant handbook, notepad and pen, whiteboard and markers, presentation slides, an overhead projector or large screen, a computer or laptop with an internet connection, and optionally, samples or images of accounting documents (invoices, vouchers, receipts), calculators, ledger books, and short videos showing daily activities in an office or accounts department.

Do

- Greet participants warmly and introduce yourself by sharing your background in accounting or financial management.
- Clearly state the unit objectives and explain what participants will learn in this session.
- Ensure everyone has their participant handbook, notepad, and pen ready.
- Check that the whiteboard, laptop, and projector are working properly.
- Arrange seating for clear visibility of slides and active participation.
- Invite participants to introduce themselves and share if they have ever seen or helped with any type of accounting or bookkeeping task.
- Inform participants that the session will include discussions, role-play, demonstrations, and group activities.
- Maintain an interactive pace, encouraging participants to relate topics with real-life office experiences.
- Encourage sharing of examples from small businesses, shops, or offices where accounting tasks are performed.
- Conclude by summarising the key points and motivating participants to explore careers in accounting and finance.

Say

- Welcome to today's session on Introduction to Accounts Assistant.
- By the end of this session, you will understand who an Accounts Assistant is, their role in an organisation, and the importance of their work in the BFSI (Banking, Financial Services, and Insurance) sector.

- We will learn about the main duties, skills, and qualifications required for this role.
- An Accounts Assistant supports accountants in maintaining accurate records, processing transactions, and ensuring compliance with financial rules.
- This job provides a strong foundation for a career in accounting, finance, and banking.

Ask

- What comes to your mind when you hear the word “accounts” or “accounting”?
- Why do you think every organisation needs to maintain financial records?
- What tasks do you think an Accounts Assistant performs daily?
- What qualities or skills are important for someone working in accounts?
- How can the role of an Accounts Assistant help in career growth within the finance sector?

Activity

- Name of the Activity:** Money Matters
- Objective:** To help participants relate personal money management experiences with the functions of an Accounts Assistant.
- Type of activity:** Group activity
- Resources:** Participant handbook, notepad, pen, whiteboard, markers, sample receipts or bills (optional).
- Duration of the activity:** 15 minutes
- Instructions:**
 - Ask each participant to introduce themselves by sharing their name and one way they manage money (e.g., noting expenses, saving, using UPI apps).
 - Invite them to share any experience of maintaining or recording transactions, even for small shops or personal expenses.
 - Encourage them to think about how these small money management tasks relate to the duties of an Accounts Assistant in an office.
 - If available, show sample bills or receipts to explain how record-keeping helps in tracking finances.
 - Summarise by connecting their examples with how Accounts Assistants manage company transactions and maintain accuracy.
- Outcome:** Participants feel comfortable, connect personal experiences with accounting tasks, and understand the basic purpose of an Accounts Assistant.

Elaborate

- An Accounts Assistant works under the supervision of accountants and helps in maintaining financial records of an organisation.
- This role involves preparing vouchers, updating ledgers, processing payments, and reconciling bank statements.

- In the BFSI sector, Accounts Assistants help ensure that transactions follow financial rules and regulatory requirements.
- The job supports smooth financial operations, timely reporting, and error-free bookkeeping.
- Career growth can lead from Accounts Assistant → Accountant → Senior Accountant → Accounts Manager → Finance Officer.
- Key skills include numerical ability, accuracy, computer literacy (especially MS Excel and accounting software like Tally), and communication.
- Qualifications usually include 12th pass or a diploma/degree in commerce, accounting, or finance.
- Accounts Assistants ensure that an organisation's money is properly recorded, used, and reported.
- The role also includes handling petty cash, maintaining payroll data, and assisting with audits.
- This job offers steady employment opportunities in companies, banks, and government offices.

Explain



- Accounting is the language of business — it records income, expenses, and financial performance.
- An Accounts Assistant plays a vital role in supporting accountants and auditors in maintaining transparency.
- Key duties include preparing financial reports, checking bills, processing payments, and ensuring accuracy of entries.
- Skills like attention to detail, time management, and knowledge of accounting principles are essential.
- Discipline and honesty are highly valued in this role as it involves handling financial information.
- Accounts Assistants also assist during audits by providing documents and explanations.
- Computer skills and familiarity with software like Tally or Excel make the job easier and more efficient.
- The BFSI sector provides structured growth and professional development in this career path.
- With experience, Accounts Assistants can move to higher financial or managerial positions.
- This career ensures long-term stability, continuous learning, and respect within the finance industry.

Demonstrate



Participants will be able to identify common accounting documents such as invoices, receipts, payment vouchers, and ledger entries. They will understand how to record transactions in Tally or Excel, process payments, and check balances. Through slides or videos, participants will gain an overview of daily accounting operations in offices and see how Accounts Assistants maintain records and support financial accuracy.

Activity

1. **Name of the Roleplay:** A Day in the Life of an Accounts Assistant
2. **Objective of the Roleplay:** To practice performing basic accounting tasks such as recording transactions and communicating with team members.
3. **Resources:** Participant handbook, pen, sample vouchers, calculator, or printed forms.
4. **Time Duration:** 20 minutes
5. **Instructions:**
 - Create a simple scenario where participants act as Accounts Assistants receiving an invoice and recording it in a ledger.
 - Assign roles such as supplier, manager, and Accounts Assistant.
 - Ask the group to act out how the transaction is processed and recorded correctly.
 - Discuss the importance of accuracy and communication during the process.
 - Summarise by explaining how these everyday tasks build a foundation for financial transparency.
6. **Outcome:** Participants understand how to perform basic accounting duties, communicate effectively, and appreciate the importance of accuracy in financial documentation.

Notes for Facilitation

- Keep the session practical with real or sample accounting documents and software screenshots.
- Use visuals to explain terms like ledger, voucher, and invoice.
- Encourage participants to share examples from local businesses or shops they know.
- Maintain a simple pace, checking understanding after each key topic.
- Summarise each section, including the ice-breaker and roleplay, to reinforce learning objectives.

Answers to Exercises for PHB

Multiple Choice Questions:

1. b. Supporting accurate financial record-keeping
2. b. Performing account reconciliations
3. b. Bachelor's degree in Commerce or Finance
4. b. Accounting software proficiency
5. b. Assisting in audit and regulatory documentation

Descriptive Questions:

1. Refer to Unit 1.1: Introduction to Accounts Assistant
Topic 1.1.1 Role and Scope of an Accounts Assistant
2. Refer to Unit 1.1: Introduction to Accounts Assistant
Topic 1.1.2 Objectives of the Accounts Assistant Role
3. Refer to Unit 1.1: Introduction to Accounts Assistant
Topic 1.1.3 Duties and Responsibilities of an Accounts Assistant
4. Refer to Unit 1.1: Introduction to Accounts Assistant
Topic 1.1.4 Skills, Qualifications, and Job Requirements
5. Refer to Unit 1.1: Introduction to Accounts Assistant
Topic 1.1.5 Importance of Accounts Assistant in Accounting Operations



Key Learning Outcomes



By the end of this module, the participants will be able to:

1. Define basic accounting concepts, terminologies, and principles used in financial reporting.
2. Explain the process and purpose of bookkeeping for accurate record maintenance.
3. Identify and describe the elements of financial statements, including assets, liabilities, income, and expenses.
4. Prepare and interpret bank reconciliation statements to ensure accuracy of cash records.
5. Construct and analyse trial balances to verify ledger accuracy.
6. Prepare trading accounts, profit and loss accounts, and income statements for financial assessment.
7. Develop balance sheets and equity statements to represent organisational financial position.
8. Prepare and analyse cash flow and fund flow statements for understanding financial movement.
9. Calculate and interpret financial ratios to assess organisational performance.
10. Utilise practical tools to prepare receipts, payments, income and expenditure accounts, and other financial statements.

Unit 2.1: Fundamentals of Accounting and Financial Statements

Unit Objectives

By the end of this unit, the participants will be able to:

1. Define basic accounting concepts, principles, and terminologies.
2. Explain the process and purpose of bookkeeping.
3. Identify and describe the elements of financial statements.
4. Prepare and interpret bank reconciliation statements.
5. Construct and analyse trial balances.
6. Prepare trading accounts, profit and loss accounts, and income statements.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer or laptop with internet connection, sample accounting documents (vouchers, ledgers, receipts, invoices, balance sheets, profit and loss statements), calculators, and accounting software screenshots or short videos (e.g., Tally, Excel).

Do

- Greet participants and introduce the unit by linking accounting fundamentals with real-life financial management in organisations.
- Clearly state the unit objectives so participants understand what accounting principles and statements they will learn.
- Ensure all participants have their handbook, notepad, and pen ready for note-taking and exercises.
- Check the projector, laptop, and whiteboard setup before starting.
- Arrange seating to allow everyone to view the slides and interact easily during discussions.
- Explain that the session will include explanations, demonstrations, and hands-on exercises.
- Relate accounting concepts to familiar examples such as household budgeting or small business transactions.
- Encourage participants to share what they already know about bookkeeping or financial records.
- Keep participants engaged by summarising key terms after each topic and asking short reflective questions.
- End the session with a recap of all key accounting principles and their importance in preparing financial statements.

Say

- Welcome to this session on Fundamentals of Accounting and Financial Statements.
- In this unit, we will understand the basic principles of accounting and the purpose of maintaining financial records.
- We will explore key topics such as bookkeeping, bank reconciliation, trial balance, and financial statements.
- These concepts form the backbone of every organisation's financial management and decision-making.
- By the end of this session, you will be able to prepare, read, and understand the major components of financial statements such as Trading Account, Profit and Loss Account, and Balance Sheet.

Ask

- What comes to your mind when you hear the word “accounting”?
- Why is it important for every business to maintain accounts?
- What do you think is the difference between bookkeeping and accounting?
- Can anyone share what documents or records are commonly used to record business transactions?
- How do you think financial statements help a business owner make decisions?
- Have you ever tried to match your personal expenses with your income (like a mini financial statement)?
- Why do you think errors in accounting records can cause problems in an organisation?
- Which software or methods have you heard of for maintaining financial records?

Elaborate

- Accounting is the process of recording, classifying, and summarising financial transactions to provide useful information for decision-making.
- Basic accounting principles like double-entry system, accrual concept, and going concern ensure consistency and accuracy.
- Bookkeeping is the foundation of accounting — it involves recording day-to-day transactions such as cash receipts and payments.
- A bank reconciliation statement (BRS) helps compare company records with bank statements to identify mismatches.
- A trial balance lists all ledger account balances to check mathematical accuracy before preparing final statements.
- Financial statements include the Trading Account, Profit and Loss Account, and Balance Sheet.
- The Trading Account shows gross profit or loss; the Profit and Loss Account shows net profit or loss; and the Balance Sheet presents assets and liabilities.
- These statements help evaluate business performance and financial position.
- Accounting also ensures compliance with laws, transparency, and better financial control.
- Practical accounting knowledge supports roles like Accounts Assistant, Accountant, and Finance Executive.

Explain

- The Accounting Equation (Assets = Liabilities + Capital) forms the base of all accounting systems.
- Bookkeeping records transactions chronologically using journals and ledgers.
- Bank Reconciliation Statements ensure accuracy between company cash books and bank records.
- A Trial Balance is prepared at the end of a period to verify debit and credit totals match.
- Trading Accounts help find out gross profit, while Profit and Loss Accounts show the final net result.
- The Balance Sheet represents the organisation's financial position at a specific date.
- Accounting principles like Consistency, Prudence, and Matching guide correct financial reporting.
- Errors of omission or commission can cause imbalance, which needs to be rectified before finalisation.
- Modern accounting uses digital tools like Tally, Excel, or ERP systems for efficiency and accuracy.
- Understanding financial statements enables better planning, budgeting, and analysis in any business environment.

Demonstrate

The facilitator will show participants how to record a simple transaction using the double-entry system (e.g., purchasing goods for cash). Participants will observe how transactions are entered in journals, posted into ledgers, and reflected in a trial balance. A video or presentation can be used to demonstrate preparing a bank reconciliation statement and basic financial reports in Excel or Tally. Participants will then interpret a sample Profit and Loss Account and Balance Sheet to identify profits, assets, and liabilities..

Activity

- 1. Name of the Activity:** Balancing the Books
- 2. Objective of the activity:** To help participants practice recording transactions and preparing a trial balance.
- 3. Resources:** Participant handbook, sample transaction list (e.g., cash sales, purchases, expenses), calculators, blank journal and ledger sheets.
- 4. Time Duration:** 25 minutes
- 5. Instructions:**
 - Divide participants into small groups.
 - Provide each group with a list of sample transactions.
 - Ask them to record these in a journal, post to ledger accounts, and prepare a simple trial balance.
 - Once done, groups will cross-check their results with the facilitator.
 - Facilitator explains and corrects any errors, ensuring everyone understands debit-credit rules.
- 6. Outcome:** Participants will gain hands-on practice in recording, balancing, and checking financial entries — building a foundation for preparing financial statements.

Notes for Facilitation

- Use real or sample accounting documents and printed financial statements for better understanding.
- Show step-by-step slides on journal entry, ledger posting, and statement preparation.
- Encourage participants to relate business transactions with their personal or community experiences.
- Maintain an interactive pace — demonstrate, discuss, then practice.
- Reinforce learning by summarising after each activity and reviewing key accounting concepts at the end of the session.

Unit 2.2: Advanced Financial Reporting and Analysis

Unit Objectives

By the end of this unit, the participants will be able to:

1. Develop balance sheets and equity statements.
2. Prepare and analyse cash flow and fund flow statements.
3. Calculate and interpret financial ratios for performance assessment.
4. Utilise online practical tools to prepare receipts, payments, income and expenditure accounts, and other financial statements.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer or laptop with internet connection, calculators, accounting software screenshots (e.g., Tally, Excel, Google Sheets), sample balance sheets, cash flow statements, ratio analysis charts, and online accounting tool links for practice.

Do

- Greet participants and introduce the unit by connecting financial reporting with business decision-making and transparency.
- State the unit objectives clearly so participants understand the advanced topics they will explore.
- Ensure all participants have their handbook, notepad, and pen ready for exercises.
- Check that all technical setups (projector, laptop, internet connection) are functional.
- Arrange seating for easy group interaction and clear viewing of slides.
- Explain that this unit will involve practical exercises, discussions, and demonstrations using financial data.
- Link today's topics to what participants learned earlier in "Fundamentals of Accounting and Financial Statements."
- Encourage participants to share any experience they have seen with financial statements, cash flow reports, or balance sheets.
- Maintain a steady pace, pausing after each key section to recap and invite participant inputs.
- End the session by summarising the main points and emphasising how financial reporting improves performance analysis and decision-making.

