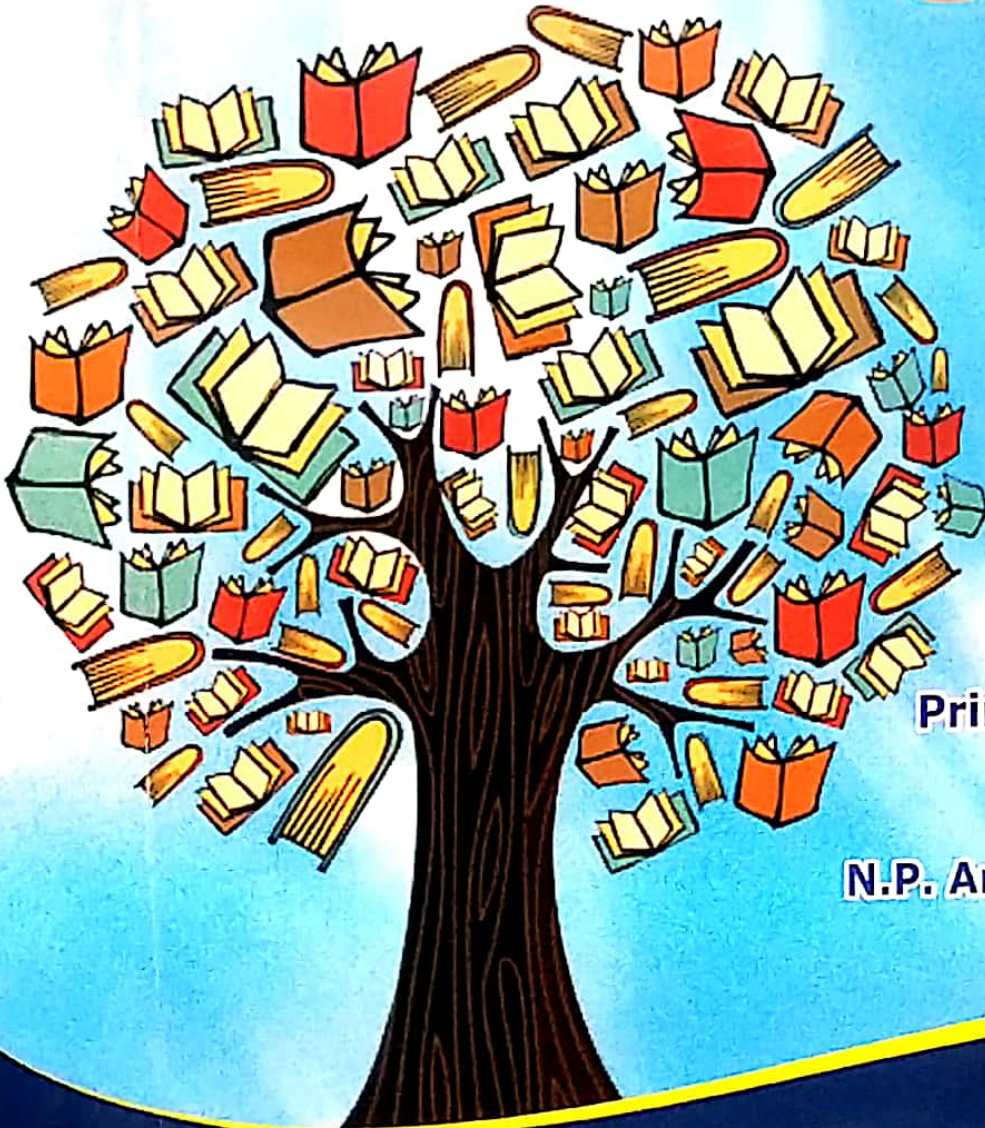


THE NATIONAL EDUCATION POLICY 2020:
Themes, Perspectives and Implementation At Education Institutions

SORATH SUDHA

Peer-Reviewed Refereed Journal
Monthly - Multi Lingual and Multi Disciplinary

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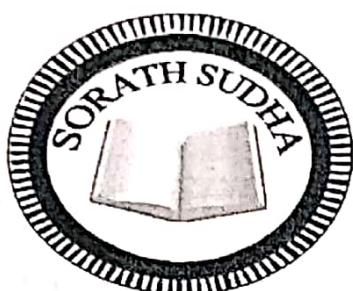
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Sub Themes

