

E-Accounting

A 90-hour field internship for undergraduate students, delivered in four stages: recorded lectures, an online assessment, geotagged field work, and a marked report. 6 modules, 4 of them in the field.

01	Accounting Fundamentals for Every Stream	CONCEPTUAL
02	Spreadsheets for Bookkeeping	FIELD
03	Computerised Accounting and Payroll Basics	CONCEPTUAL
04	GST, E-invoicing and TDS in Practice	FIELD
05	Banking, Reconciliation and Digital Payments	FIELD
06	Accounts for Small Businesses, NGOs and SHGs, and Financial Literacy	FIELD



E - ACCOUNTING

Part I: Programme document

1. Why this subject, why now

Every organisation a graduate will ever work in, run or volunteer for keeps accounts. A kirana shop in Bakhtiyarpur, a JEEViKA self-help group in Purnia, a school in Muzaffarpur running a sports day, a registered society running a health camp: each has money coming in, money going out, and someone who has to write it down, add it up and explain it. In most Bihar districts that someone still works from a paper cash book, a bank passbook that is months behind, and a phone full of UPI notifications that nobody has reconciled with anything.

Three shifts make this the right moment to teach applied bookkeeping to every undergraduate, not only to commerce students. First, the Goods and Services Tax regime was simplified from 22 September 2025 to a two-rate structure of 5% and 18% with a 40% rate for a short list of de-merit goods, which makes the tax that a small shop collects far easier to explain and to record. Second, the Income-tax Act, 2025 replaced the 1961 Act from 1 April 2026, consolidated the tax deduction provisions into a handful of sections and introduced the single "tax year". Third, digital payments have become the default at the smallest scale: UPI processed 24.51 billion transactions worth about Rs 29.82 lakh crore in August 2026, and nearly 49 lakh PM SVANidhi street-vendor borrowers are now recorded as digitally active. The paper record and the digital trail now have to be brought together, and the people who can do that are scarce in district towns.

This internship trains students to do exactly that work at a scale that fits a district: set up or check simple books for a shop, a self-help group, a school event or an NGO office; move a paper cash book into a spreadsheet; explain a GST invoice; reconcile a passbook; and read their own household finances with the same discipline. Commerce students will find the first module a revision; students of History, Hindi, Zoology or Political Science will find it the most useful fifteen hours of their degree.

2. Who it is for, and outcomes

Eligible streams. All undergraduate streams of the partner universities (Patliputra University, Purnia University, B. R. Ambedkar Bihar University) in Semester V. No prior commerce, mathematics or computer background is assumed. A student needs a smartphone with a working camera and GPS, and access to a computer with a spreadsheet application at least once a week (college computer lab, cyber café or own laptop).

Prerequisites. None. Module 1 starts from the meaning of debit and credit. Students who already hold a Class XII commerce background may still not skip it, because the MCQ gate in Stage 02 applies to everyone.

Learning outcomes. On completing the 90 hours, a student will be able to:

1. Explain the accounting equation, the double-entry rule and the purpose of each primary book (cash book, ledger, journal, trial balance). (Understand)
2. Record a month of real transactions of a small entity in a spreadsheet cash book with running balance, categories and a monthly summary, using formulae rather than manual totals. (Apply)
3. Create a company, ledgers and vouchers in Tally Prime or an equivalent package, and generate a trial balance, profit and loss account and balance sheet from it. (Apply)
4. Identify whether a given small business must register under GST, what its invoice or bill of supply must contain, and which slab a common item falls under after the September 2025 rationalisation. (Analyse)
5. Prepare a bank reconciliation statement from a passbook or statement and a cash book, and explain each reconciling item. (Apply)
6. Compute basic TDS on a contractor or professional payment, and basic EPF and ESI deductions on a salary, using current rates. (Apply)
7. Prepare a receipts and payments account and an income and expenditure statement for a not-for-profit event or a self-help group, and audit an SHG's register against its passbook. (Evaluate)
8. Advise a vendor or household on safe digital payments, grievance channels and a simple budget, drawing on RBI and NCFE material. (Create)





3. At a glance

#	MODULE	TYPE	HOURS	FIELD TASK IN ONE LINE
1	Accounting Fundamentals for Every Stream	Conceptual	15	None (written reflection)
2	Spreadsheets for Bookkeeping	Field	15	Digitise one week of a local shop's cash book into a spreadsheet, with the owner's consent
3	Computerised Accounting and Payroll Basics	Conceptual	15	None (written reflection)
4	GST, E-invoicing and TDS in Practice	Field	15	Document a shop's GST registration status and invoice practice against the legal checklist
5	Banking, Reconciliation and Digital Payments	Field	15	Help a self-help group reconcile its passbook and registers; or run a digital-payments adoption survey of market vendors
6	Accounts for Small Businesses, NGOs and SHGs, and Financial Literacy	Field	15	Prepare an income and expenditure statement for a school event or NGO camp, and deliver a short financial literacy session

Total: 90 hours. Four field modules, two conceptual modules.



4. How the four stages apply to this subject

Stage 01 Learn. Each module carries 6 to 8 recorded lectures of 30 to 60 minutes plus written material in the portal.

For this subject the written material matters more than usual: worked examples, blank formats (cash book, BRS, income and expenditure statement, SHG register) and a downloadable spreadsheet workbook that the student fills in as the lectures proceed. Watch time is tracked; a lecture is complete at 80%.

Stage 02 Test. One objective test per module, 20 questions, 25 minutes, single attempt, opened only when every lecture in the module is complete. Numerical questions are included in every module and use small round figures so that they can be solved without a calculator.

Stage 03 Do. In the four field modules the student performs one real task with one real entity: a shop, an SHG, a school or an NGO office. The entity is proposed by the student, approved by the college coordinator in the portal, and its coordinates are stored. Geotagged photographs taken on the student's phone are matched against the stored coordinates. The photographs must show the student at the premises and the process of the work, never a customer's or member's financial details (Section 6).

Stage 04 Report. A structured report of 900 to 1,500 words per field module, uploaded as PDF against the format in this document, with the spreadsheet or statement produced attached as a separate file. Marked on the shared rubric.

Conceptual modules end at Stage 02 and carry a 2-hour written reflection (400 to 600 words), which is graded but low-stakes.



5. Assessment and grading

COMPONENT	DETAIL	MARKS
MCQ tests	6 modules x 5 marks (scaled from 20 questions)	30
Field evidence	4 field modules x 5 marks (evidence accepted, complete, on location)	20
Module reports	4 field modules x 7.5 marks (shared rubric)	30
Final report	Consolidated internship report (Appendix A, rubric in Appendix C)	20
Total		100

Written reflections in Modules 1 and 3 are marked Satisfactory or Resubmit and do not carry marks, but a Satisfactory is required for the certificate.

Grade bands. A+ 85 and above, A 75 to 84, B+ 65 to 74, B 55 to 64, C 45 to 54, Fail below 45.

Passing standard. Minimum 45 overall, at least 40% in each MCQ test, and every field module's evidence accepted.

A student who fails one MCQ test may be permitted a single supervised retest by the college coordinator, capped at 40% for that test. The certificate carries the grade and is QR verifiable.

6. Field work: ethics, safety, permissions

Consent. Before any field task the student obtains verbal consent from the owner, SHG president or institution head, records the name and phone number in the report, and shows them the consent note in the portal (Hindi and English). The owner may withdraw at any time, and may keep every file the student produces. The student never takes original books, passbooks or invoices away from the premises. Copies stay on the student's phone only for the duration of the module and are deleted after the report is accepted.

Financial privacy. Customers, SHG members, students and donors have not consented to anything. Their names, amounts, account numbers, UPI IDs, Aadhaar or PAN numbers must not appear in any photograph, spreadsheet or report. In the spreadsheet the student replaces customer names with codes (C01, C02) and SHG member names with member numbers. In photographs, any register page, invoice or passbook visible in frame is shown closed, turned over, or with figures covered by a sheet of paper. A photograph that shows a readable account number, phone number or Aadhaar number is rejected and the student is asked to delete and reshoot.

Minors. School events involve children. No child is photographed. Photographs show the student with the teacher in charge, the collection register (closed) and the venue.

Safety. Field work is done in daylight, in public or semi-public premises (shop front, SHG meeting place, school office, NGO office, market). Students do not handle cash on behalf of the entity, do not make payments from their own UPI accounts for the entity, and do not sign any document. Female students may pair with a classmate for market surveys. Students carry their college ID and the portal's letter of introduction.

