

# **CSIBER, Kolhapur**



## **A B C FRAMEWORK**

**AS PER UGC (ESTABLISHMENT AND OPERATIONALIZATION OF ACADEMIC  
BANK OF CREDITS (ABC) SCHEME IN HIGHER EDUCATION) REGULATIONS,  
2021**

## **1.0 Definitions:**

- 1.1 "Academic Bank of Credits (ABC)" is an academic service mechanism as a digital/virtual/online entity established and managed by MOE/UGC to facilitate students to become its academic account holders and paving the way for seamless student mobility. between or within degree-granting Higher Education Institutions (HEIs) through a formal system of credit recognition, credit accumulation, credit transfers and credit redemption to promote distributed and flexible teaching- learning.;
- 1.2 "Academic Flexibility" is the provision for innovative and interchangeable curricular structures to enable creative combinations of Courses/Programmes in Disciplines of study leading to Degree/Diploma/PG Diploma/Certificate of Study offering multiple entry and multiple exit facilities in tune with National Education Policy-2020, while removing the rigid curricular boundaries and creating new possibilities of life-long learning.
- 1.3 "Affiliated college" means any higher education institution approved by the affiliating university on the basis of the stipulated norms and guidelines by virtue of which it provides for a course/programme of study for obtaining any qualification from a university.
- 1.4 "Autonomous college" means any institution, whether known as such or by any other name accorded with autonomous status by the UGC upon the recommendations of the affiliating university and the State Government concerned, by virtue of which it provides for a course/programme of study with academic and innovation flexibility for obtaining any qualification from a university and which, in accordance with the Rules and Regulations of such university, is recognized as competent to provide for such course/programme of study and present students undergoing such course/programme of study for the examination leading to the award of such qualification;
- 1.5 "Commission" means the University Grants Commission established under the UGC Act, 1956;
- 1.6 "Course" means one of the specified units which go to comprise a

programme of study;

1.7 "Credits" means the standard methodology of calculating one hour of theory/one hour of tutorial/ two hours of laboratory work. per week for a duration of a semester (13-15 weeks)

1.7.1 'Credits' for internship should be one credit per one week subject to a maximum of six credits.

1.7.2 'Credits' can be awarded by all the degree awarding institutions as defined under 1.2.

1.7.3.. "Credit accumulation" means the facility created by ABC in the 'Academic Bank Account' opened by students across the country in order to transfer and consolidate the 'credits' earned by them by undergoing "courses" in any of the eligible HEIs.

1.7.4.. "Credits recognition" would mean the credits earned through eligible/partnering HEIs and transferred directly to the ABC by the concerned HEI.

1..7.5. "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/Diplomas/Certificates etc., by the degree-awarding HEIs.

1.7.6.. "Credit-transfer" means the mechanism by which the eligible HEIs registered with ABC are able to receive or provide prescribed 'credits' to individual registered ABC account in adherence to the UGC credit norms for the 'course/s' registered by the desirous students in any eligible higher education institution within India

1.8 "Higher Education Institutions" means the Higher Education Institutions (HEIs) who are empowered to award degrees by themselves or through their affiliating universities in accordance with Section 22 of the UGC Act, 1956.

1.9 "Programme"/"Programme of study" means a higher education programme pursued for a degree specified by the Commission under Section 22 (3) of the UGC Act;

1.10 "Specified Higher Education Institutions" are the HEIs who are permitted to become a member of ABC.

1.11 "Statutory/Regulatory Body" means a body so constituted by a Central Act or a State Government Act for setting and maintaining standards in the relevant areas of higher education;

1.12. "Student" means a person admitted to and pursuing a specified credit-based course/programme of study in a higher education institution..

## **2. Academic Bank of Credits (ABC) Scheme**

2.1. ABC, as envisaged in the National Educational Policy-2020, shall be a national-level facility to promote flexibility of curriculum framework and interdisciplinary/multidisciplinary academic mobility of students across the Higher Education Institutions in the country with appropriate "credit transfer" mechanism created through these Regulations. It shall be a mechanism to facilitate the students to choose their own learning path to attain a Degree/ Diploma/PG-diploma etc., working on the principle of multiple entry-multiple exit as well as anytime, anywhere, and any level learning.

2.2. ABC shall enable the integration of multiple disciplines of higher learning leading to the desired learning outcomes including increased creativity, innovation, higher order thinking and critical analysis.

2.3. ABC shall provide significant autonomy to the students by providing extensive choice of courses for a programme of study, flexibility in curriculum, novel and engaging course options across a number of higher education disciplines/ institutions.

