



AIOU
PROSPECTUS

Semester
Autumn
2026

ASSOCIATE DEGREE PROGRAMS

DURATION 2 YEARS

- 1. Associate Degree in Education (2 Years)**
- 2. Associate Degree in Commerce**
- 3. Associate Degree in Business Administration**



Allama Iqbal Open University, Islamabad

www.aiou.edu.pk

PROSPECTUS
OF
Associate Degree Programs
FOR
SEMESTER: AUTUMN, 2026



Allama Iqbal Open University Islamabad
Directorate of International Collaboration & Exchange

Vice-Chancellor's Message

Dear Student,

السلام عليكم

Allama Iqbal Open University (AIOU) is one of the mega universities of the world and it occupies a unique position in the education sector of Pakistan, because of its affordability and high quality distance and online academic programs. AIOU has now turned into the most favorite university of the country with high international repute. The university made a landmark progress by ensuring access to quality education for rural areas' under-privileged students and the people of all ages particularly the females can now select and join the programs of their choice, while sitting at their residence and simultaneously continuing their jobs. After assessing the success of many degree programs in Pakistan, AIOU is now going to offer a variety of range programs for students residing worldwide. More than 1.3 million students are getting benefits from the high quality educational services of AIOU in all regions of the country through more than fifty regional offices of the university. It offers-suggests many undergraduate and postgraduate programs at rural and remote areas providing an unparalleled opportunity to all the poor and deprived segments of the society at an affordable cost. The university has recently digitalized all its student-support services for facilitating its students on priority basis. This digitization of the system, it is hoped, will enable AIOU the students to get all discipline of educational programmes using their Learning Management System (LMS) portal support online.

Committed to your bright future.



Prof. Dr. Nasir Mahmood
Vice Chancellor

اہم اطلاع

۱: ڈگریوں کی منظوری

علامہ اقبال اوپن یونیورسٹی کی تمام ڈگریاں ہائر ایجوکیشن کمیشن سے منظور شدہ ہیں۔ تاہم دیگر ممالک، ریاستوں، حکومتوں اور غیر ملکی اداروں کے اپنے قوانین اور پالیسیاں ہوتی ہیں لہذا علامہ اقبال اوپن یونیورسٹی کے کسی بھی پروگرام میں داخلہ لینے سے قبل براہ کرم اس ادارے یا محکمے سے علامہ اقبال اوپن یونیورسٹی کی ڈگری کی قبولیت کی تصدیق ضرور کر لیں جہاں آپ مستقبل میں اپنی ڈگری جمع کروانا چاہتے ہیں۔

۲: بین الاقوامی طلبہ کے لیے ڈگری فیس

تمام بین الاقوامی طلبہ کو مطلع کیا جاتا ہے کہ میٹرک اور انٹر میڈیٹ کے طلبہ سے آخری سمسٹر کی ٹیوشن فیس کے ساتھ 50 امریکن ڈالر بطور ڈگری فیس وصول کئے جائیں گے جبکہ بیچلر اور ماسٹر سطح کے طلبہ سے آخری سمسٹر کی ٹیوشن فیس کے ساتھ 100 امریکن ڈالر بطور ڈگری فیس وصول کئے جائیں گے۔

IMPORTANT NOTICE

1. RECOGNITION OF DEGREES

All the AIOU Degrees are HEC Recognized. Other countries/states/governments and foreign organizations have their own rules and policies. Before applying for admission in any AIOU educational program, kindly ask about the acceptance of AIOU degrees from the department/organization where you want to submit it.

2. DEGREE FEE FOR INTERNATIONAL STUDENTS

All the international students are informed that a degree fee of USD 50 for Matric and Intermediate students and USD 100 for bachelors/masters level students will be charged along with the last semester tuition fee.

COMPLETE PROCEDURE TO ENROLL IN AIOU PROGRAMME AND SUBMISSION OF FORM IN AIOU ISLAMABAD

International & Overseas Students Shall Submit their Admission using Online System

Dear Applicant

Allama Iqbal Open University and Directorate of International collaboration & Exchange welcome and thanks you for showing your interest in our programs. For online admission, please watch video guidelines:

Fresh Enrollment: <https://www.youtube.com/watch?v=14IPtu4vnk>

Continuing Students: <https://www.youtube.com/watch?v=d52VGci6XNQ>

Fee Depositing Process: <https://www.youtube.com/watch?v=A33WSSY9pbA&t=9s>

THANKS AND LET US KNOW HOW WE CAN HELP OR GUIDE YOUR FURTHER

Admission Schedule for International student:

From semester Autumn 2021, the AIOU has started offering of Matric, FA, Certificate Courses, Associate Degree, B.Ed, BS, BBA, PGD and MBA/MPA (COL) Level Programs for international students. Schedule of Admission is given below:

1st July 2026 to 10th August 2026

Address:

Directorate of International Collaboration and Exchange

Room No. 05, Block No. 25, Allam Iqbal Open University

Sector H-8, Islamabad, Pakistan

Telephone: 0092519572495

Email: overseas@aiou.edu.pk

AIOU ACADEMIC CALENDAR

IMPORTANT ACTIVITIES TO BE REMEMBERED

Autumn Semester			Spring Semester		
Proposed Activity	Schedule		Proposed Activity	Schedule	
	From	To		From	To
Admission	01 July	05 September	Admission	01 January	05 March
Mailing	01 September	15 November	Mailing	01 March	15 May
Study Period	16 November	28 February	Study Period	16 May	30 August
Examination (Conduct)	01 March	30 April	Examination (Conduct)	01 September	30 October
Result Declaration	30 June		Result Declaration	30 December	

Note: Contact Directorate of International Collaboration & Exchange for exact schedule of activities. Continuing Students are sent information for all activities by LMS. Simultaneously information is placed on website (www.aiou.edu.pk).