Say

- Welcome to this session on Advanced Financial Reporting and Analysis.
- In this unit, we will go beyond the basics and focus on how to prepare, interpret, and analyse advanced financial statements.
- We will learn how to create balance sheets, equity statements, cash flow and fund flow statements, and calculate financial ratios.
- You will also learn to use online tools to prepare real-world financial reports like receipts, payments, and income and expenditure accounts.
- By the end of this session, you will understand how these reports help measure an organisation's performance and financial health.

Ask

- Why do you think balance sheets and equity statements are important for a business?
- Can anyone explain the difference between a cash flow and a fund flow statement?
- How do financial ratios help assess business performance?
- Which types of financial reports have you seen in your workplace or local business?
- Why is it necessary to analyse financial data instead of just recording it?
- What online or digital accounting tools have you used or heard of for financial reporting?
- How can a well-prepared financial report help an investor or manager take better decisions?
- Which financial ratios do you think are most important for understanding profitability or liquidity?

Elaborate

- Advanced financial reporting focuses on summarising, analysing, and presenting financial data for better management decisions.
- A Balance Sheet shows a company's assets, liabilities, and equity at a particular date, highlighting its financial position.
- The Statement of Changes in Equity tracks how owner's capital or shareholder funds have changed during the period.
- Cash Flow Statements record inflows and outflows of cash from operations, investing, and financing activities.
- Fund Flow Statements explain changes in working capital between two balance sheet dates.
- Financial Ratios measure business performance in areas such as profitability, liquidity, and efficiency.
- Common ratios include Current Ratio, Debt-Equity Ratio, Gross Profit Ratio, and Return on Investment (ROI).
- Online accounting tools simplify the process of preparing financial reports with accuracy and speed.
- Regular analysis of these reports helps detect trends, strengths, and weaknesses in financial management.
- Understanding these advanced reports prepares participants for roles involving financial analysis and decision support.

Explain

- A Balance Sheet provides a snapshot of an organisation's financial position—what it owns and owes.
- The Equity Statement reflects changes in owner's equity, including retained earnings and new capital introduced.
- The Cash Flow Statement tracks liquidity by separating activities into operating, investing, and financing categories.
- The Fund Flow Statement helps understand long-term movement of funds between assets and liabilities.
- Ratio Analysis converts numbers into meaningful indicators of performance and financial health.
- Profitability Ratios (like Net Profit Margin) show how efficiently a company earns profit.
- Liquidity Ratios (like Current Ratio) measure the ability to pay short-term obligations.
- Solvency Ratios (like Debt-Equity Ratio) reflect the company's long-term financial stability.
- Online platforms like Tally, Zoho Books, and Google Sheets help automate report preparation and analysis.
- Analysing financial statements enables better forecasting, budgeting, and investment planning.

Demonstrate

The facilitator will demonstrate how to prepare a simple Balance Sheet and Cash Flow Statement using sample data. Participants will observe how equity changes are recorded in the Statement of Changes in Equity. A live demonstration (via Excel or Tally) will show how to calculate and interpret basic financial ratios such as Current Ratio and Gross Profit Ratio. Participants will also see how online accounting tools automatically generate reports like Receipts and Payments Accounts or Income and Expenditure Statements from entered transactions.

Activity

1. **Name of the Activity:** Analyse the Numbers
2. **Objective of the activity:** To help participants practice financial statement preparation and interpretation using real-world examples.
3. **Resources:** Participant handbook, calculator, sample company data (assets, liabilities, incomes, expenses), Excel sheet or printed templates.
4. **Time Duration:** 25 minutes
5. **Instructions:**
 - Divide participants into small groups.
 - Provide each group with sample financial data for a small business.
 - Ask them to prepare a Balance Sheet, Cash Flow Statement, and calculate two financial ratios.
 - Each group presents their findings and explains what the ratios indicate about the business's performance.
 - Facilitator provides feedback on accuracy, interpretation, and clarity of analysis.
6. **Outcome:** Participants will learn to create financial statements, compute ratios, and interpret key indicators of financial performance effectively.

Notes for Facilitation

- Use real or sample financial data and pre-prepared Excel templates for practical understanding.
- Show step-by-step slides or live examples to explain how each statement is constructed and analysed.
- Encourage participants to connect ratio results with business realities (e.g., “What does a low current ratio mean?”).
- Promote active participation by asking groups to compare and discuss their interpretations.
- Reinforce learning by summarising each section and reviewing key financial ratios and statement purposes at the end.

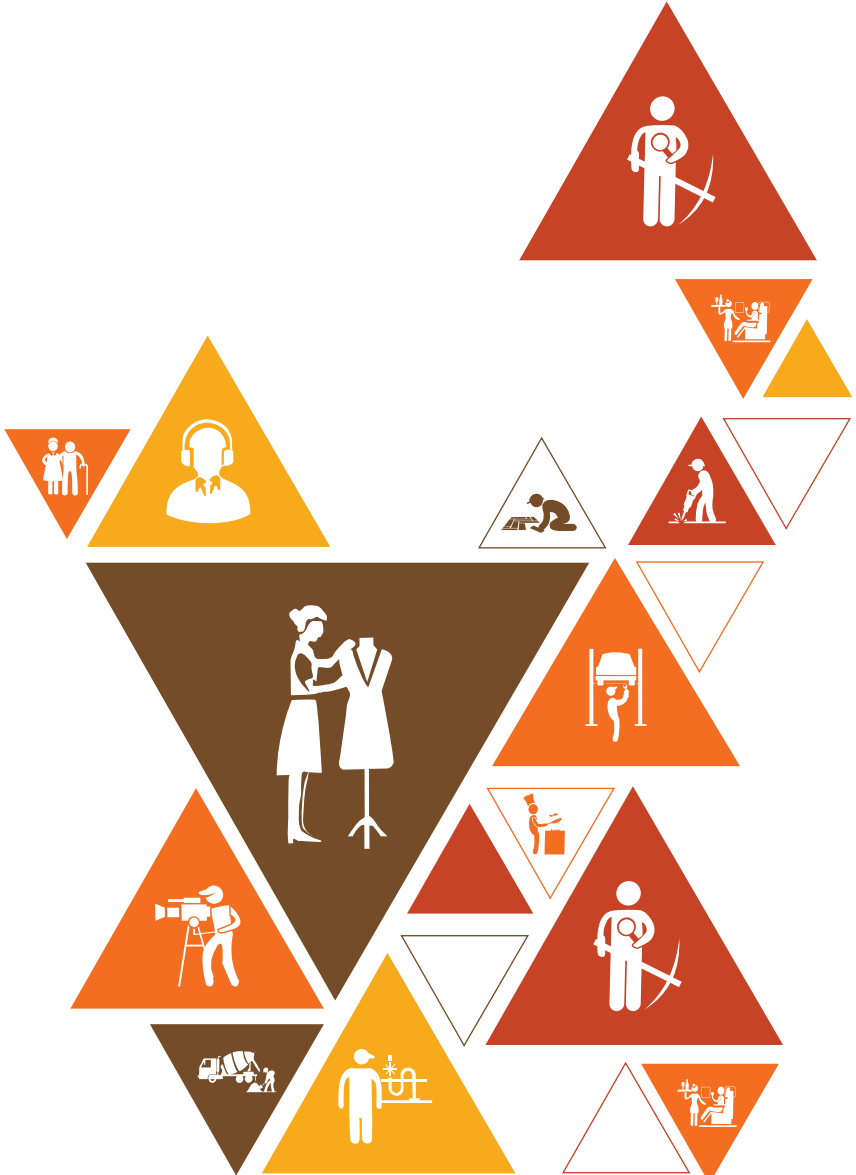
Answers to Exercises for PHB

Multiple Choice Questions:

1. c. Going Concern Concept
2. b. Bank Reconciliation Statement
3. c. Balance Sheet
4. c. Current Ratio
5. c. Issue of share capital

Descriptive Questions:

1. Refer to Unit 2.1: Fundamentals of Accounting and Financial Statements
Topic 2.1.1 Basic Accounting Concepts, Principles, and Terminologies
2. Refer to Unit 2.1: Fundamentals of Accounting and Financial Statements
Topic 2.1.2 Bookkeeping Process and Purpose
3. Refer to Unit 2.1: Fundamentals of Accounting and Financial Statements
Topic 2.1.4 Bank Reconciliation Statement
4. Refer to Unit 2.1: Fundamentals of Accounting and Financial Statements
Topic Trading, Profit and Loss, and Income Statements
5. Refer to Unit 2.2: Advanced Financial Reporting and Analysis
Topic 2.2.3 Financial Ratio Calculation and Interpretation





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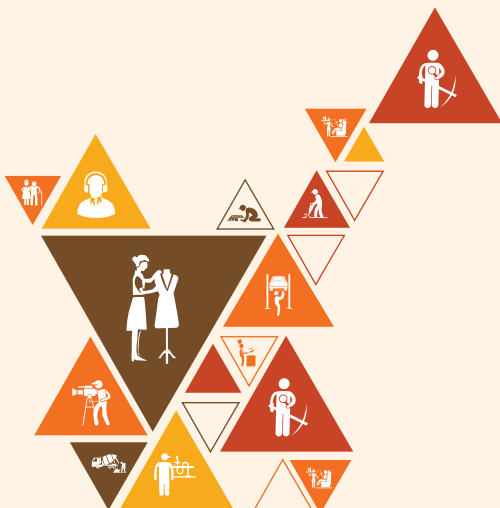
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3. Labour Laws and Payroll Accounting

Unit 3.1 - Labour Laws Applicable to Employment and Payroll

Unit 3.2 - Payroll Accounting and Statutory Compliance



BSC/N8109

Key Learning Outcomes



By the end of this module, the participants will be able to:

1. Explain the provisions and relevance of the Contract Act in employment relationships.
2. Describe the objectives and key provisions of the Payment of Wages Act and the Minimum Wages Act.
3. Explain the Employees' State Insurance Act and identify its applicability.
4. Explain the Provident Fund Act and identify the applicability of EPFO provisions.
5. Describe the provisions of the Payment of Bonus Act.
6. Explain the provisions and eligibility criteria under the Payment of Gratuity Act.
7. Explain the concept and process of payroll accounting.
8. Prepare employee registers using prescribed formats.
9. Compute gross salary, net salary, and statutory deductions.
10. Perform registration procedures under ESIC and EPFO.

Unit 3.1: Labour Laws Applicable to Employment and Payroll

Unit Objectives

By the end of this unit, the participants will be able to:

1. Explain the provisions and significance of the Contract Act in employment relationships.
2. Describe the objectives and key provisions of the Payment of Wages Act and the Minimum Wages Act.
3. Explain the Employees' State Insurance Act and identify its applicability.
4. Explain the Provident Fund Act.
5. Describe the provisions of the Payment of Bonus Act.
6. Explain the provisions and eligibility conditions under the Payment of Gratuity Act.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer or laptop with internet connection, sample employment contracts, payroll sheets, ESI and PF forms, bonus and gratuity calculation examples, and short videos or case studies on labour law implementation in organisations.

Do

- Greet participants and introduce the unit by linking labour laws with employee welfare and fair workplace practices.
- Clearly state the unit objectives so participants understand the scope of employment and payroll-related laws.
- Ensure all participants have their handbook, notepad, and pen for note-taking and exercises.
- Check all technical setups — projector, laptop, whiteboard, and internet connection — before beginning.
- Arrange seating for group interaction and clear visibility of slides.
- Explain that this session will include discussions, practical payroll examples, and short case studies.
- Encourage participants to share any real-life examples of salary, benefits, or workplace regulations they know of.
- Maintain a clear and interactive pace, using relatable examples from small businesses or organisations.
- Summarise each major law with its main purpose, coverage, and benefits to ensure understanding.
- End with a recap of all laws, highlighting how they protect both employers and employees in the workplace.

Say

- Welcome to this session on Labour Laws Applicable to Employment and Payroll.
- In this unit, we will learn about the key Indian labour laws that govern wages, benefits, and employment conditions.

- These laws ensure fair treatment, safety, and social security for workers in all types of organisations.
- We will discuss the Contract Act, Payment of Wages Act, Minimum Wages Act, ESI Act, Provident Fund Act, Bonus Act, and Gratuity Act.
- By the end of this session, you will understand the purpose, provisions, and real-world application of these laws in employment and payroll management.

Ask



- Why do you think labour laws are important in any organisation?
- Have you heard about or experienced laws related to wages or employee benefits?
- What do you think is the difference between the Payment of Wages Act and the Minimum Wages Act?
- Can anyone explain what PF and ESI deductions in a payslip are meant for?
- Why is the Payment of Bonus Act beneficial for employees?
- What does gratuity mean, and when does an employee become eligible for it?
- How do you think labour laws help in maintaining healthy employer–employee relationships?
- Why is it important for payroll staff to know about these acts?

Elaborate



- Labour laws are designed to protect employees' rights and promote fair employment practices.
- The Indian Contract Act (1872) defines the legal framework for employment agreements, ensuring mutual consent and lawful consideration.
- The Payment of Wages Act (1936) ensures timely payment of wages without unlawful deductions.
- The Minimum Wages Act (1948) guarantees that no worker is paid less than the government-specified minimum wage.
- The Employees' State Insurance (ESI) Act (1948) provides health and medical benefits to employees earning below a specified wage limit.
- The Employees' Provident Fund (EPF) Act (1952) ensures financial security after retirement by mandating employer and employee contributions.
- The Payment of Bonus Act (1965) promotes profit-sharing by ensuring employees receive bonuses based on performance and company profits.
- The Payment of Gratuity Act (1972) provides a lump sum benefit to employees as a reward for long-term service upon retirement, resignation, or death.
- Each of these laws contributes to social security and stability for workers in India's organised and unorganised sectors.
- Understanding these acts helps payroll professionals ensure compliance, avoid penalties, and promote employee satisfaction.

