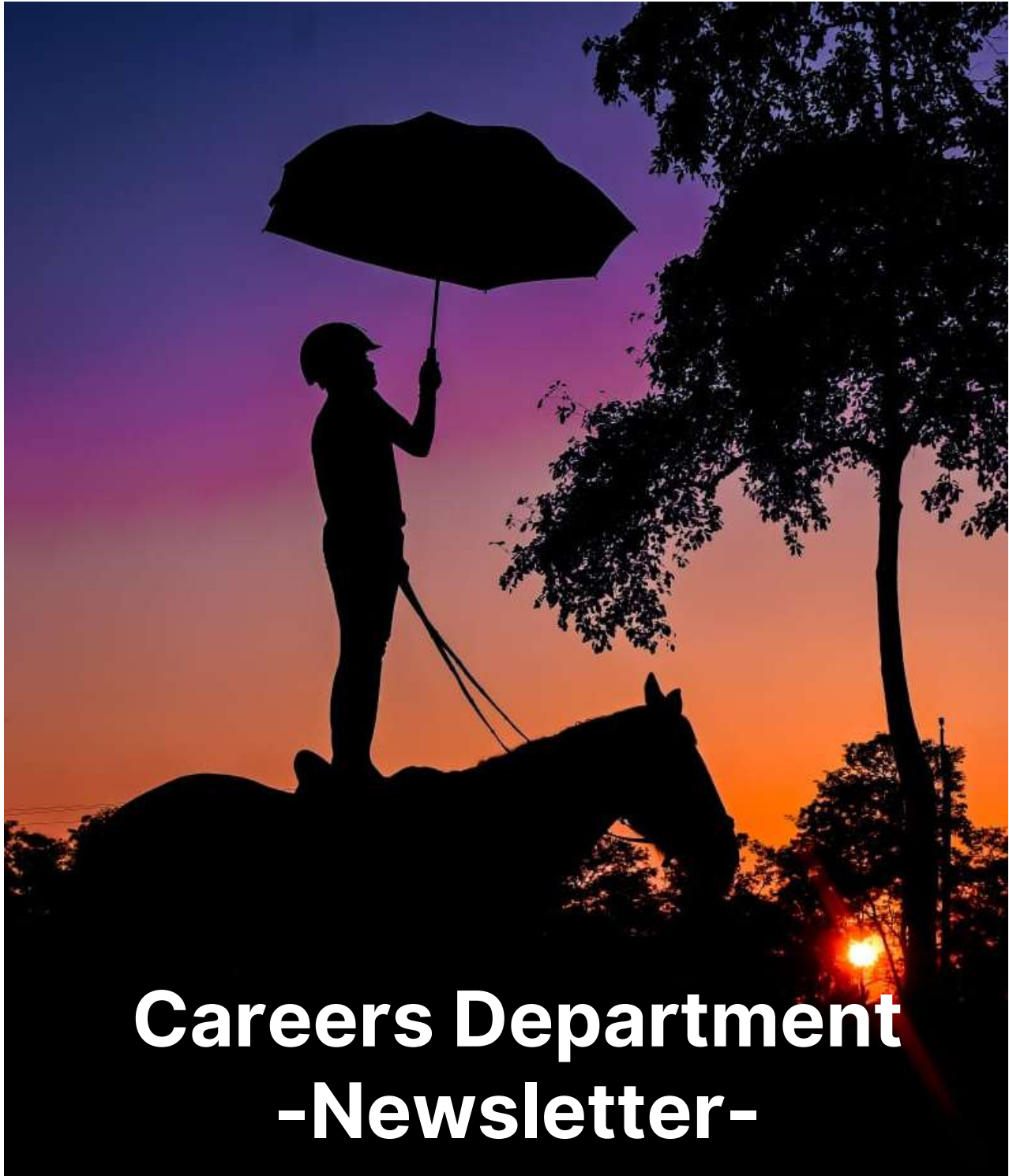




The Next Step



Great Guidance for a Great Future



**Careers Department
-Newsletter-**

Volume- 3 Seventeenth Edition, Dec 2023

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EDITOR'S NOTE

Dear Readers,

We would like to take a moment to express our heartfelt gratitude to all of you for your unwavering support and belief in our work. Thank you for being an integral part of our newsletter community.