### **3.0 Objectives of ABC:**

3.1 To promote student centricity with learner-friendly approaches in higher education across the country and promote more inter-disciplinary approach in higher education

3.2 To enable students to select the best courses/combination of courses to suit their aptitude and knowledge thirst.

3.3 To permit students to choose a pace for their studies along with the associated logistics and cost.

3.4 To allow students to tailor their degrees or make specific modifications/specialisations rather than undergoing the rigid, regularly prescribed degree/courses of a single university/autonomous college.

3.5 To enable multiple entry-multiple exit for students as envisaged under

NEP-2020 to complete their degrees as per their time preferences, providing mobility across various disciplines and HEIs for Degree/ Diploma /PG Diploma/ Certificate programs/Course work for the Ph.D programme.

- 3.6 To support procedurally the teaching-learning activities to happen in a distributed and blended manner through integration across campuses/universities/autonomous colleges with increased mobility.
- 3.7 To facilitate lifelong learning amongst all i.e, formal and informal students both from fulltime and part time modes.
- 3.8 To satisfy the students' quest for knowledge, freedom to choose and change their academic directions, connect different domains and help them acquire right foundations and building blocks of their dreams.

#### **4.0 Organisational Structure of Academic Bank of Credits:**

- 4.1 ABC shall be a digital/virtual/online store-house entity of credit data base of HEIs with students as its stakeholders.
- 4.2 ABC shall be established on the lines of "National Academic Depository" as a Special Purpose Vehicle (SPV). It shall have a dynamic website providing all details of ABC, operational mechanism for the use of all stake-holders of higher education
- 4.3 ABC shall be a bank for academic purposes on the pattern of a commercial bank for financial purposes with students as account holders to whom, the ABC shall provide a variety of services including credit verification, credit accumulation, credit transfer/redemption and Degree authentication.
- 4.4 ABC shall not be, by itself, a Degree-awarding organisation; The Statutory degree-awarding power shall continue to be vested with the eligible HEIs which have registered with ABC..
- 4.5 ABC shall act as the empowered body by UGC/MOE to provide authenticated records of credits earned by students from approved HEIs.
- 4.6 The credit requirements as well as essential components of study for award of any UG/PG degree or diploma or the Course work requirements for the Ph.D programmes would be defined by the respective Universities or Autonomous institutions participating in the ABC scheme.

4.7. The ABC shall provide to each of the students the facility to open an unique/individual Academic Bank Account in digital form. Each account holder would be provided with a unique id and Standard Operating Procedure (SOP)

## **5.0 Functions of Academic Bank of Credits:**

5.1 ABC shall deposit *Credits* awarded by approved HEIs, for Courses pursued therein, in the academic account of the student. The validity of credits for award of degree/diploma etc would be as per UGC/MOE guidelines and norms defined from time to time. However, ABC shall not accept any *credit course document* directly from the students and shall entertain such documents as valid only when they are transmitted by the respective, registered HEI awarding the credits.

5.2 The major functions of ABC are registration of HEIs under the ABC scheme and, opening, closure and validation of academic accounts of students, credit verification, credit accumulation, credit transfer/redemption of students and also promotion of the ABC among the stake holders.

5.3 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

5.4 The functions of ABC are not limited to distance or a non-contact mode. It shall be an amalgamation of various existing and futuristic teaching-learning models. It may also consider *credits* by students for theory or practical, if they are offered as separate credit courses

5.5 The norms in respect to the curriculum content, curriculum transaction, educational technologies for the courses offered, their timing, continuous evaluation methods, attendance and novel methods of assessment shall be as decided by the registered universities/autonomous and affiliated colleges in accordance with the overall policy and philosophy of holistic, multidisciplinary education proposed by NEP-2020 for the ABC Scheme.

5.6 Since the credits earned under the ABC scheme are flexibly kept for long duration in the interest of students, the validity of such credits earned will be to a maximum period of 7 years or as specified separately by ABC for different subject disciplines to allow the redemption of credits after the date of earning such credits.

5.7 While ABC shall encompass all higher education programmes coming under the purview of UGC, Professional degree programmes under Engineering, Medical/Dental, Law etc., shall be included under ABC with the due approval of the appropriate Statutory/ Regulatory Professional Council.

5.8 The ABC shall also facilitate the credit recognition and credit redemption process for students who may choose all the 100% courses as per their choice, without falling in a particular subject domain, but fulfil the total credits requirement for the UG degree to be awarded by a university. Such UG degree may be specified as Bachelor of Liberal Education (B. LE.)

#### **6.0 Eligibility Criteria for approval of HEIs to participate in the ABC Scheme of UGC/MOE:**

6.1 Universities and Autonomous/Affiliated Colleges satisfying clause 1.2 above, subject to the condition that they are accredited by National Assessment and Accreditation Council (NAAC) or any such body to be recognized in future, at least at 'A' grade level, irrespective of the programme-based accreditation status, are eligible to get registered under the ABC Scheme. .

