



ज्ञान-विज्ञान विमुक्तये

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University Grants Commission

(मानव संसाधन विकास मंत्रालय, भारत सरकार)
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D.O.No. 14-31/2018(CPP-II)

11th December, 2019

PUBLIC NOTICE

Subject : Concept on National Academic Credit Bank (NAC-BANK)

University Grants Commission initiated the concept of National Academic Credit Bank (NAC-BANK) which will be a digital / virtual / online entity to be established and managed by UGC. The main objective of the NAC-Bank would be to facilitate student mobility across the education system wherein the credits can be accumulated and be used at alter point of time for the requirements of partial fulfilment of a degree program. The concept note on National Academic Credit Bank (NAC-BANK) is uploaded on the UGC website <https://www.ugc.ac.in>.

It has been decided to solicit the views / suggestions from all Higher Education Institutions (HEIs) including teacher, students, education personnel, eminent educationist and public at large on the National Academic Credit Bank (NAC-BANK).

All concerned are requested to send their views / suggestions to UGC on the given email id- nacb.ugc@gmail.com by 20th December, 2019.

(Rajnish Jain)



**UNIVERSITY GRANTS COMMISSION
BAHADUR SHAH ZAFAR MARG
NEW DELHI – 110 002**

**Proposal for initiating an Innovative Concept of National Academic Credit Bank
(NAC-Bank)**

A. General Introduction

The UGC and Government on its part is attempting to liberate the Indian higher education from a slew of regulations and regulators. National Academic Credit Bank (NAC-Bank) would be one more such step in this direction. Autonomy is the dynamism of an institution to change the course structure and curriculum to fit the demands of the market forces. Autonomy in India's higher education cannot be confined to the narrow lanes of academic freedom to teachers and academic administrators only. It has to reach to the bottom of the pyramid as well i.e. our students. Autonomy to a student gives flexibility of classes, ample time for developing skills required for the market and also provides opportunities to engage in other activities of their choice. A true autonomy will be real only if it trickles down to the lowest level i.e. with involvement of all stakeholders particularly that of students.

B. What is a NAC-Bank?

NAC-Bank may be a service provider available to desirous student community. It may facilitate the integration of the campuses and distributed learning systems, by creating student mobility within inter and intra University system. NAC-Bank may help in seamlessly integrating skills and experiences into a credit based formal system by providing a credit recognition mechanism.

National Academic Credit Bank would be a digital/virtual/ online entity to be established and managed by the MHRD / UGC. NAC-Bank may function like a Commercial Bank with students as account holders and customers to whom the bank provides a variety of services including credit verification / degree authentication. NAC-Bank will be linked to National Academic Repository (NAD). NAC-Bank may provide deposit accounts to all the students who are studying in any recognized Higher Education Institute (HEI). The academic credits earned by a student in the system can be automatically credited to his / her account and after accumulation

of credits to certain level(s) a student can accrue and redeem the credits for any academic program at any convenient time. Here, academic program is an educational program leading to the award of a degree, diploma or certificate.

The proposed NAC-Bank will help students plan their learning completely. The National Academic Credit Bank will serve as an online storehouse of student's data and their credits earned. This will facilitate students who want to consolidate their academic records for employment or educational purposes. The NAC-Bank may also be helpful to employers/institutions to recognize the already earned credits by the concerned student and to all institutional members of the system. All credits required for an award of certification will be available through NAC-Bank educational transcript. The transcript may also mention specific grades to indicate performance level of the concerned student for each module/unit or for whole qualification and it may also reveal how difficult the particular module was.

In addition, it is perceived that it can also help the students with features of reduced language barriers, controlling the pace of studies to a certain extent and ability to pick the best places or teachers for their studies.

C. Why a NAC-Bank?

A NAC-Bank is a via media to choose one's own academic path to attain a degree/diploma/post diploma. It works on the principle of multiple entry - multiple exit (MEME) as well as any time learning, anywhere learning and any level learning. It also provides lots of options for course corrections, if so required, during the period of study. It is a far cry from the conventional systems where one enters a pipe of education system at a fixed entry point and similarly has to exit from a predefined end point. Using the NAC-Bank concept the model will be equivalent to a leaky or an open ended pipeline with multiple openings. This could be highly beneficial to the student community and hence this effort has been initiated by the UGC. In true sense it will percolate the autonomy to the lowest level, i.e. to the students. Ultimately, it will satisfy the student's quest for knowledge, freedom to choose and change academic directions, connect different domains and help them acquire right foundations and building blocks of their dreams.

