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April 10th, 2023/ चैत्र २०, १९४५**Public Notice****Subject:- National Credit Framework (NCrF)**

The National Education Policy 2020 lays emphasis on the integration of general education and vocational education to enable increased mobility and flexibility in education. A High Level Committee (HLC) constituted by the Government of India has formulated National Credit Framework (NCrF). The NCrF is an enabling framework that lays down basic principles of creditization of learning from various dimensions such as academic, vocational, and experiential learning.

A copy of the NCrF is attached herewith. All Higher Education Institutions are requested to take necessary steps to implement the National Credit Framework.

(Manish Joshi)





NATIONAL CREDIT FRAMEWORK (NCrF)

The Report of the High-Level Committee
Comprising Members
from
UGC, AICTE, NCVET, DoSEL & DoHE, MoE,
MSDE, CBSE, NCERT, NIOS and DGT

April 2023

3
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The Report on **National Credit Framework (NCrF)** jointly developed by the High-Level Committee comprising of members from University Grant Commission (UGC), All India Council for Technical Education (AICTE), National Council for Vocational Education and Training (NCVET), National Council for Educational Research and Training (NCERT), Department of School Education and Literacy (DoSEL) & Department of Higher Education (DoHE), Ministry of Education (MoE), Ministry of Skill Development and Entrepreneurship (MSDE), Central Board of Secondary Education (CBSE), National Institute of Open Schooling (NIOS) and Directorate General of Training (DGT)



TABLE OF CONTENTS

FOREWORD	01
PREFACE	02
CONSTITUTION OF COMMITTEE ON CREDIT FRAMEWORK	08
THE NATIONAL CREDIT FRAMEWORK:	10
EXECUTIVE SUMMARY	11
1. Section 1: OVERVIEW	16
1.1. INTRODUCTION	16
1.2. CREDITS IN INDIAN CONTEXT	17
1.2.1. School Education	17
1.2.2. Higher Education	18
1.2.3. Vocational education and Training/ Skilling	21
2. SECTION 2: GENESIS OF THE NATIONAL CREDIT FRAMEWORK	23
2.1. NEED FOR THE NATIONAL CREDIT FRAMEWORK	23
2.2. NATIONAL CREDIT FRAMEWORK- ENABLING EFFECTIVE TRANSFORMATION IN EDUCATION & SKILL ECOSYSTEM THROUGH IMPLEMENTATION OF NEP 2020	23
2.3. ADVANTAGES OF NATIONAL CREDIT FRAMEWORK	24
2.3.1. Removal of Hard Separations between Educational Streams, General and Vocational education, Curricular & other activities	24
2.3.2. Establishing Equivalence Between General and Vocational education & training/ skilling	25
2.3.3. Mobility Between and Within General and Vocational education & training/ skilling	25
2.3.4. Enabling Provisions for Lifelong Learning Through Multiple Entry and Multiple Exit (ME-ME) Options	26
2.3.5. Integration and Intermingling of Education, Skilling and Work Experience	27
2.3.6. Enabling creditization of learning for students with varying learning capacities	27
2.3.7. Enables provisions for Recognition of Prior Learning (RPL)	28
3. SECTION 3: DEVELOPING THE NATIONAL CREDIT FRAMEWORK	29
3.1. FORMULATION OF THE HIGHLEVEL COMMITTEE (HLC)	29
3.2. THE NATIONAL CREDIT FRAMEWORK, ONE SINGLE META FRAMEWORK; THE BASIC PRINCIPLES	30
3.2.1. National Credit Framework (NCrF) to be One Single Meta Framework	31
3.2.2. National Credit Framework- The Basic Principles	31
3.2.3. Credit and Credit Points	34
3.2.4. Total Notional Learning Hours in a Year for Assignment of Credits	35
3.2.5. What Constitutes Learning Hours - Components of Learning	35
3.2.6. NCrF Credit Levels	40
3.2.7. Notional Hours and Credit Assignment	41
3.2.8. Credits Assignment for Additional Learning Hours	42
3.2.9. Assessment Bands	43
3.2.10. Major Dimensions of National Credit Framework	46