In this edition, we are thrilled to shine a spotlight on a diverse range of academic programs, each offering unique pathways to knowledge and opportunity. We delve into the world of higher education, from Bachelor of Commerce (B. Com) and its specialized counterpart B. Com (Hons), to the fascinating world of Bachelor of Arts, and the intricacies of Actuarial Science.

These academic pursuits open doors to new horizons, offering different avenues for personal and professional growth. Whether you're considering a career in business, the arts, or the actuarial sciences, we aim to provide insights and information that can guide your educational journey.

We hope you find this edition informative and inspiring, and as always, we welcome your feedback and ideas. Thank you for being a valued member of our community, and we look forward to sharing more educational insights with you in the future.

As always, we value your feedback and suggestions. If you have any better suggestions or ideas for future topics, please feel free to write to us at **careers@assamvalleyschool.com**. Your input is crucial in ensuring that we continue to provide relevant and beneficial content to our readers.

Warm regards,

Devesh Prajapati

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BACHELOR OF COMMERCE

Bachelor of Commerce (B. Com) is an undergraduate academic degree for students who wish to pursue their careers in the commerce discipline. A Bachelor of Commerce (B. Com) is an undergraduate degree program that focuses on various aspects of commerce and business. It is a popular choice for students interested in pursuing careers in business, finance, accounting, marketing, and related fields. The duration of the B. Com course is 3 years in India, divided into six distinct semesters. The B. Com courses list includes Marketing, accounting, entrepreneurship, statistics, finance, economic policy, various taxation and industrial laws etc.

Curriculum:

The B. Com curriculum typically covers a wide range of subjects related to commerce. Common courses include accounting, finance, economics, management, marketing, business law, entrepreneurship, and more. The specific courses may vary from one university or college to another.

Academic Focus:

A B. Com program provides students with a solid foundation in various business and commerce-related subjects. It covers both theory and practical aspects of business, equipping graduates with the knowledge and skills needed to excel in the corporate world.

Specializations:

Some B. Com programs offer students the option to specialize in a particular area of commerce. Common specializations include Accounting, Finance, Economics, Marketing, Human Resource Management, and International Business.

Eligibility:

To be eligible for admission to a B. Com program, students typically need to have completed their secondary education or equivalent qualifications. Admission requirements may vary by institution and region.

Duration:

A B. Com program is usually completed in three years in many countries, such as India, the United States, and Canada. However, the duration can vary based on the educational system and institution.

Internships and Practical Experience:

Many B. Com programs include opportunities for internships, co-op placements, or practical projects, which allow students to gain real-world experience and apply what they've learned in the classroom to practical situations.

Career Opportunities:

Graduates with a B. Com degree have a wide range of career opportunities available to them. They can pursue careers in accounting, finance, banking, marketing, sales, human resources, business management, and various other roles within the business and corporate world. Some may also choose to start their own businesses or pursue further education, such as a Master's in Business Administration (MBA).

Overall, a Bachelor of Commerce is a versatile degree that opens doors to a wide range of career options in the business and commerce sectors. It is a popular choice for students looking to enter the corporate world, and it can serve as a stepping stone for further education or specialization in a specific area of business or finance.

BACHELOR OF COMMERCE

ELIGIBILITY AND QUALIFICATION: The candidates need to have passed 12th standard in the commerce stream. 12th standard graduates from other streams may also apply based on the discretion of university and college. The required percentage for B. Com entrance varies by college. Several universities don't take any entrance exam, and admission to B. Com is mainly based on merit.