Explain

- The Contract Act forms the foundation of employment, requiring lawful terms, mutual consent, and clear obligations between employer and employee.
- The Payment of Wages Act ensures wages are paid on time (before the 7th or 10th of the next month) and prevents unfair deductions.
- The Minimum Wages Act empowers governments to fix wages based on skill level, industry, and location, ensuring fair pay.
- The ESI Act covers employees earning below the threshold and provides benefits like medical care, sickness, and maternity leave.
- The Provident Fund Act creates a long-term savings system through monthly contributions by both employer and employee (usually 12% each).
- The Payment of Bonus Act applies to organisations with more than 20 employees and provides annual bonuses (8.33%–20% of salary) to eligible workers.
- The Payment of Gratuity Act applies to establishments with 10 or more employees and grants gratuity to those who have completed 5 years of continuous service.
- All these acts together support worker welfare, financial security, and employer accountability.
- Payroll staff must calculate and deduct contributions correctly to comply with these laws.
- Proper implementation of these acts helps maintain industrial harmony and employee motivation.

Demonstrate

The facilitator will demonstrate how payroll components are calculated as per legal requirements — including PF, ESI, Bonus, and Gratuity. Participants will view sample payslips showing statutory deductions and benefits. Slides or a short video will show how PF and ESI contributions are deposited using online government portals (EPFO and ESIC). A sample employment contract will be displayed to explain essential clauses under the Contract Act and statutory benefits linked to it.

Activity

1. **Name of the Activity:** Know Your Rights and Responsibilities
2. **Objective of the Activity:** To help participants relate labour law provisions to real-life workplace situations.
3. **Resources:** Participant handbook, sample payslips, contract forms, calculator, and printed case scenarios.
4. **Time Duration:** 25 minutes
5. **Instructions:**
 - Divide participants into small groups.
 - Provide each group with a short case scenario — for example, delayed wages, PF not deposited, or non-payment of gratuity.
 - Ask groups to identify which law applies and what the employee's rights are in that situation.

- Groups present their answers and discuss how payroll staff or HR should handle it.
 - Facilitator provides feedback, linking each case to the relevant act.
6. **Outcome:** Participants understand how to apply labour law knowledge to workplace issues and ensure compliance in payroll processes.

Notes for Facilitation

- Use real-life examples or case studies to simplify legal provisions and make them relatable.
- Show sample forms (PF, ESI, Bonus, Gratuity) and payslips to make the session practical.
- Encourage participants to share examples from local businesses or employment experiences.
- Maintain an interactive style — ask short questions after each act to reinforce understanding.
- Summarise key provisions of each law and review all acts together at the end to highlight their interconnection in payroll management.

Unit 3.2: Payroll Accounting and Statutory Compliance

Unit Objectives

By the end of this unit, the participants will be able to:

1. Explain the concept and process of payroll accounting.
2. Prepare employee registers using prescribed formats.
3. Compute gross salary and net salary.
4. Compute statutory deductions from salary.
5. Discuss the Applicability of ESIC and perform registration procedures under ESIC.
6. Identify the applicability of EPFO provisions and perform registration procedures under EPFO.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer or laptop with internet connection, sample salary slips, employee register formats, calculators, payroll spreadsheets (Excel/Tally), PF and ESI registration forms, EPFO and ESIC website screenshots, and short videos showing payroll and statutory compliance processes.

Do

- Greet participants and introduce the unit by linking payroll accounting with legal compliance and employee welfare.
- Clearly state the unit objectives so participants understand payroll preparation, salary computation, and statutory registration procedures.
- Ensure everyone has their handbook, notepad, and pen for note-taking and exercises.
- Check the projector, laptop, and internet setup before beginning the session.
- Arrange seating for clear visibility of slides and comfortable group interaction.
- Explain that the session will include demonstrations, discussions, and practical payroll exercises.
- Encourage participants to share examples of payslips, salary computations, or payroll issues they have seen.
- Maintain a clear and interactive pace — summarise key payroll terms after each concept.
- Link payroll calculations with related labour laws (like EPF and ESI).
- End the session with a recap of payroll preparation steps and importance of statutory compliance.

Say

- Greet participants and introduce the unit by linking payroll accounting with legal compliance and employee welfare.
- Clearly state the unit objectives so participants understand payroll preparation, salary computation, and statutory registration procedures.

- Ensure everyone has their handbook, notepad, and pen for note-taking and exercises.
- Check the projector, laptop, and internet setup before beginning the session.
- Arrange seating for clear visibility of slides and comfortable group interaction.
- Explain that the session will include demonstrations, discussions, and practical payroll exercises.
- Encourage participants to share examples of payslips, salary computations, or payroll issues they have seen.
- Maintain a clear and interactive pace — summarise key payroll terms after each concept.
- Link payroll calculations with related labour laws (like EPF and ESI).
- End the session with a recap of payroll preparation steps and importance of statutory compliance.

Ask

- What comes to your mind when you hear the term “payroll”?
- Why is it important for an organisation to maintain payroll records?
- What do you think is the difference between gross salary and net salary?
- What deductions do you usually see in a salary slip?
- Why are PF and ESI contributions important for employees?
- Can anyone share how payroll is managed in their organisation or any local business?
- How do you think statutory compliance affects employee satisfaction and company reputation?
- Have you ever visited or seen the EPFO or ESIC online portals?

Elaborate

- Payroll Accounting involves the systematic recording of employee compensation, including wages, bonuses, deductions, and benefits.
- It ensures employees are paid correctly and in compliance with labour laws.
- Payroll starts with maintaining employee registers that include attendance, designation, pay scale, and statutory details.
- Gross Salary includes basic pay, DA, HRA, overtime, and allowances.
- Net Salary is obtained after deducting statutory and non-statutory deductions from gross salary.
- Statutory Deductions include Provident Fund (PF), Employee State Insurance (ESI), Professional Tax, and TDS.
- The ESIC Act applies to employees earning below a wage limit (as per government rules) and ensures medical benefits.
- The EPF Act applies to establishments with 20 or more employees, mandating contributions for future savings.
- Payroll compliance helps organisations avoid penalties and maintain trust with employees.
- Modern payroll systems use digital tools and online portals for faster processing and compliance reporting.

Explain

- The Payroll Process begins with collecting employee data — attendance, leave, and earnings.
- Gross salary is computed by adding all earnings like basic pay, DA, and allowances.
- Net salary is derived after deducting taxes, PF, and ESI contributions.
- Payroll Registers are prepared monthly using standard formats to maintain payment records and compliance data.
- Statutory Deductions are calculated based on government-notified percentages — PF (12%), ESI (0.75% employee and 3.25% employer).
- ESI Registration requires the employer to register the establishment on the ESIC portal and enroll eligible employees.
- EPF Registration is done through the EPFO portal, where employees and employers are assigned UAN numbers for contribution tracking.
- Payroll software and online systems simplify calculations, generate payslips, and ensure accurate deductions.
- Regular payroll audits help in maintaining compliance and identifying errors.
- Payroll accounting links finance, HR, and compliance functions to ensure smooth salary management.

Demonstrate

The facilitator will demonstrate the payroll calculation process step-by-step — computing gross salary, applying deductions, and finding net salary. Participants will observe how to fill employee registers in prescribed formats and prepare sample salary sheets. A live or video demonstration will show ESI and EPF registration using their official online portals. Screenshots or short clips from accounting software (like Tally or Excel) will be used to show how payroll data is entered, and payslips are generated.

Activity

1. **Name of the Activity:** Prepare and Process Payroll
2. **Objective of the Activity:** To help participants understand payroll preparation, computation, and compliance procedures.
3. **Resources:** Participant handbook, calculators, sample employee data (names, salaries, deductions), printed register formats, laptops (if available).
4. **Time Duration:** 25 minutes
5. **Instructions:**
 - Divide participants into small groups.
 - Provide each group with sample employee information (basic pay, allowances, deductions).
 - Ask them to compute gross salary, PF, ESI, and net salary for each employee.
 - Have each group prepare a mini payroll register and present their results.
 - Facilitator verifies calculations, explains any errors, and connects results with real payroll practices.
6. **Outcome:** Participants will learn how to compute salaries, maintain registers, and ensure statutory deductions and compliance accurately.

Notes for Facilitation

- Use real or sample salary slips, register formats, and portal screenshots to make the session practical.
- Show live or recorded demonstrations of EPF and ESI registration procedures.
- Encourage participants to connect payroll accounting to the laws discussed in the previous unit (3.1).
- Maintain a balance between explanation, demonstration, and participant exercises.
- Summarise key steps — payroll preparation, statutory deductions, and online registration — to reinforce learning at the end.

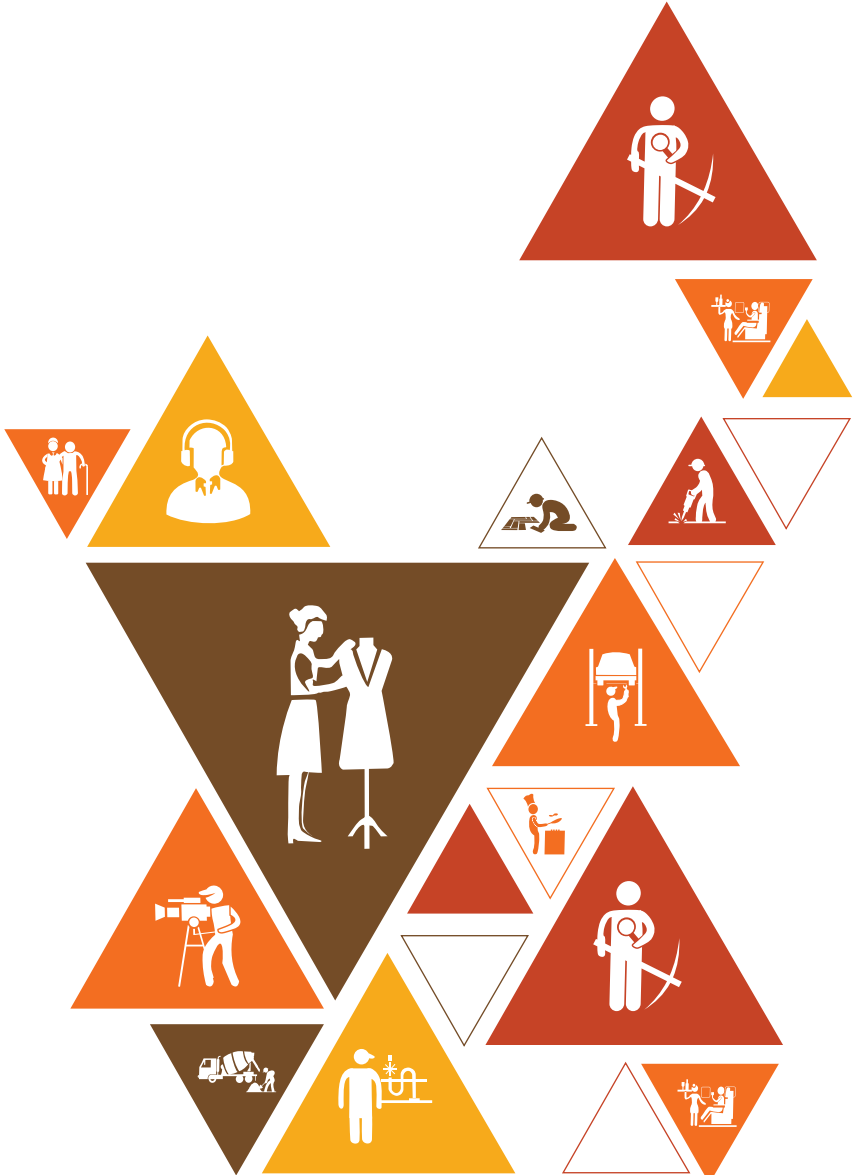
Answers to Exercises for PHB

Multiple Choice Questions:

1. b. Contract Act
2. c. Fair minimum wage levels for employees
3. b. Within the prescribed wage limit
4. c. EPFO
5. c. Statutory and authorised deductions

Descriptive Questions:

1. Refer to Unit 3.1: Labour Laws Applicable to Employment and Payroll
Topic 3.1.1: Contract Act and Employment Relationships
2. Refer to Unit 3.1: Labour Laws Applicable to Employment and Payroll
Topic 3.1.2 Payment of Wages Act and Minimum Wages Act
3. Refer to Unit 3.2: Payroll Accounting and Statutory Compliance
Topic 3.2.1 Concept and Process of Payroll Accounting
4. Refer to Unit 3.2: Payroll Accounting and Statutory Compliance
Topic 3.2.5 ESIC Applicability and Registration Process
5. Refer to Unit 3.2: Payroll Accounting and Statutory Compliance
Topic 3.2.6 EPFO Applicability and Registration Process





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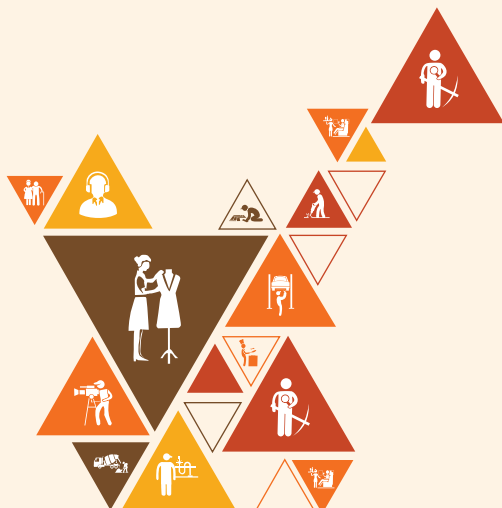


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4. Heads of Income under Income Tax Act 1961

Unit 4.1 - Income Tax Computation and Compliance under the
Income Tax Act, 1961



BSC/N8108

Key Learning Outcomes



By the end of this module, the participants will be able to:

1. Explain the concept, scope, and importance of income tax under the Income Tax Act, 1961.
2. Identify and sequence the steps involved in computing the total income of an assessee.
3. Describe applicable tax rates and tax slabs for different categories of taxpayers.
4. Explain residential status and its impact on the taxability of income in India.
5. Classify income under the different heads of income as per the Income Tax Act.
6. Explain the provisions relating to clubbing of income.
7. Describe the rules for set off and carry forward of losses.
8. Explain the concepts and applicability of TDS, TCS, and advance tax.
9. Compute the total income based on the given income details.
10. Calculate tax liability using applicable tax rates and provisions.