Who to inform. The college coordinator (through the portal) before the first visit; the shop owner, SHG president or institution head in person; for the market survey, the market committee or the nearest vendor association leader if one exists. No visit to a bank branch or GST office is required for any task.

Data handling. Spreadsheets uploaded to the portal must already be anonymised. The NGO retains uploaded evidence for verification only and does not publish it.



7. Final report format

The final report (Appendix A) consolidates the four field modules into one document of 3,000 to 4,000 words: an introduction to the entities worked with; one section per field module summarising the task, the evidence, the findings and what the entity did with the result; a comparison of paper and digital records across the four entities; a reflection on what the student would do differently; and the anonymised spreadsheets and statements as annexures. Photographs are not reproduced in the final report; they remain in the portal.

8. Skills built and career pathways (India)

The competencies in this internship map directly onto the BFSI Sector Skill Council's NSQF Level 4 qualification packs:

Accounts Assistant (BSC/Q8103), whose compulsory standards are tax compliance documents, payroll functions, receipt and payment vouchers, credit purchases and sales, and financial statements; and GST Assistant (BSC/Q8102), whose standards are identifying the taxable event and maintaining tax records and filing returns. A student who completes this internship can sit those assessments with far less additional training, or progress to TallyEssential certification.

Realistic pathways from a Bihar district: accounts assistant in a school, hospital, NGO or trading firm; GST practitioner's assistant in a chartered accountant's or tax consultant's office; bookkeeper for the growing number of Udyam-registered micro enterprises (investment up to Rs 2.5 crore and turnover up to Rs 10 crore under the classification effective 1 April 2025); JEEViKA community cadre roles such as bookkeeper (Munshi) and bank sakhi; Common Service Centre operator; and, for those who continue, the CA Foundation, CMA Foundation or a B.Com with a computerised accounting specialisation. For the majority who will never work in accounts, the lasting return is the ability to keep their own household, business or society's books in order.

9. Alignment: NEP 2020, UGC internship guidelines, NAAC criteria, SDGs

NEP 2020 calls for holistic, multidisciplinary undergraduate education, vocational exposure integrated into mainstream degrees, and financial literacy as a life skill. This module set makes bookkeeping a multidisciplinary skill rather than a commerce silo.

UGC Guidelines for Internship/Research Internship for Under Graduate Students (2024) mandate an internship of 60 to 120 hours after the fourth semester, worth 2 to 4 credits, with one credit equal to 30 hours of engagement in a 15-week semester, and explicitly name NGOs, artisans, gig workers and local finance offices as internship providers. At 90 hours this internship sits inside that band and satisfies the supervisor and mentor roles the guidelines require: the college coordinator is the internship supervisor and the NGO's faculty member is the mentor.

NAAC. Under the binary accreditation framework and the Maturity-Based Graded Levels introduced in 2025, evidence of internships, community extension, skill development and outcome-based learning is required. The portal's geotagged evidence and graded reports are exactly the kind of digital evidence the framework asks for.

SDGs. SDG 8 (target 8.3: formalisation and growth of micro and small enterprises; target 8.10: access to banking and financial services), SDG 1 (target 1.4: access to financial services), SDG 5 (target 5.a: women's access to economic resources, through SHG work), SDG 4 (target 4.4: relevant skills for employment) and SDG 16 (target 16.6: effective, accountable and transparent institutions, through NGO and school accounts).

10. Benchmarks consulted

BENCHMARK	WHAT IT IS	WHAT WAS ADAPTED
BFSI SSC, Accounts Assistant, BSC/Q8103 v1.0, NSQF Level 4 (NSQC approved 30 June 2022). https://bfsissc.com/job-role/pdf/QP/BSC_Q8103_v1.0_Accounts_Assistant_EP501.pdf	Five compulsory NOS: BSC/N8108 tax compliance documents (PAN, TAN, e-filing, TDS returns), N8109 payroll (payroll, Provident Fund, PF), N8110 receipt and payment vouchers (bookkeeping, ledger, trial balance, BRS), N8111 credit purchases and sales (invoices, daily cash report, sales and purchase registers), N8112 financial statements	The spine of Modules 1, 3, 5 and 6. Filing on government portals was dropped (needs real credentials); the record-keeping, voucher, register, BRS and statement competencies were kept and reduced to what a shop or SHG needs
BFSI SSC, GST Assistant, BSC/Q8102 v1.0, NSQF Level 4. https://bfsissc.com/job-role/pdf/QP/BSC_Q8102_v1.0_GST_Assistant_EP501.pdf ; NSDC, GST Accounts Assistant BSC/Q0910 (100 hours, 53 theory and 47 practical). https://nsdcindia.org/goods-services-tax-gst-accounts-assistant	NOS BSC/N8106 identifying the taxable event; N8107 registration, input tax credit, output tax, payment	Module 4. Registration applicability, invoice contents, composition scheme and input credit logic kept; return filing kept at recognition level only
Tally Education, TallyEssential (Level 1 Recording and Reporting, 35 h; Level 2 Accounts Payable and Receivable, 35 h; Level 3 Taxation and Compliance, 36 h). https://tallyeducation.com/tepl/offline-courses/tally-essential	Level 1 modules: fundamentals, introduction to TallyPrime, chart of accounts, recording transactions, banking, financial statements and MS Tally essentially, company data management, GST	Module 3 mirrors Level 1 in vendor-neutral form; Level 3's TDS module informs Module 4
ICAI, CA Foundation Paper 1 Accounting (new scheme). https://www.icai.org/	Theoretical framework, accounting process, bank reconciliation statement, depreciation, final accounts of sole proprietors, financial statements of not-for-profit organisations	Modules 1, 5 and 6 take the topic order and the NPO treatment; depth reduced to a first exposure
NCFE, National Strategy for Financial Education 2020-2025, and RBI Financial Awareness Messages (FAME) booklet. https://ncfe.org.in/wp-content/uploads/2023/12/NCFE-2025-EN.pdf ; https://www.rbi.org.in/FinancialEducation/fame.aspx	The 5 C approach (content, capacity, community, communication, collaboration); FAME's 20 messages (12 NCFE, 2025-EN, 5 NCFE, 2023-EN, 3 RBI); basic banking, digital financial literacy, consumer protection; NCFE's FACT programme for college students and FEPA for SHGs and adults	Module 6's financial literacy session uses the FEPA topic list and FAME themes; Module 5's safety content uses FAME
AAT (UK), Level 2 Certificate in Bookkeeping Q2022, qualification specification, 115 GLH. https://www.aat.org.uk/files/AAT-Level-2-Certificate-in-Bookkeeping-Q2022-qualification-specification.pdf	Unit 1 Introduction to Bookkeeping (set up bookkeeping systems, process documents, process transactions (trial balance), Unit 2 Bookkeeping Controls (control accounts, reconcile bank statement with cash book, journal, trial balances)	The "controls" idea, that books must be checked against something external, shapes Modules 2 and 5; VAT content specified with GST
Intuit, QuickBooks Online Certified User (Certiport). https://certiport.pearsonvue.com/Certification/Intuit-QuickBooks-Certified-User.aspx	Five domains: administration, sales and money-in, vendors and money-out, bank accounts and transactions, reports, reports and views; performance-based, 50 minutes	Module 3's structure (set up, money in, money out, bank, reports) is borrowed; vendor-neutral



E - ACCOUNTING

Part II: Modules



MODULE 1

Accounting Fundamentals for Every Stream

CONCEPTUAL

15 HOURS

Overview and learning outcomes

The module builds the whole of bookkeeping from one idea: every transaction has two sides. By the end a student can explain what a business owns and owes, record a transaction twice, keep a cash book, post to a ledger, balance it, and read a simple profit and loss account and balance sheet. Outcomes: define assets, liabilities, capital, income and expense; apply the debit and credit rule to twenty common transactions; prepare a two-column cash book and a trial balance; distinguish capital from revenue expenditure; explain why an NGO or SHG keeps receipts and payments rather than a profit and loss account.

Hour allocation

Learn 12 h (lectures 6 h, reading and workbook exercises 6 h), Test 1 h, written reflection 2 h.

STAGE 01 · LEARN

LECTURES

1. **Why everyone keeps accounts** (40 min). Money in and money out; the difference between a record and an account; who uses accounts (owner, bank, GST officer, donor, SHG member); accounting as a language of trust; the Bihar examples this internship uses.
2. **The accounting equation** (50 min). $\text{Assets} = \text{Liabilities} + \text{Capital}$; owner and business as separate entities; ten transactions of a kirana shop traced through the equation; profit as the change in capital.
- 3.