3.3.	ASSIGNMENT OF CREDITS IN NATIONAL CREDIT FRAMEWORK	48
3.3.1.	Mechanism for Assignment of Credits and Calculation of Credit Points	48
3.3.2.	Credits Assigned by Virtue of Academic Education	48
3.3.3.	Credits Assignment for Vocational Education and Training & Skilling	51
3.3.4.	Credits Assignment for Relevant Experience and Professional/Proficiency Levels Acquired	58
3.4.	CREDIT ACCUMULATION AND TRANSFER (OPERATIONALIZATION OF CREDIT FRAMEWORK)	60
3.4.1.	Establishing Academic Equivalence Within and Between General Education and Vocational Education and Training/ Skilling	61
3.4.2.	Credit Framework Enabling Entry Eligibility for Academic & Vocational Progression	70
3.4.3.	Establishing Multiple Entry and Multiple Exit (ME-ME) Pathways	71
3.4.4.	International Mobility	72
3.4.5.	Enabling Requirements for a Job/ Employment	75
3.5.	CREDIT STORAGE AND REDEMPTION THROUGH ACADEMIC BANK OF CREDITS	75
3.5.1.	Mechanism for Credit Storage	75
3.5.2.	Accumulation and Storage of Credits	75
3.5.3.	Verification of Credits Earned	76
3.5.4.	Redemption of Accumulated Credits	76
3.5.5.	Credits Expiry and Renewal	76
3.6.	Implementation Operationalization Guidelines and SOPs	77
3.6.1.	SOPs and Guidelines	77
3.6.2.	Operationalization of NCrF by the concerned Regulators and Autonomous Institutions	78
3.6.3.	Mechanism For Removal of Difficult During Implementation	79
3.7.	Indicative Roles and Responsibilities of the Stakeholders	79
4.	Section 4: SPECIAL PROVISIONS IN NATIONAL CREDIT FRAMEWORK	80
4.1.	Provisions for Creditization of Special Cases of learning: Educational Accelerations	83
4.2.	Provision for Recognition for Prior Learning	85
4.3.	Provisions for Creditization of Special Cases of learning: Divyangs/ Persons with Disability	88
4.4.	Provision for special events like Hackathon, Olympiads	89
5.	OUTCOMES OF THE PROPOSED NATIONAL CREDIT FRAMEWORK: REALISING THE VISION OF NATIONAL EDUCATION POLICY 2020	90
	Annexure I: Comparative Analysis of Credit Mechanism of IITs	94
	Annexure II: TYPES OF ASSESSMENTS (BLENDED LEARNING GUIDELINES OF NCVT)	95
	Annexure III: MULTIPLE ENTRY MULTIPLE EXIT options by UGC & AICTE	97
	Bibliography/ Sources/ References	99

FOREWORD



Educational opportunities and effective skilling are the driving force of economic growth and social development for any country. India is the world's youngest nation in terms of youth population with a burgeoning economy. The benefits of these strengths can be evenly spread across the country only when the youth is well educated and appropriately skilled. Quality education that meets the need of the industry and enhances employment, therefore, is a pressing need. Emphasizing that there should be no hard separation among curricular and extracurricular or co-curricular or between vocational or academic streams, the National Education Policy (NEP) 2020 stressed upon the need for vocational education through integration and mainstreaming of vocational education with general education. This calls for re-engineering of education system.

The High-Level Committee constituted by the Government to formulate a unified credit accumulation & transfer framework for both vocational and general education, from school education to higher education, has developed "National Credit Framework" encompassing three main components such as credits earned from academic grade, skill programme and relevant experience. This framework will enable establishing equivalence and mobility between general education and vocational education so that lifelong learning, recognition of prior learning, multiple entry and exit, and continuous professional development are encouraged in the system.

