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## Academic bank of credit system of new education policy: Prospect and challenges

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### Abstract

The current paper based on the educational stratification and its availability within the students who peruse the higher studies. To enable multiple entry and exit points in the academic programme, qualification such as certificate diploma, degree are organized in as series of levels. Initially the represents certificate and lastly represents research degree. It may be possible that the students offered many courses.

**Keywords:** education, literacy, CGPA, research

### Introduction

“Education is not the amount of information that is put into your brain and runs not there undigested all your life, the process by which character is formed strength of mind is increased and intellect is sharpened as a result of which one can stand on one’s own feet”.

This quote of Swami Vivekanand reveals that education signifies man making, this education lies on to give freedom. Some of the most important objective of teacher Education are as following-

1. Education aims keep the teacher and taught on the right pack, they provide a live of action and guidance to teacher.
2. A Yard-Stick with which we can measure our success and failure. They are necessary to assess the outcome of Educational process.
3. Necessary for efficient school administration and organization. They help the school authorises in organizing equipping and administering the school.

It means that education aim keep the teacher and taught on right trade. They provide a live of action are guidance of teacher. They give direction and Zest to the work of the pupil Educations aims help us to avoid wastage in time and energy.

The important of flexible leaving NEP 2020 states that the imaginative and flexible curricular structure will enable creative combination of disciplines for study and would after multiple entry and exit points and then remove the currently taught boundaries. By this way students would learn new possibilities for students to choose new subjects of their choice while changing the HEI as per their preferences, convenience, or necessity In order to pare the way to mobility. The academic credit Bank is an Academic Service Mechanism as a digital, Virtual established by UGC.

The undergraduate degree should be of either a three a four year duration with multiple entry and exit option within this period with appropriate certification for example a certificate after competing one year in a discipline or field including vocational and professional area. A diploma after two year of study, or a Bachelor’s degree after a three years programme, The four year multi-disciplinary Bachelor’s Programme, however is the preferred option since it allows the opportunity to experience the full range of holistic and multidisciplinary education in addition to a focus on major and minor subject as per student’s preference.

For the master’s programme, the higher Education industries will have to offered to students the following fields-

- a. Two year programme with the second year devoted entirely to research. (Condition will prevail that students have computed three years Bachelor’s Programme)
- b. A one year maner’s programme for Students who are compressing a four year Bachelor programme with Research.
- c. An integrated five Years Bachelor’s/master’s programme with an option to exit at the end of third year with a Bachelor degree.

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1. Disciplinary/interdisciplinary major (90-56 Credit)
2. Disciplinary/interdisciplinary minor (20-28 Credit)
3. Vocational studies (12-18 Credit)
4. Apprenticeship (24-32 Credit)

The entry requirement for level 5 is secondary education. Computation of Grade 12. A Programme of study leading to entry into the first year of Bachelor's degree is open to those who have met the entrance requirement including specified level of attainment at the secondary level of Education specified in the programme admission regulation. A certificate will be awarded when a students exits at the end of year First. The first year of undergraduate programme builds on the secondary education requires 36-40 credits.

The entry requirement for level 6 is a certificate obtained after completing first year (two semesters) of undergraduate programme and came after entrance requirement.

At the end of 2<sup>nd</sup> Year, It a student's exists a diploma shall be awarded a diploma requires 72-80 credit from initial to 6 with 36-40 credit.

The entry requirement for level 7 is a diploma obtained after completing two years of Bachelor programme with entrance exam requirements.

At the end of 3<sup>rd</sup> year it a student's exits the reference degree shall be awarded a Bachelor's degree requires 108-120 credit from level 5 to 7 with 36-40 credit at level 5 36-40 credit at level 6 and 36-40 credit at level 7.

40 Students seeing admission to a Bachelor's degree (Level-8) in a specified field of learning would be normally have completed all requirement of three year course and meet a minimum of CGPA of 7.5 shall be allowed to continue students in fourth Year with Bachelor's Degree with Research.

At the end of successful computing of fourth Year a students shall be awarded a degree (Honours/Research) and requires 144-160 credit from 5-8 with 36-40 credit at Level 7 and 36-40 at Level 8.

There way could lead to show the students flexibility in education ABC is the digital credit Bank of Students could earn the score and redeem the score within period students could took transfer inter university or intra university.

Students could design their own degree course as per their needs drop out students in the middle of their programme and join again the same institute feasible over a certain time period especially for girls they could continue their course after marriage also. Any students could due to financial condition, they could continue after financial condition became found.

Bachelor of liberal Education provide with one more left out subject or faculty of same university or other university. Skill based Education will be mandatory to all. Student learned to take major and minor elective Subject Like any subjects could take commerce as a major and computer as a minor elective subject.

Any institution or university will be facilitate by starting the type of course. They can start healthy environment and department/faculty can design their pedagogy. So all the college/ University should be development their ABC imposed syllabus and faculty.

All higher Education programme under the purview the UGC can enrol for ABC but professional courses such as engineering medical/ dental law etc will nequigne the approval of appropriate statutory/ reputatory professional

council. This Means for example an Engineering Institute will only entry ABC to all Indian council for Technical Education (AICTE) So Academic Bank of Credit shall be established which would digitally store the academic credits earned from various HELs so that degree from HELs can be awarded taking accounts credits earned.

ABC will be responsible for opening, closing and validating the academic accounts of students It will also perform take including credit verification, Credit accumulation, Credit transfer/redemption of students and promotion of ABC among the stakeholders. The courses will also include online and distance mode courses through National scheme like SWAYAM, NPTEL, V-Lab etc.

The validity of there academic credits earned by students will be credits earned by students will be up to seven years students can redeem there credits.

For instance if a students has accumulated 100 credit which are eque to say one year and they decide to drop out once they decide to rejoin they can redeem this credit and seen admission directly in second year at any university. The validity will be up to seven years students will have to rejoin within seven years.

### **ABC's impact on Education Institutes**

The participating HELs in the ABC scheme will enable students to build their degree enable students to build their degree as per their choices. The participating higher education institutes will have to amend their rules in terms of course registration, course requirement acceptance for inter-disciplinary and multi-disciplinary courses, credits to be offered to there courses, credit transfer and credit acceptance from other approved institution. As par UGC Guidelines the higher Education institutes will have to allow students to acquire Credit 50-70% of Credit assigned to a degree from any institute. Students depending upon their needs can take this opportunity. Students who up to shift their institutes will have to get the remaining 30-50% credits from the education institutes they have registered will UGC will ensure that students secured the minimum credits to be secured in the core Subject area. It any university or college registered will ABC does not fulfil the condition or requirement for the implementation of ABC scheme, the commission may recommend the removal of such an institute from ABC.

Through the ABC, the main thrust of this policy regarding higher Education is to end fragsrentation of higher Education by transforming higher education institute into large multidisciplinary universities colleges, HELs clusters/knowledge Hubs, each of which will aim to have 3000 or more students. This would help vibrant communities of scholars and peers, break down harmful, unless items, enabling students to become well rounded across disciplines, including artistic, creative and analytic subjects as well as sports disciplines, including cross disciplined research and increase efficiency both material and human across higher education.

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