Unit 4.1: Income Tax Computation and Compliance under the Income Tax Act, 1961

Unit Objectives

By the end of this unit, the participants will be able to:

1. Explain the concept, scope, and importance of income tax under the Income Tax Act, 1961.
2. Identify the steps involved in computing total income.
3. Describe applicable tax rates and tax slabs for different categories of taxpayers.
4. Describe residential status and its impact on the taxability of income.
5. Classify income under the different heads of income.
6. Explain the provisions relating to clubbing of income.
7. Describe the rules for set off and carry forward of losses.
8. Explain the concepts and applicability of TDS, TCS, and advance tax.
9. Calculate tax liability using applicable tax rates and provisions.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer or laptop with internet connection, sample income tax forms (Form 16, Form 26AS, ITR forms), tax rate charts, calculator, sample salary statements, and screenshots or videos showing income tax filing and TDS deduction processes on the Income Tax e-filing portal.

Do

- Greet participants and introduce the unit by linking income tax computation with legal compliance and responsible financial management.
- Clearly state the unit objectives so participants understand what aspects of the Income Tax Act they will learn.
- Ensure everyone has their handbook, notepad, and pen ready for notes and practical examples.
- Check all equipment—laptop, projector, internet connection, and whiteboard—before starting.
- Arrange seating for easy interaction and clear visibility of slides.
- Explain that the session will include examples, short computations, and discussions on real-life tax situations.
- Encourage participants to share what they know about income tax or filing returns.
- Maintain a clear and interactive pace, using relatable examples from salaried and self-employed taxpayers.
- Link all topics with real-world compliance needs for payroll and finance professionals.
- End with a recap of computation steps, tax categories, and key compliance points.

Say



- Welcome to this session on Income Tax Computation and Compliance under the Income Tax Act, 1961.
- In this unit, we will understand the concept and scope of income tax and its importance for individuals and organisations.
- We will learn how to compute total income, apply tax rates, and determine tax liability for different taxpayers.
- We will also discuss topics like residential status, heads of income, set off and carry forward of losses, and TDS/TCS provisions.
- By the end of this session, you will be able to calculate income tax liability accurately and understand the major compliance requirements under the Income Tax Act.

Ask



- What do you understand by the term “income tax”?
- Why is income tax important for both individuals and the government?
- Can anyone explain the difference between total income and taxable income?
- What are the different heads of income under the Income Tax Act?
- How do you think residential status affects a person’s tax liability?
- What are TDS and TCS, and where have you seen them applied?
- Why do you think it is necessary to file income tax returns every year?
- Have you ever checked or filed your ITR online? What was your experience?

Elaborate



- The Income Tax Act, 1961 governs the taxation of income earned by individuals, firms, and companies in India.
- Income tax is a direct tax levied on the total income of a person during a financial year
- The scope of taxation depends on the taxpayer’s residential status, which determines what income is taxable in India.
- Income is classified under five heads — Salary, House Property, Business/Profession, Capital Gains, and Other Sources.
- The process of computing total income involves aggregating income under these heads, adjusting for exemptions, and applying deductions.
- Taxpayers are categorised into individuals, senior citizens, and companies, each having specific tax rates and slabs.
- The Act also provides provisions for clubbing of income, where income of certain relatives is included in the taxpayer’s income.
- Set off and carry forward of losses allow taxpayers to adjust losses against future profits.
- TDS (Tax Deducted at Source) and TCS (Tax Collected at Source) ensure tax is collected at the time of income generation.
- Advance Tax is paid in instalments during the year when tax liability exceeds a prescribed limit, ensuring timely collection.

Explain

- Income tax applies to all income earned in India or received in India, depending on the residential status of the taxpayer.
- Total income is calculated as the sum of income under five heads minus deductions allowed under Chapter VI-A.
- Tax rates and slabs vary for individuals, senior citizens, firms, and companies, following a progressive structure to ensure fairness.
- Residential status is determined by the number of days a person stays in India and affects whether global or only Indian income is taxable.
- Income is classified under five heads – Salary, House Property, Profits and Gains from Business or Profession, Capital Gains, and Other Sources.
- Clubbing of income prevents tax evasion by adding income of minor children or spouse to the taxpayer's total income in specified cases.
- Set off and carry forward of losses allow losses under one head, such as business, to be adjusted against future income.
- TDS and TCS are mechanisms for advance collection of tax from payments like salary, rent, interest, or sale transactions.
- Advance tax is paid quarterly by taxpayers whose total estimated tax liability for the year exceeds ₹10,000.
- Final tax liability is determined after adjusting TDS, advance tax, and rebates, followed by filing the Income Tax Return (ITR).

Demonstrate

The facilitator will demonstrate the step-by-step process of computing total income using a sample salary statement. Participants will observe how to calculate taxable income by applying deductions under sections 80C, 80D, etc. Slides or a live demo will show the latest income tax slab rates and how to apply them for different taxpayers. A sample case will illustrate residential status determination and how it affects taxability. Finally, a short video or live screen share will show how TDS is reflected in Form 26AS and how to check it on the Income Tax e-filing portal.

Activity

- 1. Name of the Activity:** Compute Your Tax
- 2. Objective of the activity:** To help participants practice income computation, deduction application, and tax liability calculation.
- 3. Resources:** Participant handbook, calculator, sample salary slips, deduction chart (80C–80G), tax rate table, blank computation sheet.
- 4. Time Duration:** 25 minutes
- 5. Instructions:**
 - Divide participants into small groups or pairs.
 - Provide each group with a sample income profile (including salary, rent, business income, and deductions).

- Ask them to determine residential status, compute total income, and calculate tax liability.
 - Groups will present their computation steps and results.
 - Facilitator verifies the accuracy, explains key points, and clarifies mistakes.
6. **Outcome:** Participants will be able to compute total income, apply correct tax rates, and determine final tax liability confidently.

Notes for Facilitation

- Use updated tax rate charts and ensure all examples align with current assessment year rates.
- Show step-by-step visual aids for computing total income and applying deductions.
- Encourage participants to ask questions about personal or common income tax scenarios.
- Link tax computation with payroll deductions, TDS compliance, and financial planning.
- Summarise each section clearly — from heads of income to final tax computation — and end with a short recap of compliance essentials.

Answers to Exercises for PHB

Multiple Choice Questions:

1. b. Income Tax Act, 1961
2. b. Residential status
3. d. Income from Other Sources
4. b. Prevent tax evasion
5. c. In instalments during the financial year

Descriptive Questions:

1. Refer to Unit 4.1: Income Tax Computation and Compliance under the Income Tax Act, 1961
Topic 4.1.1 Overview and Scope of Income Tax
2. Refer to Unit 4.1: Income Tax Computation and Compliance under the Income Tax Act, 1961
Topic 4.1.2 Steps in Computing Total Income
3. Refer to Unit 4.1: Income Tax Computation and Compliance under the Income Tax Act, 1961
Topic 4.1.4 Residential Status and Taxability
4. Refer to Unit 4.1: Income Tax Computation and Compliance under the Income Tax Act, 1961
Topic 4.1.5 Classification of Heads of Income
5. Refer to Unit 4.1: Income Tax Computation and Compliance under the Income Tax Act, 1961
Topic 4.1.8 TDS, TCS, and Advance Tax





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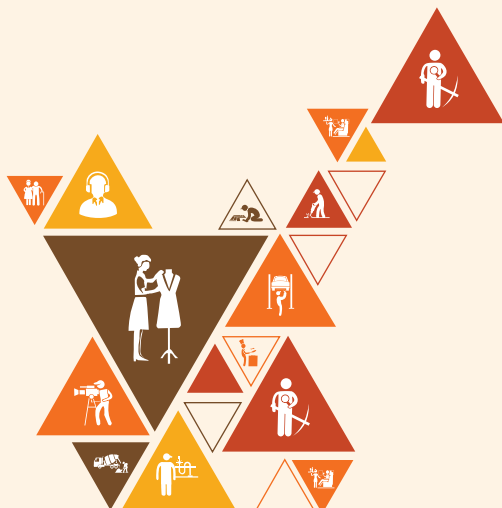


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5. Deductions under Chapter VI A

Unit 5.1 - Deductions under Chapter VI A



BSC/N8110

Key Learning Outcomes



By the end of this module, the participants will be able to:

1. Explain the scope and provisions of deductions available under Chapter VI A of the Income Tax Act, including sections 80C to 80U.
2. Apply the provisions of Chapter VI A to calculate and compute eligible deductions for determining taxable income.

Unit 5.1: Deductions under Chapter VI A

Unit Objectives

By the end of this unit, the participants will be able to:

1. Explain the scope and provisions of deductions available under Chapter VI A of the Income Tax Act, including sections 80C to 80U.
2. Identify eligible deductions under different sections of Chapter VI A applicable to individual taxpayers.
3. Apply the provisions of Chapter VI A to compute allowable deductions for income tax purposes.
4. Calculate the total deduction amount to determine taxable income after Chapter VI A deductions.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer or laptop with internet connection, tax deduction charts (Sections 80C–80U), sample salary slips, calculators, case study sheets with sample taxpayer data, and short videos showing examples of tax-saving investments and deduction claims.

Do

- Greet participants and introduce the unit by linking income tax deductions to financial planning and responsible tax compliance.
- Clearly state the objectives so participants understand how deductions under Chapter VI A reduce taxable income.
- Ensure participants have their handbook, notepad, and pen ready for note-taking and practical exercises.
- Check that the projector, laptop, and whiteboard are ready before starting.
- Arrange seating for easy group discussion and clear visibility of slides.
- Explain that the session will include discussions, examples, and exercises on tax deduction computation.
- Balance theoretical explanations with real-life examples of investments and deductions claimed by individuals.
- Encourage participants to share what types of deductions or savings schemes they are familiar with.
- Summarise key provisions and examples after each major section (80C, 80D, 80G, etc.).
- Conclude by highlighting the importance of understanding deductions for accurate tax computation and compliance.

Say

- Welcome to this session on Deductions under Chapter VI A of the Income Tax Act, 1961.
- In this unit, we will learn about the various deductions available to individual taxpayers under Sections 80C to 80U.

- These deductions encourage savings, investment, and spending on eligible areas such as insurance, education, and medical care.
- By the end of this session, you will be able to identify eligible deductions, apply them to compute taxable income, and calculate the total deduction amount accurately.

Ask

- Why do you think the government allows deductions under the Income Tax Act?
- Can anyone share examples of investments or expenses that qualify for tax deductions?
- What is the maximum deduction limit under Section 80C for an individual?
- Why is it important to maintain proof or receipts for claiming deductions?
- What types of medical or health insurance premiums are deductible under Section 80D?
- Have you or someone you know ever claimed a deduction for education loan interest under Section 80E?
- How do deductions help in reducing overall tax liability?
- Why should payroll and accounts professionals understand Chapter VI A provisions?

Elaborate

- Chapter VI A of the Income Tax Act covers Sections 80C to 80U, which allow taxpayers to reduce their taxable income through eligible investments and expenses.
- These deductions promote social welfare by encouraging savings in approved schemes, insurance, and education.
- Section 80C covers deductions for investments such as PPF, EPF, ELSS, life insurance premium, and tuition fees (up to ₹1.5 lakh).
- Section 80D provides deductions for medical insurance premiums paid for self, spouse, dependent parents, or children.
- Section 80E allows deduction on interest paid on education loans for higher studies.
- Section 80G covers donations made to charitable institutions and relief funds.
- Section 80TTA and 80TTB allow deductions for interest on savings bank accounts and deposits for senior citizens.
- Section 80U provides deductions for individuals with disabilities.
- Accurate application of these deductions ensures compliance and prevents overpayment of taxes.
- Professionals dealing with payroll or accounts must understand these sections for correct salary processing and tax calculation.

Explain

- Chapter VI A deductions are available to reduce taxable income based on certain investments and expenditures.
- Section 80C allows deductions for specified savings and investments such as PPF, EPF, NSC, ELSS, and life insurance.
- Section 80D provides deductions for health insurance premiums and preventive health check-ups.
- Section 80E allows deduction for interest paid on loans for higher education without any monetary limit.
- Section 80G encourages donations by allowing specified deductions for contributions to eligible funds and charities.
- Section 80TTA and 80TTB allow deductions on savings account and fixed deposit interest for individuals and senior citizens.
- Section 80U offers fixed deductions for individuals with specified disabilities, supporting inclusiveness and welfare.
- Proof of investment or payment is essential to claim these deductions under tax filing.
- Deductions are applied after computing Gross Total Income and before determining taxable income.
- Proper understanding and calculation of deductions ensure lawful compliance and help reduce tax burden efficiently.

Demonstrate

The facilitator will demonstrate how to calculate Gross Total Income and apply various Chapter VI A deductions using sample income data. Participants will observe step-by-step how deductions under Sections 80C, 80D, and 80G affect the taxable income. A live or slide-based example will show how to record deductions on the Income Tax Return (ITR) form. The facilitator will also display sample receipts (insurance, PPF, donation) and explain their relevance during tax filing and audits.

Activity

1. **Name of the Activity:** Tax Saver's Plan
2. **Objective of the activity:** To help participants identify eligible deductions and compute the total deduction amount.
3. **Resources:** Participant handbook, sample taxpayer data sheets, deduction tables (80C–80U), calculators, and blank computation sheets.
4. **Time Duration:** 25 minutes
5. **Instructions:**
 - Divide participants into small groups.
 - Provide each group with sample financial details of a taxpayer, including salary, investments, insurance, and donations.
 - Ask them to identify applicable deduction sections and compute the total allowable deduction.
 - Groups present their results, explaining which sections they applied.
 - Facilitator verifies calculations, explains correct application, and summarises learning points.
6. **Outcome:** Participants will understand how to apply Chapter VI A provisions practically and calculate total deductions accurately to determine taxable income.

Notes for Facilitation



- Use real-life deduction examples such as LIC premium, tuition fees, or donations for better understanding.
- Display charts of various deduction sections (80C to 80U) on slides or the whiteboard for easy reference.
- Encourage participants to relate examples to their personal or workplace tax situations.
- Keep explanations simple, focusing on practical understanding rather than legal jargon.
- End the session by revising all deduction sections and reinforcing their importance in reducing tax liability and ensuring compliance.