Debit and credit without fear (60 min). The golden rules and the modern rule (assets and expenses increase by debit; liabilities, capital and income increase by credit); the T account; twenty worked transactions; common errors.

4. **Source documents and vouchers** (45 min). Cash memo, bill, invoice, receipt, payment voucher, bank slip, UPI confirmation screen; why a voucher must exist before an entry; numbering and filing.
5. **The cash book and petty cash** (60 min). Single and double column cash book; contra entries; imprest petty cash; the daily cash count and why the physical cash must agree with the book.
6. **Ledger, trial balance and the final accounts** (60 min). Posting from cash book and journal; balancing; the trial balance as an arithmetic check; trading and profit and loss account; balance sheet; depreciation in one sentence.
7. **Accounts for people who do not sell** (45 min). Receipts and payments account; income and expenditure account; capital fund; how a school event, a health camp and an SHG differ from a shop; the Societies Registration Act, 1860 and why a registered society must keep audited accounts.

READING MATERIAL

Section 1, Accounting vocabulary in Hindi and English (a 60-term glossary sheet). Section 2, Concepts and conventions: entity, money measurement, going concern, accrual versus cash basis, consistency, drawn from ICAI CA Foundation Paper 1 study material. Section 3, Legal duty to keep books: Section 128 of the Companies Act, 2013; Section 35 of the CGST Act, 2017 (accounts and records) and the six-year retention rule in Section 36; the books of account provisions of the Income-tax Act, 2025 for businesses and professions; Bihar rules for registered societies. Section 4, Worked example: one month of a Bakhtiyarpur cycle repair shop from vouchers to balance sheet. Section 5, Workbook: 40 practice entries with answers.

STAGE 02 · TEST

Blueprint: 20 questions, 25 minutes. Lecture 2 and 3: 8 questions; lecture 5 and 6: 7 questions; lecture 4 and 7: 5 questions. Six questions are numerical.



Sample MCQs:

Q1 A shop owner puts Rs 50,000 of personal savings into the business. Which accounts change?

- a. Cash and Sales
- b. Cash and Capital**
- c. Capital and Loan
- d. Purchases and Cash

Q2 Under the modern rule, an expense account increases by:

- a. Credit
- b. Debit**
- c. Either
- d. Neither

Q3 Goods bought for cash Rs 4,000. The entry is:

- a. Dr Cash, Cr Purchases
- b. Dr Purchases, Cr Cash**
- c. Dr Sales, Cr Cash
- d. Dr Cash, Cr Sales

Q4 Cash deposited into the bank is recorded in a double column cash book as a:

- a. Contra entry
- b. Capital entry
- c. Adjusting entry
- d. Closing entry

Q5 A trial balance that agrees proves that:

- a. No errors exist
- b. All vouchers exist
- c. Total debits equal total credits
- d. Profit is correct

Q6 Assets Rs 3,00,000; liabilities Rs 1,20,000. Capital is:

- a. Rs 4,20,000
- b. Rs 1,80,000
- c. Rs 1,20,000
- d. Rs 3,00,000



Q7 Buying a refrigerator for the shop is:

- a. Revenue expenditure
- b. Capital expenditure**
- c. Deferred income
- d. Drawings

Q8 An income and expenditure account is prepared by:

- a. A sole trader
- b. A partnership
- c. A not-for-profit organisation**
- d. A company only

Q9 The document that must exist before a payment entry is:

- a. Bank statement
- b. Payment voucher with bill**
- c. Trial balance
- d. Ledger

Q10 Under the CGST Act, 2017, registered persons must keep books for how long after the due date of the annual return?

- a. 12 months
- b. 36 months
- c. 72 months**
- d. 120 months

Glossary

Asset; Liability; Capital; Drawings; Debit; Credit; Voucher; Contra entry; Trial balance; Accrual basis; Receipts and payments account; Capital fund.

References

- ICAI, CA Foundation Paper 1: Accounting, study material (new scheme). <https://www.icaai.org/>
- Central Goods and Services Tax Act, 2017, Sections 35 and 36. <https://cbic-gst.gov.in/>
- Companies Act, 2013, Section 128. <https://www.mca.gov.in/>
- Income-tax Act, 2025 (in force 1 April 2026). <https://www.incometaxindia.gov.in/>
- AAT, Level 2 Certificate in Bookkeeping specification, Unit 1 Introduction to Bookkeeping.
<https://www.aat.org.uk/files/AAT-Level-2-Certificate-in-Bookkeeping-Q2022-qualification-specification.pdf>

MODULE 2

Spreadsheets for Bookkeeping

FIELD

15 HOURS

Overview and learning outcomes

A spreadsheet is the most widely available accounting tool in a district and the one most shops will actually keep using after the student leaves. The module teaches a disciplined cash book workbook: one row per transaction, dates, categories, running balance, formulae, monthly summary and a simple chart. Outcomes: build a cash book in LibreOffice Calc, Google Sheets or Excel with SUM, IF, SUMIF and running balance formulae; apply data validation and a category list; produce a month summary and a category pie chart; protect and back up the file; digitise a real week of a shop's paper cash book without altering the original.

Hour allocation

Learn 6 h, Test 1 h, Do 6 h (two visits of about 2 h plus 2 h of desk work), Report 2 h.

STAGE 01 · LEARN

LECTURES

1. **Spreadsheet basics for accounts** (45 min). Cells, rows, columns, number formats, dates as numbers, Indian number grouping; keyboard habits; free options (LibreOffice Calc, Google Sheets on a phone).
2. **Building the cash book workbook** (60 min). Columns: date, voucher number, particulars, category, receipt, payment, balance, mode (cash, UPI, bank); the running balance formula; freeze panes; opening balance row.
3. **Formulae that do the accountant's work** (60 min). SUM, SUMIF by category and by mode, COUNTIF, IF for flagging negative cash, TODAY and date arithmetic; absolute and relative references.
- 4.



Validation, lookup and the category list (45 min). Data validation drop-downs; a category sheet; VLOOKUP or XLOOKUP for rates; why consistent categories matter for GST and for the owner's decisions.

5. **Summaries and charts** (45 min). Monthly summary sheet; pivot table introduction; one bar chart and one pie chart; what an owner actually wants to see on one page.
6. **Files, backups and privacy** (30 min). Naming conventions; protecting sheets; PDF export; backup to a pen drive and to the owner's phone; anonymising customer names; never storing account numbers.

READING MATERIAL

Section 1, The workbook template with a filled example (a week of a tea stall) and an empty copy. Section 2, Formula reference card in Hindi and English. Section 3, Spreadsheet errors that have cost real money: typing over a formula, pasting values, hidden rows, wrong date formats; a short checklist. Section 4, Field protocol for Module 2: the consent script, what to photograph and what not to, the anonymisation code table. Section 5, Reading from the BFSI Accounts Assistant standard BSC/N8111 on the daily cash report and sales and purchase registers, simplified.

STAGE 02 · TEST

Blueprint: 20 questions, 25 minutes. Lectures 2 and 3: 9 questions; lecture 4 and 5: 7 questions; lectures 1 and 6: 4 questions. Eight questions show a small grid and ask for the formula or result.

Sample MCQs:

Q1 Balance in G3 with opening balance in G2, receipt in E3 and payment in F3:

- a. $=G2+E3+F3$
- b. $=G2+E3-F3$
- c. $=E3-F3$
- d. $=G2-E3+F3$



Q2 Which formula totals all payments in F2:F200 where the category in D2:D200 is "Rent"?

- a. =SUM(F2:F200)
- b. =SUMIF(D2:D200,"Rent",F2:F200)**
- c. =COUNTIF(D2:D200,"Rent")
- d. =IF(D2="Rent",F2,0)

Q3 To keep the header row visible while scrolling, use:

- a. Merge cells
- b. Freeze panes**
- c. Data validation
- d. Conditional formatting

Q4 A drop-down list of categories is created with:

- a. VLOOKUP
- b. Data validation**
- c. Pivot table
- d. Sort



Q5 The reference \$D\$2 is:

- a. Relative
- b. Absolute**
- c. Mixed
- d. Invalid

Q6 A date typed as 05/06/2026 in a sheet set to US locale will be read as:

- a. 5 June
- b. 6 May**
- c. An error
- d. Text

Q7 Which chart best shows share of expenses by category for one month?