To illustrate the NAC-Bank features more clearly following two cases can be considered.

Case 1: A student wanted to study physics as his major. However, with pressure from parents and peer groups, he was forced into engineering. Though he was a good performer he wasn't happy with his stream. Fortunately in his 5th semester he got an opportunity at a top university in US under Student Abroad Programme. He got an opportunity to work with a very

distinguished Professor who himself was a student of a Nobel laureate. On his mentor's advice he ended up taking up some unique courses like (a) 20th Century Science, (b) Quantum Computing and (c) World of Music etc. These were in addition to the project activity he undertook. The student is back in India now with huge excitement and clarity about both his further studies and future. This has been achieved due to academic flexibility and credit transfer facility.

Case 2: Another student entered into an engineering discipline similar to the above case but with interest. However during the course of the 1st year he got dissatisfied and disenchanted with engineering as a career option and decided to migrate to BBA program. But there were no options and as a result he lost one full year and the conventional system did not help him provide any credit transfer etc. A scheme like NAC-Bank could have easily benefitted such a student to typically transfer half of his credits to the new degree program in form of credits for language courses, environmental courses, introductory courses on computer/IT or some other courses could have been converted in form of open electives. In such a case, the loss of time could have been minimized and transformation could have been smoothed for a needy student with the help of NAC-Bank.

There are many other situations where the changes in academic status is forced due to personnel reasons like marriage, family moving to a new city, necessity to take up a job for family's sake and several others. Under all such circumstances, the concept of NAC-Bank will come handy to maintain continuity of studies even when disruptions occur.

D. Introduction to Credit & Credit Transfer

Credit will be awarded to students who have shown that they have successfully completed a module or a unit for qualification. To attain this, they need to meet the specific set of learning outcomes for the module/unit or qualification. Learning outcomes would outline what a successful student will know, understand and be able to do. It is the achievement of learning that is important for the award of credit, not how or where the learning took place or how it was assessed or how long it actually took. To be awarded, the student must meet the minimum standard, also known as the threshold or pass in the assessments. The minimum standard expected for a pass would be set out in HEI's assessment regulations. Exceeding the minimum standard does not result in a student being awarded more credits as the credit value is fixed before assessment. Academic credits can be freely transferable within a given system because of the NAC-Bank. As student's progress through a program of study, they can accumulate the credit value of the modules or units they have completed successfully. Institutions also can make

arrangements that can allow students to transfer the credits they have been awarded. Students may be able to do so as part of one study program to another, offered by the same institution and/or transfer credit when moving from one institution to another. The way students can transfer credit would be determined by the institution's assessment regulations.

E. Major Objectives of the NAC-Bank Scheme

The universal curriculum or degree specializations for the entire country which is designed by the Central bodies or authorities can make scope of education limited and monotonous, which may not be helpful for global competence. Keeping this and the fundamentals of student centricity in mind, the following are proposed to be the broad objectives of the scheme:

1. Promote student centricity in higher education
2. Enabling students to select the best courses/combination of courses to suit their interest
3. Enabling students to select the best departments or institutions or their combination to suit their interest
4. To allow students to choose a pace for their studies along with associated cost etc.
5. Allowing students to tailor their degrees or make specific modifications / specializations rather than simply going for the regular prescribed degrees / courses
6. To enable multiple entry multiple exit scheme for students to complete their degrees as per their time preferences. Provide mobility between Degree / Diploma / PG Diploma / Certificate programs
7. To permit the teaching learning activities to happen in a distributed manner with increased mobility or integration of campuses
8. To facilitate lifelong learning amongst all i.e. formal and informal students both from fulltime and part time modes
9. To make students learn different facets of work, practice, culture, environment etc. during their studies.

NAC-Bank will not provide any awards, degrees, diplomas or certificates. The bank will perform three functions namely credit accumulation; credit transfers; and credit redemption. Opening account with NAC-Bank would not be mandatory but will be purely based on the student's decision.