NEP 2020

Role of National Credit Framework and Academic Bank of Credit in National Education Policy 2020 in India

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Abstract

Education is the backbone of any country on the planet earth. It instill knowledge into the young minds and transforms those minds into learned citizens who become innovative think tanks ultimately. The Government of India, under the new educational policy 2020, in coordination with the Academic Bank of Credit, National Academic Depository and DigiLocker, is alerting all the higher educational institutions of the country to keep the academic documents (mark sheets, certificates and degrees and other documents) of the students safe for a long time. Efforts are being made to make special use of technology in education considering the educational structure, curriculum, student and teacher.

The government's educational agencies have created a thorough framework called the National Credit Framework to help realise the goals and objectives of NEP 2020. The Academic Bank of Credits (ABC) is an innovative idea to promote higher education accessibility and success in the world today. It is a global, online database that stores academic credit records of students, enabling institutions to verify course and subject details and provide a more efficient and secure system for storing, tracking, and evaluating student credits. The credits earned by students will be valid for seven years.

The present paper seeks to broaden existing understandings of the role of National Credit Framework and academic bank of credits in NEP 2020 and is an attempt to analyze the role of National Credit Framework and academic bank of credits in NEP 2020 in India using various indicators based on data from secondary sources.

Keywords : NEP, NCrF, ABCABC, UGC, Higher Education, Academic process, Student oriented, Learner centric, Interdisciplinary, Credit transfer.

Introduction

Flexibility has long been a future of the delivery of learning in higher Education. Flexible learning empowering students by offering them choices in how what when and where they learn. Academic bank of credit is based on principle of distributed and flexible teaching learning that allows a student to learn as per his or her convenience, drop education mid-way and pick it up again as per choice and convenience. ABC is an online entity to be established and managed by the ministry of education. It will function much like a commercial bank with students as account-holders to whom the bank provides services,

including credit accumulation, credit transfer, credit redemption through the opening, closure and validation of accounts. The NEP 2020, which is a comprehensive policy framework aimed at transforming the Indian education system, has also endorsed the concept of the Academic Bank of Credits as a means of promoting flexibility and credit mobility in higher education.

Under the ABC, a student can earn a degree from any HEI, with multiple entry and exit options. Instead of spending three years in one college, a student can seamlessly switch over from one college to another one. In order to earn a degree, a student will now require to hold a certain number of credits under his or her account. In the original regulation, the UGC had made it compulsory for HEIs that received 'A' grade from the National Assessment and Accreditation Council (NAAC) or fall in the top 100 National Institutions Ranking Framework (NIRF) rankings, to register for ABC. But after the amendment, any college or university, irrespective of their NAAC or NIRF ranking, are allowed to participate in the ABC scheme. The ABC platform is a virtual repository or credit database built along the lines of the National Academic Depository, created and maintained by the Ministry of Electronics and Information Technology, that would "store" the credit scores obtained by students in an online platform. Students will have their own accounts, each with their own ABC ID, as well as a dashboard where they can track their credit accumulation, transfer requests, and credit history.

To realize the intent and objectives of National Education Policy 2020, the National Credit Framework (NCrF), has been jointly developed by a High Level Committee constituted by the Government with members from UGC, AICTE, NCVET, NIOS, CBSE, NCERT, Department of School Education and Learning & Department of Higher Education, Ministry of Education, DGT, and Ministry of Skill Development under the guidance of Shri Dharmendra Pradhan, Hon'ble Minister of Education and Minister of Skill Development & Entrepreneurship. NCrF is a comprehensive credit framework encompassing elementary, school, higher, and vocational education & training, integrating creditisation of learning on the -axis i.e. academics, vocational skills and Experiential learning including relevant experience and professional levels acquired. (NITTTR Bhopal 2023). The NCrF provides for creditisation of all learning and assignment, accumulation, storage, transfer & redemption of credits, subject to assessment; removes distinction and establishes academic equivalence between vocational & general education; enables mobility within & between them, and its operationalising through the Academic Bank of Credits (ABC).

