National Education Policy -20's Academic Bank of Credits- Meaning, Process, Merits-Demerits

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Abstract: *In NEP 20, the part II deal with higher education. It deals with different steps in reformation of Higher Education. In reformation steps are mentioned towards a more Holistic and Multidisciplinary education. For it, in NEP 20 the structure and length of degree programmes proposed to adjusted accordingly. For this purpose and academic Bank of credit (ABC) concept is proposed in NEP -20 .the meaning manual process and merits - demerits of ABC (Academic credit Bank) is discussed. 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. Steps to follow for ABC working are as ABC account opening, courses with credit information, evaluation and verification of credits, online –offline courses for ABC, credits validity. Student centric, student interest, student friendly teaching approaches, inter disciplinary approach uniform national policy are the aims, objectives as well as merits of ABC. However ABC regulation will only lead of equity, quality, access and efficacy are the demerits objections about the ABC.*

Keywords: NEP, ABC, UGC, Merits, Demerits, Workflow, AIMS, Higher Education, Academic process, Student oriented, Learner centric, Interdisciplinary, Credit transfer.

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