Answers to Exercises for PHB

Multiple Choice Questions:

1. b. Section 80C
2. c. 1,50,000
3. c. Section 80CCD(1B)
4. b. Section 80D
5. c. Gross Total Income

Descriptive Questions:

1. Refer to Unit 5.1: Deductions under Chapter VI A
Topic 5.1.1 5.1.1 Overview and Scope of Chapter VI A Deductions
2. Refer to Unit 5.1: Deductions under Chapter VI A
Topic 5.1.2 Classification of Deductions under Sections 80C to 80U
3. Refer to Unit 5.1: Deductions under Chapter VI A
Topic 5.1.3 Eligibility and Conditions for Claiming Chapter VI A Deductions
4. Refer to Unit 5.1: Deductions under Chapter VI A
Topic 5.1.4 Computation of Total Deductions under Chapter VI A
5. Refer to Unit 5.1: Deductions under Chapter VI A
Topic 5.1.4 Computation of Total Deductions under Chapter VI A





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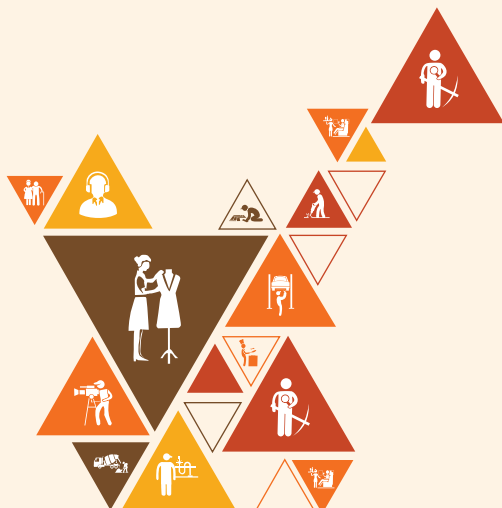


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6. Filing of Income Tax Return

Unit 6.1 - Income Tax Return Filing and Compliance Procedures



BSC/N8108

Key Learning Outcomes



By the end of this module, the participants will be able to:

1. Describe the purpose, structure, and importance of PAN in income tax compliance.
2. Explain the step-by-step process of income tax return filing and online PAN registration.
3. Identify different types of Income Tax Return forms and their applicability.
4. Explain the concept and applicability of presumptive taxation.
5. Describe the income tax assessment procedure along with applicable interest and penalties.
6. Outline the process for claiming and receiving income tax refunds.

Unit 6.1: Income Tax Return Filing and Compliance Procedures

Unit Objectives

By the end of this unit, the participants will be able to:

1. Describe the structure, purpose, and role of PAN in income tax administration.
2. Explain the steps involved in online PAN application and PAN registration for ITR filing.
3. Identify the different Income Tax Return forms and their applicability to various categories of taxpayers.
4. Explain the procedure for filing income tax returns through the online portal.
5. Describe the concept and applicability of presumptive taxation under the Income Tax Act.
6. Explain the assessment process, interest, penalties, and income tax refund procedures.

Resources to be Used

Participant handbook, notepad, pen, whiteboard, markers, presentation slides, overhead projector or large screen, computer or laptop with internet connection, sample PAN card, sample ITR forms (ITR-1 to ITR-7), screenshots or demo videos of the Income Tax e-filing portal, calculators, case study sheets with taxpayer examples, and short videos showing the return filing and refund process.

Do

- Greet participants and introduce the unit by linking income tax return filing to compliance, transparency, and responsible citizenship.
- Clearly state the unit objectives so participants understand the importance of PAN, ITR filing, and compliance procedures.
- Ensure participants have their handbook, notepad, and pen ready for note-taking and practice activities.
- Check the projector, laptop, and internet connectivity before starting the session.
- Arrange seating for clear visibility of slides and easy access for group interaction.
- Explain that the session will include demonstrations, case studies, and practical discussions.
- Encourage participants to share if they or anyone they know have filed an ITR or applied for a PAN card.
- Balance theory with practical demonstrations on PAN application, portal registration, and filing steps.
- Summarise each section—PAN, ITR forms, e-filing steps, and assessment process—before moving to the next.
- Conclude the session by emphasising the importance of accurate filing and timely compliance to avoid penalties.

Say

- Welcome to this session on Income Tax Return Filing and Compliance Procedures.
- In this unit, we will learn about the structure and purpose of the Permanent Account Number (PAN) and its role in tax administration.

- We will also discuss the steps involved in applying for a PAN, registering for ITR filing, and filing returns through the online portal.
- We will identify the different ITR forms, understand presumptive taxation, and review the process of assessment, penalties, and refunds.
- By the end of this session, you will be able to perform basic compliance tasks and file income tax returns accurately through the online system.

Ask



- What do you know about PAN and why is it important for taxpayers?
- Have you ever applied for a PAN card or registered on the income tax e-filing portal?
- Can anyone name the different types of ITR forms used in India?
- Why do you think different ITR forms exist for various taxpayer categories?
- What does the term “presumptive taxation” mean to you?
- What happens if an individual fails to file their income tax return on time?
- How does the government issue refunds to taxpayers who have paid extra tax?
- Why is maintaining compliance important for both individuals and businesses?

Elaborate



- The Permanent Account Number (PAN) is a unique 10-digit alphanumeric number issued by the Income Tax Department to track financial transactions.
- It acts as a universal identification key for taxpayers in all income tax-related matters.
- The online PAN application process is available through NSDL or UTIITSL portals, while registration for ITR filing is done on the Income Tax e-filing website.
- The Income Tax Return (ITR) is a form through which taxpayers report their income, deductions, and tax paid to the government.
- Different ITR forms apply to individuals, HUFs, firms, and companies depending on income source and category.
- The online filing procedure includes login, data entry, verification of details, uploading forms, and submission with digital or Aadhaar-based e-verification.
- Presumptive taxation (Sections 44AD, 44ADA, and 44AE) simplifies tax filing for small businesses and professionals by allowing them to declare income at a fixed percentage of turnover.
- The assessment process includes verification by the department and communication of any discrepancies or refunds.
- Interest and penalties apply for delays, underreporting, or non-filing of returns.
- The refund process is automated through direct credit to the taxpayer’s bank account after return processing.

Explain

- The PAN ensures unique identification of taxpayers and is mandatory for financial transactions such as salary payments, property purchases, and bank deposits.
- The online PAN application can be made through authorised service providers like NSDL or UTIITSL using Form 49A for residents.
- To file ITR online, the taxpayer must register on the Income Tax e-filing portal using PAN as the user ID.
- The ITR forms range from ITR-1 (for salaried individuals) to ITR-7 (for trusts and charitable institutions), depending on income type.
- The ITR filing steps include login, selecting the correct form, entering income and deduction details, verifying tax calculation, and e-verifying the submission.
- Presumptive taxation allows small taxpayers to pay tax on an estimated profit instead of maintaining detailed accounts.
- The assessment process involves the department checking return details and issuing refunds or notices if required.
- Interest under Sections 234A, 234B, and 234C is charged for delays or defaults, while penalties apply for non-filing or false information.
- Refunds are processed electronically and credited to the taxpayer's bank account after successful verification.
- Timely compliance ensures smooth processing, avoids penalties, and enhances financial credibility.

Demonstrate

The facilitator will demonstrate the PAN application process and e-filing registration on the Income Tax portal using screenshots or live walkthroughs. Participants will observe how to log in, select the appropriate ITR form, and fill in income, deductions, and tax details. A short video will show how Aadhaar-based e-verification and refund tracking are done online. The facilitator will also explain a sample case of presumptive taxation for a small trader or freelancer and show how tax is calculated and filed.

Activity

- 1. Name of the Activity:** File Your Return
- 2. Objective of the Activity:** To help participants understand the steps involved in online ITR filing and compliance procedures.
- 3. Resources:** Participant handbook, sample taxpayer data, PAN cards (sample), ITR form templates, calculators, and laptops or printed worksheets.
- 4. Time Duration:** 25 minutes
- 5. Instructions:**
 - Divide participants into small groups or pairs.
 - Provide each group with sample income and deduction data for a salaried individual or small business.
 - Ask them to select the correct ITR form and compute total income and tax liability.

- Groups should then list the steps for online filing and verification.
 - Facilitator reviews each group's approach, corrects mistakes, and summarises key filing steps.
6. **Outcome:** Participants will understand how to select ITR forms, calculate tax, and follow online filing and verification procedures correctly.

Notes for Facilitation

- Show real screenshots or recorded demonstrations of the income tax e-filing portal for visual clarity.
- Encourage participants to connect topics with previous units on tax computation and deductions.
- Explain new terms like e-verification, presumptive income, and refund tracking in simple language.
- Maintain an interactive pace by asking questions and using relatable taxpayer scenarios.
- Conclude by revising the full ITR filing process — from PAN registration to refund — and emphasising the benefits of compliance and timely filing.

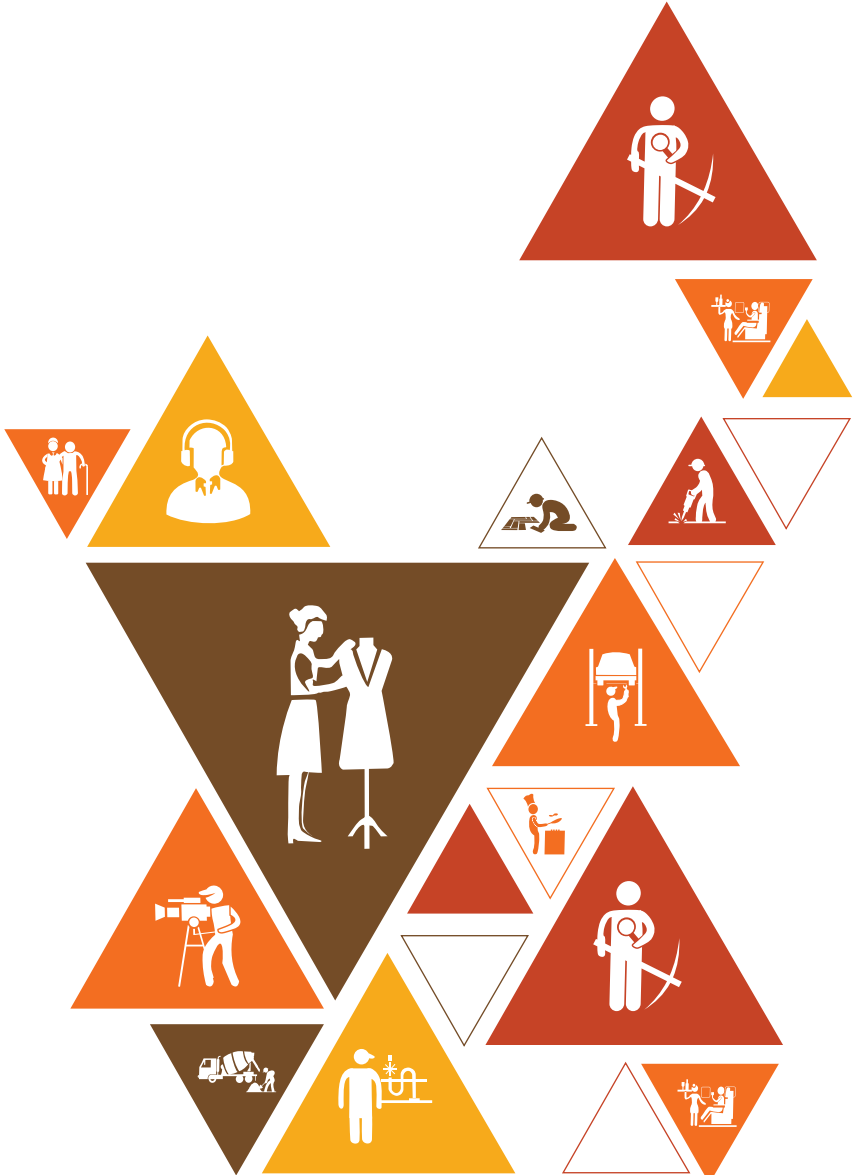
Answers to Exercises for PHB

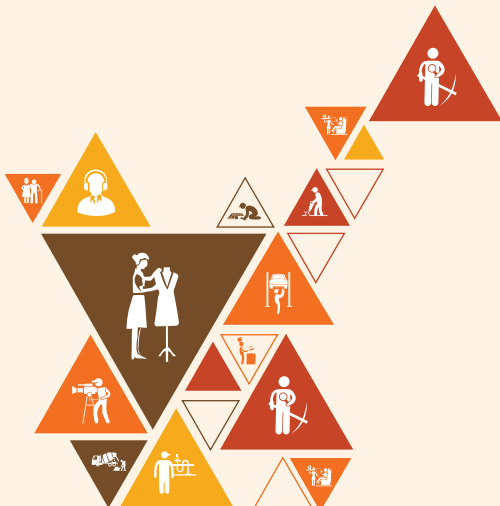
Multiple Choice Questions:

1. b. Tracking financial and tax-related transactions
2. c. PAN
3. d. ITR 4
4. b. Fixed percentage of turnover or receipts
5. a. Section 234A

Descriptive Questions:

1. Refer to Unit 6.1: Income Tax Return Filing and Compliance Procedures
Topic 6.1.1 Permanent Account Number and Its Role in Tax Compliance
2. Refer to Unit 6.1: Income Tax Return Filing and Compliance Procedures
Topic 6.1.2 Online PAN Application and Registration for ITR Filing
3. Refer to Unit 6.1: Income Tax Return Filing and Compliance Procedures
Topic 6.1.5 Presumptive Taxation Scheme
4. Refer to Unit 6.1: Income Tax Return Filing and Compliance Procedures
Topic 6.1.6 Assessment, Interest, Penalties, and Income Tax Refund Process
5. Refer to Unit 6.1: Income Tax Return Filing and Compliance Procedures
Topic 6.1.6 Assessment, Interest, Penalties, and Income Tax Refund Process





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Employability Skills

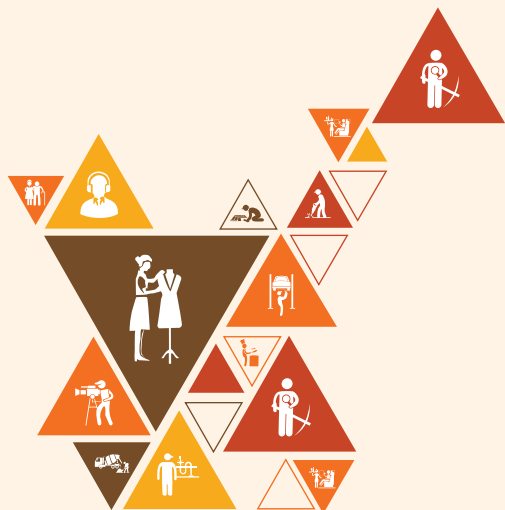


8. Annexures

Annexure I: Training Delivery Plan

Annexure II: Assessment Criteria

Annexure III: List of QR Codes Used in PHB



Annexure I

Training Delivery Plan

Training Delivery Plan			
Program Name:	Accounts Assistant		
Qualification Pack Name & Ref. ID	Accounts Assistant & BSC/Q8103		
Version No.	2.0	Version Update Date	07/10/2028
Pre-requisites to Training (if any)	Not Applicable		
Training Outcomes	<p>By the end of this program, the participants will be able to:</p> <ol style="list-style-type: none"> 1. Elaborate on the process of ascertaining different types of tax liabilities, evaluating tax compliance documents, and preparing tax challans for timely tax payments. 2. Explain the procedure for seeking and receiving income tax declarations from employees, calculating net salaries after statutory deductions, and preparing salary statements detailing earnings and deductions. 3. Discuss the verification of receipts and payment-related documents, recording of these transactions in the books of accounts, preparation of reconciliation statements, and execution of cash and inventory management. 4. Describe the process of obtaining and verifying documents related to purchases and sales and passing accounting entries accurately in journals. 5. Explain how to make provisions under various accounting heads, prepare depreciation statements, and compile reports such as profit and loss accounts, balance sheets, and other financial statements. 6. Describe effective communication techniques for interacting with customers, superiors, and colleagues to maintain service orientation and achieve customer satisfaction. 7. Highlight the importance of maintaining integrity in all financial transactions to ensure data security and ethical business practices. 8. Explain teamwork and collaboration techniques that help in creating a healthy and supportive workplace environment. 		

