

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.

I. NATIONAL EDUCATION POLICY – 2020 OF INDIA

India reform the national education in 2020 and develop NEP-2020 that National Education Policy - 2020. It is for - Quality education, Economic growth, Social justice, Social equality, scientific advancement, National integration, Cultural preservation and Universal access to quality education. It is for the best way march forward for our country's rich talents and resources. It is good for the individual, the society and the country.

Goal 4 (SDG4) of the 2030 Agenda for the Sustainable Development is the Global education development agenda. It is adopted by India in 2015. Goal 4 (SDG4) seeks to "ensure inclusive and equitable quality education and to promote lifelong learning. Opportunities for all" by 2030. To cope with Goal 4 (SDG4), India implemented National Education Policy - 2020.

1.1 Fundamental principles of NEP-2020

1. Recognizing, identifying and the unique capabilities of each student.
2. Highest priority to get fundamental Foundational Literacy. highest foundational Numeracy,
3. Flexibility for learners to choose own paths as it interests
4. No hard separations in curriculum (Arts/science), activities of curriculum and extracurricular, streams of vocational and academic studies.
5. Multidisciplinary and holistic education to ensure the unity and integrity of all knowledge,
6. Focus on conceptual understanding
7. Focus on creativity and critical thinking
8. Promoting multilingualism
9. Focus on value education - Ethics, human value and constitutional values.
10. Focus on life skills
11. Focus on formative assessment for learning.
12. Focus on maximum use of technology in education.

13. Focus on quality of teachers and faculties.
14. Encouraging innovation and out of box ideas.
15. Encouraging outstanding research.
16. Focus on regular assessment for educational progress.
17. Synergy in curriculum in early childhood care education to School education to higher education.

1.2 Curricular Structure of NEP-2020

- Part-I – School Education
- Part II – Higher Education
- Part III – Professional Education (Other key areas of Focus)
- Part IV – Making it Happen

A. Part-I – School Education

4 Years		Class -9 to 12 Age – 14 to 18	Secondary
3 Years		Class – 6 to 8 Age – 11 TO 14	Middle
3 years		Class – 3 to 5 Age – 8 to 11	Preparatory
5 Years	2 Years	Class – 1 to 2 Age – 6 to 8	Foundational
	3 Years	Class- Preschool Class – Anganwadi/Balwadi Age- 3 to 6	

B. Part II – Higher Education

- A – Institutional Restructuring and consolidation.
- B- Holistic Education & Multidisciplinary Education.
- C- Optimal Learning and support for students.
- D- Internalization.
- E- student Progression.
- F- Faculty Progression.
- G- Value education in Higher Education.
- H- Vocational Education.
- National Research foundation for Academic Research.
- J- progression in Regulatory System of Higher Education.
- K- Combat and stop the commercialization of higher education.
- L – Effective Governance for HEI, Effective leadership for HEIs.

C. Part III – Other key Area to Focus

- A-Professional Education as Agricultural, Legal, Health Care, Technical education.
- B- Life long learning opportunities with Adult education.
- C- Promotion of Indian Languages.
- D- Promotion of Indian art.
- E- Promotion of Indian culture.
- F- Promotion of Use of Technology and Integration.

- G- Promotion of online Education.
- H- Promotion of Digital Education.
- I- Creation of Dedicated Unit for world class digital Infrastructure.
- J- Creation of Dedicated Unit for world class Educational Digital Content and Capacity.

Part IV – Making it Happen

1. Strengthening the Central Advisory Board of Education. (CABE)
2. MHRD to re-designate as the MoE. (MHRD- Ministry of Human Resource Development) (MOE-ministry of education)
3. Financing – Raising Educational Investment; Affordable and Quality Education for all.
4. Focus on Implementation of NEP- 2020 led by MHRP, CABE, Union Government, State Governments, Boards, the governance bodies of schools and HEIs, Schools, HEIS.

II. DISCUSSION

2.1 National Education Policy – 2020 of India

India reform the national education in 2020 and develop NEP-2020 that National Education Policy - 2020. It is for - Quality education, Economic growth, Social justice, Social equality, scientific advancement, National integration, Cultural preservation and Universal access to quality education. It is for the best way march forward for our country's rich talents and resources. It is good for the individual, the society and the country.

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In NEP 20, the part II deal with higher education it deals with different steps in reformation of Higher Education in higher education 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.

2.2 ABC -Academy Bank of Credits

A. Meaning

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.

B. Steps to follow for ABC

1. ABC account opening
2. Courses with credit information.
3. Evolution of credits
4. Verification of credits
5. Online –offline courses for ABC.
6. Credits Validity.

1. ABC Account Opening

It Requires the

- Name of student.
- Address of student.
- Certificates of student.
- Course details of student.

Generation of unique ID and generation of a specific individual password will be credited to the individual student. He/she can log in from any place of country. He /she can check their earned credits from ABC- Academy Bank of credit.

2. Courses and Credit Information

By the government that is the University Grant Commission (UGC), as per the courses, a Credit structure will be created. UGC- University Grant Commission is the one of the statutory organization of Central Government of India. UGC is the key player in maintaining the quality of education across Indian institution.