I congratulate the High-Level Committee under the chairmanship of Dr N. S. Kalsi, Chairman, NCVET for taking on this challenging task of drafting the "National Credit Framework". I am sure this framework will make studies and courses more transparent, flexible and provide skilled manpower for India's economy to achieve inclusive and equitable growth.



Prof. M. Jagadesh Kumar
Chairman
University Grants Commission

PREFACE



National Education Policy (NEP), 2020, envisioned under the dynamic leadership of our **Hon'ble Prime Minister, Shri Narendra Modi**, reflects the **aspiration** of the **students, teachers and citizens** of the country. The NEP is rooted in **Bhartiya** and is in sync with the culture and heritage of our nation while assimilating global knowledge and perspective.

The National Education Policy 2020, **lays emphasis on of making the education more holistic and effective by integration of general (academic) and vocational education** while ensuring the **vertical and horizontal mobility of students and learners** between academic and vocational streams. Built on the **foundational pillars of access, equity, quality, affordability and accountability**, NEP strives to transform India into a vibrant knowledge society to become a global knowledge superpower (*Vishwaguru*).

To realise the intent and objectives of National Education Policy 2020, the National Credit Framework (NCrF), has been developed **under the guidance of Shri Dharmendra Pradhan, Hon'ble Minister of Education and Minister of Skill Development & Entrepreneurship** jointly by a **High Level Committee** constituted by the Government with members from UGC, AICTE, NCVET, NIOS, CBSE, NCERT, Department of School Education and Learning & Department of Higher Education, Ministry of Education, DGT, and Ministry of Skill Development. NCrF is a **comprehensive credit framework** encompassing elementary, school, higher, and vocational education & training, **integrating creditization of learning** on in various dimensions i.e. **academics, vocational skills and Experiential learning including relevant experience and proficiency/ professional levels acquired**.

The NCrF provides for **creditization of all learning and assignment, accumulation, storage, transfer & redemption of credits, subject to assessment; removes distinction and establishes academic equivalence** between vocational & general education while enabling **mobility** within & between them, and its operationalization through the Academic Bank of Credits (ABC).

The NCrF **relies on an integrating approach** across the **education and skilling frameworks enabling** the education and skilling ecosystem **in implementing** one single credit-based framework in line with the vision of National Education Policy 2020. While catering to **multi-disciplinarity and holistic education** across sciences, social sciences, arts, humanities and sports, NCrF **enables multiple entry - multiple exit (ME-ME) pathways** in general & vocational education; **ensures flexibility for students** to choose their **learning trajectories and career choices**, including option for **mid-way course correction or modification**, as per their talents and interests.

NCrF also recognizes blended and online learning, promoting extensive use of technology in teaching and learning, especially in vocational education, training and skilling. Use of technology in turn helps in removing barriers while improving access and opportunities for Divyangs.

Implementation of NCrF will promote Internationalization of education by enabling equivalence of courses and qualifications, provisions of credit transfer, and encourage international exchange of students and faculty with foreign universities.

NCrF has enabled special provisions for educational acceleration for gifted students with special learning abilities as also for Recognition of Prior Learning for workforce those have acquired the knowledge and skills informally, through family inheritance, work experience, traditional or other methods, thereby allowing them progression and mobility into the formal education and learning ecosystem.

The NCrF will enable transformation of India by providing high quality education opportunities integrated with effective skills to reap the demographic dividend making education and skilling truly aspirational for our youth.

The NCrF is an enabling framework and may not be construed as a regulation. It empowers, facilitates and allows the stakeholders while giving them the required flexibility for catering to their specific academic and skilling needs. National Credit Framework (NCrF) shall act as one single **broad enabling frameworks** for all regulatory organizations, and autonomous institutions who may, wherever required, **notify their detailed implementation guidelines** within this Framework. I am confident that NCrF will become a game changer by mainstreaming the skill education and experiential learning including relevant experience & proficiency/professional levels acquired, making this integral part of the education system thereby ensuring that the youth is provided with educational opportunities with quality skills for better employability.

