

COMMERCE PROSPECTUS

ICL
SINCE 2015



**EVERYTHING YOU NEED TO KNOW ABOUT
COMMERCE BEFORE GETTING STARTED AFTER 10**

**THE INSTITUTE OF
COMMERCE & LEARNING**

SESSION 2024-25



4 REASONS
WHY YOU SHOULD
STUDY COMMERCE
AFTER 10TH

SESSION 2024-25

1 Diverse Career Opportunities
Pursuing Commerce after 10th opens up a wide range of career paths, including accountancy, finance, business management, marketing, and entrepreneurship. Recent data from the [National Skill Development Corporation \(NSDC\)](#) indicates a growing demand for skilled professionals in these fields, driven by India's expanding economy.

2 Globalization and Business Expansion
With India's increasing integration into the global economy, there is a rising demand for commerce graduates who possess skills in international business, trade, and finance. Data from the [Ministry of Commerce and Industry](#) highlight the importance of commerce education in facilitating international trade and business expansion.

3 Entrepreneurial Opportunities
Recent statistics from the [Ministry of Micro, Small and Medium Enterprises \(MSMEs\)](#) emphasize the significant contribution of entrepreneurs to India's economic growth. Studying Commerce equips individuals with the knowledge and skills needed to start and manage their own businesses, contributing to job creation and economic development.

4 Financial Literacy and Management
Commerce education provides essential knowledge about financial literacy, budgeting, investment strategies, and risk management. In a survey conducted by the [Reserve Bank of India \(RBI\)](#), it was found that improving financial literacy among youth is crucial for promoting economic stability and sustainable development.

**TOP
10
CAREERS**

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- 1 Chartered Accountant (CA):** CA is a prestigious profession in accounting and finance. CAs provide auditing, taxation, financial management, and advisory services to individuals, businesses, and organizations.
- 2 Company Secretary (CS):** CS professionals handle corporate governance, compliance, and regulatory matters for companies. They ensure that companies comply with legal and regulatory requirements and facilitate effective communication between the company's board, management, and stakeholders.
- 3 Cost and Management Accountant (CMA):** CMAs focus on cost management, financial planning, and decision-making within organizations. They analyze costs, prepare budgets, and provide valuable insights to help companies optimize their financial performance.
- 4 Financial Analyst:** Financial analysts evaluate financial data, market trends, and investment opportunities to provide recommendations for investment decisions. They work in banks, financial institutions, investment firms, and corporate finance departments.
- 5 Banking Professional:** Banking professionals work in various roles within banks and financial institutions, including retail banking, corporate banking, investment banking, and treasury operations. They handle customer transactions, lending, risk management, and financial advisory services.

- 6 Investment Banker:** Investment bankers facilitate mergers and acquisitions, initial public offerings (IPOs), and other corporate finance transactions. They advise clients on capital raising, strategic investments, and financial restructuring.
- 7 Stockbroker:** Stockbrokers buy and sell securities on behalf of clients, including stocks, bonds, commodities, and derivatives. They provide investment advice, execute trades, and help clients manage their investment portfolios.
- 8 Financial Planner:** Financial planners help individuals and families achieve their financial goals by providing comprehensive financial planning and advisory services. They assess clients' financial situations, develop personalized financial plans, and offer recommendations on investments, retirement planning, insurance, and tax strategies.
- 9 Tax Consultant:** Tax consultants specialize in tax planning, compliance, and advisory services for individuals and businesses. They help clients minimize tax liabilities, ensure compliance with tax laws and regulations, and represent clients in tax matters with tax authorities.
- 10 Management Consultant:** Management consultants advise organizations on strategic planning, operations management, process improvement, and organizational development. They analyze business challenges, recommend solutions, and help implement changes to improve performance and efficiency.

Expected Initial Annual Salaries

- 1 Chartered Accountant (CA):** The starting salary for a fresher CA can range from ₹6-10 lakhs per annum. With experience and specialization, CAs can earn significantly higher salaries, ranging from ₹10-30 lakhs or more per annum.
- 2 Company Secretary (CS):** Entry-level CS professionals can expect salaries in the range of ₹4-8 lakhs per annum. With experience and seniority, CS professionals can earn salaries upwards of ₹10 lakhs or more per annum.
- 3 Cost and Management Accountant (CMA):** Fresh CMAs typically earn salaries in the range of ₹4-7 lakhs per annum. With experience and expertise, CMAs can earn salaries ranging from ₹8-15 lakhs or more per annum.
- 4 Financial Analyst:** Entry-level financial analysts can expect salaries in the range of ₹4-8 lakhs per annum. Experienced financial analysts with specialized skills or working in investment banking or consulting firms can earn salaries ranging from ₹8-20 lakhs or more per annum.
- 5 Banking Professional:** Salaries for banking professionals vary depending on the role and level of experience. Entry-level positions in retail banking or operations may offer salaries in the range of ₹3-6 lakhs per annum, while mid-level and senior positions in corporate banking or investment banking can offer salaries ranging from ₹8-20 lakhs or more per annum.

Expected Initial Annual Salaries

- 6 Investment Banker:** Entry-level investment bankers typically earn salaries in the range of ₹8-15 lakhs per annum. Experienced investment bankers, especially those working in top-tier investment banks, can earn salaries ranging from ₹20-50 lakhs or more per annum, including bonuses and incentives.
- 7 Stockbroker:** Stockbrokers can earn commissions based on the volume and value of transactions they execute for clients. Entry-level stockbrokers may earn salaries in the range of ₹3-8 lakhs per annum, while experienced stockbrokers with a substantial client base can earn significantly higher incomes.
- 8 Financial Planner:** Financial planners may earn salaries in the range of ₹4-10 lakhs per annum, depending on factors such as experience, client base, and the firm they work for. Senior financial planners or those running their practices can earn salaries ranging from ₹10-30 lakhs or more per annum.
- 9 Tax Consultant:** Entry-level tax consultants can expect salaries in the range of ₹3-7 lakhs per annum. Experienced tax consultants, especially those with specialized knowledge or working in top consulting firms, can earn salaries ranging from ₹8-20 lakhs or more per annum.
- 10 Management Consultant:** Entry-level management consultants may earn salaries in the range of ₹5-10 lakhs per annum. Experienced management consultants, particularly those working in top consulting firms or specializing in niche areas, can earn salaries ranging from ₹15-30 lakhs or more per annum.