ALLAMA IQBAL OPEN UNIVERSITY
Directorate of International Collaboration & Exchange

ASSIGNMENTS SCHEDULE

Matric / FA / I.Com

3 Credit Hours Courses

Assignment No.	Due Date
1 st	25-01-2027
2 nd	25-02-2027

6 Credit Hours Courses

Assignment No.	Due Date
1 st	25-01-2027
2 nd	25-02-2027

Associate Degree Programs

3 Credit Hours Courses

Assignment No.	Due Date
1 st	25-01-2027
2 nd	25-02-2027

6 Credit Hours Courses

Assignment No.	Due Date
1 st	25-01-2027
2 nd	25-02-2027

**B.Ed (1.5 Year, 2 Year & 4 Years),
BS / BBA / M.A / MSc / M.Ed / PGD**

Assignment No.	Due Date
1 st	25-01-2027
2 nd	25-02-2027

TUTORIAL SCHEDULE

International / Overseas Students

Assignment No.	Due Date
16 th November 2026	20 th December 2026

WORKSHOPS SCHEDULE

International/Overseas Students

Assignment No.	Due Date
21 st December 2026	14 th February 2027

QUIZ SCHEDULE

International/Overseas Students

Assignment No.	Due Date
15 th February 2027	28 th February 2027

**MINIMUM AND MAXIMUM DURATION/
SEMESTERS-WISE FOR EACH PROGRAMME**

Sr. No.	Degree Level	Minimum Duration	Maximum Duration
1	SSC/HSSC	2 Years / 4 Semesters	5 Years
2	Certificate (6 Months)	6 Months / 1 Semester	1 Year
3	All Postgraduate Diplomas (1 Year)	1 Year / 2 Semesters	3 Years
4	Associate Degree (2-Years)	2 Years / 4 Semesters	4 Years
5	BEd (1.5 Years)	1.5 Years / 3 Semesters	3 Years
6	BEd (2.5 Years)	2.5 Years / 5 Semesters	5 Years
7	BS/BBA/BEd (4-Years)	4 Years / 8 Semesters	8 Years

Note: Continue students must complete their programs before Spring 2026.

REVISED POLICY FOR ASSESSMENT

As per revised formula securing passing marks in assignments/practical and other components is not compulsory with effect from Spring, 2023 onwards, however, passing marks i.e. 40% in final exams will be mandatory. If a student gets 40 marks out of 100 in the final exams and does not score 50% aggregate marks, he/she will be declared Fail in the respective course and he/she will have to re-register/re-admit in the respective course, whenever said course (s) are offered in any of the subsequent semester (s).

Assignments (weightage)	Quizzes (weightage)	Final Exam (weightage)	Passing Marks
20%	30% (Quiz)	50%	50% (in aggregate) however 40% marks in final exams is mandatory

There is no change in formula for Teaching Practice 1 & 2, Capstone, Long Term Internship and such courses where grading formula/scheme of studies is different and Workshop/Projects are having weightage of marks, students will have clear/pass them too.

Revised Policy: Reappear and Again Reappear

The chance of Re-Appear (FER-I) and Again Re-Appear (FER-II) will be given from Semester Spring 2023 onwards. If a student gets less than 40 marks in final exam.

AIOU Grading Scheme *

Marks	Grade
80% and above	A+ Grade
70% to 79%	A Grade
60% to 69%	B Grade
50% to 59%	C Grade
40% to 49%	D Grade
Below 40%	Fail

* For those students who were enrolled under grading scheme.

AIOU GPA/CGPA Scheme **

Marks %	Grade Point Average	Marks %	Grade Point Average	Marks %	Grade Point Average	Marks %	Grade Point Average
50	2.00	58	2.54	66	3.07	74	3.61
51	2.07	59	2.60	67	3.14	75	3.68
52	2.13	60	2.67	68	3.21	76	3.74
53	2.20	61	2.74	69	3.27	77	3.81
54	2.27	62	2.80	70	3.34	78	3.88
55	2.34	63	2.87	71	3.41	79	3.94
56	2.40	64	2.94	72	3.47	80-100	4.00
57	2.47	65	3.01	73	3.54		

Marks Obtained	Grade	Grade Point Average (GPA)
80-100%	A	4.00
65-79%	B	3.00
50-64%	C	2.00
Below 50%	F	0.00

** For those students who were enrolled under GPA/CGPA Scheme.

New AIOU GPA/CGPA Scheme from Semester Autumn-2021 & onwards

Percentage of Marks	Letter Grade	GPA	Percentage of Marks	Letter Grade	GPA
85% and above but below 100%	A	4.0	60% and above but below 65%	C+	2.3
80% and above but below 85%	A-	3.7	55% and above but below 60%	C	2.0
75% and above but below 80%	B+	3.3	52% and above but below 55%	C-	1.7
70% and above but below 75%	B	3.0	50% and above but below 52%	D	1.0
65% and above but below 70%	B-	2.7	Below 50%	F	0.0

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ALLAMA IQBAL OPEN UNIVERSITY

Allama Iqbal Open University, (a mega university) was established in 1974 under an Act of Parliament. The main campus of the university is situated in sector H-8, Islamabad. It was the second open university of the world and the first of its kind in Asia. The aim of establishing AIOU was to provide affordable and accessible education through distance learning at the doorsteps to those people who could not continue their educational journey through formal system of education. The University (AIOU) operates on semester system and admits students in Autumn and Spring semesters. Under graduate admissions are being offered in both the semesters whereas post graduates are being offered once a year. The enrolled students are given course books specially prepared by the university based on self-instructional principles. However, at post graduate level reprints of foreign books, allied material with university prepared study guides help students to polish their skills.