As a part of this framework formulation and finalisation process extensive consultations have been carried out with various stakeholders including the presentations & discussions on the contours of National Credit Framework with IITs, IIMs, IIITs, NITs, IISERs, INIs, Universities, including skills universities and technical universities, HEIs, Engineering Colleges, School Boards, Technical Education Boards, state departments of education, higher education, technical education and skill education among many others. The draft national credit framework was given wide publicity and also put up for public consultation for more than 40 days and all comments and suggestions received have been duly analysed and, wherever necessary, have been incorporated in the document.

I am thankful to all the esteemed members of the High-Level Committee namely Shri Atul Kumar Tiwari, now Secretary, Ministry of Skill Development & Entrepreneurship, Shri Manoj Ahuja, the then

10

Chairperson CBSE, Shri Vineet Joshi, Additional Secretary, DoHE & Director General NTA, Shri. Maneesh Garg, Joint Secretary, DoSEL, MoE, Ms. Nidhi Chhibber, Chairperson CBSE, Prof. M.P Poonia, Vice- Chairman, AICTE, Prof. Rajnish Jain, Secretary, UGC, Prof. (Dr.) Saroj Sharma, Chairperson, NIOS, Dr. Dinesh Prasad Saklani, Director, NCERT, Dr Sridhar Srivastava, officiating Director, NCERT and Dr. Biswajit Saha, Director (Training & Skill Education), CBSE, Member-Secretary of the committee for working relentlessly on this framework, providing their valuable inputs, insights and support in bringing out this report. I acknowledge their invaluable contribution in formulation of this framework in such a short timeframe.

This document would have not been possible without the valuable guidance and unstinted support of Prof. Jagadesh Kumar, Chairman, UGC and Prof. Anil Sahasrabudhe, the then Chairman, AICTE. I whole heartedly thank them. I am also thankful for the valuable support of Sh. Rajesh Aggarwal, the then Secretary, Ministry of Skill Development and Entrepreneurship, Sh. Sanjay Murthy, Secretary Department of Higher Education, Smt. Anita Karwal, Secretary Department of School Education and Learning, Ministry of Education in bringing out this policy. I would also like to thank Dr. Vinita Aggarwal, Dr. Neena Pahuja the Executive Members, Lt Col Gunjan Chowdhary, Director, Ms. Sarika Dixit and Mr. Shourya Sangam, consultants at NCVET for their persistent help and assistance in preparing this document.

My best wishes to all the stakeholders for effective & efficient implementation of this much awaited framework which will be a game changer for the education and skilling landscape of the country for not only country's growth but also making education and skilling aspirational for our youth and making India the **skill capital of the world** by our global recognition in the education and skilling domain.



Dr. Nirmaljeet Singh Kalsi, IAS (Retd.)

Chairperson of NCVET &
High-Level Committee

CONSTITUTION OF COMMITTEE ON CREDIT FRAMEWORK

The Government of India constituted a High-Level Committee, vide order dated 18th November 2021, to develop a National Credit Accumulation & Transfer Framework for both Vocational and General Education. The Credit Framework would enable the integration of academic and vocational domains/components of learning and ensure flexibility and mobility between the two. The composition of the Committee is as follows:

1.	Dr. Nirmaljeet Singh Kalsi, Chairperson, NCVET	Chairman
2.	Shri Manoj Ahuja, Chairman, CBSE	Member
3.	Shri Atul Kumar Tiwari, Addl Secretary, MSDE	Member
4.	Shri Vineet Joshi Addl Secretary DoHE & Director General NTA, Chairman, CBSE	Member
5.	Smt. Neelam Shammi Rao, Addl Secretary & DG, DGT, MSDE	Member
6.	Shri. Maneesh Garg, Joint Secretary, DoSEL, MoE	Member
7.	Prof. Rajnish Jain, Secretary, UGC	Member
8.	Prof. (Dr.) Saroj Sharma, Chairperson, NIOS	Member
9.	Prof. M.P Poonia, Vice- Chairman, AICTE	Member
10.	Dr Sridhar Srivastava, Director, NCERT	Member
11.	Dr. Biswajit Saha, Director (Training & Skill Education), CBSE	Member-Secretary

