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# National Credit Framework

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**Why is in news?** The National Credit Framework makes education system more flexible

In the academic journey, a credit is a fundamental unit that captures learning effort and resultant academic achievement.

Credits are linked to various curricular activities inside and outside the classroom, and the acquisition of skills.

The concept of credits helps both students and educational institutions to systematically monitor and assess academic advancement so that learning outcomes can be quantified within a qualification framework.

Students often use credits as a guiding metric to monitor their progress and realise their educational objectives.

## **NCrF:**

Based on the inter-ministerial committee report, the **Union Ministry of Education** (MoE) unveiled the draft NCrF in 2022.

The NCrF is a **set of guidelines to be followed by schools, colleges and universities** in adopting the credit system.

It underlines that education is **not a one-dimensional path** but a multifaceted journey that institutions must tailor to students' individual needs and aspirations.

It also brings the **entire school education system** under the ambit of credits for the first time.

It integrates **school education, higher education, skill and vocational education** from level 1 to 8.

NCrF defines the learning outcomes and the credits a student should earn for a seamless transition from one level to another.

This framework advocates flexible pathways, allowing students to enter and exit the educational system at various stages based on their achievements and aspirations. NCrF has been discussed with all stakeholders, including the IIT Council.

Educational institutes across India have welcomed the NCrF since it provides an opportunity to design a more flexible and inclusive system.

The document lists theoretical, applied sciences or vocational and skill disciplines that can count towards credits earned during school education.

It is **developed by** a high-level committee, including members from the UGC, AICTE, National Council for Vocational Education and Training, NCERT, CBSE and other educational departments.

## **Significance of NCrF:**

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Taking the **vision of the National Education Policy (NEP) 2020**, NCeF will -

**Enable the integration of academic and vocational domains** to ensure **flexibility and mobility** between the two. Thus, mainstreaming skills and vocational education.

Enable students who have **dropped out** of mainstream education **to re-enter the education ecosystem**.

**Promote Recognition of Prior Learning for workers** who have acquired knowledge and skills informally through traditional family inheritance, work experience, or other means.

### **Importance of Credits in Education:**

**Measuring Learning Effort and Achievement:** Credits are fundamental units for capturing effort and achievement in academic activities, including both classroom learning and extracurricular activities. It will promote a broad and enriched learning environment.

**Monitoring Academic Progress:** They enable students to systematically track their academic progress towards educational objectives.

**Facilitating Educational Flexibility:** Credits aid in informed decision-making, especially when transferring between institutions or programs, enhancing the educational experience.

**Centralized Credit Management:** The Academic Bank of Credits (ABC) platform serves as a centralized repository for academic credits, streamlining their accumulation, storage, and retrieval. This system significantly enhances the flexibility and diversity of education.

### **Academic Bank of Credits:**

It is a **digital storehouse** that contains information on credits earned by individual students throughout their learning journey.

It is a **joint initiative** of the Ministry of Education and the Ministry of Electronics & Information Technology.

To simplify the process of credit accumulation, storage and retrieval, it became crucial to establish a suitable digital platform referred to as the ABC.

This platform functions as a **centralised storehouse** for incorporating all elements of credit management within the academic landscape.

An indication of this openness of educational institutions is reflected on the “**Academic Bank of Credits**” (ABC) platform which has witnessed an **overwhelming response with more than six crore students**. The number will soon reach 10 crore and more, indicating widespread acceptance and participation.

ABC is a solution for the intersection of technology and academic governance for simplifying methodical aggregation, providing secure storage and efficient retrieval of credits.

This **interoperable digital platform** provides enhanced accessibility, clarity and usefulness in credit-related processes, transcending traditional hindrances.

In addition, ABC contributes to democratising educational data. Moreover, ABC optimises academic planning and promotes data-driven practice in educational decision-making.

**Analogous to a financial institution**, ABC allows students to **deposit credits earned from myriad learning experiences, including** conventional university courses and online courses, skill courses, internships, vocational

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training, and other similar educational pursuits.

### **Challenges with traditional credit systems in India:**

A major challenge in India has been the **incompatibility of credits** among different educational institutions and programs, hindering student mobility.

The **Choice Based Credit System (CBCS)** and semesterisation is implemented before the National Education Policy (NEP), **lacked sufficient flexibility**. They did not fully enhance the options available to students or provide adequate autonomy for diverse academic pursuits.

The CBCS was **criticized for not allowing students to explore a wide range** of learning objectives, highlighting a need for a more adaptable credit-earning approach.

### **Conclusion:**

**From the students' viewpoint**, integrating NCrF and ABC creates a more expansive spectrum of learning experiences, promoting a deeper insight into their subjects. This enriches their academic proficiency and cultivates skills and competencies indispensable for real-world applications.

**For educators**, the integration of NCrF and ABC allows them to design courses that blend experiential learning components that can be incorporated into curricula, offering students a more holistic and practical knowledge of their desired fields.

More importantly, the **integration of NCrF and ABC serves as the foundational pillar** for the multiple entry and exit system and multi-disciplinary education as envisioned in the National Education Policy (NEP) of 2020.