SHRI RAM COLLEGE OF COMMERCE

1

It is one of the best colleges for UG courses in B. Com in the country. It is one of the constituent colleges of the University of Delhi and is designed to enable and empower students to acquire the necessary knowledge, skills and abilities to analyze and synthesize the contemporary realities of the domain of business. Shri Ram College of Commerce bases its admission to its courses based on the CUET entrance exam. 10+2 with an aggregate of a minimum of 45% marks.

HINDU COLLEGE, UNIVERSITY OF DELHI

Hindu College is ranked second among colleges in India by the National Institutional Ranking Framework (NIRF) in 2023. For B.Com obtaining 45% is a must with compulsory subjects like Mathematics, Business Mathematics, or other equivalent subjects. The admission is based on the CUET entrance exam for undergraduates.

2

LOYOLA COLLEGE, CHENNAI

3

The college has marvelous infrastructure and ranks as one of the best colleges in the country for B.com. Applicants must have obtained a minimum aggregate score of 60% in their qualifying examination.

Entrance Exams: Candidates may be required to appear for entrance exams such as the Loyola College Entrance Test (LCET) or other relevant entrance exams accepted by the college. 10+2 with Commerce/Business Studies, Accountancy, Mathematics/Business Mathematics/Statistics, Computer Science/Economics.

MADRAS CHRISTIAN COLLEGE

Graduate students from the college are highly satisfied as it not only has top academic value and good placements but the campus and overall facilities are highly reviewed as well. Candidates, who want to apply in B. Com Courses must have at least 50% aggregate in higher secondary examinations. Based on their results the candidates will be short listed. Shortlisted candidates will then need to appear in MCC for the Interview. The final selection is made on the basis of the candidate's performance in the interview and their past academic performance.

4

BACHELOR OF COMMERCE

B.COM COLLEGES ABROAD:

1. HARVARD UNIVERSITY

Harvard Business School is one of the most famous and highly-rated business schools in the world. It is mainly known for its business programs which consistently ranks as one of the best universities.

Requirements: Both international and domestic students need a minimum GPA of 4.0 on a 4.0 scale (97-100%) for admission to Harvard. Admitted students reflect a median GRE score of 300 and GMAT score of 730 for admission to Harvard University. Indian students need a TOEFL score of 100 or higher for admission to most of the programs.

2. STANFORD UNIVERSITY

Stanford university is one of the prestigious universities all over the world. They are best known for business courses.

For B. Com the admission requirements are:

- High School transcripts
- GPA required: 3.2 GPA (86%)
- English language proficiency
- TOEFL Score of 100+ [IBT]
- Q/A (50 words each), 3 Essays (100-250 words)
- Standardized test (optional)
- SAT: 1440-1570
- ACT: 34-35
- 2 LORs from teachers, Counsellor recommendation
- Resume
- Interview

3. MASSACHUSETTS INSTITUTE OF TECHNOLOGY

MIT has placed second in U.S. News and World Report's annual rankings of the nation's best colleges and universities, announced today. MIT is a world-renowned institution respected for its cutting-edge research and top-notch faculty and students. As an Indian student, you will have the chance to participate in groundbreaking projects on campus and network with some of the most influential people. The requirements for the same are:

- High School transcripts
- GPA required: 3.5 (90%)
- English language proficiency
- TOEFL-iBT: 90
- IELTS: 7.0
- SAT: 1520 - 1580
- ACT: 35-36
- Essay questions
- 2 academic letter of recommendations
- Portfolio

DIFFERENCE BETWEEN B.COM AND B.COM HONORS

Bachelor of Commerce (B.Com) and Bachelor of Commerce (Hons) are both undergraduate degree programs in the field of commerce, but there are significant differences between them in terms of their curriculum, duration, and academic rigor. Here are the key distinctions:

CURRICULUM:

B.Com: The standard B.Com program typically provides a broad overview of various subjects related to commerce, including accounting, finance, economics, management, and marketing. It covers a wide range of topics, giving students a general understanding of the field.