12


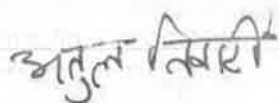






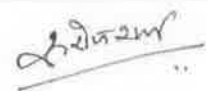

TERMS OF REFERENCE OF THE HIGH LEVEL COMMITTEE

- i. Assign credit value to academic and skill courses taught at various levels
 - a. School education,
 - b. Higher Education,
 - c. Skilling Ecosystem, Vocational Training and Education
 - d. Distance/ Blended Learning, etc.
- ii. Identify ways of Credit Accumulation for:
 - a. School Education
 - b. Higher Education.
 - c. Vocational education and Training
- iii. Propose Credit Transfer Model for:
 - a. Vocational and School Education and vice-versa
 - b. Vocational and Higher Education and vice-versa
- iv. Establish academic equivalence between Vocational and General Education at all levels.
- v. Develop the unified credit framework for integration of vocational education and training/ skilling into school and higher education in line with the National Education Policy 2020 to enable vertical and horizontal mobility between education and skilling
- vi. Identify the mechanism for accumulation and storage of credits through a Credit Bank
- vii. Any other matter relating to the development and functioning of the unified credit framework

The Final Report has agreement and signature of all the esteemed members of the High level Committee.

NATIONAL CREDIT FRAMEWORK

We, the undersigned members of the High Level Committee constituted by Ministry of Skill Development and Entrepreneurship (MSDE) vide order no Coord-11/01/2021-P&C dated 18th November 2021 on the National Credit Accumulation and Transfer Framework for both Vocational and General Education, hereby submit the final Report of National Credit Framework (NCrF):

S.No.	Name and Designation		Signature with Date
i.	Dr. Nirmaljeet Singh Kalsi, Chairperson, National Council of Vocational Education and Training (NCVET)	Chairman	
ii.	Shri Atul Kumar Tiwari, Secretary, Ministry of Skill Development and Entrepreneurship (MSDE) (Then Addl Secy MSDE)	Member	
iii.	Shri Vineet Joshi, AS, DoHE, MoE & Director General NTA	Member	
iv.	Ms. Nidhi Chibber, Chairperson, CBSE	Member	
v.	Shri. Maneesh Garg, Joint Secretary, DoSEL, MoE	Member	Transferred out
vi.	Smt. Trishaljit Sethi, Director General, DGT, MSDE	Member	
vii.	Prof. M.P Paonia, Vice-Chairman, AICTE	Member	
viii.	Prof. Rajnish Jain, Secretary, UGC	Member	
ix.	Dr. Dinesh Prasad Saklani, Director, NCERT	Member	
x.	Prof. (Dr.) Saroj Sharma, Chairperson, NIOS	Member	
xi.	Dr. Biswajit Saha, Director (Training & Skill Education), CBSE	Member - Secretary	

THE NATIONAL CREDIT FRAMEWORK: EXECUTIVE SUMMARY

Manifesting the National Education Policy 2020

The National Education Policy 2020 envisions making education more holistic and effective and to lay emphasis on the integration of general (academic) education, vocational education and experiential learning including relevant experience and proficiency/ professional levels acquired. To fulfil this vision, it is imperative to establish and formalize a national credit accumulation and transfer system which will **integrate both general & vocational education** while ensuring mobility of students/ learners within and between the two systems.

The **National Credit Framework (NCrF)** has been jointly developed by UGC, AICTE, NCVET, NIOS, CBSE, NCERT, DGT, Ministry of Education, and Ministry of Skill Development to achieve the vision and intent of NEP. NCrF is a comprehensive framework encompassing elementary, school, higher, and vocational education & training, integrating **learning on all dimensions i.e. academics, vocational skills and experiential learning including relevant experience and proficiency/ professional levels acquired.**

The **National Credit Framework (NCrF)** is an inclusive one single meta framework to seamlessly integrate the credits earned through school education, higher education and vocational & skill education. For creditization and integration of all learning, the National Credit Framework (NCrF) shall encompass the qualification frameworks for higher education, vocational & skill education and school education, namely National Higher Education Qualification Framework (NHEQF), National Skills Qualification Framework (NSQF) and **National Curriculum Framework (NCF)/ National School Education Qualification Framework (NSEQF)** respectively.