- a. Line
- b. Pie**
- c. Scatter
- d. Histogram



Q8 Before uploading the shop's spreadsheet, the student must:

- a. Add the owner's account number
- b. Replace customer names with codes**
- c. Delete the balance column
- d. Convert to image

Q9 =IF(G10<0,"CHECK","") will display CHECK when:

- a. Cash balance is negative**
- b. A receipt exists
- c. The date is missing
- d. Balance exceeds Rs 10,000

Q10 Pasting a copied formula "as values" results in:

- a. A live formula
- b. A fixed number that no longer updates**
- c. A chart
- d. A validation rule

STAGE 03 · FIELD WORK

Do

Task. With the owner's consent, digitise one full week (seven consecutive days, or six trading days) of a local shop's paper cash book, or if no cash book exists, reconstruct the week from the bill book, UPI history and daily cash count

with the owner beside you. Deliver a workbook with the transactions, category totals, mode totals (cash versus UPI versus bank), a running balance and a one-page summary, and leave a copy with the owner.

Location and assignment. Any retail or service shop in the student's district (kirana, medical store, mobile repair, tailor, tea stall, cycle shop, stationery). Not a relative's shop where the student already keeps the books. The student proposes the shop in the portal with its coordinates and the owner's first name and phone number; the coordinator approves.

Steps on site.

1. First visit: explain the task in Hindi, show the consent note, agree which week, look at how the shop currently records (cash book, bill book, phone only). Photograph the front of the shop with yourself in frame.
2. Copy the week's entries into the workbook on a laptop or phone, sitting at the counter; use customer codes, not names; do not photograph the pages.
3. Count the categories with the owner: purchases from suppliers, sales, rent, electricity, wages, personal drawings, UPI receipts, loan repayments.
4. Second visit: show the owner the summary; ask three questions (Did anything surprise you? Which figure would you check daily? Would you keep this going?) and record the answers.
5. Leave a copy of the workbook on the owner's phone or a pen drive; delete the shop's raw data from your device after the report is accepted.

Evidence. Three to five geotagged photographs: (a) the student at the shop front with signage visible; (b) the student at the counter working on the laptop or phone, screen showing the workbook's category summary with no names (the paper cash book, if in frame, closed or covered); (c) the owner and student together looking at the printed or on-screen summary, with the owner's permission to be photographed, or the student alone with the summary if the owner declines. No photograph may show a readable page of the cash book, a bill with a customer name, a UPI transaction list or a phone number.

Safety and consent. Verbal consent recorded in the report with date and time; owner may stop at any point; the student does not handle cash, does not advise on tax and does not promise any outcome.

STAGE 04 · REPORT

Sections (1,000 to 1,500 words plus the workbook): 1. The shop and how it kept records before (200 words). 2. Method: the week chosen, sources used, categories agreed, difficulties (300 words). 3. Findings: total receipts and payments, category shares, cash versus digital share, one anomaly found (300 words). 4. The owner's response and whether the workbook will be continued (200 words). 5. What you would change in the template (100 words). Attach the anonymised workbook.

Rubric (7.5 marks): workbook correctness and formula use 2.5; completeness of the week and category logic 1.5; anonymisation and privacy compliance 1; findings and owner's response 1.5; clarity and honesty of writing 1.

Glossary

Running balance; Absolute reference; SUMIF; Data validation; Pivot table; Freeze panes; Locale; Category master; Contra; Imprest; Backup; Anonymisation.

References

- BFSI SSC, Accounts Assistant BSC/Q8103, NOS BSC/N8111 Understand and book credit purchases and sales.
https://bfsissc.com/job-role/pdf/QP/BSC_Q8103_v1.0_Accounts_Assistant.pdf
- LibreOffice Calc Guide. <https://documentation.libreoffice.org/>
- Google Sheets function list. <https://support.google.com/docs/table/25273>
- Intuit QuickBooks Online Certified User objectives (for the money-in, money-out structure).
<https://certiport.pearsonvue.com/Certifications/Intuit/Certifications/Certify/QuickBooks-Certified-User.aspx>

MODULE 3

Computerised Accounting and Payroll Basics

CONCEPTUAL

15 HOURS

Overview and learning outcomes

The module moves the student from a spreadsheet to a proper accounting package, using Tally Prime as the reference because it is what most district accountants use, while keeping every concept transferable to any package (Busy, Zoho Books, GNUKhata, Marg). It closes with payroll basics, because a salary register is the first thing a school or NGO asks a new accounts assistant to prepare. Outcomes: create a company and financial year; build a chart of accounts with groups and ledgers; record payment, receipt, contra, purchase, sales and journal vouchers; generate a day book, trial balance, profit and loss account and balance sheet; back up and restore data; prepare a monthly salary register with EPF and ESI deductions and explain the employer's share.

Hour allocation

Learn 12 h (lectures 6.5 h, guided software practice and reading 5.5 h), Test 1 h, written reflection 2 h.

STAGE 01 · LEARN

LECTURES

1. **What accounting software does that a spreadsheet cannot** (40 min). Enforced double entry; audit trail; instant reports; multi-user; the packages used in Bihar; the educational mode of Tally Prime and free alternatives; screen tour.
2. **Company creation and the chart of accounts** (60 min). Financial year (1 April to 31 March); groups (capital, loans, current assets, current liabilities, sales, purchases, direct and indirect expenses and incomes); creating ledgers under the right group; opening balances.

3. **Recording vouchers** (70 min). Payment, receipt, contra, purchase, sales and journal vouchers; narration; a day in the life of a stationery shop entered live; correcting a wrong entry without deleting history.
4. **Reports that owners and auditors read** (50 min). Day book, ledger view, trial balance, profit and loss, balance sheet, outstanding receivables and payables; drilling down; exporting to PDF and spreadsheet.
5. **Bank in the software** (40 min). Bank ledgers; recording UPI and NEFT receipts; the software's bank reconciliation screen and how it relates to Module 5; cheque and reference numbers.
6. **Data security and year end** (35 min). Backup and restore; user roles and passwords; splitting or migrating at year end; what the auditor needs.
7. **Payroll basics** (60 min). Components of pay (basic, DA, HRA, allowances); the salary register; attendance; Employees' Provident Fund under the EPF and Miscellaneous Provisions Act, 1952 (employee 12% of basic and DA, employer 12% split between EPF and pension); Employees' State Insurance under the ESI Act, 1948 (employee 0.75%, employer 3.25%, wage ceiling as notified by ESIC); professional tax where applicable; TDS on salary in one slide (detail in Module 4); payslip; small NGOs and the honorarium question.

READING MATERIAL

Section 1, Software setup guide with screenshots for Tally Prime educational mode and one free alternative; a table mapping the same operations across packages. Section 2, Practice company: 60 vouchers of a coaching institute for one month, with expected trial balance. Section 3, Report interpretation: what each line of a small entity's balance sheet means. Section 4, Payroll reader: EPFO and ESIC official overviews, applicability thresholds (EPF for establishments with 20 or more employees, ESI for 10 or more in most states, as notified), a sample salary register and payslip, and a note on the Code on Wages, 2019. Section 5, TallyEssential Level 1 topic list for students who want to certify.

STAGE 02 · TEST

Blueprint: 20 questions, 25 minutes. Lectures 2 and 3: 8 questions; lecture 4 and 5: 5 questions; lecture 7: 5 questions; lectures 1 and 6: 2 questions.



Sample MCQs:

Q1 Rent paid by cheque is recorded as a:

- a. Receipt voucher
- b. Payment voucher**
- c. Contra voucher
- d. Sales voucher

Q2 Cash withdrawn from bank for office use is a:

- a. Journal voucher
- b. Payment voucher
- c. Contra voucher**
- d. Receipt voucher

Q3 The ledger "Electricity Charges" belongs under:

- a. Direct expenses
- b. Indirect expenses**
- c. Current liabilities
- d. Fixed assets



Q4 The Indian financial year in the software runs from:

- a. 1 January
- b. 1 April**
- c. 1 July
- d. 1 October

Q5 A supplier to whom the shop owes money appears under:

- a. Sundry debtors
- b. Sundry creditors**
- c. Capital
- d. Investments

Q6 The report showing all vouchers of a day in order is the:

- a. Balance sheet
- b. Day book**
- c. Trial balance
- d. Cash flow



Q7 Employee EPF contribution is generally:

- a. 8.33% of gross
- b. 12% of basic and DA**
- c. 3.25% of gross
- d. 0.75% of basic

Q8 ESI employee contribution rate is:

- a. 12%
- b. 3.25%
- c. 0.75%**
- d. 1.75%

Q9 Before year end the first safety step is:

- a. Delete old vouchers
- b. Take a backup**
- c. Change the company name
- d. Print the balance sheet

Q10 A document given to each employee showing gross pay, deductions and net pay is a:

- a. Voucher
- b. Payslip**
- c. Challan
- d. Form 130

Glossary

Chart of accounts; Group; Ledger; Voucher type; Narration; Day book; Sundry debtors; Sundry creditors; Backup; Salary register; EPF; ESI.