Objectives of the Study:

The primary objective of this research is to study the role of national credit formation and academic bank of credit under national education policy 2020 in India. The study also outlines the salient features of NCrF, ABC and analyses how they affect the education system in India.

Research methodology:

This paper is basically descriptive and analytical in nature. In this paper an attempt has been taken to analyze The Role of National Credit Framework and Academic Bank of Credit in National Educational Policy 2020 in India. The necessary secondary data was collected from various Websites including those of Government of India, magazines, journals, other publications, etc.

Concept of the National Credit Framework:

The National Credit Framework, jointly developed by a high-level government committee, is the single meta framework for assignment and integration of credits earned from elementary, school, higher, and vocational education and training. The NCrF provides for creditization of all learning including academic, vocational/ skills & experiential learning, and assignment, accumulation, storage, transfer & redemption of credits, subject to assessment; removes distinction between subjects and establishes academic equivalence between vocational & general.

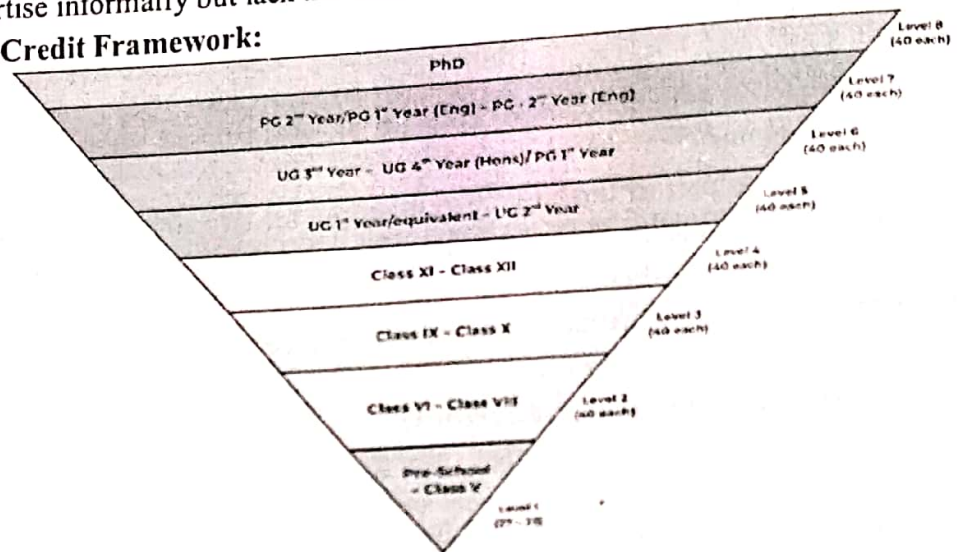
NCrF proposes key shifts in higher education:

- It allows for innovative subject combinations and flexible course completion schedules. Majors and minors can throw up interesting combinations, from Microbiology to Music, thereby fostering a multidisciplinary and holistic education.
- Given the equivalence of Skills and Vocational Education with Higher Education, the Higher Education Institutions (HEIs) would be able to integrate standardized competency benchmarked courses as credit-based modules into their programme curriculums.
- For example, UGC, as part of the NEP 2020 mandate, has recently mandated all Higher Education Institutions to have about 10 to 40 per cent of the 3- or 4-year undergraduate curriculum as competency-benchmarked skilling courses. This will compel many traditional higher education institutions to reconsider their curriculum and make it more outcome-centric and industry-relevant.
- **NCrF helps students with choice and credits:**
 1. Students are now free to choose what they want to learn, regardless of their institution or mode of learning. Students can accumulate credits from various sources, focusing on skills relevant to new-age job roles, for example, opting for credit-based online courses from MOOCs such as SWAYAM or NPTEL or subscribing to Skill certification courses conducted by National Skill Development Corporation (NSDC) or a Skills University.
 2. They can also acquire credits through projects, internships, formal apprenticeships or any form of on-the-job training. Such outcome-focused learning would encourage students to complete higher education who prefer the learning-by-doing approach and make education inclusive and affordable through the 'Learn and Earn' approach.
 3. The accumulated credits will be stored in the 'Academic Bank of Credits' (ABC) a unified Aadhar and Digi Locker linked portal maintained by the Government of India through which seamless Assignment / Accumulation / Redemption / Transfers of credits would be possible encompassing School Education / Higher Education / Vocational Education and Skills Training ecosystem.
- **NCrF helps the industry in building a talent pool:**
 - The National Credit Framework (NCrF) opens up a promising avenue for the industry in talent acquisition and retention. It potentially allows Higher Educational Institutes to strategically collaborate with Industries to offer On-the-Job (OJT) embedded Degree / Diploma / Certificate programs. This alignment of educational curriculum with industry needs contributes to the practical skills training of course curriculums, ensuring the development of a talent pool that is better suited to the demands of the market.

