The System of Credit Transfer Points under NEP 2020 : A Step towards Global Benchmarking of Indian Education

**Introduction:** The National Education Policy (NEP) 2020 in India introduces a flexible academic structure that supports credit transfer across institutions, enabling students to personalize their education and continue seamlessly across different institutions and programs. Key points regarding credit transfer under NEP 2020 include:

- 1. **Academic Bank of Credits (ABC)**: ABC is a digital platform designed to store academic credits earned by students across multiple courses and institutions. It allows students to accumulate credits and transfer them if they decide to change courses or institutions, even at a later time. Students can use stored credits to resume education after a gap, without losing prior academic progress.
- 2. **Multiple Entry and Exit Options**: NEP 2020 promotes flexible program durations and multiple exit points in higher education. Students can earn a certificate after one year, a diploma after two years, or a degree after three or four years. This structure supports mobility and provides value for every stage of completion. Credits can be transferred or redeemed when rejoining an educational institution, facilitating smooth transitions.
- 3. Integration Across Institutions and Disciplines: Credits are transferable across recognized institutions, provided they follow the ABC framework, enabling interdisciplinary learning. This also enables students to take courses in multiple subjects and institutions without worrying about losing academic credits.
- 4. Standardization and Portability of Credits: NEP 2020 aims to ensure credit standards across institutions, supporting quality and consistency. Credits are portable nationwide, allowing students to move between universities or across states easily.
- 5. Support for Online and Distance Learning: Credits earned through online courses, as long as they're from approved institutions, can also be stored in the ABC and are transferable. This encourages flexibility in learning modes, allowing students to choose a mix of online and offline courses.
- 6. International Credit Transfer Opportunities: NEP 2020 emphasizes global mobility, and Indian institutions are encouraged to collaborate with international institutions. Credit transfer policies support students who participate in international exchange programs, ensuring that their credits are recognized when they return.
- 7. Emphasis on Lifelong Learning: The credit transfer system under NEP 2020 supports lifelong learning by allowing individuals to return to formal education at any age. Credits remain valid over time, which encourages individuals to upskill or reskill throughout their careers.

Conclusion: Overall, the credit transfer mechanism under NEP 2020 is designed to create a more flexible, inclusive, and holistic education system, enabling students to manage and direct their educational journey.

Thanks and regards,