At present, the AIOU is offering programmes from Matric to PhD level in diverse disciplines comprising four faculties. The university has established study centres across the country, where distance education students are being provided

necessary guidance by their respective tutors. Moreover, the university has established full time study centres, wherein the students of MBA (IT), MBA (Banking and Finance), BS (CS), MSc/BS Chemistry, MSc/BS Microbiology etc. are being provided instruction, guidance and counselling through face-to-face education. AIOU is offering four years under graduate degrees.

Apart from curricular activities during the academic year, the AIOU and its regional centres actively participate in the co-curricular activities by arranging educational and literary seminars, workshops and conferences, attended not only by the students and faculties of the university, but also by the renowned dignitaries and scholars. For the science students and research scholars, a science complex has been built where they use the latest state of the art equipment for experimentation and research. To meet the present-day challenges, internet facility is also available in the student's hostel and the Central Library, where computers have been provided to enable the students to access the latest information available through open source databases.

Programme Coordinators	Address
B. Ed 1.5 Year	Dr. Syed Nasir Hussain Assistant Professor ECE & ETED Phone: 051-9574275
B. Ed 2.5 Years	Dr. Mubeshera Tufail Lecturer ECE & ETED Ph: 051-9574281 Email: mubeshera.tufail@aiou.edu.pk
B. Ed 4 Years ETE	Dr. Muhammad Samiullah Assistant Professor ECE & ETED Ph: 051-9574274
B. Ed 4 Years (Secondary Teacher Education)	Dr. Sidra Rizwan Assistant Professor, STED Ph: 051-9574424
B. Ed 2.5 Years (Science Education)	Mr. Arshad Mehmood Qamar Lecturer Science Education Department Faculty of Education Ph: 051-9574332
B. Ed 4 Years (Science Education)	Mr. Arshad Mehmood Qamar Lecturer Science Education Department Faculty of Education Ph: 051-9574332

FACULTY OF EDUCATION

The origin of the Faculty of Education pre-dates the university itself. The National Institute of Education was established in 1973 under the Federal Ministry of Education. It became part of the university in June, 1975 as Institute of Education in the Faculty of Social Sciences. The progressively extending functions of the Institute brought the needs for structural change, and in 1984 it got the status of Faculty of Education.

DEPARTMENTS OF THE FACULTY

Faculty of Education comprises the following six departments:

1. Distance, Non-Formal and Continuing Education
2. Educational Planning, Policy Studies and Leadership
3. Early Childhood Education and Elementary Teacher Education
4. Secondary Teacher Education
5. Science Education
6. Special Education

Distance, Non Formal & Continuing Education (DNFCE)

The department was established in 1984 and was renamed as Distance, Non Formal and Continuing Education in 2008. It offers specialized degree programmes/courses in Distance Non-Formal and Continuing Education, Adult Education and Educational Technology at MA Education, MEd, MPhil and PhD (MS/MPhil Based) level. It also offers courses at BA level.

Educational Planning,

Policy Studies & Leadership (EPPSL)

The department was established in 1976 was renamed as EPPSL in 2008. It offers programmes in educational planning and management. These programmes are aimed at producing a cadre of professionals for the educational institutions and organizations in the country. Programmes of EPPSL include Postgraduate Diploma, MA (EPM), MPhil and PhD (MS/MPhil Based). The courses of these programmes are attained to the field requirements of target personnel in the areas of educational planning and management.

Early Childhood Education and Elementary Teacher Education

The Department of Elementary Teacher Education was established in 2003. In April 2008, the name of Elementary Teacher Education Department was changed as Early Childhood Education and Elementary Teacher Education Department. The Early Childhood Education and Elementary Teacher Education Department offers ADE, PGD in ECE, BEd, MEd, MPhil and PhD programmes, it also offers “Education” as subject at Matric, Intermediate and Graduate level. Early Childhood Education and Elementary Teacher Education Department is one of the largest departments of this institution in terms of its enrollment of students and the number of courses offered by this department.

Secondary Teacher Education

The Department of Teacher Education was established in 1985 and was bifurcated into Secondary and Elementary Teacher Education Departments in July 2003. Its programmes aim at imparting academic and professional knowledge and training to in-services and pre service teachers and scholars.

Science Education

The Department of Science Education was established in 1988. The programmes and courses of the department are mainly focused on education and training of science teachers. Presently the department offers specialized courses in science at BEd, MA, MEd, MPhil and PhD level. Specialization courses provide conceptual framework and in depth insight into the teaching of science effectively.

Special Education

The Department was established in 1985. The department imparts education and training to teachers for the special children in four specializations namely Visual impairment, Hearing impairment, Physical disabilities and Mental retardation with particular emphasis to facilitate mainstreaming of special children. Parents of the special children are also admitted to these programmes. Present programmes/courses of this department comprised of Postgraduate Diploma, MEd, MA, MPhil and PhD (MS/MPhil Based) in Special Education.

Programmes of Faculty of Education

All academic programmes of the Faculty of Education are recognized by HEC and accreditation is under process with NACTE.

**The faculty is offering the following academic programmes:
PhD Education with following specializations:**

- Distance and Non-Formal Education
- Educational Planning and Management
- Elementary Teacher Education
- Teacher Education
- Special Education
- Science Education

MPhil Education with the following specializations:

- Distance and Non Formal Education
- Educational Planning and Management
- Elementary Teacher Education
- Teacher Education
- Special Education
- Science Education

BEd/PGD/ADE/SSC/HSSC/BA level Educational Programmes:

- BEd (1.5 year, 2.5 years, 4 years)
- PGD Educational Planning and Management
- PGD Early Childhood Education
- Associate Degree in Education (2 years)
- Courses of Education at SSC, HSSC and BA level

Impersonation for attendance, or;

Note: Any misbehave/misconduct during and/or after online classes may lead to cancellation of admission of the student.

**DEPARTMENT OF EARLY CHILDHOOD
EDUCATION AND ELEMENTARY
TEACHER EDUCATION**

The Department of Elementary Teacher Education was established in 2003. In April 2008, the name of Elementary Teacher Education Department was changed as Early Childhood Education and Elementary Teacher Education Department.