F. Stakeholders for NAC-Bank Scheme

1. Students –Both national and international

2. Parents
3. Institutions of higher learning in India (HEIs)
4. Industries
5. Teachers and faculty members
6. Government and statutory bodies (MHRD, UGC)
7. Non-government organizations

G. Key Elements of NAC-Bank Scheme

To take full advantage of the offerings, the scheme should also be formed by respective universities / institutions to include credits earned through skilling, formal training and other such elements of learning as acceptable to them. In doing so national schemes like NPTEL, SWAYAM and SWAYAM PRABHA should also be considered for earning of credits. The concept of NAC-Bank is by no means limited to distance or a non-contact mode. It is likely to be an amalgamation of various existing and futuristic schemes supporting teaching learning. It has potential to counter the stigma associated with distance and on-the-job learning as well. The current generations of students are more comfortable with flexibility as well as portability. With the emergence of enabling technologies having potential to deliver the expected features and newer approaches in educational field, time is ripe to consider it for implementation in our country. This would eventually open doors for infinite opportunities for competent educational institutions and benefit educational seekers with much better quality.

(a) NAC-Bank Functions – The proposed major functions are as given under

- Credit accumulation
- Credit transfers
- Credit redemption
- Opening, closure and validation of accounts

However, the NAC-Bank shall not award any degrees etc. The statutory powers for those would be vested in Universities and Autonomous institutions as defined from time to time. *It should provide only credible records of credits earned without any moderation etc. Further, opening or choosing the path of use of NAC-Bank would not be mandatory for the students.*

(b) Duration of Courses - Can the duration of courses be less than the duration prescribed currently for delivery of programs in contact mode? *The committee recommends that the duration can be shortened by a maximum 25% to allow students to take full advantage of the scheme.*

- (c) **Definition of Credit** – Credit should be defined by the standard and common practice i.e. one hour of theory or one hour of tutorial would be one credit and two hours of laboratory work will be equivalent to one credit. *The committee recommends the existing practice to be adapted in all institutions without any deviation for ease of inter-operability.* The rules in respect of course timings, internal course requirements, continuous evaluation, attendance and other such related points will be as decided by the parent institution mostly on the basis of current and ongoing process of regular full time programmes.
- (d) **Nature of Programmes** – While both UG and PG programmes can be covered under the scheme but looking at the scale of operations to begin with as well as to the maturity levels of the likely students, *the committee initially proposes to offer it at PG levels only and that too with select group of institutions on the basis of NAC / NBA / other equivalent accreditations obtained.*
- (e) **Inclusion of Professional Courses** - *The committee feels that inclusion of professional courses to begin with may lead to several difficulties and hence it should be deferred till first two years.* The only exception the committee recommends is that of MBA, MCA, M.Sc. (science and catering) as these are the courses that are very much in demand by in service people and do not entail lot of laboratory work.
- (f) **Validity of the Credits** - Since in this scheme the credits can be acquired over a longer duration. It is advisable to define period of validity for any of the credits earned by students. *It is proposed to keep the validity as eight years for all credits earned i.e. eight years after the date of earning such given credits they would be considered null/expired for any official purposes.*
- (g) **Charging of Fee** - Unlike the convention method where the fee is charged per year for a given course, *the NAC-Bank student's fee will have to be charged only on per credit basis.* This type of practice is followed in large number of institutions world over and Indian institutions would have to adapt to this new practice. Further, institutions can charge a separate or a special fee for award of degree, issuance of transcript etc.

H. Implementation Methodology

The NAC-Bank will be operationalized under a standard frame work like NAD (National Academic Depository) under the aegis of UGC. The scheme will entail transfer of credit from one institution to another, one department to another and one specialization to another to facilitate migration of students between institutions and specializations from time to time. This will enable them to build their degrees as per their choices but certainly within the limitations of the standard curriculum structure and the flexibility provided under the overall scheme.

