

# New Education Policy (NEP) and Academic Bank Credit (ABC)

Dr. Mukund Shriram Bhandari

*Asst. Professor, Dept. of English, MSG Arts, Commerce and Science College, Malegaon Camp, Nashik, Maharashtra*

**Abstract**— Education instils knowledge into the young minds and transforms those minds into learned citizens. Appropriate education in the developed countries led them towards prosperity. New India is also thinking on the same line. This National Education Policy 2020 aims to transform India's education system by 2040. In this new National Education Policy 2020, the 10+2 structure will be replaced with the 5+3+3+4 model. It proposes a multi-disciplinary bachelor's degree in an undergraduate programme with multiple exit options. National Education Policy 2020 introduces the system of Academic Bank of Credits (ABC). It is a virtual store that maintains data about the credits earned by students throughout their educational life. It will be accountable for opening, closing, and validating the academic accounts of students. It increases students' freedom in choosing their courses and academics. would act as a reference point for faculty to check the credit records of students. Online & offline – both types of courses are included in this ABC scheme. The credits earned by students will be valid for seven years. The UGC expects a positive impact that will be brought via the practice of the ABC in the upcoming years.

**Index Terms:** National Education Policy 2020 (NEP 2020), Higher Education, Academic Bank of Credits (ABC), credit structure, Credit's Validity, online & offline, inter-disciplinary, multi-disciplinary.

## INTRODUCTION

Education is the backbone of any country on the planet earth. It instils knowledge into the young minds and transforms those minds into learned citizens who become innovative think tanks ultimately. These think tanks decide the fate of their country. The secret of prosperity of the developed countries obviously concealed in their appropriate education policies employed as per the demand of the time. New India is also thinking on the same line with the remembrance of the remark made by a great poet, Alfred Lord Tennyson, "The old order changeth

yielding place of new, and God fulfils Himself in many ways" The appropriateness of this remark brings home the fact that the exigency to embrace change is a need of time. The old National Education Policy (1986) has also been gone through the change and replaced with National Education Policy 2020. This National Education Policy 2020 is a comprehensive framework for elementary education to higher education as well as vocational training in both rural and urban India. It aims to transform India's education system by 2040. It was approved by the Union Cabinet of India on 29th July 2020. It outlines the vision of India's new education system.

**National Education Policy 2020 (NEP 2020) Vision:** National Education Policy 2019 envisions an India-centric education system that contributes directly to transforming our nation sustainably into an equitable and vibrant knowledge society by providing high-quality education to all.

**School Education:**

The 10+2 structure will be replaced with the 5+3+3+4 model. This will be implemented as follows:

- **Foundational Stage:** This is further subdivided into two parts: 3 years of pre-school or 'Anganwadi', followed by classes 1 and 2 in primary school. This will cover children of ages 3-8 years. The focus of studies will be on activity-based learning.
- **Preparatory Stage:** Classes 3 to 5, which will cover the ages of 8-11 years. It will gradually introduce subjects like speaking, reading, writing, physical education, languages, art, science and mathematics.

**Higher Education:**

It proposes a multi-disciplinary bachelor's degree in an undergraduate programme with multiple exit options. These will include professional and vocational areas and will be implemented as follows:

- A certificate after completing 1 year of study
- A diploma after completing 2 years of study
- A Bachelor's degree after completion of a 3-year programme
- MPhil (Masters of Philosophy) courses are to be discontinued to align degree education with how it is in Western models.

A Higher Education Council of India (HECI) will be set up to regulate higher education.

Academic Bank of Credits (ABC):

Academic Bank of Credits is a virtual store that maintains data about the credits earned by students throughout their educational life.

Educators Can Easily Implement ABC in Simple Steps:

- The government creates a credit structure
- Student's academic bank account is created on a digital portal
- Credits are automatically awarded to the students on completion of the course and on clearing exams
- The institutes fill in details and upload the deposits in the student's accounts
- Functions of the Academic Bank of Credits (ABC)
- The Academic Bank will be accountable for opening, closing, and validating the academic accounts of students.
- It will carry out tasks such as credit accumulation, credit verification, and credit transfer/redemption of students.
- The courses include online and distance mode courses offered by the government and institutes.
- The validity of these academic credits earned by students will be up to seven years and students can redeem these credits.
- The credits can be redeemed and students can seek admission directly in the second year at any university.
- The validity will be up to seven years, hence, students will have to rejoin within seven years.

Importance of the Academic Bank of Credits (ABC)

- Increases the student's freedom in choosing their courses and academics.
- Enables the student to drop out in any year and then exchange the credits earned so far with a certificate/diploma if they are eligible.
- They can redeem the credits and rejoin the same or any other institute in the future and continue their education.
- The institutes cannot keep the students in the courses against their will to earn money

How Does the Academic Bank of Credits Work?

The Academic Bank of Credits (ABC) would act as a reference point for faculty to check the credit records of students. The students need to follow the given guidelines to be a part of the ABC.

As I mentioned earlier, the Academic Bank of Credits (ABC) would act as a reference point for faculty to check the credit records of students. The students need to follow the given guidelines to be a part of the ABC.

Opening the ABC Account:

- First and foremost, the students need to open an Academic Bank Account.
- They might require details like their name, address, certificates, course details, etc to create the ABC account.
- A unique ID & password will be created from where students can log in at any given point to check their earned credits.

Credits Information as per Courses:

As per the courses, a credit structure will be created by the Government. When a student pursues any course and clears exams, credits will be automatically awarded to them. Institutions need to fill out the details and upload the deposits in the students' Academic Credit Bank's account on the digital portal.

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. It will

help in regulating the processes with ultimate authenticity.

Types of Courses:

Online & offline – both types of courses are included in the scheme. Some of the important ones include National Schemes such as–

- NPTEL
- SWAYAM
- V-LAB

Thus, the ABC will cover almost all types of courses including distance learning courses to help students of every possible stream.

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.

### CONCLUSION

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. The professional and vocational areas covered in this innovative policy create skills amongst the learners. As a result of this, job opportunities are increased. There is a shift from, ‘Getting education for the sake of education to Getting education for the

sake of creating job opportunities.’ 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). The New Education Policy underlines the need for online and offline courses already included in the National Schemes. After all, instilling ‘skills’ amongst students would be the aim of Higher Education. The skilled graduates are becoming a real asset to our nation.

### REFERENCE

- [1] Aggarwal, J. C. ‘Development of Education System in India’. Shipra Publications Patparganj. Delhi. 2004. The Print.
- [2] Varghese N. V., Anupam Pachauri, and Sayantan Mandal. ‘India Higher Education Report 2017: Teaching, Learning, and Quality in Higher Education. SAGE Publication, Inc. May 31, 2019. Online
- [3] Altbach, P. G. ‘Global Perspectives on Higher Education’, Baltimore 2016. The Print.

Web:

- [1] <https://www.iitms.co.in/blog/what-is-academic-bank-of-credit.html>
- [2] <https://telanganatoday.com/credit-system-under-national-education-policy-2020>
- [3] [https://en.wikipedia.org/wiki/National\\_Education\\_Policy\\_2020](https://en.wikipedia.org/wiki/National_Education_Policy_2020)
- [4] <https://educational-system.blogspot.com/2012/08/role-of-naac-in-promoting-quality-in.html>
- [5] <https://www.yourarticlelibrary.com/education/role-of-national-assessment-and-accreditation-council-naac-and-its-benefits/45185> 07.12.2020
- [6] [www.naac.gov.in](http://www.naac.gov.in) Manual for Affiliated/Constituent UG & PG College