The Early Childhood Education and Elementary Teacher Education Department offers ADE, PGD in ECE, BEd 4 Years, BEd 1.5 Year, BEd 2.5 Years, M.Ed, MPhil and Ph.D programmes. It also offers “Education” as subject at Matric, Intermediate and Graduate level.

The department is planning to launch BS.Ed Early Childhood Education.

Early Childhood Education and Elementary Teacher Education Department is one of the largest departments of this institution in terms of its enrollment of students and the number of courses offered by this department.

ASSOCIATE DEGREE **IN EDUCATION (ADE) (Two Year)**

Programme Code:

5	6	1	5
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Introduction:

The National Education Policy of 2009 states that to improve the overall quality of education in Pakistan, the standard of teacher education must be raised. The policy calls for reforms in pre-service training and standardization of professional qualifications.

As a step towards improvement in educational standards new National Scheme of Studies for school education was developed.

It was notified by the Ministry of Education (MOE) in 2006. Major objectives of new scheme included teaching of school subjects using interactive student centered methods focusing on development of higher order cognitive skills. The new scheme suggests a paradigm shift in learning from teacher centered, rote learning to student centered and active learning. Better educated and trained teachers are required to implement the scheme effectively. ADE and B.Ed (Hons.) programmes have been introduced with the focus on nurturing those aspects in teachers that correspond to the basic requirements of National Education Policy 2009, National Scheme of Studies 2006, National Professional Teaching Standards 2008 and National Accreditation Council for Teacher Education 2009.

ADE is a transitional two-year programme of 69 credit hours linked with and leads to B.Ed (4 year) which has replaced the diploma, PTC, CT programmes providing an opportunity to prospective teachers to enhance their academic qualifications and acquire a professional degree.

Aims & Objectives:

- To equip the prospective teachers with adequate knowledge of subject matter, contemporary pedagogy techniques, communication skills, critical thinking, and dispositions to be an elementary school teacher.

- To offer students a teacher education programme that allows them to move through a four-year B.Ed., by completing part of the degree (ADE) and completing the remaining two years of the programme immediately, or by completing the additional year(s) at a later date.

Eligibility Criteria (ADE):

Program:	Associate Degree in Education (ADE)
Title:	Associate Degree in Education (ADE)
Duration:	2 Years (4 Semesters)
Semesters:	04-Semester
Semester Duration:	16–18 Weeks

Maximum Course

Load Per Semester: 18 Credit Hours

Total Credit Hours: 69 Credit Hours

Medium of Instruction: English/Urdu

Mode: ODL

Eligibility Criteria:

Minimum entry requirement for admission is Intermediate or equivalent.

Assessment Criteria:

As per AIOU policy.

Workshop:

The workshop for each course will comprise of 12 hours, with two hours daily for six days as per AIOU policy.

Credit Hours-wise breakup:

Total Credit Hours (CH): 69

- General Education Course (GC): (In semester 1, 2 & 3)
- Discipline Courses (DC): 30 CH (in semester 1, 2, 3 & 4)

Semester-Wise Breakup of Scheme of Studies

First Semester

18 – Credit Hours

Sr. No.	Course Code	Name of Course	Credit Hours
1.	6411	Foundations of Education	03
2.	8277	Quantitative Reasoning-I	03
3.	9378	Ideology and Constitution of Pakistan	03
4.	9382	Functional English	03
5.	9384	Application of Information & Communication Technologies	03(2+1)
6.	9401/5437	Islamic Studies OR Ethics (For Non-Muslims student only)	03

Second Semester

18 – Credit Hours

1.	6402	Educational Psychology & Guidance	03
2.	6416	Urdu	03
3.	8278	Quantitative Reasoning-II	03
4.	9381	Expository Writing	03
5.	9389	Basics of Environmental Sciences	03(2+1)
6.	9410	Introduction to Sociology: Culture and Society	03

Third Semester**18–Credit Hours**

Sr. No.	Course Code	Name of Course	Credit Hours
1.	5026	Entrepreneurship	03
2.	6400	General Methods of Teaching	03
3.	6403	Classroom Management	03
4.	6996	Supervised School Observation	03
5.	9385	Civics and Community Engagement	03
6	9374	Pakistan Studies	03

Fourth Semester**15–Credit Hours**

1.	6404	General Science	03
2.	6407	Classroom Assessment	03
3.	6997	Teaching Practice	03
4.	8612	Professionalism in Teaching	03
5.	8655	Curriculum and Instruction	03

Fee Structure: (First Semester)

Item	Fee
Registration Fee: (At the time of 1 st Admission)	US\$ 50/-
Admission Fee: (At the time of 1 st Admission)	US\$ 50/-
Per Course Fee @ US\$ 100/- = Total Fee of Courses (US\$ 100 x 6 Courses)	US\$ 600/-
Total First Semester Fee=	US\$ 700/-

For any Assistance Contact**Directorate of International Collaboration & Exchange**

Phone: +92 51 9572495

E-mail: overseas@aiou.edu.pk

FACULTY OF SOCIAL SCIENCES AND HUMANITIES

First established in 1981 with five departments, the Faculty of Social Sciences and Humanities has, over the years, flourished to become the largest Faculty of the University. It today consists of fifteen departments, offering programmes at certificate, diploma, undergraduate (BS), graduate (Master's), and postgraduate (MPhil/PhD) levels across major areas of the Social Sciences and Humanities.

The Faculty offers a wide range of programmes in fields including Business Administration, Commerce, Economics, English Language & Literature, Gender & Women Studies, History, Iqbal Studies, Library & Information Sciences, Mass Communication, Pakistan Studies, Pakistani Languages, Politics & International Relations, Psychology, Sociology, and Urdu, along with an MBA in collaboration with Commonwealth countries and a diploma in Teaching of English as a Foreign Language (TEFL).