References

- Tally Education, TallyEssential course structure. <https://tallyeducation.com/tepl/offline-courses/tally-essential/>
- Employees' Provident Fund Organisation. <https://www.epfindia.gov.in/>
- Employees' State Insurance Corporation. <https://www.esic.gov.in/>
- BFSI SSC, Accounts Assistant BSC/Q8103, NOS BSC/N8109 Prepare and perform payroll functions and BSC/N8110 Prepare receipt and payment voucher.
https://bfsissc.com/job-role/pdf/QP/BSC_Q8103_v1.0_Accounts_Assistant.pdf
- Intuit QuickBooks Online Certified User exam objectives.
<https://certiport.pearsonvue.com/Certifications/Intuit/Certifications/Certify/QuickBooks-Certified-User.aspx>



MODULE 4

GST, E-invoicing and TDS in Practice

FIELD

15 HOURS

Overview and learning outcomes

Most district shops are below the GST registration threshold, some are composition dealers, and a few are regular taxpayers issuing tax invoices. A student who can tell which is which, and can read an invoice, is already useful. The module teaches GST as a shopkeeper meets it, e-invoicing as the large-business layer above, and TDS as the deduction an NGO or school must make when it pays a contractor or a professional. Outcomes: decide whether a business must register (Rs 40 lakh for goods and Rs 20 lakh for services in Bihar as a normal category state) and whether it may opt for composition (Rs 1.5 crore); list the mandatory contents of a tax invoice and a bill of supply; place common shop items in the correct slab after 22 September 2025 (nil, 5%, 18%, 40% de-merit); explain input tax credit with a numerical example; explain when e-invoicing applies (aggregate turnover above Rs 5 crore, for B2B supplies, since 1 August 2023); compute TDS on a contractor bill and a professional fee under the Income-tax Act, 2025 and know what a TAN, a challan and a Form 130 certificate are.

Hour allocation

Learn 6 h, Test 1 h, Do 6 h (two visits plus desk work), Report 2 h.

STAGE 01 · LEARN

LECTURES

1. **GST in twenty minutes for non-commerce students** (40 min). One nation one tax; CGST, SGST and IGST; the Bihar Goods and Services Tax Act, 2017 alongside the CGST Act; the GST Council; GSTN and the GST portal; who pays, who collects.

2. **Do I have to register?** (50 min). Threshold limits (Rs 40 lakh goods, Rs 20 lakh services); compulsory registration cases (inter-state supply, e-commerce sellers); the composition scheme (Rs 1.5 crore; 1% for traders and manufacturers, 5% for restaurants, 6% for eligible service providers up to Rs 50 lakh; quarterly CMP-08 and annual GSTR-4; no input credit, no tax on the invoice); the unregistered shop and what it may and may not print on a bill.
3. **The rate structure after 22 September 2025** (50 min). The 56th GST Council decision of 3 September 2025: 12% and 28% slabs removed, most goods at 5% or 18%, 40% for de-merit goods such as pan masala, aerated drinks and large vehicles, nil for unpackaged staples and most educational stationery; examples from a kirana shelf; why tobacco items stayed at old rates until compensation cess loans are repaid.
4. **Reading and writing an invoice** (60 min). Tax invoice versus bill of supply; mandatory fields (GSTIN, serial number, date, HSN or SAC, taxable value, rate, CGST and SGST amounts, place of supply, signature); credit and debit notes; the difference between a kachha bill and a legal invoice; a practical checklist for the field visit.
5. **Input tax credit, returns and e-invoicing** (60 min). ITC with a numerical chain from manufacturer to retailer; GSTR-1 and GSTR-3B as the outward supply statement and the monthly summary; the electronic cash and credit ledgers; e-invoicing: Invoice Registration Portal, IRN, QR code, applicability above Rs 5 crore aggregate turnover for B2B supplies, not for retail B2C sales; e-way bills in one slide.
6. **TDS basics under the Income-tax Act, 2025** (60 min). The Act in force from 1 April 2026; "tax year" replaces previous year and assessment year; TDS on salary (Section 392) and on non-salary payments (Section 393), which consolidates the old 194-series provisions; rates for contractor payments (1% for individuals and HUFs, 2% for others) and professional fees (10%), with thresholds as notified for the tax year; TAN; monthly deposit by challan; quarterly statements; the annual certificate (Form 130, the successor to Form 16, and Form 131 for non-salary); PAN and the higher rate when PAN is missing; why a school paying a contractor or an NGO paying a consultant must deduct.

READING MATERIAL

Section 1, GST vocabulary card. Section 2, The registration and composition decision tree with Bihar examples. Section 3, A slab table of 60 common retail items after the rationalisation, sourced from CBIC notifications and the 56th Council press release annexures, with the instruction to re-verify on the CBIC site. Section 4, Annotated specimen tax invoice and bill of supply; the field checklist. Section 5, E-invoicing FAQ summary from the GST e-invoice portal. Section 6, TDS reader: old-to-new section mapping, worked examples, a sample challan and Form 130 layout. Section 7, Extract from BFSI GST Assistant NOS BSC/N8107 on registration, ITC and payment.

STAGE 02 · TEST

Blueprint: 20 questions, 25 minutes. Lectures 2 and 3: 7 questions; lecture 4: 5 questions; lecture 5: 3 questions; lecture 6: 5 questions. Seven numerical.

Sample MCQs:

Q1 A Purnia trader selling goods only within Bihar with turnover of Rs 32 lakh:

- a. Must register
- b. Need not register**
- c. Must opt for composition
- d. Must get e-invoicing

Q2 The composition scheme turnover limit for a trader in Bihar is:

- a. Rs 40 lakh
- b. Rs 75 lakh
- c. Rs 1.5 crore**
- d. Rs 5 crore



Q3 A composition dealer issues a:

- a. Tax invoice
- b. Bill of supply**
- c. E-invoice
- d. Debit note

Q4 After 22 September 2025 the main GST slabs are:

- a. 5, 12, 18, 28
- b. 5 and 18, with 40 for de-merit goods**
- c. 10 and 20
- d. 8, 16, 24

Q5 On an intra-state sale of Rs 1,000 at 18%, CGST is:

- a. Rs 180
- b. Rs 90**
- c. Rs 45
- d. Rs 18

Q6 E-invoicing is mandatory for aggregate turnover above:

- a. Rs 40 lakh
- b. Rs 1.5 crore
- c. Rs 5 crore**
- d. Rs 50 crore

Q7 E-invoicing applies to:

- a. Retail sales to consumers
- b. B2B supplies**
- c. Exempt goods only
- d. Composition dealers

Q8 A retailer buys at Rs 800 plus 5% GST and sells at Rs 1,000 plus 5%. Net GST payable is:

- a. Rs 50
- b. Rs 40
- c. Rs 10**
- d. Rs 90

Q9 Under the Income-tax Act, 2025, non-salary TDS falls under:

- a. Section 194C
- b. Section 392
- c. Section 393**
- d. Section 394

Q10 An NGO pays a consultant Rs 60,000 for professional services above the threshold. TDS at 10% is:

- a. Rs 600
- b. Rs 6,000**
- c. Rs 1,200
- d. Nil

STAGE 03 · FIELD WORK**Do**

Task. Document one shop's GST status and invoice practice against the legal checklist. Establish with the owner whether the shop is unregistered, composition or regular; examine the format of the bill it issues (not the customer details); check the invoice against the mandatory fields; note how GST is shown to customers; ask how purchases from suppliers are documented; and prepare a one-page compliance note for the owner listing what is correct and what is missing, with a specimen invoice format if needed.

Location and assignment. A different shop from Module 2, preferably one that issues printed bills (medical store, electronics, hardware, garments). Proposed by the student, approved by the coordinator.

Steps on site.

1.