B.Com (Hons): The B.Com (Hons) program is more specialized and in-depth. It places a stronger emphasis on a specific area of commerce, allowing students to delve deeper into a particular subject. Common specializations include Accounting, Finance, Economics, Marketing, and Management.

DURATION:

B.Com: The standard B.Com program usually has a duration of three years in many countries, including India and some parts of the United States.

B.Com (Hons): The B.Com (Hons) program is typically longer, often lasting for four years in some countries, like India. However, the duration can vary by institution and location.

CAREER OPTIONS:

Both B.Com and B.Com (Hons) can lead to various career opportunities in business, finance, accounting, marketing, and related fields. However, B.Com (Hons) graduates may have a competitive edge in specialized roles or when pursuing advanced degrees (such as a Master's or Ph.D.) in their chosen field.

ACADEMIC RIGOR:

B.Com: The B.Com program is generally considered to be less academically rigorous compared to the Hons program. It provides a foundational understanding of commerce-related subjects but may not go into as much depth.

B.Com (Hons): B.Com (Hons) is more academically demanding and requires students to engage in advanced coursework, research, and often complete a thesis or a significant project related to their chosen specialization. This program is designed for students who want to pursue a deeper and more specialized knowledge in their chosen field.

ELIGIBILITY AND ADMISSION:

B.Com: The admission criteria for a B.Com program may vary, but it is typically less competitive than B.Com (Hons). Students with a background in commerce or related subjects can usually apply.

B.Com (Hons): Admission to a B.Com (Hons) program is often more competitive and selective. Students may need to meet higher academic requirements, such as a specific GPA or entrance exam scores. It is often preferred by students with a strong academic record and a deep interest in a specific commerce field.

Ultimately, the choice between B.Com and B.Com (Hons) depends on your career goals, academic interests, and the level of specialization you want in the field of commerce. It is important to research the specific programs offered by institutions to make an informed decision.

BENEFITS OF B.COM AND B.COM HONORS

1) Provides expert knowledge in different fields:

This course provides students with expert knowledge in various areas of business administration and organization. The curriculum for this program is designed in a manner that addresses rapidly changing environments in terms of innovation, international focus, and market relevance issues in the business world. It represents a smooth transition between academia and the business world.

2) Flexible employment:

With a B. Com or B. Com (Hons.) degree, you can have your hands on a successful career in both self-employment and business. Without paying for expert services like accountants or market consultants, you can start your own business and run it professionally.

3) Career advancement:

Knowledge of accounting gives you the ability to understand and analyze financial reports and their overall impact on a business. A good understanding of accounting and costing techniques is crucial for decision-making processes, as well as for planning.

BACHELOR OF ARTS (BA)

Bachelor of Arts is a 3 years undergraduate degree course that focuses on various disciplines like English, History, Political Science, Geography etc. Candidates can pursue a BA general or BA Hons program as per choice and also on the marks obtained at their +2 board exams. Each program covers standard general education requirements on liberal arts and humanities topics and then allows you to major in a particular specialization of your choice. The term 'arts' can be misleading because, in reality, you can earn a BA degree in a wide range of subjects beyond what you might consider art. A BA can prepare you for a career in business, marketing, or health care management, for example. BA economics and BA political science are considered to be the best options in BA.

Curriculum:

A BA program in India typically offers a wide range of subjects for students to choose from, including humanities, social sciences, languages, and more. Common specializations include English, History, Sociology, Political Science, Economics, Psychology, and many others.

The curriculum for a BA degree abroad can vary widely based on the country and institution. In some countries, such as the United States, a BA program often requires students to complete general education requirements in addition to courses related to their major field of study. There is a focus on interdisciplinary learning and a broader educational experience.