In tune with the Government's policy of promoting and strengthening a culture of higher education and research in the country, the Faculty of Social Sciences and Humanities has shown remarkable dynamism. It has successfully launched and expanded MPhil/PhD programmes in several disciplines including History, Iqbal Studies, Mass Communication, Sociology, Urdu, and others, while preparations and expansions continue in emerging areas like Business Administration, Applied Linguistics, and others.

The faculty offers BS (4-year) programmes in almost all its departments, along with other bachelor-level programmes and various Associate Degrees. These undergraduate programmes have gained

immense popularity, with tens of thousands of students from all demographic groups and from across the country enrolling each year.

The Faculty has expanded significantly and its programmes have witnessed a rapidly rising trend in enrolment over the past decade. High priority has been given to quality enhancement, curriculum modernization in accordance with 21st-century challenges and Higher Education Commission (HEC) guidelines, and continuous academic innovation.

The Faculty continues to propose and launch new postgraduate programmes in emerging and high-demand disciplines to further strengthen research culture and academic excellence in the country.

DEPARTMENT OF COMMERCE

The Department of Commerce stands as a pioneer in academic excellence of AIOU with significant contributions to the educational landscape since its establishment in 1978, initially named as Industrial Education Department. The Department commenced its journey by offering Industrial & Commercial Training Courses. In 1986, the Department experienced a rebranding, emerging as the Department of Business & Management. Subsequently, in 1987, it was divided into two distinct departments: the Department of Business Management and the Department of Commerce.

In 1987, the Department of Commerce expanded its horizons, providing a comprehensive platform with the initiation of I. Com and B. Com programs. The team diligently worked to enhance the programs, setting the stage for the Department's future accomplishments. A significant turning point occurred

in 2004 focusing on further elevating the quality of academic programs. The team dedicated themselves to the continuous improvement and up-gradation of the department's offerings. In 2011, the introduction of M. Com programs with a specialization in Accounting & Finance through approved study centers marked a notable achievement. In 2013, the Department obtained the NOC from the Higher Education Commission (HEC) to launch an Associate Degree in Commerce in a blended mode of learning, featuring eight specializations. In 2017, recognizing a gap in financial reporting skills among Commerce graduates, the Department introduced courses on financial reporting in the schemes of M. Com and BS Accounting & Finance. The commitment to academic excellence led to the offering of BS Accounting & Finance in blended mode in the same year.

In 2021, the Department embarked on the development of MS Commerce postgraduate programs catering to the needs of ICMA, CA, and M. Com students keen on advancing their education and engaging in research work. The accomplishment of these efforts materialized in Spring 2023, with the successful launch of the MS Commerce program after obtaining the NOC from HEC.

In 2023, the Department achieved a major milestone with the accreditation of its BS Accounting & Finance program by ACCA—the Association of Chartered Certified Accountants—a world-renowned professional accountancy body recognized by the Higher Education Commission

(HEC). This accomplishment reflects the Department's unwavering commitment to global academic and professional standards.

Building on this progress, in 2025 the Department identified the growing importance of e-commerce, data analytics, block chain technologies, and other IT-driven tools in the field of commerce. To meet these emerging needs and in line with the HEC Undergraduate Education Policy, the Department developed the BS E-Commerce and associate degree in E-Commerce programs. These programs have been duly approved by all statutory bodies and are scheduled to be offered from Spring 2026.

Since its inception, the Department of Commerce has played a pivotal role in producing thousands of business graduates, who, in various capacities, contribute to the nation's workforce. Upholding the vision of the University, the Department remains dedicated to developing skill oriented and professional courses in consultation with accreditation bodies and stakeholders.

ASSOCIATE DEGREE IN COMMERCE

Program Code: 4019

Program Introduction:

The Associate Degree in Commerce (ADC) is a comprehensive two-year program designed to equip students with foundational knowledge and skills in business and

commerce. This program is an ideal steppingstone for individuals aspiring to build a successful career in the financial and commercial sector or pursue further studies in commerce, business, accounting and finance related fields.

Program Objectives:

The Associate Degree in Commerce aims to:

- i. Develop a sound understanding of the principles and practices of commerce, accounting, finance, taxation, banking, and business management.
- ii. Enhance analytical, quantitative, communication, and information technology skills required for effective participation in modern business environments.
- iii. Provide practical exposure through internships and applied learning experiences to prepare graduates for entry-level positions in public and private sector organizations.
- iv. Foster entrepreneurial thinking, innovation, ethical values, and professional competencies necessary for business growth and lifelong career development.

Program Learning Outcomes:

Upon successful completion of the Associate Degree in Commerce, graduates will be able to:

1. Apply fundamental concepts of accounting, finance, taxation, auditing, banking, and commerce in business settings.

2. Analyse and solve routine business and financial problems using appropriate quantitative and analytical techniques.
3. Utilize information and communication technologies and digital business tools effectively.
4. Prepare and communicate business reports, documents, and presentations professionally.
5. Demonstrate ethical, legal, and professional responsibility in commercial activities.
6. Identify entrepreneurial opportunities and apply innovative approaches in business.
7. Work effectively as an individual and as a member of a team in professional environments.
8. Apply theoretical knowledge to practical workplace situations through internships and experiential learning.

Admission Criteria:

Candidates having intermediate or equivalent qualification (twelve years of education) are eligible to apply for admission.

Model of Delivery:

The program is ODL based and will be offered as per AIOU ODL policy.

Medium of Instructions:

English

Duration:

Two years consisting of four semesters.