Visit 1: consent; ask the registration status and, if registered, note the GSTIN as displayed on the signboard or certificate (the certificate must be displayed at the principal place of business under the CGST Rules).

Photograph the student at the shop front and, separately, the displayed GST certificate or signboard from a distance where the GSTIN is legible but no other document is.

2. With the owner, take one blank or cancelled bill or a photograph of the bill format with the customer fields empty; check it against the checklist of mandatory fields.
3. Ask five structured questions: how bills are numbered; whether every sale is billed; how supplier invoices are filed; who files the returns; what slab their top five items fall in after September 2025.
4. Desk work: prepare the compliance note and a specimen format if the bill is deficient.
5. Visit 2: hand over the note; record the owner's reaction.

Evidence. Three to five geotagged photographs: the student at the shop front; the displayed GST registration certificate or the signboard with GSTIN (for an unregistered shop, the student at the counter with the blank bill book, figures covered); the student with the owner receiving the compliance note. No customer invoice, no supplier invoice with amounts, no phone numbers.

Safety and consent. The student is documenting practice, not auditing. The note says so on its face and advises the owner to confirm with their tax practitioner. The student never contacts the GST department about the shop and never advises evasion or avoidance.

STAGE 04 · REPORT

Sections (1,000 to 1,500 words): 1. The shop and its registration status, with the reasoning (250 words). 2. Invoice format checked against the checklist, field by field (350 words). 3. The five answers and what they reveal about record keeping (300 words). 4. The compliance note delivered and the owner's response (200 words). 5. One thing the September 2025 rate change meant for this shop (100 words). Attach the compliance note and specimen format.

Rubric (7.5 marks): correctness of registration reasoning 2; invoice checklist accuracy 2; quality of the compliance note 1.5; evidence and privacy compliance 1; writing 1.

Glossary

GSTIN; Aggregate turnover; Composition scheme; Bill of supply; Tax invoice; HSN code; Input tax credit; GSTR-3B; IRN; Tax year; TAN; Form 130.

References

- GST Council, 56th Meeting press release, 3 September 2025 (rate rationalisation, effective 22 September 2025).
<https://gstcouncil.gov.in/>
- Central Goods and Services Tax Act, 2017 and Rules; Notification 10/2023 Central Tax (e-invoicing threshold Rs 5 crore from 1 August 2023). <https://cbic-gst.gov.in/> ; <https://www.gstcouncil.gov.in/node/4365>
- GST e-invoice portal. <https://einvoice1.gst.gov.in/>
- Income-tax Act, 2025 and Income-tax Rules, 2026; Income Tax Department. <https://www.incometaxindia.gov.in/>
- PIB, Income-tax Act, 2025 comes into force from 1 April 2026.
<https://www.pib.gov.in/PressReleasePage.aspx?PRID=2248005>
- ClearTax, TDS and TCS changes from 1 April 2026 (section mapping and forms).
<https://cleartax.in/s/tds-and-tcs-changes-from-april-2026>
- ClearTax, GST rates in India 2026. <https://cleartax.in/s/gst-rates>
- BFSI SSC, GST Assistant BSC/Q8102. https://bfsissc.com/job-role/pdf/QP/BSC_Q8102_v1.0_GST_Assistant.pdf



MODULE 5

Banking, Reconciliation and Digital Payments

FIELD

15 HOURS

Overview and learning outcomes

Bank reconciliation is the single control that catches most errors and most frauds in a small entity, and self-help groups are where it matters most in Bihar: JEEViKA reports over 11 lakh SHGs formed and over 10 lakh with savings bank accounts. The module teaches how a bank account works from the customer's side, how UPI, NEFT, RTGS and IMPS move money, how to reconcile a passbook with a cash book or SHG register, and how to keep digital money safe. Outcomes: prepare a bank reconciliation statement and explain timing differences, bank charges, interest and errors; describe DAY-NRLM's SHG norms (10 to 20 members, Panchasutra, revolving fund of Rs 10,000 to 15,000, bank linkage in doses, interest subvention to 7% on loans up to Rs 3 lakh); reconcile an SHG's savings, loan and meeting registers against its passbook; explain UPI, NEFT (24x7 since December 2019, online transfers free for savings accounts since 1 January 2020), RTGS and IMPS; recognise common frauds and know the grievance routes (bank, RBI Integrated Ombudsman, cybercrime helpline 1930).

Hour allocation

Learn 6 h, Test 1 h, Do 6 h, Report 2 h.

STAGE 01 · LEARN

LECTURES

1. **The bank account from the customer's side** (40 min). Savings and current accounts; passbook and statement; KYC; PMJDY basic accounts (over 59 crore accounts by August 2026, 55.7% held by women); IFSC; cheque, cheque return and the Negotiable Instruments Act, 1881 in one slide.

2. **Digital payment rails** (50 min). UPI (VPA, QR, collect requests, limits), NEFT (half-hourly batches, 24x7), RTGS (large value, real time), IMPS (instant), AePS and Business Correspondents in villages; what shows on the statement for each; NPCI's role; the Payment and Settlement Systems Act, 2007.
3. **Bank reconciliation statement** (70 min). Why the passbook and the cash book differ; cheques issued but not presented, deposits in transit, bank charges, interest, direct credits (UPI receipts the shop forgot to enter), errors on either side; the BRS format starting from either balance; three worked examples.
4. **Self-help groups and their books** (60 min). DAY-NRLM and JEEViKA structure (SHG, village organisation, cluster level federation); Panchasutra; the registers an SHG keeps (attendance and minutes, savings, internal loan, bank passbook, cash book, member passbooks); revolving fund and community investment fund; bank linkage in doses (first dose six times corpus or minimum Rs 1.5 lakh); interest subvention; the bookkeeper's role.
5. **Reconciling an SHG** (45 min). Matching monthly savings deposited against the savings register; matching bank loan disbursement and repayments against the loan register; finding the cash-in-hand figure; common errors (deposits made late, one member's savings entered twice, bank charges never recorded); the reconciliation worksheet.
6. **Digital safety and grievance** (45 min). RBI FAME messages on digital financial literacy and consumer protection; never sharing OTP, PIN or screen; collect-request fraud; fake customer-care numbers; the bank's complaint route, the RBI Integrated Ombudsman Scheme, 2021, the 1930 helpline and cybercrime.gov.in; the zero-liability rules for unauthorised transactions reported promptly.

READING MATERIAL

Section 1, Banking vocabulary in Hindi and English. Section 2, BRS workbook: six exercises with solutions. Section 3, Extract of the RBI Master Circular on DAY-NRLM (SHG size, revolving fund, Panchasutra, lending doses, interest subvention). Section 4, The SHG reconciliation worksheet and a worked example from a JEEViKA group with member numbers only. Section 5, Digital payments survey instrument (for the alternative task): 15 questions for market

vendors on QR use, receipts, charges, fraud experience and PM SVANidhi awareness. Section 6, RBI FAME booklet themes and the Financial Literacy Guide.

STAGE 02 · TEST

Blueprint: 20 questions, 25 minutes. Lecture 3: 7 questions; lectures 4 and 5: 6 questions; lecture 2: 4 questions; lectures 1 and 6: 3 questions. Six numerical.

Sample MCQs:

Q1 A cheque issued by the shop but not yet presented to the bank causes the passbook balance to be:

a. Lower than cash book

b. Higher than cash book

c. Equal

d. Negative

Q2 Bank charges debited by the bank and not entered in the cash book are:

a. Added to the cash book balance

b. Deducted from the cash book balance

c. Ignored

d. Added to the passbook balance



Q3 Cash book balance Rs 20,000; unpresented cheques Rs 5,000; deposit in transit Rs 3,000. Passbook balance is:

- a. Rs 22,000
- b. Rs 18,000
- c. Rs 28,000
- d. Rs 12,000

Q4 NEFT settles:

- a. Instantly
- b. In half-hourly batches
- c. Once a day
- d. Only on working days

Q5 The transfer system meant for large-value real-time payments is:

- a. UPI
- b. IMPS
- c. RTGS
- d. AePS



Q6 A DAY-NRLM women's SHG normally has:

- a. 5 to 8 members
- b. 10 to 20 members**
- c. 25 to 30 members
- d. Any number

Q7 Panchasutra includes all except:

- a. Regular meetings
- b. Regular savings
- c. Capital subsidy**
- d. Up-to-date books

Q8 The revolving fund under DAY-NRLM per SHG is:

- a. Rs 1,000 to 2,000
- b. Rs 10,000 to 15,000**
- c. Rs 1 lakh
- d. Rs 3 lakh



Q9 The national cybercrime helpline is:

- a. 100
- b. 1930**
- c. 112
- d. 155260

Q10 A UPI collect request from an unknown number asking you to enter your PIN to "receive" money is:

- a. Normal
- b. A fraud; entering the PIN sends money**
- c. Required by RBI
- d. Safe if the amount is small

STAGE 03 · FIELD WORK

Do

Primary task. Help one self-help group reconcile its passbook with its registers for the last three completed months. Sit with the group's bookkeeper and president at a regular meeting; compare the savings register totals with deposits in the passbook; compare loan disbursements and repayments with the loan register; compute cash in hand and compare with the actual count done by the group; list every difference and its explanation; leave a one-page reconciliation sheet with the group.