The implementation of NCrF would be a game changer in realising the vision and intent of NEP by ensuring **flexibility & mobility** and **establishing academic equivalence** between general and vocational education **while removing distinction between them.** Such integration shall open numerous options for further progression of students and inter-mingling of school & higher education with vocational education & experiential learning including relevant experience and proficiency/ professional levels acquired, to further enable entry and re-entry from vocational stream to general education and vice-versa, thus mainstreaming the vocational education and skilling.

The **National Credit Framework (NCrF)** enables for broad based, **multi-disciplinary, holistic education**, allowing **imaginative and need based curricular structures** and encourages **creative combinations of subjects and disciplines.** The Framework has been built on the strength of existing regulations, guidelines and qualification frameworks of UGC, AICTE, NCVET, NCERT, CBSE & NIOS as

15

also the credit system being followed by IITs, IIMs, NITs and other INIs so that the options for Multiple Entry-Multiple Exit (ME-ME) are available, accessible and applicable across the higher education, school education and vocational education.

The National Credit Framework (NCrF) provides for **Assignment, Accumulation, Storage, Transfer & Redemption of Credits**. It paves way for **multi-disciplinary education** and **empowers students** through **flexibility in choice of courses** for choosing their **own learning trajectories and programmes**, and thereby choose their paths in life with **appropriate career choices**, including **option for mid-way course corrections**, according to their talents and interests.

The NCrF fully enables the students with opportunities to catch up and re-enter education ecosystem in case they have fallen behind or dropped out at any stage. NCrF also fully supports **educational acceleration for students with gifted learning abilities and Recognition of Prior Learning for workforce that has** acquired knowledge and skills informally through the traditional family inheritance, work experience or other non-formal or informal methods, **thereby allowing them integration, progression and mobility into formal education ecosystem.**

The total **Notional Learning Hours** for one year of education/ learning across school education, higher education and vocational education, training and skilling have been agreed to be **1200 Hrs per year** for the purpose of assignment of credits for which the students/ learners shall be **awarded 40 Credits** subject to assessment.

Thus for the purpose of credit calculations under National Credit Framework (NCrF), overall, one Credit is equivalent to 30 notional learning hours while the regulators or autonomous institutions may provide for different number of hours per credit for theory practical and experiential learning. The assignment of credits is independent of the education streams, subjects or type of learning. The students/ learners may take additional courses, programs, subjects or projects beyond 40 credits to get additional credits for the same.

The NCrF recognises **no hard separation between different areas of learning**, i.e. arts and sciences, vocational and academic streams, curricular and extra-curricular for the purpose of assignment of credits and credit levels. In the true spirit of National Education Policy 2020, **the total learning hours of students / learners can be creditized, subject** to assessment.

The **learning hours may include** class room learning, teaching, practical and laboratory work, innovation labs, class projects, assignments, tutorials; sports and games, yoga, physical activities, performing arts, music, handicraft work, social work, NCC, bag less days; examinations, class tests, quizzes, assessments; vocational education, training and skilling, minor or major project work, field visits in skill education as well as internship, apprenticeship, on the job training (OJT), and experiential learning including relevant proficiency and professional levels acquired etc.

Such an approach would also close the gap in achievement of learning outcomes by shifting focus from the classroom education to competency and learning outcome-based learning.

Under the National Credit Framework (NCrF) **every learning hour can be creditized subject to its assessment.** The **Credit levels** to be assigned across school/ higher/ vocational education/ skilling, (independent of the streams, subjects etc.) are based on the **cumulative numbers of years of learning with assessment.** For earning credits, the course/ qualification should be aligned to the qualification framework concerned, be assigned a defined NCrF level while clearly describing the desired competency and learning outcome expected. Also, the learning outcome shall be assessed after completing the course/ qualification for assignment of credits.