Evaluation System:

Assessment criteria as per rules & regulations of AIOU for Bachelor level ODL programs will be applied as under or as modified from time to time with the approval of the statutory bodies:

Assessment Component	Weightage in the aggregate result
Assignment No. 1 & 2	30%
Final Examination	70%

Degree Requirements:

To qualify for the award of the Associate Degree in Commerce, a student shall:

- Successfully complete all prescribed courses comprising 69 credit hours.
- Fulfil the six-week internship requirement or submit an equivalent experience certificate in accordance with university regulations.
- Meet all other academic requirements prescribed by AIOU and approved by the relevant statutory bodies.

Internship Requirement

Students shall be required to complete a six-week internship in a reputable public or private sector organization and submit an internship completion certificate at the time of applying for the award of the degree. The internship should preferably be undertaken in the accounting, finance, treasury, audit, taxation, banking, or other relevant business functions of an

organization.

Students who are already employed in a relevant field may, in lieu of the internship, submit a valid experience certificate issued by their employer, subject to verification and approval by the University.

SEMESTER WISE SCHEME OF STUDIES

Sr. No.	Course Title	Areas	Category	Credit Hours	Course Code
Semester-I					
1	Functional English	Functional English	General Education	3(3+0)	9833
2	Islamiat / Ethics (for Non-Muslim)	Islamic Studies/Ethics	General Education	3(3+0)	416/418
3	Quantitative Reasoning-I	Quantitative Reasoning	General Education	3(3+0)	9836
4	Principles of Accounting	Major	Subject	3(3+0)	438
5	Fundamentals of Business	Major	Subject	3(3+0)	463
Total Credit Hours-Semester I				15	
Semester-II					
1	Expository Writing	Expository Writing	General Education	3(3+0)	9837
2	Pakistan Studies	Ideology and Constitution	General Education	3(3+0)	417
3	Introduction to Psychology	Social Sciences	General Education	3(3+0)	9839

4	Application of Information and Communication Technologies	ICT	General Education	3(2+1)	9840
5	Financial Accounting	Major	Subject	3(3+0)	1413
6	Quantitative Reasoning -II	Quantitative Reasoning	General Education	3(3+0)	9841
Total Credit Hours- Semester II				18	
Semester-III					
1	Basics of Environmental Sciences	Natural Science	General Education	3(2+1)	9842
2	Entrepreneurship	Entrepreneurship	General Education	3(3+0)	9843
3	Fundamentals of Money & Banking	Major	Subject	3(3+0)	1414
4	Commercial Geography	Major	Subject	3(3+0)	1428
5	Business Law	Major	Subject	3(3+0)	460
6	Ideology and Constitution of Pakistan	Ideology and Constitution	General Education	3(3+0)	9844
Total Credit Hours - Semester III				18	

Semester-IV					
1	Literature of Pakistani Languages	Art & Humanities	General Education	3(3+0)	9845
2	Civics and Community Engagement	Civics and Community Engagement	General Education	3(3+0)	9846
3	Business Taxation	Major	Subject	3(3+0)	456
4	Introduction to E-Commerce	Major	Subject	3(3+0)	9847
5	Auditing	Major	Subject	3(3+0)	481
6	Cost Accounting	Major	Subject	3(3+0)	462
Total Credit Hours- Semester IV				18	
Total Credit Hours				69	

Career Opportunities:

Graduates of the Associate Degree in Commerce may pursue entry-level careers in accounting, finance, banking, taxation, auditing, business administration, sales, marketing, and e-commerce. Typical positions include Accounts Assistant, Finance Assistant, Audit Assistant, Tax Assistant, Banking Services Officer, Customer Service Officer, Administrative Assistant, Procurement Assistant, Inventory Control Assistant, Sales Executive, Marketing Assistant, E-Commerce Executive, and Entrepreneur. The degree also provides a pathway for admission to 5th semester of BS Accounting & Finance, BS Commerce, BS Business Administration, BS E-Commerce, and other relevant undergraduate programs, as well as preparation for professional accounting and finance qualifications.

Fee Structure: (First Semester)

Item	Fee
Registration Fee: (At the time of 1 st Admission)	US\$ 50/-
Admission Fee: (At the time of 1 st Admission)	US\$ 50/-
Per Course Fee @ US\$ 100/- = Total Fee of Courses (US\$ 100 x 5 Courses)	US\$ 500/-
Total First Semester Fee=	US\$ 600/-

For any Assistance Contact

Directorate of International Collaboration & Exchange

Phone: +92 51 9572495

E-mail: overseas@aiou.edu.pk

ASSOCIATE DEGREE IN BUSINESS **ADMINISTRATION**

Programme Code 4009)

The Associate Degree in Business Administration is a two-year undergraduate program designed to provide students with a comprehensive foundation in business and management disciplines. The program equips learners with essential knowledge, practical skills, and professional competencies required to operate effectively in today's dynamic business environment.

The curriculum integrates key areas of business education, including accounting, finance, marketing, management, human resource management, entrepreneurship, business law, and operations management. In addition, the program incorporates courses in communication, information and communication technology, quantitative reasoning, environmental studies, psychology, civic engagement, and national studies to promote holistic personal and professional development.

The ADB program emphasizes analytical thinking, problem-solving, ethical decision-making, leadership, and entrepreneurial capabilities. Through a combination of theoretical learning and practical application, students develop the ability to analyze business situations, make informed decisions, communicate effectively, and contribute positively to organizational success.

Graduates of the program are prepared for entry-level careers in business, banking, finance, marketing, human resources, administration, and entrepreneurship. The degree also provides a strong academic foundation for further studies in business-related disciplines such as BBA, BS Management Sciences, Accounting and Finance, Commerce, and other professional programs.

The program aims to produce competent, responsible, and innovative business professionals who can meet the evolving demands of local and global markets while upholding ethical values and social responsibility.

Program Objectives

The Associate Degree in Business Administration Program aims to:

1. Provide students with a strong foundation in the core areas of business administration, including accounting, finance, marketing, management, human resource management, and entrepreneurship.
2. Develop effective communication, analytical, and quantitative reasoning skills required for professional and business environments.
3. Equip students with practical knowledge and technical competencies to address contemporary business challenges and support organizational decision-making.
4. Foster leadership, teamwork, and interpersonal skills necessary for productive participation in diverse workplace settings.