Alternative task (where no SHG is accessible, with coordinator approval). A digital-payments adoption survey of 25 vendors in one market or haat using the Module 5 instrument: whether they accept UPI, share of digital receipts, whether they record digital receipts anywhere, charges or settlement problems, fraud experience, and awareness



of PM SVANidhi (tranches of Rs 10,000, Rs 20,000 and Rs 50,000; 7% interest subsidy; cashback up to Rs 1,200 a year for digital transactions; extended to 31 March 2030). Produce a summary table and two charts.

Location and assignment. Any JEEViKA or other SHG in the student's block, reached through a community mobiliser, a family member who is a member, or the college's NSS unit; or a weekly haat or town market. The student records the group name, village and coordinates, or the market name and coordinates.

Steps on site (primary).

1. Attend one meeting; explain the task; obtain consent from the president and the group; agree the three months.
2. Copy register totals, not member rows, into the reconciliation worksheet using member numbers.
3. Compare with the passbook entries month by month; list differences.
4. Attend the cash count; compute cash in hand per books; compare.
5. Explain each difference to the bookkeeper in Hindi; leave the sheet; record the group's decision on any correction.

Evidence. Three to five geotagged photographs: the student at the meeting place with the group (members who agree to be photographed; faces may be turned away or the photograph taken from behind the group); the student with the bookkeeper working on the worksheet, registers and passbook closed or turned face down; the student holding the completed reconciliation sheet. For the survey: the student at the market entrance; the student interviewing a vendor who has agreed, from an angle where the vendor's QR code, phone screen and cash box are not readable; the student with the tally sheet. No passbook page, member passbook, register page, QR code or phone screen may be legible in any photograph.

Safety and consent. Group consent recorded in minutes; the student never handles the group's cash or passbook alone; no member's loan details are named in the report; survey respondents are told they may refuse any question; vendors' names are not recorded.

Sections (1,000 to 1,500 words plus worksheet or survey table): 1. The group or market and how records are kept (250 words). 2. Method (250 words). 3. The reconciliation: differences found, explained and unexplained, or the survey results in tables and charts (400 words). 4. What the group or vendors said and what changed (200 words). 5. One digital safety observation (100 words).

Rubric (7.5 marks): accuracy of the reconciliation or survey analysis 2.5; understanding of SHG or vendor record keeping 1.5; quality of the handover sheet or summary 1.5; evidence and privacy compliance 1; writing 1.

Glossary

Passbook; IFSC; Bank reconciliation statement; Unpresented cheque; Deposit in transit; Direct credit; SHG; Panchasutra; Revolving fund; Cash credit limit; Interest subvention; Collect request.

References

- RBI, Master Circular on Deendayal Antyodaya Yojana, National Rural Livelihoods Mission (DAY-NRLM), as hosted by NABARD. <https://www.nabard.org/auth/writereaddata/tender/master-circular-rbi-day-nrlm-20-july-22.pdf>
- Bihar Rural Livelihoods Promotion Society (JEEViKA), CBO progress summary. <https://brlps.in/>
- RBI, Financial Awareness Messages (FAME) booklet and Financial Literacy Guide. <https://www.rbi.org.in/FinancialEducation/fame.aspx> ; <https://rbi.org.in/financialeducation/FinancialLiteracyGuide.aspx>
- NPCI, UPI product statistics. <https://www.npci.org.in/what-we-do/upi/product-statistics>
- IBEF, PM SVANidhi scheme (tranches, subsidy, cashback, extension to March 2030, disbursement figures as of April 2026). <https://www.ibef.org/government-schemes/pm-svanidhi-scheme> ; Ministry of Housing and Urban Affairs, PM SVANidhi. <https://pmsvanidhi.mohua.gov.in/>
- PMJDY 12-year figures (59.09 crore accounts, August 2026), as reported. <https://apacnewsnetwork.com/2026/08/pm-jan-dhan-yojana-59-crore-accounts/> ; official portal <https://pmjdy.gov.in/>
-



National Cyber Crime Reporting Portal. <https://cybercrime.gov.in/>

- AAT, Level 2 Certificate in Bookkeeping, Unit 2 Principles of

Bookkeeping Controls (reconcile a bank statement with the cash book).

<https://www.aat.org.uk/files/AAT-Level-2-Certificate-in-Bookkeeping-Q2022-qualification-specification.pdf>



MODULE 6

Accounts for Small Businesses, NGOs and SHGs, and Financial Literacy

FIELD

15 HOURS

Overview and learning outcomes

The final module puts the pieces together for the three kinds of entity a district graduate is most likely to serve, and turns the lens on the student's own money. Outcomes: prepare a receipts and payments account and an income and expenditure statement for a one-off event or camp; explain the accounts and audit obligations of a registered society and the reporting a donor or a government department expects (utilisation certificate); describe Udyam registration and its benefits for a micro enterprise; explain the difference between a proprietor's drawings and salary and why mixing household and business money destroys both sets of books; prepare a personal or household budget; explain the basics of saving, borrowing, insurance and pension products that NCFE and RBI material cover; and deliver a 30-minute financial literacy session to an SHG, a class or a group of vendors.

Hour allocation

Learn 6 h, Test 1 h, Do 6 h, Report 2 h.

STAGE 01 · LEARN

LECTURES

- 1. The micro enterprise and its books** (45 min). Udyam registration (free, online, self-declaration, PAN and Aadhaar based; micro means investment up to Rs 2.5 crore and turnover up to Rs 10 crore from 1 April 2025); benefits (priority sector lending, delayed payment protection under the MSMED Act, 2006, scheme access); the minimum book set for a proprietor; separating household and business money; costing a product with one example.

2. **NGO accounts** (60 min). Societies Registration Act, 1860 and the Bihar registrar; trusts and Section 8 companies in one slide; the receipts and payments account, income and expenditure account and balance sheet; restricted and unrestricted funds; the utilisation certificate; audit by a chartered accountant; Income-tax registration for exemption; FCRA in one slide (foreign funds need registration; this NGO does not solicit them); the donor's perspective.
3. **The event account** (45 min). A school sports day or an NGO health camp as a mini project: budget, collections register, advances to volunteers, bills, settlement, surplus or deficit, report to the head; the one-page format used in Stage 03.
4. **SHG accounts as a system** (40 min). Consolidating Module 5: the SHG's monthly financial statement; the village organisation's books; JEEViKA's community bookkeeper and the audit of SHGs; why regular, transparent accounts are the basis of bank linkage.
5. **Financial literacy: income, expenses, budget, savings** (50 min). NSFE 2020-25 objectives; the household budget; needs and wants; emergency fund; savings products (savings account, recurring and fixed deposits, post office schemes, PPF, Sukanya Samriddhi); the power of compounding with one table.
6. **Borrowing, insurance and pension** (50 min). Good debt and bad debt; interest rate comparison (moneylender versus bank versus SHG); credit discipline and CIBIL; PM Jeevan Jyoti Bima Yojana, PM Suraksha Bima Yojana and Atal Pension Yojana as the entry-level social security trio; Ponzi schemes and the RBI Sachet portal; the FEPA topic list as the syllabus for the student's own session.
7. **Delivering a session** (30 min). Planning a 30-minute session for an SHG, a Class XI group or a vendor group: three messages, one activity, one handout; using FAME posters; consent, no product selling, no personal financial advice.

READING MATERIAL

Section 1, Udyam registration guide and MSME classification table. Section 2, Model formats: receipts and payments account, income and expenditure account, utilisation certificate (GFR 12-A style), event settlement sheet. Section 3, Societies Registration Act, 1860 provisions on accounts and annual filing, with Bihar practice. Section 4, NCFE FEPA

topic outline and NSFE 2020-25 summary; RBI FAME messages; the Financial Literacy Guide. Section 5, Scheme fact sheet (PMJJBY, PMSBY, APY, PMJDY, PM SVANidhi) with official links and premium figures as on the official portals. Section 6, Session plan template and two handouts in Hindi.