SUBJECT OPTIONS

CORE SUBJECTS

English – Will mostly include fiction and non fiction lessons. there would be some letter writing, essays, article writing, note making etc – the basic you need to know to work in an office later on.

Accounting – It is concerned with the financial information about a business entity to users such as shareholders and managers.

Business Studies – A subject essentially to be applied in your whole life. it will introduce you to the concepts of marketing, finance, organizational

Economics – This subject which will teach you why the world works in a certain way in very simple terms. You'll learn what is demand, supply, their interplay, the business systems, consumer behavior, production concepts, cost concepts and everything in between.

Optional subjects

Physical Education - It basically deals with Planning in Sports, Sports and Nutrition, Yoga and Lifestyle, Physical Education and Sports for CWSN – Children with Special Needs etc.

LAW / Legal studies - Legal studies will comprise units such as historical evolution of Indian legal system, civil and criminal courts and processes, theory and nature of political institutions, nature and sources of law, family justice system.

Maths – Will include topics ranging from algebra, trigonometry, geometry and all topics you use later in life Because you'll need those concepts in CAT or GMAT (provided you are serious about pursuing a career in commerce/business)

Painting / Fine Art - The Art Portfolio will consist of a compilation of all art work, from sketch to finished product.

ABOUT ICL



The Institute of Commerce & Learning, known as **ICL-CHHAPRA**, stands as a premier commerce institute in Bihar. **Founded in 2015** in Chhapra, it has since expanded to include branches in Patna and other emerging towns of Bihar. Our institution is committed to fostering the holistic development of students who choose commerce as their academic foundation.

Guided by our motto, 'Developing Responsible Professionals,' we prioritize equipping our students with both theoretical knowledge and practical applications relevant to the real world. From the onset of standard 12th, we immerse our students in industry exposure through engaging them in real-world case studies. This approach instills in them the confidence to confront real-world challenges by applying the knowledge acquired within the classroom.

For the past 9 years, we have proudly maintained a consistent record of achieving a 100% passing percentage, consistently producing district toppers. This achievement is a testament to the dedication and expertise of our highly qualified faculty members."

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**10 REASONS
WHY
CHOOSE
ICL**

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WHY CHOOSE ICL

- 1 Highly Trained Commerce Professionals:** Our team comprises highly skilled and trained commerce professionals dedicated to delivering quality education and guidance.
- 2 Extensive Industry Exposure:** Our students benefit from exposure to esteemed companies such as Bajaj, Aditya Birla, ICICI Bank, Ministry of Corporate Affairs, and others, providing invaluable insights into the commerce field.
- 3 Comprehensive Curriculum Planning:** We adhere to meticulously structured chapter plans, ensuring a comprehensive coverage of course material to facilitate optimal learning outcomes.
- 4 Thorough Test Series:** With a robust test series comprising 64 practice tests, we offer ample opportunities for students to assess their understanding and refine their skills.
- 5 Results-Oriented Pedagogy:** Our teaching methodology is anchored in a results-oriented pedagogy, emphasizing thorough chapter notes and a relentless pursuit of academic excellence.
- 6 Guidance and Counseling Services:** We provide personalized guidance and career counseling to empower students in making informed decisions about their future endeavors.
- 7 Unique Offering:** Legal Studies: As the sole commerce institute in Bihar offering legal studies as an optional subject in both Class 11th and 12th, we provide students with a distinctive educational opportunity.

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WHY CHOOSE ICL

- 8 Regular Doubt Resolution Sessions:** Our dedicated faculty conducts regular doubt and query sessions to ensure that students receive timely clarification and support in their academic journey.
- 9 Comprehensive Commerce Courses:** We offer a comprehensive range of core commerce courses, including CA/CS/CWA, all under one roof, facilitating seamless transition and comprehensive career preparation after Class 12th.
- 10 Legacy of Excellence:** With a proud tradition of developing responsible professionals since 2015, we continue to uphold our commitment to nurturing talent and fostering academic and professional success.

- We maintain 100% passing percentage since our inception.
- We are producing district toppers for 9 years down the line.
- Our more than 20% students has scored more than 90% marks in cbse 12th board exams.

**WE
ARE
NO. #1**

**IN COMMERCE
EDUCATION**

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ICL GOLDEN BOY

**BIHAR'S
YOUNGEST CA**

**ABHIJEET
ANAND**

"THE GOLDEN BOY" OF ICL

- SCORED 94.6% IN CBSE BOARD
- CRACKED CA- CPT IN 1ST ATTEMPT
- CRACKED CA-IPC GROUP - I IN FIRST ATTEMPT
- CRACKED CA- IPC GROUP- II IN FIRST ATTEMPT
- CRACKED CA - FINAL IN FIRST ATTEMPT

YOUNGEST CA, ABHIJEET ANAND HAILS FROM CHHAPRA

**ICL GOLDEN GIRL
PREYOSEE
DAS**



- SCORED 97% IN CBSE BOARD EXAM
- CRACKED CUET WITH 99.8%

Preyosee Das is currently in Sri Ram College of Commerce (SRCC), Indian's most prestigious commerce college.

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LEARNING



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