Program Learning Outcomes (PLOs)

Upon successful completion of the Associate Degree in Business Administration Program, graduates will be able to:

1. Demonstrate fundamental knowledge of business concepts, principles, and practices in accounting, finance, marketing, management, and entrepreneurship.
2. Communicate effectively in written and oral forms for professional and business environments.

3. Apply quantitative reasoning, statistical techniques, and analytical tools to solve business problems and support decision-making.
4. Utilize information and communication technologies (ICT) to collect, process, analyze, and present business information.
5. Prepare, interpret, and analyze basic financial and accounting information for organizational decision-making.
6. Apply management principles to plan, organize, lead, and control organizational resources effectively.

Admission Requirement / Eligibility Criteria:

The applicants having intermediate or equivalent qualification would be eligible to apply.

Mode of Study:

Open and Distance Learning all over Pakistan.

Medium of Instruction:

The medium of instruction and examination is English Language for this program.

Duration:

As per guidelines of HEC, this AD (2 years) programme will be spread over 4 semesters covering 23 courses.

Evaluation Scheme:

Assignments:

The students will submit two assignments of each course to their tutors as per schedule.

Workshops and Presentations:

Workshops will be conducted as per university policy.

Assessment/Weightage:

Assessment criteria as per revised rules and regulations of the university.

Degree Requirements

Following requirements are necessary for award of Associate degree:

Successful completion of 69 credit hours of study (total 23 courses) in minimum four semesters

Credit Hours Distribution

The credit hours distribution is as follows:

S. No.	Courses	No. of Courses	Total Cr. Hours
1.	General Education Course	13	39
2.	Major Courses	10	30
Total Credit Hours			69

Scheme of Study

The scheme of studies is as follows:

1st Semester

Sr. No.	Course Title	Areas	Credit Hours	Course Code
1	Functional English	Functional English	3(3+0)	9382
2	Basics of Environmental	Gen Edu (Natural	3(2+1)	9389

	Sciences	Science)		
3	Quantitative Reasoning	Quantitative Reasoning-I	3(3+0)	9424
4	Financial Accounting	Major	3(3+0)	5418
5	Fundamentals of Business	Major	3(3+0)	5402
			15 Credit Hours	

2nd Semester

1	Expository Writing	Expository Writing	3(3+0)	9381
2	Islamiat / Ethics (for Non-Muslim)	Islamic Studies/ Ethics	3(3+0)	9401/5437
3	Application of information and communication Technologies	ICT	3(2+1)	9384
4	Principles of Marketing	Major	3(3+0)	8407
5	Advanced Accounting	Major	3(3+0)	5419
6	Principles of Management	Major	3(3+0)	5414
			18 Credit Hours	

3rd Semester

Sr. No.	Course Title	Areas	Credit Hours	Course Code
1	Ideology and Constitution of Pakistan	Ideology and Constitution	3(3+0)	9378
2	Entrepreneurship	Entrepreneurship	3(3+0)	5026

3	Quantitative Reasoning -II	Quantitative Reasoning-II	3(3+0)	9383
4	Human Resource Management	Major	3(3+0)	8425
5	Civics and Community Engagement	Civics and Community Engagement	3(3+0)	9385
6	Introduction to Psychology		3(3+0)	8411
		18 Credit Hours		

4th Semester

Sr. No.	Course Title	Areas	Credit Hours	Course Code
1	Literature of Pakistani Languages	Art & Humanities	3(3+0)	9006
2	Business Law	Major	3(3+0)	5413
3	Introduction to Business Finance	Major	3(3+0)	8594
4	Production & Operations Management	Major	3(3+0)	8418
5	Cost Accounting	Major	3(3+0)	5410
6	Pakistan Studies	Social Science	3(3+0)	9374
		18 Credit Hours		

Career Opportunities

The Associate Degree in Business Administration Program provides a foundation in accounting, finance, marketing, management, human resources, entrepreneurship, and business operations. After completing this degree, graduates can pursue entry-level jobs in both the public and private sectors.

Fee Structure: (First Semester)

Item	Fee
Registration Fee: (At the time of 1 st Admission)	US\$ 50/-
Admission Fee: (At the time of 1 st Admission)	US\$ 50/-
Per Course Fee @ US\$ 100/- = Total Fee of Courses (US\$ 100 x 5 Courses)	US\$ 500/-
Total First Semester Fee=	US\$ 600/-

For any Assistance Contact

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Phone: +92 51 9572495

E-mail: overseas@aiou.edu.pk

GENERAL INFORMATION

- i. The certificates/degrees of AIOU are equivalent to any other recognized Board/University.
- ii. A candidate is required to apply for admission (LMS) online only.
- iii. If an applicant does not receive any information regarding admission within three months from submission of application, he/she should presume no admission.
- iv. A course taken by any student cannot be changed during the semester. However, in real hardship cases, the change in courses will be allowed before the start of study period after deposit of prescribed fee. Study period schedule is available on AIOU website.
- v. The address of a student will not be changed during the semester.
- vi. On payment of the registration fee, each student will be issued a student ID. This number must be quoted in all the future correspondence along with the roll number, course(s), code numbers and semester.
- vii. Study material shall be available at the LMS (Aaghi Portal) and Website at their given addresses.
- viii. After confirmation of admission students are usually intimated about the part time tutors for each course through student CMS portal. If you do not found information about tutors, you are required to contact the Directorate of International Collaboration & Exchange immediately without any delay.
- ix. Rules and regulations framed, enhanced and changed from time to time by the authorities, bodies of the university will be effective as deemed necessary. The student will have to abide by all such rules and regulations from the date of their implementation.
- x. A student who fails in continuous assessment component is not eligible to reappear but will be allowed to re-register for the same course at its next offering semester by the university.
- xi. It is the responsibility of the student to remain in touch with the Directorate of IC&E regarding the selected programme.
- xii. A student already admitted to a programme or a specialization of a programme shall not be allowed to transfer or to get admission to another programme unless he/she formally postpones it till the completion of the new programme or withdraws from the previous programme.
- xiii. After completion of a programme successfully, a student has to apply to Controller of Examinations for issuance of certificate/degree.