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
1.	Introduction to Accounts Assistant	Job role of an Accounts Assistant	<ul style="list-style-type: none"> Elaborate on the importance of effective communication in maintaining smooth workplace interactions, ensuring coordination among employees, and enabling individuals to handle business operations efficiently. Describe how communication supports resolving account-related troubles, strengthens accounting practices, and assists in increasing employment opportunities within a business. Outline the structure and duration of the Accounts Assistant training program, elaborating on theoretical aspects such as duties, objectives, and requirements, and illustrating practical outcomes like performing accounting tasks, maintaining records, and applying learned concepts effectively. 	Bridge Module	Classroom lecture/ Power-Point Presentation/Question & Answer and Group Discussion	Whiteboard and markers, Chart paper and sketch pens, an LCD Projector and Laptop for presentations, PCs/ Laptops, and Internet with Wi-Fi (at Least 2 Mbps Dedicated).	4 Theory (04:00) Practical (00:00)
2	Financial Accounting and Reporting	Source Document Authentication	<ul style="list-style-type: none"> Elaborate on the methods for preparing and verifying various sources of documents to ensure data integrity. Outline the accounting principles required to validate financial entry points. Describe the differences between invoices and supporting documents like purchase orders and delivery challans. 	BSC/N8110, PC1, KU7, KU26	Classroom lecture/ Power-Point Presentation/Question & Answer and Group Discussion	Whiteboard and markers, Chart paper and sketch pens, an LCD Projector and Laptop for presentations, PCs/ Laptops, and Internet with Wi-Fi (at Least 2 Mbps Dedicated).	7 Theory (03:00) Practical (04:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Records Lifecycle Management	<ul style="list-style-type: none"> Illustrate the process of maintaining both digital and physical financial records for audit readiness. Elucidate the IT skills and operating procedures necessary for computer-based record keeping. Describe the procedures for digitally updating customer details within the system. 	BSC/N8110, PC2, KU27, KU28			6 Theory (03:00) Practical (03:00)
		Reimbursement and Disbursement	<ul style="list-style-type: none"> Describe the operational flow for processing employee or vendor reimbursement requests. Outline the organisational guidelines for dealing with various types of payments. Elucidate the processes and methods used for making payments to different suppliers. 	BSC/N8110, PC3, KU23, KU24			6 Theory (03:00) Practical (03:00)
		Banking Liquidity Management	<ul style="list-style-type: none"> Describe the steps to prepare bank deposits and manage daily cash flow efficiently. Elaborate on the stipulated timelines for depositing taxes including GST to the government. Outline the organisational processes for managing different types of receipts. 	BSC/N8110, PC4, KU13, KU23			6 Theory (03:00) Practical (03:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Foundational Bookkeeping	<ul style="list-style-type: none"> Illustrate the techniques for maintaining comprehensive bookkeeping and books of accounts. Describe the accounting concepts used for recording daily business transactions. Elucidate the specific accounting systems and procedures followed by the company. 	BSC/N8110, PC5, KU8, KU22			6 Theory (03:00) Practical (03:00)
		Ledger and Trial Balance	<ul style="list-style-type: none"> Describe the preparation of ledger accounts and the subsequent extraction of a Trial Balance. Outline the basic elements of financial statements and how they relate to ledger balances. Elaborate on the transaction processing flow from entry to ledger. 	BSC/N8110, PC6, KU18, KU32			6 Theory (03:00) Practical (03:00)
		Bank Reconciliation Control	<ul style="list-style-type: none"> Elaborate on the preparation of Bank Reconciliation Statements to align internal books with bank records. Describe the accounting processes and procedures used to record invoice details accurately. Illustrate the use of MS Excel for performing complex financial reconciliations. 	BSC/N8110, PC7, KU25, KU33			6 Theory (03:00) Practical (03:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Tax Law Compliance	<ul style="list-style-type: none"> Describe the fundamental Income Tax laws and the requirements for filing annual returns. Outline the company's stand on legal and regulatory issues regarding taxation. Elucidate the essential factors of organisational development related to compliance. 	BSC/N8110, KU1, KU5, KU6			6 Theory (03:00) Practical (03:00)
		TDS and TCS Administration	<ul style="list-style-type: none"> Describe the legal framework for Tax Deducted at Source (TDS) and the associated filing requirements. Elaborate on the tax rates and computation of TDS and TCS for various supplies. Elucidate the applicable minimum contract values for GST-based TDS calculations. 	BSC/N8110, KU2, KU10, KU14			6 Theory (03:00) Practical (03:00)
		Corporate Governance	<ul style="list-style-type: none"> Outline the company policies regarding functional operations and data security concerns. Describe the company governance structure and the physical factors influencing the workplace. Elucidate the organisational hierarchy and reporting lines for financial transparency. 	BSC/N8110, KU3, KU4, KU5			5 Theory (02:00) Practical (03:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		GST Reporting Operations	<ul style="list-style-type: none"> Illustrate the preparation and accurate filing of electronic statements for outward supplies under GST. Describe the rules for claiming refunds under the GST law. Elucidate the specifics of the electronic cash ledger system within the GST framework. 	BSC/N8110, KU11, KU12, KU16			5 Theory (02:00) Practical (03:00)
		TDS Certification and Penalties	<ul style="list-style-type: none"> Outline the timeline for issuing TDS certificates by the deductor to the deductee. Describe the legal details required in a TDS certificate and the penalties for non-compliance. Elucidate the tax laws and tariffs applicable to specific business transactions. 	BSC/N8110, KU15, KU17, KU29			5 Theory (02:00) Practical (03:00)
		Financial Statement Synthesis	<ul style="list-style-type: none"> Describe the preparation and maintenance of the primary Financial Statements. Elucidate the purpose and structure of the Notes to Accounts. Outline the use of MS Word for drafting financial summaries and reports. 	BSC/N8110, KU30, KU31, KU33			5 Theory (02:00) Practical (03:00)
		Supply Chain Accounting	<ul style="list-style-type: none"> Describe the preparation of the Sales Register and Purchase Register. Outline the products and services the company deals in to ensure correct classification. Elucidate the details of clients and suppliers maintained in company records. 	BSC/N8111, PC5, PC6, KU20, KU21			5 Theory (02:00) Practical (03:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Invoice Generation	<ul style="list-style-type: none"> Elaborate on the requirements for preparing accurate Purchase and Sales Invoices. Describe the specific particulars that must be included in a valid invoice. Outline the accounting processes used to record these invoices in the ledger. 	BSC/N8111, PC1, KU19, KU25			5 Theory (02:00) Practical (03:00)
		Cash and Revenue Analysis	<ul style="list-style-type: none"> Describe the maintenance of the Daily Cash Report to track liquid assets. Elucidate the formulas and methods used to calculate total Sales Revenue. Illustrate how to use software tools to monitor daily financial inflows. 	BSC/N8111, PC2, PC3, KU28			5 Theory (02:00) Practical (03:00)
		Cost and Inventory Valuation	<ul style="list-style-type: none"> Describe the process to check and verify the Cost of Goods Sold (COGS). Outline the relationship between inventory levels and purchase registers. Elucidate the accounting concepts used for recording cost-related transactions. 	BSC/N8111, PC4, KU8, KU21			5 Theory (02:00) Practical (03:00)
		GST Outward Supply Filing	<ul style="list-style-type: none"> Describe the preparation of electronic statements detailing outward supplies of goods and services. Outline the timelines for depositing collected GST to the tax authorities. Elucidate the computation of net value for taxable goods under GST. 	BSC/N8111, KU11, KU13, KU10			5 Theory (02:00) Practical (03:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Vendor and Client Relations	<ul style="list-style-type: none"> Describe the process of identifying and recording particulars of company clients and suppliers. Outline the methods of collections and payments utilised for different stakeholders. Elucidate the procedure for updating customer details in the digital database. 	BSC/N8111, KU20, KU24, KU27			5 Theory (02:00) Practical (03:00)
		Product and Service Accounting	<ul style="list-style-type: none"> Outline the various products and services offered by the company and their accounting categories. Describe the tax tariffs and laws applicable to these specific business offerings. Elucidate the calculation of tax liabilities for customs and GST on these products. 	BSC/N8111, KU21, KU17, KU9			5 Theory (02:00) Practical (03:00)
		Accounting Software Literacy	<ul style="list-style-type: none"> Illustrate the use of computers and MS Office tools for daily accounting tasks. Describe the IT skills required for operating electronic devices in a financial environment. Elucidate the digital workflow for processing high-volume transactions. 	BSC/N8111, KU28, KU33, KU18			5 Theory (02:00) Practical (03:00)
		Document Examination	<ul style="list-style-type: none"> Describe the process of examining source documents for the preparation of financial statements. Outline the difference between primary invoices and secondary delivery documents. Elucidate the accounting principles used to verify document validity. 	BSC/N8112, PC1, KU26, KU7			5 Theory (02:00) Practical (03:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Financial Element Identification	<ul style="list-style-type: none"> Describe how to identify the core elements (assets, liabilities, equity, etc.) for a financial statement. Outline the basic ideas behind each element of the financial statement. Elucidate the accounting concepts used to classify these elements. 	BSC/N8112, PC2, KU32, KU8			5 Theory (02:00) Practical (03:00)
		Statement Maintenance	<ul style="list-style-type: none"> Illustrate the steps to maintain and update the annual Financial Statement. Describe the company's policies on financial functioning and security concerns. Elucidate the role of transaction processing in maintaining statement accuracy. 	BSC/N8112, PC3, KU3, KU18			5 Theory (02:00) Practical (03:00)
		Notes to Accounts Reporting	<ul style="list-style-type: none"> Describe the procedure for recording detailed Notes to Accounts. Elucidate the importance of understanding the context behind financial figures. Outline the use of word processing software to document these notes. 	BSC/N8112, PC4, KU31, KU33			5 Theory (02:00) Practical (03:00)
		Regulatory Tax Knowledge	<ul style="list-style-type: none"> Describe the Income Tax laws and the specific requirements for filing tax returns. Outline the GST law and the rules governing tax refunds. Elucidate the timelines for depositing taxes to avoid legal penalties. 	BSC/N8112, KU1, KU16, KU13			5 Theory (02:00) Practical (03:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Internal Governance and Security	<ul style="list-style-type: none"> Describe the company's governance structure and the physical factors affecting operations. Outline the security concerns related to financial data management. Elucidate the organisational guidelines for processing receipts and payments. 	BSC/N8112, KU4, KU3, KU23			5 Theory (02:00) Practical (03:00)
		Advanced GST Computation	<ul style="list-style-type: none"> Describe the computation of TDS and TCS under the current GST regime. Outline the preparation of electronic statements for tax amount collected. Elucidate the use of the electronic cash ledger for tax settlement. 	BSC/N8112, KU10, KU11, KU12			5 Theory (02:00) Practical (03:00)
3	Labor Laws and Payroll Accounting	Payroll Documentation and Examination	<ul style="list-style-type: none"> Describe the process of examining necessary documents required for payroll preparation to ensure data accuracy. Elaborate on the accounting principles and concepts used for recording payroll transactions. Outline the organisational guidelines for dealing with various types of employee payments. 	BSC/N8109, PC1, KU7, KU8, KU23	Classroom lecture/ Power-Point Presentation/Question & Answer and Group Discussion	Whiteboard and markers, Chart paper and sketch pens, an LCD Projector and Laptop for presentations, PCs/ Laptops, and Internet with Wi-Fi (at Least 2 Mbps Dedicated).	5 Theory (02:00) Practical (03:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Payroll Register Maintenance	<ul style="list-style-type: none"> Illustrate the methods to prepare and maintain comprehensive documents for the Payroll Register. Elucidate the IT skills and operating procedures of computers required for digital record keeping. Describe the use of MS Excel and Word for managing and updating employee payroll data. 	BSC/N8109, PC2, PC3, KU28, KU33			5 Theory (02:00) Practical (03:00)
		Social Security Account Management	<ul style="list-style-type: none"> Describe the steps to create accounts and login to the ESIC and EPFO portals. Outline the company policies on digital functioning and security concerns during online registration. Elucidate the procedures for digitally updating employee and organisational details. 	BSC/N8109, PC4, KU3, KU27			5 Theory (02:00) Practical (03:00)
		ESIC and EPFO Enrollment	<ul style="list-style-type: none"> Elaborate on how to fill the application forms for ESIC and EPFO accurately. Illustrate the process of submitting these applications through the designated government portals. Describe the basic understanding of essential factors in organisational development related to social security. 	BSC/N8109, PC5, PC6, KU6			5 Theory (02:00) Practical (03:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Statutory Return Filing	<ul style="list-style-type: none"> Describe the procedure for filling out application forms for filing ESIC and EPFO returns. Outline the stipulated timelines for depositing taxes and statutory dues to the government or tax authority. Elucidate the transaction processing steps involved in finalising statutory filings. 	BSC/N8109, PC7, KU13, KU18			5 Theory (02:00) Practical (03:00)
		Contribution and Deduction Norms	<ul style="list-style-type: none"> Elucidate the norms for proceeding with deduction payments as per labor law requirements. Describe the financial concepts used for the calculation of tax liabilities including Income Tax. Outline the specific tax laws and tariffs as applicable to the business's payroll operations. 	BSC/N8109, PC8, KU9, KU17			5 Theory (02:00) Practical (03:00)
		Statutory Submission and Compliance	<ul style="list-style-type: none"> Describe the final steps to submit ESIC and EPFO forms to the relevant authorities. Outline the company governance structure and the physical factors influencing administrative compliance. Elucidate the company's stand on different legal and labor issues. 	BSC/N8109, PC9, KU4, KU5			5 Theory (02:00) Practical (03:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Payroll Tax Integration	<ul style="list-style-type: none"> Elaborate on the Income Tax laws and the specific requirements for filing payroll-related returns. Describe the rules for Tax Deducted at Source (TDS) and the associated filing procedures. Elucidate the timeline for the issue of TDS certificates by the deductor to the deductee. 	BSC/N8109, KU1, KU2, KU15			5 Theory (02:00) Practical (03:00)
		GST and Payroll Correlation	<ul style="list-style-type: none"> Describe the tax rates and computation of TDS and TCS under the GST framework as they relate to service supplies. Illustrate the preparation and accurate filing of electronic statements detailing outward supplies. Elucidate the rules for refund under GST as applicable to business costs. 	BSC/N8109, KU10, KU11, KU16			7 Theory (04:00) Practical (03:00)
		Commercial Document Distinction	<ul style="list-style-type: none"> Describe the difference between invoices and other supported documents such as purchase orders and delivery challans. Outline the particulars required in an invoice and how they differ from payroll vouchers. Elucidate the accounting processes and procedures used to record invoice details. 	BSC/N8109, KU19, KU25, KU26			7 Theory (04:00) Practical (03:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Financial Reporting Literacy	<ul style="list-style-type: none"> Describe the basic elements of a financial statement and their relation to payroll expenses. Elucidate the purpose and structure of the Notes of Accounts in a maintained financial statement. Outline the preparation of collection schedules if required for payroll-related recoveries. 	BSC/N8109, KU30, KU31, KU32, KU29			6 Theory (05:00) Practical (01:00)
4	Heads of Income under Income Tax act 1961	Payroll Documentation and Statutory Compliance	<ul style="list-style-type: none"> Elaborate on the process of examining necessary documents and maintaining the payroll register to ensure accounting accuracy. Describe the fundamental accounting principles and concepts required for recording payroll transactions and financial liabilities. Outline the organisational guidelines for dealing with various types of receipts and payments including employee disbursements. 	BSC/N8108, PC1, PC2, PC3, KU7, KU8, KU9, KU23	Classroom lecture/ Power-Point Presentation/Question & Answer and Group Discussion	Whiteboard and markers, Chart paper and sketch pens, an LCD Projector and Laptop for presentations, PCs/ Laptops, and Internet with Wi-Fi (at Least 2 Mbps Dedicated).	6 Theory (03:00) Practical (00:00)
		Social Security Administration and Digital Operations	<ul style="list-style-type: none"> Illustrate the procedure for creating accounts, logging in, and filling out application forms for ESIC and EPFO. Elucidate the IT skills and operating procedures of computers required to digitally update customer and employee details. 	BSC/N8108, PC4, PC5, PC6, KU3, KU4, KU27, KU28			6 Theory (03:00) Practical (00:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
			<ul style="list-style-type: none"> Describe the company policies on operational functioning, security concerns, and the overall governance structure regarding social security. 				
		Taxation, Returns, and Financial Reporting	<ul style="list-style-type: none"> Elucidate the requirements for filling application forms for returns and following deduction payment norms for ESIC, EPFO, and Income Tax. Describe the tax rates and computation methods for TDS, TCS, and GST as applicable to business and payroll operations. Outline the preparation of financial statements, including the interpretation of Notes of Accounts and the basic elements of financial reporting. 	BSC/N8108, PC7, PC8, PC9, KU1, KU2, KU10, KU30, KU31, KU32			6 Theory (03:00) Practical (00:00)
5	Deductions under Chapter VI A	Financial Documentation and Records Control	<ul style="list-style-type: none"> Elaborate on the methods for preparing and verifying source documents and processing reimbursement requests. Illustrate the procedures for maintaining both digital and physical financial records while adhering to company security policies. Describe the IT skills and computer operating procedures required to digitally update customer details and manage electronic devices. 	BSC/N8110, PC1, PC2, PC3, KU3, KU27, KU28	Classroom lecture/ Power-Point Presentation/Question & Answer and Group Discussion	Whiteboard and markers, Chart paper and sketch pens, an LCD Projector and Laptop for presentations, PCs/ Laptops, and Internet with Wi-Fi (at Least 2 Mbps Dedicated).	6 Theory (03:00) Practical (00:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
		Accounting Lifecycle and Banking Operations	<ul style="list-style-type: none"> Outline the steps involved in maintaining books of accounts, bookkeeping, and preparing bank deposits. Elucidate the techniques for recording transactions through ledger accounts, trial balances, and bank reconciliation statements. Describe the accounting principles and concepts used to differentiate between invoices and supporting documents like purchase orders or delivery challans. 	BSC/N8110, PC4, PC5, PC6, PC7, KU7, KU8, KU26			6 Theory (03:00) Practical (00:00)
		Taxation Compliance and Financial Reporting	<ul style="list-style-type: none"> Elucidate the calculation of tax liabilities including Income Tax laws, GST, and Chapter VI A deductions. Describe the tax rates and computation of TDS/TCS along with the stipulated timelines for depositing taxes and issuing certificates. Outline the preparation of financial statements and notes of accounts using MS Excel and Word based on organisational guidelines. 	BSC/N8110, KU1, KU2, KU9, KU10, KU13, KU15, KU30, KU31, KU33			6 Theory (03:00) Practical (00:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
6	Filing of Income Tax Return	Tax Identification and Documentation	<ul style="list-style-type: none"> Describe the process of collecting and verifying Aadhaar and other necessary documents for tax registration. Elucidate the steps to submit applications for PAN and TAN, including the payment of charges as per portal guidelines. Outline the procedures for generating or obtaining Permanent Account Numbers and Tax Deduction Account Numbers. 	BSC/N8108, PC1, PC2, PC3, PC4, PC5, PC6, KU28	Classroom lecture/ Power-Point Presentation/Question & Answer and Group Discussion	Whiteboard and markers, Chart paper and sketch pens, an LCD Projector and Laptop for presentations, PCs/ Laptops, and Internet with Wi-Fi (at Least 2 Mbps Dedicated).	5 Theory (02:00) Practical (03:00)
		Portal Registration and Compliance	<ul style="list-style-type: none"> Elaborate on the methods for filling out forms on the Income Tax and TRACES portals according to official guidelines. Illustrate the process for successfully submitting electronic forms for tax compliance. Describe the company policies on digital functioning and security concerns when handling sensitive tax portal credentials. 	BSC/N8108, PC7, PC8, PC9, KU3, KU33			5 Theory (02:00) Practical (03:00)
		ITR and TDS Return Filing Assistance	<ul style="list-style-type: none"> Describe the systematic examination of documents and identification of correct return forms for filing. Elucidate the procedure for filling and submitting application forms for ITR and TDS returns as per guidelines. 	BSC/N8108, PC10, PC11, PC12, PC13, KU1, KU2, KU13, KU15			5 Theory (03:00) Practical (02:00)

