



National Credit Framework

For Prelims: University Grants Commission, National Credit Framework (NCrF), National School Education Qualification Framework, National Education Policy (NEP).

For Mains: Provisions of National Education Policy (NEP) and National Credit Framework (NCrF).

Why in News?

The [University Grants Commission](#) has announced the **implementation of the [National Credit Framework \(NCrF\)](#)** for all **regulatory organisations and universities in India**.

- This framework is designed to **integrate the credits earned through school education, higher education, vocational, and skill education**, and provide lifelong learning opportunities.

What is National Credit Framework?

▪ About:

- According to the framework, an **academic year will be defined by the number of hours a student puts in and credits will be provided to them accordingly at the end of each academic year**.
 - NCrF is a **meta-framework** that consists of three verticals:
 - **National School Education Qualification Framework (NSEQF)**
 - **National Higher Education Qualification Framework (NHEQF), and**
 - **National Skills Qualification Framework (NSQF).**

▪ Provisions:

- **Integration of Academic and Vocational Education:**
 - The integration of academic and vocational education is emphasised by the [National Education Policy \(NEP\)](#) and is provided by the NCrF.
 - This mechanism ensures **equivalence within and between the two education streams**.
- **Credit System:**
 - The total '**Notional Learning hours in a year**' for assignment of Credits will be **1200 hours**. A minimum of **40 credits may be earned for 1200 hours** of learning every year with **20 credits per semester of six months**
 - **Notional hours** refer to the time that the average student would need to attend all classes, study for tests and do assignments and homework.
 - The total credits earned by a student during the entire schooling period will be **160 credits**.
 - By the end of a three-year bachelor's degree course, the student will have earned **120 credits**.
 - When a student completes a Ph.D., the earned credits would be **320**.
 - Students will also get credits for participating in Olympiads, science quizzes, internships, and **taking up jobs while they are studying in college**.
- **Credit Levels:**

- The NCrF has proposed several levels within this framework ranging from **level 1 to level 8**.
 - The credit level that can be attained after completion of school education, i.e., **grade 5th will be level 1**, grade 8th will be level 2, grade 10th will be level 3, and grade 12th will be level 4.
 - **Higher education** shall be from credit levels of **4.5 to level 8**.
 - **The NCrF credit levels for school education are upto level 4, while for higher education**
 - For vocational education & training level 1 to level 8.
- **Aadhaar-Enabled Student Registration:**
 - An Aadhaar-enabled student registration will take place. After student registration, an **Academic Bank of Credit (ABC)** account will be opened.
 - The **deposit of degree and credits will take place in those accounts**. There will be a knowledge locker along the lines of DigiLocker.
- **Challenges:**
 - **Standardisation:** The NCrF consists of different verticals such as **NSEQF, NHEQF, and NSQF**. Ensuring standardisation across these verticals while **catering to the unique needs of each stream might be a challenge**.
 - **Data Security and Privacy:** The use of **Aadhaar-enabled student registration** and an academic bank of credit (ABC) account to **store student data may pose security and privacy risks**.
 - Ensuring the **security and confidentiality of the data** will be crucial for the successful implementation of the NCrF.

Conclusion

- NCrF aims to provide **seamless horizontal and vertical mobility between different education streams in India**. However, the successful implementation of the NCrF may face several challenges such as **implementation, standardisation, acceptance and adoption**. Addressing these challenges will require a collaborative effort from various stakeholders to ensure that the framework is **up-to-date, relevant, and effective in addressing the changing needs of the education system in India**.

UPSC Civil Services Examination Previous Year Question (PYQ)

Q. National Education Policy 2020 is in conformity with the Sustainable Development Goal-4 (2030). It intends to restructure and reorient the education system in India. Critically examine the statement. **(2020)**

Source: [TH](#)