Eligibility:

To be eligible for admission to a BA program in India, students generally need to have completed their higher secondary education or equivalent qualifications.

Admission requirements for international BA programs can vary significantly. They may consider factors such as standardized test scores (e.g., SAT or ACT), academic performance, language proficiency (for non-native English speakers), and application essays.

Examinations:

Students are evaluated through a series of written examinations, projects, and sometimes viva voce (oral) examinations. The assessment methods can vary by institution.

Assessment methods abroad can include a mix of exams, essays, presentations, group projects, and more. The emphasis is often on critical thinking, independent research, and practical skills.

Career Opportunities:

Graduates with a BA degree in India can pursue various career paths, including teaching, journalism, public administration, social work, content writing, research, and more. Many also go on to pursue postgraduate studies (such as an MA) for further specialization.

BA graduates from international institutions often find opportunities in various sectors, including business, research, communication, the arts, public policy, and education. Many students also go on to pursue postgraduate degrees or enter the workforce directly, depending on their career goals.

Duration:

The duration of a BA program in India is generally three years, consisting of six semesters. However, some universities may offer a four-year program with additional features like internships and research projects.

The duration of a BA program abroad can also vary. In the United States, a typical BA program takes four years to complete. In the UK and some European countries, it may take three years.

Core and Elective Courses:

BA students are required to take a combination of core courses related to their chosen field of study and elective courses that allow for a more customized curriculum.

BACHELOR OF ARTS (BA)

COLLEGES ABROAD:

Bachelor of Arts or BA is a 3–4-year degree course in foreign countries like the US and UK. In the UK a 3-year Bachelor degree is known as a Bachelor's Degree and a 4-year Degree Course is known as a Honors Bachelor's Degree. The cost of studying BA Abroad is costly but it gives a high return. High Scores in Language Proficiency Tests like TOEFL, IELTS are very important in order to get admitted to a foreign college for studying BA.

Here are some renowned universities abroad that offer BA programs:

a) Harvard University (USA):

Harvard is known for its strong liberal arts programs and offers a wide range of BA degrees in various fields.

b) Stanford University (USA):

Stanford's Bachelor of Arts programs cover areas such as Humanities, Social Sciences, and Interdisciplinary Studies.

c) University of Oxford (UK):

Oxford offers various BA programs with a focus on tutorial-based learning, allowing students to work closely with professors.

d) University of Cambridge (UK):

Cambridge provides a wide array of BA courses in fields like Humanities, Social Sciences, and Natural Sciences.

e) University of Toronto (Canada):

This Canadian university is known for its diverse BA programs in subjects like Arts & Humanities, Social Sciences, and more.

f) University of Melbourne (Australia):

The University of Melbourne offers a Bachelor of Arts program with a variety of majors, including literature, languages, and social sciences.

g) University of Edinburgh (UK):

Edinburgh provides a range of BA programs, including Art History, Philosophy, and Politics.

h) University of Tokyo (Japan):

For those interested in studying abroad in Asia, the University of Tokyo offers a Bachelor of Arts program in English.

i) University of Amsterdam (Netherlands):

The University of Amsterdam offers a Bachelor of Arts and various BA programs taught in English.

j) National University of Singapore (NUS):

NUS offers a Bachelor of Arts program with majors in subjects like English Language & Literature, Sociology, and Political Science.

k) King's College London (UK):

King's College London provides a wide range of BA programs, including subjects like History, Philosophy, and Culture, Media, and Creative Industries.