SL	Module Name	Session name	Session Objectives	NOS	Methodology	Training Tools/Aids	Duration (hours)
			<ul style="list-style-type: none"> Outline the stipulated timelines for depositing taxes and the penalties associated with the late issuance of TDS certificates. 				
		Tax Law and Financial Integration	<ul style="list-style-type: none"> Elucidate the financial concepts used for calculating tax liabilities including Income Tax, GST, and Customs. Describe the accounting principles and techniques used for recording transactions and maintaining financial statements. Outline the tax rates and computation methods for TDS and TCS under the current tax laws and tariffs. 	BSC/N8108, KU7, KU8, KU9, KU10, KU17, KU30, KU32			5 Theory (03:00) Practical (02:00)
Total Durationc							Theory: 126:00 Practical: 144:00
Employability Skills (DGT/VSQ/N0102) (https://www.skillindiadigital.gov.in/content/list)							60:00
OJT							150:00
Total Duration							PR + TH + OJT + ES= 480 : 00

Annexure II

Assessment Criteria

CRITERIA FOR ASSESSMENT OF TRAINEES

Assessment Criteria for Accounts Assistant	
Job Role	Accounts Assistant
Qualification Pack	BSC/Q8103, V2.0
Sector Skill Council	Gem & Jewellery

S. No.	Guidelines for Assessment
1	Criteria for assessment for each Qualification Pack will be created by the Sector Skill Council. Each Performance Criteria (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down proportion of marks for Theory and Skills Practical for each PC.
2	The assessment for the theory part will be based on knowledge bank of questions created by the SSC.
3	Assessment will be conducted for all compulsory NOS, and where applicable, on the selected elective/option NOS/set of NOS.
4	Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training center (as per assessment criteria below).
5	Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/training center based on this criterion.
6	To pass the Qualification Pack, every trainee should score a minimum of 70% of aggregate marks to successfully clear the assessment.
7	In case of unsuccessful completion, the trainee may seek reassessment on the Qualification Pack.

Assessment Outcomes	Assessment Criteria for Outcomes	Marks Allocation		
		Theory	Practical	Viva
BSC/N8108: Prepare tax compliance related document	Prepare Documents for ITR and TDS Returns	18	30	-
	PC1. Collect Aadhar and other necessary documents	3	5	-
	PC2. Verification of documents	3	5	-
	PC3. Submit application with requested documents for PAN and TAN	3	5	-
	PC4. Pay Charges mentioned in the portal as per the guidelines	3	5	-
	PC5. Generate or obtain PAN	3	5	-
	PC6. Obtain TAN	3	5	-
	e-Filing portal Registration	9	14	-
	PC7. Fill forms of Income Tax Portal as per guidelines	3	4	-
	PC8. Fill the TRACES portal as per guidelines	3	5	-
	PC9. Submit the forms	3	5	-
	Assist with filing of Income Tax Returns (ITR) and Tax Deducted at source (TDS) Returns	13	16	-
	PC10. Examine the documents for filing of returns	3	4	-
	PC11. Identify the return forms	3	4	-





	PC12. Fill the application forms for filing as per the guidelines	3	4	-
	PC13. Submit the application	4	4	-
	NOS Total	40	60	-
BSC/N8109: Pre-prepare and perform payroll functions	Prepare and verify documents for Payroll Preparation	15	18	-
	PC1. Examine necessary documents	5	7	-
	PC2. Prepare and maintain documents for Payroll Register	5	6	-
	PC3. Prepare and maintain documents for Payroll Register	5	4	-
	Application of ESIC and EPFO	13	21	-
	PC4. Create the Account and Login	5	7	-
	PC5. Fill application form of ESIC and EPFO	4	7	-
	PC6. Submit the application	4	7	-
	Filing ESIC and EPFO	12	21	-
	PC7. Fill the application forms for filing returns	4	7	-
	PC8. Proceed with deduction payment norms	4	8	-
	PC9. Submit the forms	4	7	-
	NOS Total	40	60	-
BSC/N8110: Pre-prepare receipt and payment voucher	Create and Verify the Documents	22	36	-
	PC1. Prepare and verify the source of documents	5	9	-
	PC2. Maintain digital and physical financial records	5	9	-
	PC3. Process Reimbursement process	6	9	-
	PC4. Prepare Bank deposit	6	9	-
	Maintain Books of Accounts	18	24	-
	PC5. Maintain book keeping	6	8	-
	PC6. Prepare Ledger accounts and Trail Balance	6	8	-
	PC7. Prepare Bank Reconciliation statement	7	9	-
	NOS Total	40	60	-
BSC/N8111: Understand and book Credit purchases and sales	Prepare and verify the documents for sales register and purchase register	30	25	-
	PC1. Prepare Purchase and Sales Invoice	-	-	-
	PC2. Maintain Daily Cash Report	-	-	-
	PC3. Calculate Sales Revenue	-	-	-
	PC4. Check Cost of goods sold	-	-	-
	Maintain Sales Register and Purchase register	10	35	-
	PC5. Prepare Sales Register	-	-	-
	PC6. Prepare Purchase Register	-	-	-
	NOS Total	40	60	-
BSC/N8112: Prepare Financial Statements	Prepare Financial statement	40	60	-
	PC1. Examine the documents for preparation of financial statement	10	15	-
	PC2. Identify the Elements for Financial statement	10	15	-
	PC3. Maintain financial statement	10	15	-
	PC4. Record Notes of accounts	10	15	-
	NOS Total	40	60	-






DGT/VSQ/N0102: Employability Skills (60 Hours)	Introduction to Employability Skills	1	1	
	PC1. identify employability skills required for jobs in various industries	-	-	
	PC2. identify and explore learning and employability portals	-	-	
	Constitutional values – Citizenship	1	1	
	PC3. recognize the significance of constitutional values, including civic rights and duties, citizenship, responsibility towards society etc. and personal values and ethics such as honesty, integrity, caring and respecting others, etc.	-	-	
	PC4. follow environmentally sustainable practices	-	-	
	Becoming a Professional in the 21st Century	2	4	
	PC5. recognize the significance of 21st Century Skills for employment	-	-	
	PC6. practice the 21st Century Skills such as Self- Awareness, Behaviour Skills, time management, critical and adaptive thinking, problem-solving, creative thinking, social and cultural awareness, emotional awareness, learning to learn for continuous learning etc. in personal and professional life	-	-	
	Basic English Skills	2	3	
	PC7. use basic English for everyday conversation in different contexts, in person and over the telephone	-	-	
	PC8. read and understand routine information, notes, instructions, mails, letters etc. written in English	-	-	
	PC9. write short messages, notes, letters, e-mails etc. in English	-	-	
	Career Development & Goal Setting	1	2	
	PC10. understand the difference between job and career	-	-	
	PC11. prepare a career development plan with short- and long-term goals, based on aptitude	-	-	
	Communication Skills	2	2	
	PC12. follow verbal and non-verbal communication etiquette and active listening techniques in various settings	-	-	
	PC13. work collaboratively with others in a team	-	-	
	Diversity & Inclusion	1	2	
	PC14. communicate and behave appropriately with all genders and PwD	-	-	
	PC15. escalate any issues related to sexual harassment at workplace according to POSH Act	-	-	
	Financial and Legal Literacy	2	3	
	PC16. select financial institutions, products and services as per requirement	-	-	
	PC17. carry out offline and online financial transactions, safely and securely	-	-	
	PC18. identify common components of salary and compute income, expenses, taxes, investments etc	-	-	
	PC19. identify relevant rights and laws and use legal aids to fight against legal exploitation	-	-	
	Essential Digital Skills	3	4	
	PC20. operate digital devices and carry out basic internet operations securely and safely	-	-	