Such a scheme will have to be essentially a Credit Based scheme to permit inter operationalization and transfer of credit from one institution to another. A participating institution/university would have to formally qualify and agree to be a part of NAC-Bank scheme. In such a case, these institutions will have to amend their rules in terms of course registration, course admissions, course requirements, fee to be charged, attendance, credits to be awarded, nature of grades and acceptance for inter-disciplinary and trans-disciplinary courses etc. The same should be undertaken formally through approval of their internal bodies like Board of Studies and Academic Council / Senate. If required the concurrence of other regulatory bodies like MCI, BCI, PCI, NCI etc. should also be taken on priority.

The credits earned will be deposited / recorded with an approved national agency and would have a fully defined shelf life for the purpose of its value in award of any degree/diploma/PG diploma/certificates. Once the credit is used for any award the same would be debited from an individual student record/ledger. Based on the sufficiency of the overall total credits earned and types of credits earned, a student can become eligible for award of degree/diploma/ PG diploma/certificates as per the rules of the host/parent institution from where a student is seeking this award. To do so it is proposed that a student should earn at least 50% of the credits from the parent institution to be eligible for any award. This has been suggested keeping in mind that in doing so a student would learn the culture of the parent institution and would also be able to take group activities and team work etc. in right earnest. He/she would also be required to take the activities of projects (which are generally at a later part of studies) in the parent institution only from where the final degree is being sought by the student.

Building or completion of degree requirements would be using the method of floating credits and transfer of credits between intra and inter departments or intra and inter institutions. Credits to be obtained from recognized/acceptable institutions who are qualified and are a part of such schemes. Credits once used or consumed cannot be used for any other formal purposes except for course waiver in a certain cases. As the project/dissertation work may have largely

different credits/ weightages in different institutions, it is suggested that such a requirement if any should be completed from the parent institution only. The proposed scheme of NAC-Bank should promote more inter-disciplinarily as its fundamental principle and therefore should allocate more credits to course electives and open electives. Structure of courses (and therefore credit requirements) can be divided as mandatory/core/electives / open electives etc. and similarly it can be divided in other different categories as required/decided by different specializations. Schemes enabling NAC-Bank should be approved by the respective senate/academic councils or other such authorities of the university.

I. Eligibility for Institutions

To start with, Institutions fulfilling the following requirements would be eligible to participate in the scheme.

1. Since the scheme would be initially offered only for PG programs, institutions offering such programs can participate
2. To begin with the following programs are proposed to be covered under the scheme:
M.A, M.Com, M.Sc. (Sciences and Catering), MBA.....(more)
3. The institutions which have attained up to second highest levels of accreditation either from NAC or NBA would be allowed to participate in the scheme. Such programs / courses should have a clear stamp of accreditation at the time of registering of course / program by the student.
4. To start with, any foreign institutions / universities would be kept out of the scheme of NAC-Bank as in such a case regulating various aspects can be a challenge.

J. Conclusion

The proposed initiative has several strong merits to open up and strengthen Indian Higher education system while empowering all the stake holders to deliver more open ended and student centric education. Due to support for Multiple Entry and Multiple Exit aspects, it has potential to increase the GER much beyond the broad expectation of 50% in next one decade or so. It has the potential to be a key enabler for lifelong learning.

To take the initiative further adequate publicity, proper training of all stakeholders and active group of academicians would be required during the initial launch. Student counseling and maturity in using the scheme would be crucial for the success of the scheme. Accordingly, UGC may have to undertake the following:

- To create a special group/body to facilitate implementation of NAC-Bank throughout the country
- A survey or a meeting be carried out with the stake holders before it is launched to validate the ideas and also seek critical inputs, if any
- A series of workshop/training program should be conducted across all zones/regions of the country to educate top academic officials about this scheme and its implementation aspects
- Based on the lessons learned, review the scheme in totality after two years to make structural changes, if any.

K. References

1. UGC – Approach Note by Dr. Bhushan Patwardhan, Vice-Chairman, UGC, New Delhi January 2019.
2. European Credit Transfer & Accumulation System, https://ec.europa.eu/education/resources-and-tools/european-credit-transfer-and-accumulation-system-ects_en.
3. Usher A., The Korean Academic Credit Bank: A Model for Credit Transfer in North America, Higher Education Strategy Associates Intelligence Brief 8, August 2014.
4. US & Canada Academic Credit Stacking System – Personal Discussions with some experts.
