OAC-3 The Ordinance relating to the Establishment and Operation of Academic Bank of Credits in accordance with the University Grants Commission (Establishment and Operation of Academic Bank of Credits in Higher Education) Regulations, 2021 notified under the Reference No. F. No. 14-31/2018 (CPP-II), on 28th July, 2021

OAC-3.1	**Scope, Definitions, Objectives, Functions and Structure of Academic Bank of Credits.**
Preamble:	Academic Bank of Credits is a national-level facility to promote flexibility of curriculum framework and interdisciplinary or multidisciplinary academic mobility of students across the Higher Education Institutions in the country with multiple entry-multiple exit. Academic Bank of Credit provides autonomy to students by providing extensive choice of Courses for a Programme of study, flexible curriculum, and Course options across a number of Higher Education disciplines or Institutions.
Scope:	The Ordinance shall be applicable to all the degree, diploma and certificate Programmes.
OAC-3.1.1	**Definitions** (a) "Academic Bank Account" means an individual account with the Academic Bank of Credits opened and operated by a student, to which all Academic Credits earned by the student from Course(s) of study are deposited, recognised, maintained, accumulated, transferred, validated or redeemed for the purposes of the award of Degree/Diploma/Certificates etc. by an awarding Institution. (b) "Academic Bank of Credits" (ABC) means an academic service mechanism as a digital or virtual or online entity established by the Commission with the approval of the Central Government, to facilitate students to become its academic account holders, thereby paving the way for seamless student mobility between or within degree-granting Higher Educational Institutions through a formal system of Credit recognition, Credit accumulation, Credit transfers and Credit redemption to promote distributed and flexible teaching-learning. (c) "Academic Flexibility" means the provision for innovative and interchangeable curricular structures to enable creative combinations of Courses or Programmes in Disciplines of study leading to Degree or Diploma or Post Graduate Diploma or Certificate of Study offering multiple entry and multiple exit facilities, while removing rigid curricular boundaries and creating new possibilities of life-long learning. (d) "Autonomous College" means any Institution, whether known as such or by any other name, accorded with autonomous status by the University Grants Commission upon the recommendations of the affiliating university and the State Government concerned. (e) "Course" means one of the specified units which go to comprise a specified Programme of study. (f) "Credit" means the standard methodology of calculating one hour of theory or one hour of tutorial or two hours of laboratory work, per week for a duration of a Semester of 15-18 weeks resulting in the award of one Credit; which is awarded by a Higher Educational Institution on which these regulations apply; and, Credits for

	internship shall be one Credit per one week of internship, subject to a maximum of six Credits; (g) "Credit-Accumulation" means the facility created by Academic Bank of Credits in the Academic Bank Account opened by students in order to transfer and consolidate the Credits earned by them by undergoing Courses. (h) "Credit-Recognition" means the Credits earned through a registered Higher Educational Institution and transferred directly to the Academic Bank of Credits by such Higher Educational Institution; (i) "Credit-Redemption" means the process of commuting the accrued Credits in the Academic Bank Account of the students maintained in ABC for the purpose of fulfilling the Credits requirements for the award of Degrees or Diplomas or Certificates or Course work for Ph.D. Programme etc., by the registered degree-awarding Higher Educational Institutions. (j) "Credit-Transfer" means the mechanism by which the Registered Higher Educational Institutions are able to receive or provide prescribed Credits to individual Academic Bank Accounts in adherence to the University Grants Commission Credit norms for the „Course/s" undertaken by students enrolled in any Registered Higher Education Institution within India. (k) "Higher Education Institutions" means the Institutions which are empowered to award degrees by themselves or in accordance with Section 22 of the UGC Act. (l) "Professional Standards Setting Body" means a regulatory or principal body created, established or constituted under an Act of Parliament for determining and maintaining standards in the relevant areas of Higher Education. (m) "Programme" or "Programme of Study" means a Higher Education Programme pursued for a degree specified by the University Grants Commission under sub - Section (3) of Section 22 of the UGC Act. (n) "Registered Higher Education Institution" means an eligible Higher Educational Institution which is registered by the Academic Bank of Credits. (o) "Statutory Authority" means statutory bodies of Higher Educational Institutions, such as the Governing Council or Executive Council or Syndicate or Board of Management or Academic Council, competent to take decisions on behalf of the Institution. (p) "Student" means a person admitted to, and pursuing, a specified Credit-based Course/Programme of Study in a Higher Education Institution.
OAC-3.1.2	**Objectives of Academic Bank of Credits** (i) To promote Student- Centric learner-friendly approaches in Higher Education across the country and promote a more inter-disciplinary approach in Higher Education (ii) To enable students to select the Courses or combination of Courses best suited to their aptitude and quest for knowledge.