PC21. use e- mail and social media platforms and virtual collaboration tools to work effectively	-	-	
PC22. use basic features of word processor, spreadsheets, and presentations	-	-	
Entrepreneurship	2	3	
PC23. identify different types of Entrepreneurship and Enterprises and assess opportunities for potential business through research	-	-	
PC24. develop a business plan and a work model, considering the 4Ps of Marketing Product, Price, Place and Promotion	-	-	
PC25. identify sources of funding, anticipate, and mitigate any financial/ legal hurdles for the potential business opportunity	-	-	
Customer Service	1	2	
PC26. identify different types of customers	-	-	
PC27. identify and respond to customer requests and needs in a professional manner.	-	-	
PC28. follow appropriate hygiene and grooming standards	-	-	
Getting ready for apprenticeship & Jobs	2	3	
PC29. create a professional Curriculum vitae (Résumé)	-	-	
PC30. search for suitable jobs using reliable offline and online sources such as Employment exchange, recruitment agencies, newspapers etc. and job portals, respectively	-	-	
PC31. apply to identified job openings using offline/online methods as per requirement	-	-	
PC32. answer questions politely, with clarity and confidence, during recruitment and selection	-	-	
PC33. identify apprenticeship opportunities and register for it as per guidelines and requirements	-	-	
NOS Total	20	30	
PC 8. use jigs to hold the jewellery piece securely while painting	2	3	-
PC 9. apply the enamel using the appropriate tools (such as brushes or droppers) in a precise and even manner	2	3	-
PC 10. control the flow and thickness of the enamel to achieve the desired finish without overflow	2	3	1
PC 11. layer different colours of enamel if required, ensuring each layer is cured properly before applying the next	3	3	1
PC 12. use techniques like shading, gradients, or textured finishes to enhance the design	2	3	1
PC 13. cure the enamel by allowing it to dry and harden in a controlled environment, following manufacturer guidelines	2	3	-
Finish and inspect the enamelled jewellery	9	12	2
PC 14. inspect the cured enamel for defects such as air bubbles, uneven application, or discolouration	3	3	1
PC 15. file and buff the enamelled jewellery piece to remove any excess enamel from areas where it is not required	2	3	-
PC 16. attach other jewellery components like stones, beads, etc.	2	3	-
PC 17. perform a final quality check, ensuring that the design, colour, and finish meet the required specifications	2	3	1
NOS Total	40	50	10





Annexure III

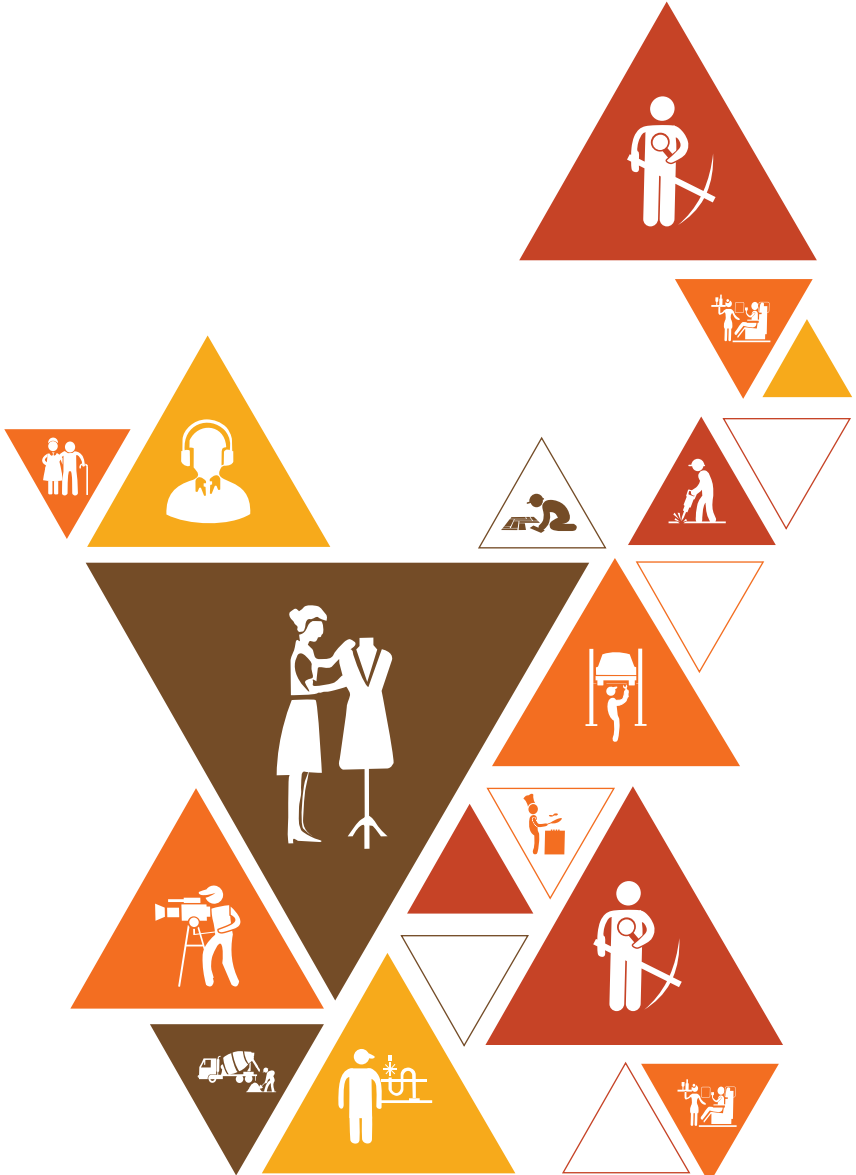
List of QR Codes Used in PHB

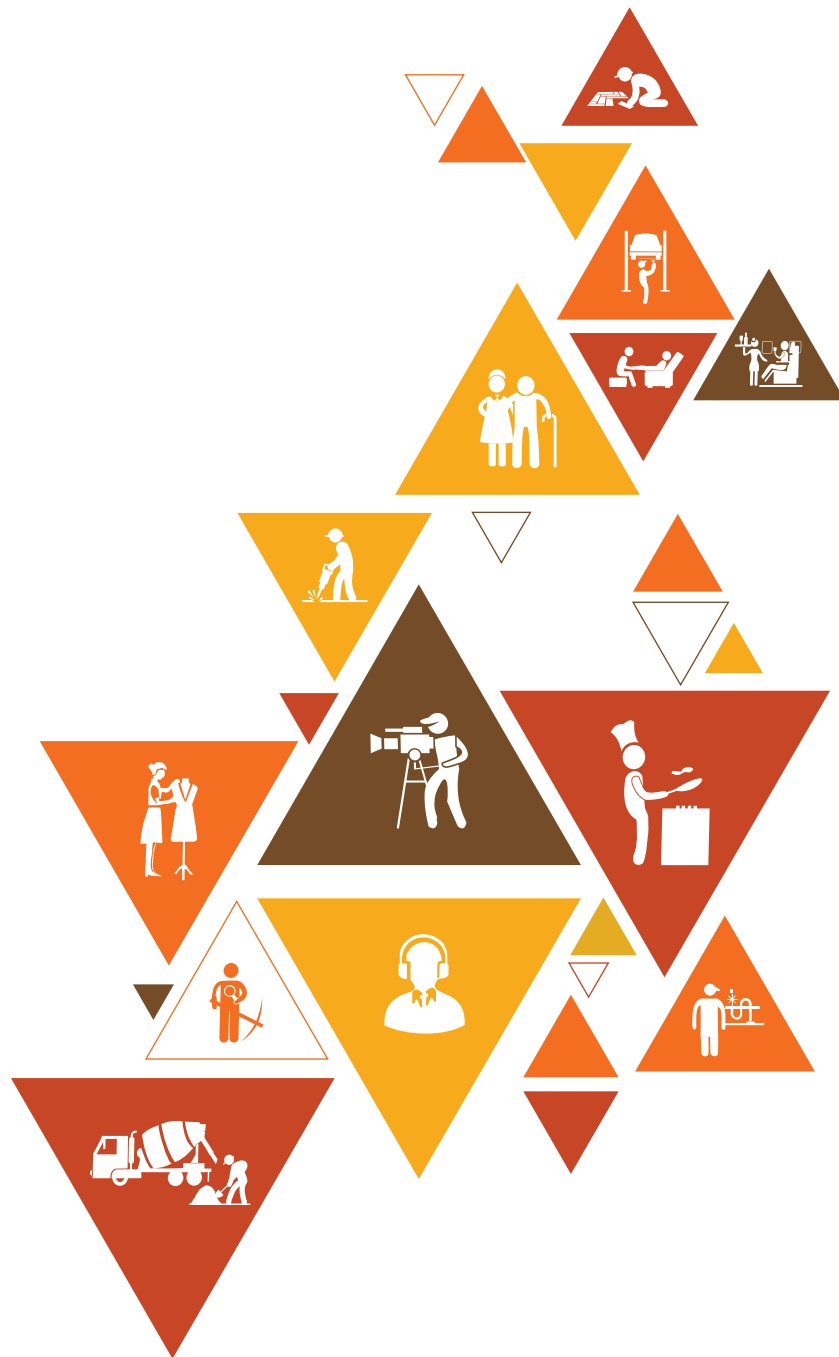
Module No.	Unit No.	Topic Name	Page No. in PHB	Link for QR Code (s)	QR code (s)
Module 1: Introduction to Accounts Assistant	Unit 1.1: Introduction to Accounts Assistant	1.1.3 Duties and Responsibilities of an Accounts Assistant	11	https://www.youtube.com/watch?v=fm1GA00fWic	 Accounting assistant roles and responsibilities
		1.1.4 Skills, Qualifications, and Job Requirements	11	https://www.youtube.com/watch?v=MuzKpajM94Y	 Job description of Accounting Assistant - Roles, Responsibilities & Skills
Module 2: Financial Accounting and Reporting	Unit 2.1: Fundamentals of Accounting and Financial Statements	2.1.1 Basic Accounting Concepts, Principles, and Terminologies	37	https://www.youtube.com/watch?v=2mVFIBchjmc	 Accounting Principles. Concepts & Conventions.
			37	https://www.youtube.com/watch?v=Y8yV12bShrI	 Accounting Concepts and Conventions

Module No.	Unit No.	Topic Name	Page No. in PHB	Link for QR Code (s)	QR code (s)
		2.1.5 Trial Balance Preparation and Analysis	37	https://www.youtube.com/watch?v=jdZS-vJrnzYw	 Trial Balance, Financial accounting and analysis
	Unit 2.2: Advanced Financial Reporting and Analysis	2.2.1 Balance Sheet and Equity Statement Preparation 2.2.3 Financial Ratio Calculation and Interpretation	37	https://www.youtube.com/watch?v=pflmPkogzCw	 Balance Sheet Analysis
			37	https://www.youtube.com/watch?v=-UbF-ZRd8Eds	 Ratio Analysis Financial Statement Analysis
			37	https://www.youtube.com/watch?v=3kAsxVzR-Jml&t=2179s	 Financial Ratios for Easy Analysis of Companies!
Module 3: Labour Laws and Payroll Accounting	Unit 3.1: Labour Laws Applicable to Employment and Payroll	3.1.1 Contract Act and Employment Relationships	62	https://www.youtube.com/watch?v=t96A1DrsZTw	 Indian Contract Act

Module No.	Unit No.	Topic Name	Page No. in PHB	Link for QR Code (s)	QR code (s)
Module 4: Heads of Income under Income Tax Act 1961	Unit 3.2: Payroll Accounting and Statutory Compliance	3.2.1 Concept and Process of Payroll Ac- counting	62	https://www.youtube.com/watch?v=7k4_fTxThMQ	 Payroll Account- ing
		3.2.4 Statutory Deductions from Salary	62	https://www.youtube.com/watch?v=YBnI8MB12g	 Deductions from Salary
	Unit 4.1: Income Tax Computation and Compli- ance under the Income Tax Act, 1961	4.1.2 Steps in Computing Total Income	79	https://www.youtube.com/watch?v=BEvXoGEJH4g	 Income Tax Lecture
		4.1.6 Clubbing of Income Pro- visions	79	https://www.youtube.com/watch?v=-w8RcXtxzMI	 Clubbing of In- come Provisions under Income Tax Act 1961
			79	https://www.youtube.com/watch?v=embl7P7FFk8	 Clubbing of In- come, Financial Planning and Tax Manage- ment

Module No.	Unit No.	Topic Name	Page No. in PHB	Link for QR Code (s)	QR code (s)
Module 5: Deductions under Chapter VI A	Unit 5.1: Deductions under Chapter VI A	5.1.1 Overview and Scope of Chapter VI A Deductions	93	https://www.youtube.com/watch?v=WjwI5kXBdAA	 Revise Important Deductions under Chapter VI-A
		5.1.2 Classification of Deductions under Sections 80C to 80U	93	https://www.youtube.com/watch?v=mDLiHi-pBEo-A&list=PLGb_lIcnrkRqp-fE-Hw30F-rnIb4ZkubcPU	 80C To 80U Deductions Section 80C to 80U Deductions Explained
Module 6: Filing of Income Tax Return	Unit 6.1: Income Tax Return Filing and Compliance Procedures	6.1.1 Permanent Account Number and Its Role in Tax Compliance	108	https://www.youtube.com/watch?v=W9QD-Opb1DOA	 Indian Taxation Law : Permanent Account Number (PAN Card)
		6.1.3 Types of Income Tax Return Forms and Applicability	108	https://www.youtube.com/watch?v=fFR-WMfr_dFA	 Latest ITR Forms 1 to 7 Explained ITR form 1 2 3 4 5 6 7







Skill India
कौशल भारत - कुशल भारत



सत्यमेव जयते
GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT
& ENTREPRENEURSHIP



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