Moreover, this approach offers a dual advantage – students gain practical experience, equipping them with the necessary skills to become industry-ready, while organisations benefit from a readily available supply of trained personnel, leading to lower training costs, higher productivity and reduced attrition. Such Industry led educational models can potentially improve the affordability of higher education, enhance the Gross Enrolment Ratio (GER) in higher education, and contribute significantly towards the mandate of NEP 2020.

- The 'Recognition of Prior Learning' (RPL) provision of the NCrF is another powerful tool for empowering working professionals. This policy gives professionals a chance to have their expertise and skills, gained through years of experience, formally recognised and accredited. This is a boon to many in the Indian workforce who have gained expertise informally but lack the official academic credentials to back it up.

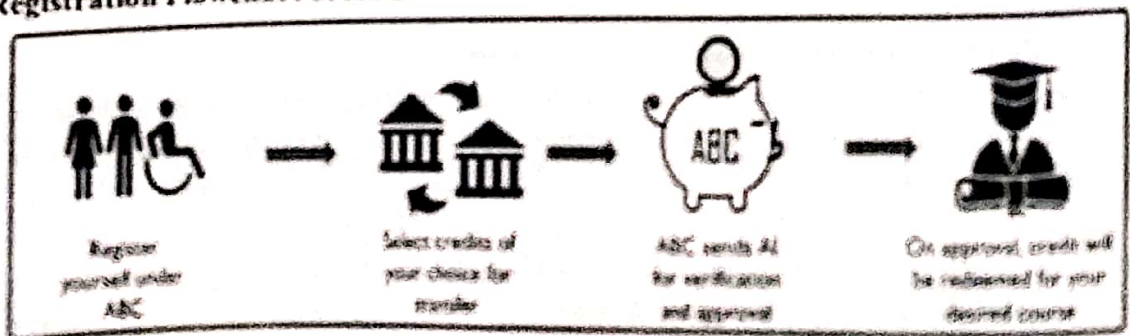
National Credit Framework:



Meaning of ABC-Academic Bank of Credits

ABC is one of the provisions of the NEP-20. It is concern with undergraduate and postgraduate degree courses. ABC will allow UG and or PG Student to exit the course and enter within a definite stipulated period. ABC- Academy Bank of credits shall deposit credits awarded by registered higher education institutions, for courses learned studied therein. ABC of the student will allow students of UG and PG. "ABC is a virtual or Digital bank which stores, deposits credits earn by individual student throughout his/her academic journey. In ABC, students can open his/ her account and get multiple options for entering and leaving college/s or university/s it means through ABC, student can avail 'multiple exits' and 'multiple entries' points during the higher education tenure. The academic credits earned and Banked by student will be transferred through the ABC." (Dr. Sharad Phulari Others 2022)

Registration Flowchart of ABC



Credit's Validity

The credits earned by students will be valid for seven years. However, the validity of credits is subject to change depending on the type of courses or disciplines. In such instances, ABC will provide the details of the exceptions to students. Even if a student takes a break or is not able to continue their education, they may redeem the earned credits in the future within the time limit of seven years. Expected Impact of ABC on the Educational System: The UGC expects a positive impact that will be brought via the practice of the ABC in the upcoming years. HEIs who participate in the scheme will be highly benefited due to the smooth management of credits. The inter-disciplinary and multi-disciplinary approach is the need of the hour. With the Academic Bank Credit, HEIs will be able to help students learn subjects of their choice and become "skill-oriented" graduates.