BACHELOR OF ARTS (BA)

COLLEGES IN INDIA

a) Mirianda House, University of Delhi –

Interested candidates could apply online on the official website of CUET UG. To check the CUET UG application process in detail is highly advised. Candidates willing to get into Miranda House, who have registered for CUET are required to appear for the exam in the subject of their choice and get a valid score.

b) St. Xavier's College, Mumbai –

Xavier's College Mumbai UG Selection Criteria. For B.A/B.Sc/B.Com: The admissions are merit-based and subject to availability of seats. They have to go through an entrance test conducted by the college to get selected. A minimum of 45% aggregate in Class 12 in Maharashtra board or any other recognized board is required.

c) Christ University –

The student candidate needs to pass the 10+2 (Karnataka PUC/ SC/CBSE/NIOS/State Boards) in any stream with a minimum of 55% aggregate marks from a recognized board of India. Admission for the UG programmes is based on the Christ University Entrance Test (CUET). For both non-entrance test and entrance test programs, Christ University conducts a selection process that includes Micro Presentation (MP), Personal Interview (PI), Skill Assessment (SA), and Group Discussion (GD).

d) St. Stephens College – The eligibility criteria for St. Stephens 2023 includes the marks scored by the candidates in the last qualifying exam, i.e., (10+2). Before filling the application form of St. Stephens College, candidates are required to adhere to the eligibility criteria failing which the candidature of the applicant will be rejected. Candidates are shortlisted from the CUET examination.

Class 12 results will only be considered if there is a tie between two or more students applying for the same course.

BENEFITS OF BACHELOR OF ARTS (BA) –

- **Future proof your career** – The world of work is being transformed through social and economic change, digital disruption and globalization. A Bachelor of Arts will help you develop the adaptability and expertise needed to thrive in a future filled with new jobs, changing businesses and emerging career opportunities. You will develop flexible skills including research, communication, creativity and critical analysis that you can carry across a range of industries.
- **Easy to combine the BA with another degree** – The BA's flexibility makes it easy to study alongside another degree through a conjoint programme. You can take two degrees at the same time and complete them more quickly than if you studied them separately.
- **Enjoy flexibility and variety** – The BA offers 40 different subjects across the humanities, social sciences, cultures and languages. You have the flexibility to try out a range of these subjects to gain a well-rounded and inter-connected experience. Whether you want to pursue an interest from school or explore a whole new area, a BA gives you that freedom.

ACTUARIAL SCIENCES

Actuarial science is a specialized field that deals with the assessment and management of financial and statistical risks, particularly in the insurance and financial sectors. In India, the Institute of Actuaries of India (IAI) is the regulatory body responsible for governing and conducting examinations related to actuarial science.

Actuarial Science Courses in India:

Eligibility:

To pursue a career in actuarial science in India, you need to meet certain eligibility criteria: You must have completed 10+2 (or an equivalent qualification) with a minimum score of 50% in English and Mathematics. There are no age restrictions for pursuing actuarial science.

Associateship:

After completing the Foundation stage, you can proceed to the Associateship stage. This stage includes a series of subjects that delve deeper into actuarial principles and applications. It is essential to pass the required papers to become an Associate Actuary.

Foundation:

The Foundation program consists of four papers, covering the fundamental concepts of actuarial science. These papers include subjects like Probability, Statistics, and Financial Mathematics.

Practical Experience:

In addition to passing the actuarial examinations, you are required to gain practical experience as an actuary. You can acquire this experience by working in a relevant actuarial role under the guidance of a qualified actuary. The practical experience requirements are set by the IAI.

Fellowship:

The Fellowship stage follows the Associateship stage. To become a Fellow Actuary, you need to pass the Fellowship-level papers. These are advanced subjects that require in-depth knowledge and practical experience.

Examinations:

The actuarial science examinations are conducted by the Institute of Actuaries of India (IAI). The examination process involves three stages

ACTUARIAL SCIENCES COLLEGES IN INDIA

1 Institute of Actuaries of India (IAI):

Eligibility: To enroll in the actuarial science courses conducted by IAI, you must have completed 10+2 (or an equivalent qualification) from a recognized board with a minimum score of 50% in English and Mathematics. There are no age restrictions for pursuing actuarial science.

2 Amity University, Noida:

Eligibility: Specific eligibility criteria may vary, but generally, candidates need to have completed their 10+2 with a minimum percentage in Mathematics.