STAGE 02 · TEST

Blueprint: 20 questions, 25 minutes. Lectures 2 and 3: 7 questions; lectures 5 and 6: 7 questions; lecture 1: 4 questions; lectures 4 and 7: 2 questions. Five numerical.

Sample MCQs:

Q1 Under the MSME classification effective 1 April 2025, a micro enterprise has turnover up to:

- a. Rs 5 crore
- b. Rs 10 crore**
- c. Rs 50 crore
- d. Rs 100 crore

Q2 Udyam registration is:

- a. Paid and needs a CA
- b. Free and self-declared online**
- c. Only for manufacturers
- d. Done at the GST office



Q3 An NGO's surplus of income over expenditure is added to:

- a. Capital account
- b. Capital fund**
- c. Drawings
- d. Sales

Q4 A donation received for a specific purpose is:

- a. Unrestricted income
- b. Restricted fund**
- c. Capital expenditure
- d. Drawings

Q5 The document that tells a funder how their grant was spent is a:

- a. Trial balance
- b. Utilisation certificate**
- c. Receipt voucher
- d. Passbook

Q6 A health camp collected Rs 18,000 and spent Rs 15,500. The event shows a:

- a. Deficit of Rs 2,500
- b. Surplus of Rs 2,500**
- c. Profit of Rs 18,000
- d. Loss of Rs 15,500

Q7 NSFE 2020-25 was prepared by:

- a. NABARD
- b. NCFE with RBI, SEBI, IRDAI and PFRDA**
- c. NITI Aayog
- d. SIDBI

Q8 The 5 C approach in NSFE does not include:

- a. Content
- b. Capacity
- c. Cashback**
- d. Community



Q9 Rs 10,000 at 8% simple interest for 2 years earns:

- a. Rs 800
- b. Rs 1,600**
- c. Rs 1,664
- d. Rs 2,000

Q10 Complaints about unregistered deposit schemes can be reported on:

- a. Sachet portal**
- b. GSTN
- c. Udyam portal
- d. TRACES

STAGE 03 · FIELD WORK

Do

Task. Two parts. (A) Prepare the accounts of one school event or NGO camp: with the teacher or organiser in charge, collect the budget, collection register totals, bills and advances; prepare a receipts and payments account and an income and expenditure statement in the module format; hand it over signed by the student and countersigned by the organiser. (B) Deliver a 30-minute financial literacy session, based on the FEPA topic list and FAME messages, to the SHG from Module 5, a Class XI group at the same school, or a group of at least eight market vendors; use the session plan template and one handout.

Location and assignment. A government or private school, an anganwadi or NGO camp, or the Ethno Medico office's own camps where the student is nearby. The student proposes; the coordinator approves. The session audience is confirmed at the same time.



Steps on site.

1. Visit 1 (school or NGO): consent from the head; collect the event's budget and records; photograph the student with the organiser and the closed collection register.
2. Desk work: prepare the two statements; list missing bills and unexplained items.
3. Visit 2: present the statements; get them countersigned; record the organiser's comments and whether the format will be used again.
4. Session: deliver the 30-minute session; collect a simple show-of-hands or three-question feedback; leave the handout.

Evidence. Four to six geotagged photographs: the student with the organiser at the school or camp venue with signage; the student at the desk with the statement on screen or paper (no names, no amounts against names); the countersigned statement held by the student (organiser's signature visible, figures visible only as totals); the student delivering the session with the audience from behind or with faces turned away (no children's faces at all), and the handout or poster in frame.

Safety and consent. Head's consent for both the accounts and the session; no child photographed; no product recommended; no personal financial details asked of any participant; the student states clearly that they are a student and not a financial adviser.

STAGE 04 · REPORT

Sections (1,200 to 1,500 words plus statements and session plan): 1. The event and how it was recorded (200 words). 2. The statements and how each figure was obtained, with missing documents listed (400 words). 3. The organiser's response (150 words). 4. The session: plan, what was delivered, the three questions asked and what the audience knew and did not (400 words). 5. Reflection on your own household budget after this module (150 words).

Rubric (7.5 marks): statements correct and complete 2.5; documentation gaps honestly identified 1; session plan and delivery evidence 2; evidence and privacy compliance 1; writing 1.

Glossary

Udyam; Micro enterprise; Receipts and payments account; Income and expenditure account; Capital fund; Restricted fund; Utilisation certificate; Society; Budget; Emergency fund; Compounding; Ponzi scheme.

References

- Ministry of MSME, Udyam Registration portal and revised classification effective 1 April 2025.
<https://udyamregistration.gov.in/>
- Societies Registration Act, 1860. <https://www.indiacode.nic.in/>
- NCFE, National Strategy for Financial Education 2020-2025.
https://ncfe.org.in/wp-content/uploads/2023/12/NSFE_20-25_ENG.pdf
- NCFE, FEPA and FACT programmes. <https://ncfe.org.in/fepa/> ; <https://ncfe.org.in/program/fact>
- RBI, Sachet portal for unregistered deposit schemes. <https://sachet.rbi.org.in/>
- Jan Suraksha schemes (PMJJBY, PMSBY, APY). <https://www.jansuraksha.gov.in/>
- ICAI, CA Foundation Paper 1, Financial statements of not-for-profit organisations. <https://www.icaai.org/>
- UGC, Guidelines for Internship/Research Internship for Under Graduate Students (2024).
https://www.ugc.gov.in/pdfnews/0063650_Draft-Guidelines-for-Internship-and-Research-Internship-for-Under-Graduate-Stu

E - ACCOUNTING

Appendix



A. Final report template

Title page: student name, roll number, college, university, stream, internship dates, coordinator's name.

1. Introduction (300 words): the four entities worked with, why they were chosen, what the student expected.
2. Module 2, the shop's cash book (500 words): task, method, findings, outcome for the owner.
3. Module 4, GST invoice practice (500 words): status, checklist results, compliance note, outcome.
4. Module 5, SHG reconciliation or vendor survey (500 words): method, differences or results, outcome.
5. Module 6, event accounts and financial literacy session (500 words): statements, gaps, session outcome.
6. Paper and digital records compared across the four entities (500 words): a table of who keeps what, what was missing, what a spreadsheet or software would fix and what it would not.
7. Reflection (400 words): what the student would do differently, what they will keep doing with their own money, which career pathway in Section 8 they now consider realistic.
8. Declaration: all data anonymised, consent obtained, no originals removed, raw data deleted.

Annexures: A1 anonymised shop workbook; A2 compliance note and specimen invoice; A3 reconciliation sheet or survey table; A4 event statements and session plan. Photographs are not included; they remain in the portal.

Length 3,000 to 4,000 words excluding annexures.

B. Field evidence checklist

For each field module the portal accepts the upload only when every item is ticked by the student and verified by the coordinator:

- Entity approved in the portal before the first visit, with coordinates.
- Consent recorded (name, role, phone, date, time) in the report.
- Three to six geotagged photographs, each within 100 metres of the approved coordinates, each with the student visibly present.
- At least one photograph of the premises with signage, one of the process, one of the handover.
- No photograph shows a readable customer name, member name, account number, UPI ID, phone number, Aadhaar or PAN, invoice with customer details, passbook page, register page, QR code or phone screen.
- No child's face in any photograph.
- Spreadsheet, note, worksheet or statement attached as a separate file, anonymised with codes.
- Handover copy left with the entity, confirmed in the report.
- Raw data deleted from the student's device after acceptance (declaration).



C. Rubric for the final report

CRITERION	MARKS	WHAT EARNS FULL MARKS
Accuracy of the accounting work across the four modules	6	Figures in the annexures tie to the narrative; formulae and statements are correct; errors found in the field are correctly diagnosed
Analysis and comparison (Section 6)	4	A genuine comparison of record-keeping across the entities with specific, evidence-based observations, not generalities
Outcome for the entities	3	Each entity received something usable and the report says honestly whether it was adopted
Ethics, consent and privacy	3	Consent documented, anonymisation complete, evidence checklist fully met, declaration signed
Reflection and writing	4	Clear, plain, structured; the reflection is specific to this student's experience and stream; within length; no unverifiable claims
Total	20	