	(iii) To allow students to tailor their degrees rather than to undergo the rigid and regularly prescribed degree or Courses of a single University or Autonomous College. (iv) To enable multiple entry-multiple exit for students to complete their Degrees/Diplomas/Certificates as per their time preferences, providing mobility across various disciplines and Higher Educational Institutions. (v) To support the teaching-learning activities in a distributed and blended manner through integration across campuses or Universities or Autonomous Colleges. (vi) To facilitate lifelong learning among all, i.e., formal and informal students from both full-time and part-time modes.
OAC-3.1.3	**Structure of Academic Bank of Credits.** **Academic Bank of Credits is a:** (i) Digital or virtual or online store-house entity of academic Credit data base of Higher Education Institution with students as the stakeholder. (ii) Facility with a dynamic website providing all detailed information on Academic Bank of Credits and its operational mechanism for the use of all stakeholders of Higher Education. (iii) Bank for academic purposes with students as academic account holders to whom, the Academic Bank of Credits shall provide a variety of services including Credit verification, Credit accumulation, Credit transfer or redemption and authentication of academic awards. (iv) Body to provide authenticated records of Credits earned by students from Registered Higher Education Institutions. (v) Facility to open unique or individual Academic Bank Account in digital form; and the account holder shall be provided with a unique ID and access to the Standard Operating Procedure (SOP).
OAC-3.1.4	**Functions of Academic Bank of Credits** (i) The Academic Bank of Credits deposits Credits awarded by Registered Higher Education Institutions, for Courses pursued therein, in the Academic Bank Account of the student transmitted by the registered Higher Education Institution. It will not accept any documents pertaining to Course Credits directly from students. (ii) The Academic Bank of Credits registers Higher Education Institutions and ensures the opening, closure and validation of Academic Bank Accounts and also ensures Credit Verification, Credit Accumulation, and Credit Transfer or Credit Redemption for students. (iii) Courses undergone by the students through the online modes through National Schemes like SWAYAM, NPTEL, V-Lab etc. or of any specified University, shall also be considered for Credit Transfer and Credit Accumulation by the Academic Bank of Credits. (iv) The Academic Bank of Credits encompasses all Higher Education