The **assessment is thus mandatory for earning credits** for all types of learning. **The Assessment** are the stages at which the student/ learner needs to be formally assessed for progression in academic/ vocational/ skilling streams. (e.g. 10th/ 12th board exams, DGT's assessment and exams for CTS, UG/ PG exams in higher education). The NCrF Credits for the two courses/ qualifications/ programs may be added to each other and accumulated in ABC if these are earned in the same assessment band subject to the guidelines of the respective regulators.

The NCrF credit levels to be assigned for school education are up to level 4, while for higher education the NCrF levels will be assigned from Level 4.5. to level 8 [Undergraduate Levels: 4.5, 5.0, 5.5 & 6.0; Post Graduate Levels: 6.0, 6.5 & 7.0; and PhD Level 8] and for vocational education & training from level 1 to level 8.

The total Credit Points earned by the student in a particular year could be obtained by multiplying the credits earned with the NCrF Level at which the credits have been earned. The credit points may be redeemed as per the guidelines issued in this regard for entry or admission in school, higher, technical or vocational education programs/ courses at multiple levels enabling horizontal and vertical mobility with various lateral entry and exit options.

In addition to the credits for higher education, the **Academic Bank of Credit (ABC)** shall also be expanded to include **credits earned through school education, vocational education, training and skilling, including apprenticeships, internships, project work etc.** ABC could digitally store the academic and other credits earned from recognized institutions / bodies so that credits could be redeemed, and the relevant award of certificate, diploma or degree granted taking into account the credits / credit points earned at various NCrF levels. The credits may also be linked to Digi locker for easy verification and portability.

The National Credit Framework (NCrF) also **enables creditization of experiential learning including relevant experience and proficiency/professional levels acquired**, based on the weightage for the purpose, subject to assessment.

17

Assignment of Credits has also been enabled for online, digital and blended learning, especially in vocational education and skilling to expand the open and distance learning options and to promote extensive use of technology in education, learning & skilling. This would help in overcoming the constraints of physical infrastructure & scalability while enhancing access, equity, and affordability and ensuring quality and accountability. The blended learning option shall also **enhance accessibility of learning in Indian language for 90% non-English medium students as well as for Divyangs.**

National Credit Framework (NCrF) will encourage **internationalization of education through credit transfer provisions**, thus enabling **wider recognition and acceptance of Indian education and skilling** by other countries through **international equivalence**, promoting exchange with foreign universities and institutions.

Thus, there would be only **one National Credit Framework** for higher education, school education, vocational education, training and skill education, namely the **National Credit Framework (NCrF)** which would be the **single meta framework document notified for creditization and integrating learning in various dimensions** of academics, skilling and experiential learning including relevant experience and proficiency/ professional levels acquired, The NCrF would be operationalised through the Academic Bank of Credits (ABC). The **qualification frameworks for school, higher education and skills would be aligned with NCrF**. The **basic principles and provisions of National Credit Framework (NCrF)** would be **applicable to all the qualification frameworks**.

National Credit Framework (NCrF) shall act as a **broad enabling framework** for all regulatory organizations (UGC, AICTE, NCVET, NCERT etc.), and autonomous institutions, including Universities, INIs, CBSE, NIOS, State School Boards, State Technical Education Boards, etc. who may, wherever required, **notify their detailed implementation guidelines. However, all such guidelines shall confirm to the provisions of the national credit framework**. The NCrF empowers institutions and enables them with the required flexibility for catering to their specific academic requirements and other special needs:

The National Credit Framework (NCrF) shall not only enable effective implementation of the vision of National Education Policy 2020 through integration of various policy endeavors under general education and vocational education but will also be a game changer to establish a benchmark for holistic education and learning integrated with skills, by removal of barriers, infusion of flexibility and creation of lifelong learning opportunities. NCrF will enable transformation of India by providing high quality education opportunities integrated with effective skills to reap the demographic dividend making education and skilling truly aspirational.