3. Evaluation of Credits – Verification of Credits

ABC – Academic Bank of credits will carry out the evaluation and verification of credits at regular intervals. Students has to approach to the ABC for transfer of credits as and when he/she desires. Thus, the ABC will help in regulating the process of depositing the credits as well as transferring the credits of individual student in the India- national level.

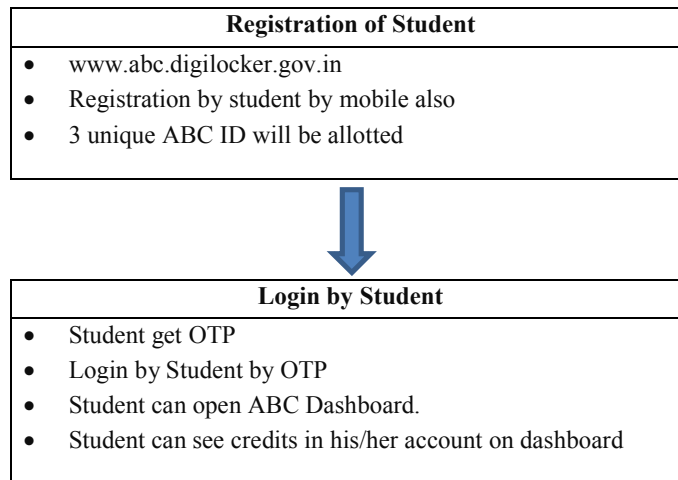
4. Online – Offline Courses in ABC

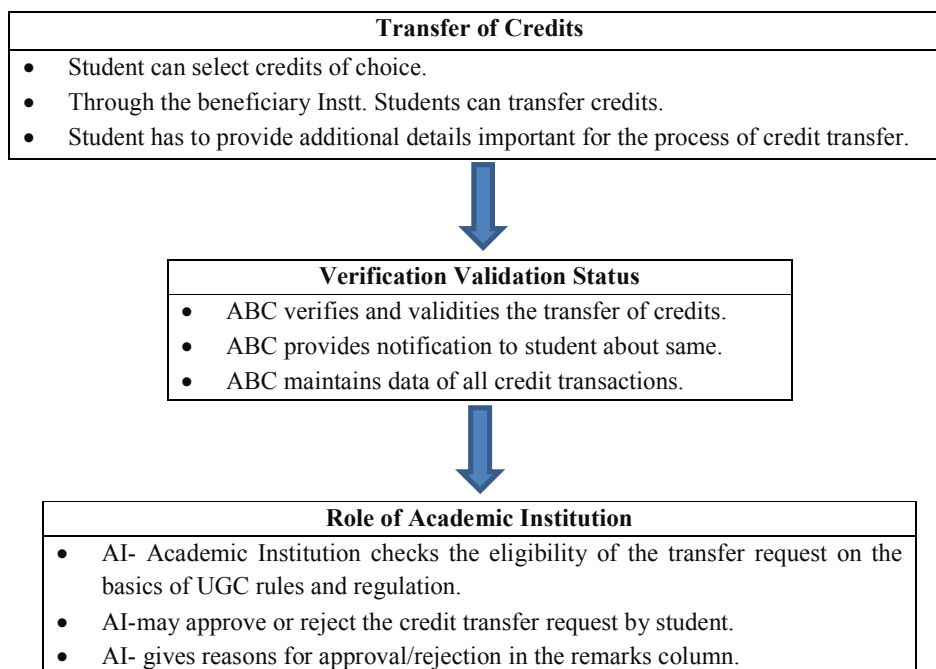
It covers online as well as offline courses. It means the ABC is applicable to almost all types of courses. Student can opt for online or offline course. His/her credits earned in online course can be transferred in offline course and vice-versa.

5. Credits Validity

ABC looks upon the validity of credits. It is subject to change depending on the type of courses or disciplines. The credits validity for student is upto seven years. Within the span of credit validity that is within the span of seven years, student may take a break or multiple entries to continue his/her education, the credits validity continues.

2.3 Workflow of ABC





2.4 Objectives of ABC

1. **Student Centric:** Promotion of student centric education system. It will allow the students of UG/PG courses to exit the course and enter within a stipulated period of seven years.
2. **Students Interest:** Promotion of student's interest in learning. It means to allow students to learn the courses of His/her interest. The choice of course, subject will be as per interest of learner.
3. **Student Friendly Teaching Approaches:** Online mode, offline mode, skill based education, traditional courses, advance courses will be available to students.
4. It aims to give impetus to blended learning it allows the student to earn credits from various HEI, registered under the scheme.
5. **Interdisciplinary Approach:** Credits obtained by learner through skill courses from registered Higher Education Institutions are also eligible for accrual and redemption of credits through the ABC.
6. **Uniform National Policy:** National Education Policy 2020 typing to provide the uniform education system in nation. The ABC- of NEP is one of the major mean to apply it. ABC is the provision of the National Education Policy 2020 which will allow students uniform education, as per his/her capabilities, interest, time, place, language, state, age, etc.

2.5 Merits and Demerits of ABC

Students centric, student's interest, student friendly teaching approaches, interdisciplinary approach are some of the merits of ABC. However, as per Delhi University teachers association (DUTA), ABC regulation will only lead to the dilution of degrees and this policy ignores the key ideas of equity, quality, access and efficacy.

III. CONCLUSION

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)

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