	Programmes coming under the purview of the Commission, the All India Council of Technical Education, and the National Council of Teacher Education, etc. (v) The Academic Bank of Credits facilitates Credit Recognition and Credit Redemption process for students for all Courses, not falling in any particular subject domain, but fulfilling the total Credit requirement.
OAC-3.2	**Implementation of Academic Bank of Credits: Credit Recognition, Credit Transfer and Redemption** (i) College shall admit students to individual Courses, in addition to their admissions to full degree Programmes. In order to avoid overcrowding in a Course(s) the University may provide additional (supernumerary) seats in such Course(s), as notified by the University, subject to: a) Prior approval by the appropriate professional standards setting body b) With respect to Courses not coming under the purview of any professional standard setting body, the College may, subject to availability of required infrastructure, create supernumerary seats with the approval of its statutory authorities. c) The College may also offer a set of Courses, exclusively for the purpose of the Academic Bank of Credits Scheme. (ii) The College shall have a webpage on its website containing details of the facility of Academic Bank of Credits, list of all Registered Higher Education Institutions, Guidelines or Standard Operating Procedures for the students to utilise the facility effectively, along with a link to the website of Academic Bank of Credits. (iii) The College shall deposit/upload the Credits earned by the students to the Academic Bank of Credits within one month of declaration of Semester End Assessment/ Semester End Examination (SEA/SEE) results. (iv) The College shall encourage and enable students to customise or design their own degrees utilising Courses selected by the student from among Courses offered by one or more of the Registered Higher Education Institutions. However: (a) The student shall be required to earn at least 50% of the total Credits from College to earn their Degree/Diploma/Certificate of Goa University. (b) The student shall be required to earn number of Credits in the core subject area, as per the requirement of the respective Programme necessary for the award of the Degree/ Diploma/ Certificate in which the student is enrolled. (v) Where a student fulfils the norms of sufficiency of total number of Credits and of the nature of Credits, as specified by the relevant Ordinances, for the award of the specified Degree/Diploma/Certificate, the student shall be eligible for such award by the Goa University. (vi) Once used or redeemed, Credits earned by a student cannot be re-used for the award of any other formal academic qualifications.

	(vii) With the approval of its statutory authorities, the University shall apportion the structure of Programme offered by it as Core Courses or Core Electives or Open Electives or Skill Enhancement Electives or Ability Enhancement Electives, etc. with appropriate Credit requirements, in order to promote multi-disciplinary or interdisciplinary Higher Education. (viii) In respect of time duration, a student pursuing academic qualifications under the Academic Bank of Credits facility may, after earning the stipulated Credits, avail a relaxation of a maximum of one Semester, provided the duration of the Programme is of two-years or more (Four Semesters or more). (ix) The College may fix its Course fee based on the number of Credits of a Course for which the student is enrolled. (x) In addition to the choice based Courses to be undertaken by the student as a part of the specific Higher Education Programme, students shall also have freedom to take Additional Courses of their aptitude, beyond the curriculum prescribed for such Degree Programme, and accrue Credits in their respective Academic Bank Account. The College may award Diploma or Certificate against Credits accrued in respect of Courses undertaken by students beyond the prescribed curriculum. (xi) Credits obtained by students by undergoing Skill-based Courses from Registered Higher Education Institutions offering Vocational Degree or Diploma or Post Graduate Diploma or Certificate Programmes are also eligible for Credit Recognition and Credit Redemption through the ABC. (xii) The Credits obtained by the students through the online modes through National Schemes like SWAYAM, NPTEL, V-Lab etc., or of any specified university, shall also be considered for Credit Transfer, Credit Accumulation, and Credit Redemption by the Goa University for the award of Degree/Diploma/Certificate subject to the conditions prescribed in the relevant Ordinances. (xiii) In this regard, Credits earned and deposited with the ABC shall be valid for the purpose of redemption for a Degree/ Diploma/ Certificate, for a maximum duration of seven years. (xiv) The College shall offer multiple entry and exit facilities as per the modalities prescribed in the relevant Ordinances.
OAC-3.3	**Monitoring, Support and Quality Assurance** (i) The Colleg shall constitute an Academic Bank of Credits Cell (ABC Cell) to monitor the development and operationalization of the ABC Programme at the College level. (ii) The College shall offer teacher or staff training, mentoring, academic and administrative audit and other measures for improving the quality of performance of the ABC facility and promotion of holistic/multidisciplinary education with the support of ABC, through Faculty Development Programmes or Quality Improvement Programmes or Professional Development Programmes or Technology Inculcation Programmes. The College conduct Training and Mentoring Programmes.

	(iii) The Quality Assurance of the implementation of ABC shall be monitored by the ABC Cell. (iv) The Coordinator of Internal Quality Assurance shall upload, annually, on its website, a report of its activities vis-a-vis the ABC, as well as of measures taken by it for Quality Assurance, Quality Sustenance and Quality Enhancement. (v) There shall be an Academic Bank of Credits-Grievance Redressal Mechanism at the level of College to address the grievance/ appeals of students.