The biggest advantage of the Academic Bank of Credits is its ability to maketransferring of credits easier for students. This makes it possible for students tocomplete their studies in a more efficient manner. Students can save time, money, and energy by being able to transfer course credits from one university to another. In addition, the Academic Bank of Credits also helps institutes to keep track of thecredits that students have earned. This makes it easier for admissions officers toreview a student's academic record and make sure they meet the university'srequirements for admission.

- A. "Increases the student's freedom in choosing their courses and academics.
 - B. Enables the student to drop out in any year and then exchange the credits earnedso far with a certificate/diploma if they are eligible.
 - C. They can redeem the credits and rejoin the same or any other institute in thefuture and continue their education.
 - D. The institutes cannot keep the students in the courses against their will to earnmoney"
- MasterSoft. (2023)

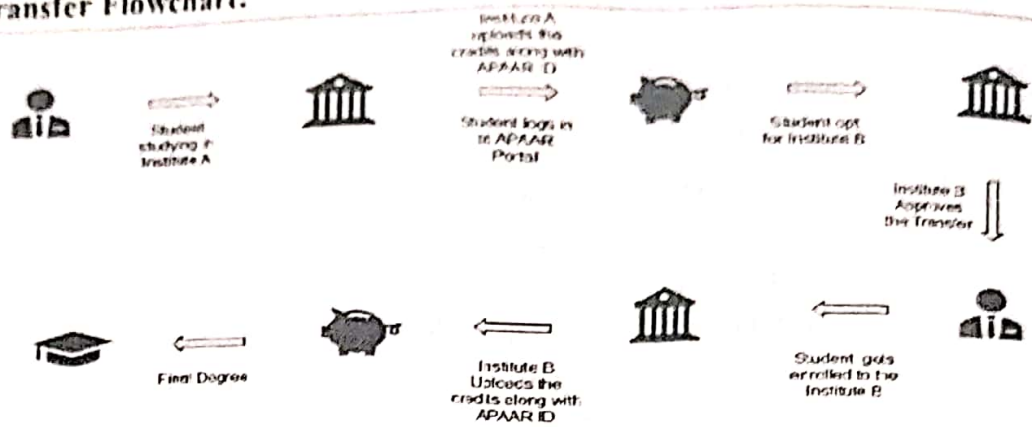
Functions of Academic Bank of Credit:

- A. "The Academic Bank will be accountable for opening, closing, and validating the academic accounts of students.
- B. It will carry out tasks such as credit accumulation, credit verification, credit transfer/redemption of students.
- C. The courses include online and distance mode courses offered by the government and institutes.
- D. The validity of these academic credits earned by students will be up to seven years and students can redeem these credits.
- E. The credits can be redeemed and students can seek admission directly in the second year at any university.
- F. The validity will be up to seven years, hence, students will have to rejoin Within seven years." MasterSoft. (2023).

Evaluation and Verification of Credits:

Any kind of credit evaluation & verification will be carried out by the Academic Credit Bank at regular intervals. "If students want to transfer the credits, they need to approach the ABC for further process."(Dr.Mukund 2022)

Credit Transfer Flowchart:



Conclusions

The present research paper brings to notice the actual status of National Education Policy-2020 along with the place of Academic Bank Credit in it. It proposes a multi-disciplinary bachelor's degree in an undergraduate programme with multiple exit options which help India to transform its education system by 2040. ABC will promote quality, flexibility, and collaboration alongside access and equity to improve the efficacy of the higher education system. Such academic credit banks are already functional in many developed countries like Canada, Australia, UK and South Korea. ABC will promote flexibility, equity, quality, access, transparency and collaboration to improve the competitiveness and efficiency in India's higher education system. With proper implementation of ABC higher institutions can offer more flexible educational opportunities and wider access to education. The student is made a free bird on the horizon of a multi-disciplinary bachelor's degree with multiple exit options. This could happen only because of the provision of the Academic Bank of Credits (ABC).

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