- xiv. The university reserves the right to change the contents of this prospectus without any prior notice as per university policy.
- xv. The student must inform the Admission Department in writing about admission mistakes within the period of 15 days, which is not according to the admission form/ check list or mistake in name and address. No request for any change will be entertained after the stipulated period.
- xvi. Admission without prescribed fee, less fee or fee deposited after due date will not be considered in any case.
- xvii. In case of discrepancies in the name of student/ Father's name of the student or difference in name mentioned in his/her other educational certificates, the name on the Matric certificate of the student will be considered as correct name. The Examinations Department shall also issue certificate/ degree on the said name.
- xviii. In case provision of forged documents for admission, not only the admission will be refused to the applicant but the fee deposited by him/her will also be forfeited. The university may proceed further in the matter.
- xix. The degree/diploma/certificate of the student will be quashed:
 - i) If any mistake found in compilation or declaration of result at any stage.
 - ii) If any candidate found ineligible for a degree/ diploma/certificate during the cross verification process of result and documents at any stage.

- iii) If found that candidate submitted forged/fake/illegal document(s) in the University at any stage.

Note: Beware that University has not authorized any person or private institute to collect payment/forms. All the students are instructed to deposit fee by themselves. In case of any discrepancy in admission fee/ admission form the University will not be responsible and the student will have to face the consequences.

Availability of Learning Material

- i. Learning material can be downloaded from university website: www.aiou.edu.pk
- ii. All learning material would be available online for international/overseas students after the commencement of classes.
- iii. Student shall download the learning material and tally with the course codes for which he/she had been registered in the semester.
- iv. Students can get their learning material through AAGHI LMS portal.

Procedure for Fee Payment

International and Overseas Students will have to pay their fee Online as per Guided Procedure:

1. Go to olpay.aiou.edu.pk
2. Enter challan number and **click on "search"** button.
3. Check & tally your challan details with the generated challan then **click on "submit fee"** button.
4. Enter credit/debit card number, card holder name, expiry and CVV code (mentioned on back side of card).
5. **Click on "pay now"** button.
6. A successful payment notification will be appeared with an Order ID.
7. Write Order ID and Transaction Date on the space given below.
8. Save the Order ID in your record till confirmation of your admission.

REGULATIONS FOR REFUND OF ADMISSION FEE

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| <p>(i) The Applicant/candidate/student who have submitted his/her fee for Admissions but do not wish to continue and applied for refund of fee before the start of his/her study period as per Academic Calendar available on the AIOU website corresponding to his/her respective semester i.e Autumn or Spring, the fees will be refunded after the deduction @ 10% of the total fee.</p> <p>(ii) The Applicant/Candidate who was not eligible but deposited the fee for admission and applied for refund within one year from the date of fee deposit, the fee shall be refunded after deduction @15% of total fee.</p> <p>(iii) The student who has deposited his/her fee in excess of due fee that total excess amount shall be refunded or adjusted as the case may be.</p> <p>(iv) The Treasurer Department shall verify the fee of students and shall send the case to the Audit Department for pre-audit.</p> | <p>(v) The cheque will be issued to the candidate by the Campus Payment Section (CPS), Treasurer's Department.</p> <p>(vi) In the case of death, the full fee will be refunded through crossed cheque in favour of the Blood Relative of deceased student, after fulfilling all the codal formalities. The refund case must be submitted within one year of fee deposit.</p> <p>(vii) In case the students who are not allowed/granted admission to a program offered by the University due to less enrollment/non formation of viable group/non offering of courses, full fee will be refunded to them.</p> <p>(viii) If the admission of an Applicant/Candidate is not matured due to any reason beyond the control of the University or due to unforeseen issues, the whole paid fee, without any deductions shall be refunded to the respective applicant/candidate. The refund case must be submitted within one year of fee deposit.</p> |
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Note: Beware that University has not authorized any person or private institute to collect payment All the students are instructed to deposit fee by themselves. In case of any discrepancy in admission fee/ admission form the University will not be responsible and the student will have to face the consequences.

REFUND OF OTHER FEE

1. All kind of other fee including but not limited to Degree fee, Re-appear exams fee, change off name / father name, examiner registration fee, tutor registration fee, late assignment evaluation fee, analysis fee, rechecking of answer scripts fee, NOC fee, subject/group change fee, thesis evaluation fee, thesis extension fee, job fee, tender fee etc. will not be refunded. Only excess fee deposited will be refunded/ adjusted.
2. The extension in thesis fee in excess shall be refunded on approval of concerned Dean with certificate that fee was deposited in excess.
3. The amount deposited in university accounts by any person/firm (other than student), by mistake or in excess shall be refunded after verification of the amount deposited

IMPORTANT TELEPHONE NUMBERS

Sr. #	Name	Telephone Nos.
1.	Director Admissions	+92-51-9250043 +92-51-9571501
2.	Controller of Examinations	+92-51-9250012 +92-51-9250013 (Fax)
3.	Director Students Affairs	+92-51-9572400 +92-51-9572401
Directorate of International Collaboration & Exchange		
1.	Dr. Zahid Majeed Director Zahid_majeed@aiou.edu.pk	+92-51-9572450
2.	Sehrish Khan Assistant Director sehrish.khan@aiou.edu.pk	+92-51-9572471
3.	Mr. Muhammad Ajab Superintendent overseas@aiou.edu.pk	+92-51-9572495