3 University of Mumbai:

Eligibility: The University of Mumbai typically requires candidates to have passed their 10+2 examinations with a minimum percentage in Mathematics to enroll in the Bachelor of Science in Actuarial Science program.

4 St. Xavier's College, Kolkata:

Eligibility: The eligibility criteria for St. Xavier's College may include specific academic requirements, usually focused on the 10+2 level with a minimum score in Mathematics.

5 Loyola College, Chennai:

Eligibility: Loyola College eligibility criteria usually include completing the 10+2 level with a minimum percentage in Mathematics.

ACTUARIAL SCIENCES COLLEGES IN INDIA

6 Bishop Heber College, Trichy:

Eligibility: The eligibility criteria for Bishop Heber College may require candidates to have completed 10+2 with specific academic requirements, including a minimum score in Mathematics.

7 Christ University, Bangalore:

Eligibility: Christ University may have specific eligibility criteria for its actuarial science program, which often include academic requirements at the 10+2 level.

8 Delhi School of Economics, Delhi University:

Eligibility: The eligibility criteria for the Master of Arts in Applied Economics program may be set by Delhi University and could include a relevant bachelor's degree.

9 Sri Venkateswara College, Delhi University:

Eligibility: To enroll in the Bachelor of Science in Mathematical Sciences program, you typically need to meet Delhi University's eligibility criteria for undergraduate admissions.

10 Mumbai Educational Trust (MET) Institute:

Eligibility: Eligibility criteria at MET Institute may include specific academic requirements, and candidates are usually expected to have passed the 10+2 level.

ACTUARIAL SCIENCES COLLEGES ABROAD

1 Columbia University, USA:

Eligibility: Admission requirements may include a strong academic background in mathematics, statistics, and economics. International students need to demonstrate English language proficiency (e.g., TOEFL or IELTS scores).

2 University of Waterloo, Canada:

Eligibility: Admission requirements vary by program, but students need a strong background in mathematics and may need to meet specific course prerequisites. English language proficiency may be required for international students.

3 Heriot-Watt University, UK:

Eligibility: Eligibility criteria can vary by program, but applicants generally need a strong background in mathematics or a related field. English language proficiency may be required for international students.

4 Cass Business School, City, University of London, UK:

Eligibility: Admission requirements for the MSc in Actuarial Management may include a bachelor's degree in a relevant field and English language proficiency (e.g., IELTS or TOEFL scores).

5 University of California, Los Angeles (UCLA), USA:

Eligibility: Applicants typically need to meet academic requirements, including high school transcripts and standardized test scores (e.g., SAT or ACT). International students need to demonstrate English language proficiency.

ACTUARIAL SCIENCES COLLEGES ABROAD

6 University of Hong Kong, Hong Kong:

Eligibility: Admission requirements may include high school or equivalent qualifications, and international students may need to demonstrate English language proficiency.

7 University of Melbourne, Australia:

Eligibility: Eligibility requirements can vary by program, but applicants usually need a strong academic background in mathematics. English language proficiency may be required for international students.

8 University of Cape Town, South Africa:

Eligibility: Admission requirements may include meeting high school or equivalent qualifications, and international students may need to demonstrate English language proficiency.

9 Nanyang Technological University (NTU), Singapore:

Eligibility: Eligibility criteria can vary by program, but applicants generally need to meet academic requirements and may need to demonstrate English language proficiency for international students.

10 University of Stellenbosch, South Africa:

Eligibility: Admission requirements may include high school qualifications, and international students may need to demonstrate English language proficiency.

Please note that specific eligibility requirements, admission criteria, and English language proficiency requirements can vary by program and institution. It is essential to check the official websites of these universities and colleges for the most up-to-date and detailed eligibility information, as well as information on application deadlines and procedures for international students. Additionally, each institution may have specific admission tests or interviews as part of the application process.

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