6.1.1 In case of change of accreditation status of a HEI below 'A' Grade level at any point of time, the ABC membership shall. cease to exist. However, all students who were enrolled before the change of accreditation statusfor a given set of courses would enjoy the facility of transfer of credits for award of degrees by other registered HEIs under ABC scheme.

6.2. The participating HEIs of the above categories should obtain the approval from their respective Statutory bodies like Governing Council/Syndicate/Board of Management/Academic Council etc., to participate in the ABC scheme.

6.3 The participating HEIs would be required to give admission in individual courses in addition to the full degree programmes. In order to avoid overcrowding in a particular course of a particular HEI, each HEI shall be permitted to have the provision of a maximum of 20% supernumerary seats only-for each course over and above the sanctioned seats of a programme/course subject to ratification by the concerned Statutory/ Regulatory/ Professional council

6.4 The HEIs participating in the ABC scheme shall have the appropriate

educational infrastructure in terms of audio-visual facilities, e-resources, Virtual classrooms and studios etc., and specifically high bandwidth internet connectivity to support ODL/ On-line courses/programmes and other infrastructural facilities for face to face theory/practical/training courses as specified in the UGC Regulations/University Regulations from time to time.

- 6.5 The HEI participating in the ABC scheme shall have a webpage in its website with details of the ABC Scheme, list of HEIs and other institutions registered under the ABC Scheme, guidelines/SOPs for the students to utilise the facility effectively, along with a link to the website of the ABC.

## **7.0 ABC Implementation methodology:**

- 7.1 The ABC Scheme is essentially credit-based , highly flexible student-centric scheme
- 7.2 The participating HEIs will have to amend their rules in terms of Course registration, Course requirements, acceptance for inter-disciplinary and multi-disciplinary courses, Credits to be offered to these courses, Credit transfers and Credits acceptance from other approved HEIs, nature of grades to be awarded etc., with the approval of their Statutory bodies like Governing Council/Syndicate/Board of Management/Academic Council.
- 7.3 The participating HEIs in the ABC scheme will enable students to build their degrees as per their choices across the country but certainly within the limitations of the registered university's overall/broad curriculum, credit structure with the flexibility of allowing students to acquire credits from courses registered with other institutions for up to 50% to 70% of the total credits assigned to a degree programme, while the remaining 30% to 50% credits need to be secured by the students from the HEI where the student has registered for the Degree while ensuring the minimum credits to be secured in the core subject area. Necessary approvals for such credit flexibility and credit sharing from the Statutory bodies of the universities/autonomous colleges are a prerequisite for the HEIs to be members of the ABC.
- 7.4 The ABC as a SPV shall maintain a dynamic online directory of HEIs which satisfy the eligibility criteria stipulated under the clause-7.0.
- 7.5 Each of the ABC-registered HEI shall provide student counselling and guidance to all students desirous of opening an 'Academic Account' in



ABC, about the details of utilisation of the services of ABC in terms of Credit definition, Credit accumulation, Credit transfer, Credit redemption as well as opening, closure and validation of students' 'Academic accounts', provided their request applications are recommended through the parent University/Autonomous or Affiliated colleges which are already registered with ABC.

- 7.6 The Credits earned by students will have to be deposited in their respective 'Academic Account' of ABC and would have a fully defined shelf life at least up to 5 years from the date of earning the credits or as specified by the credit awarding institutions whichever is higher, for the purpose of its commutation for the award of any Degree/Diploma/PG Diploma/Certificate. Once the credit is redeemed for the award of the above, it would be irrevocably debited from the respective student's 'Academic Account' of ABC.
- 7.7 Based on the sufficiency of the overall total credits earned and types of credits earned, a student can become eligible for award of the specified Degree/Diploma/PG Diploma/Certificate as per the approved norms of a HEI from where the student seeks the award of degree.
- 7.8 Building or completion of degree requirements could use the method of 'floating credits' and transfer of credits between intra and inter institutions, where in the credits once used or redeemed cannot be used for any other formal purposes or course waivers.
- 7.9 Since the ABC scheme is intended to promote multi/ inter-disciplinary higher education` as its fundamental principle, the structure of courses with appropriate credit requirements can be apportioned as core courses/core electives/open electives/skill enhancement electives/ability enhancement electives etc., as per the approval of the Statutory bodies of the universities concerned.
- 7.10 While awarding the Degrees , the Degree-awarding HEIs shall follow the norms and guidelines stipulated by UGC/Statutory body from time to time in terms of number of credits and duration. However, in respect of time duration, a student seeking degree under the ABC scheme after earning the stipulated credits, can avail a relaxation of maximum of one semester , provided the duration of degree programme is of two-years or more (Four semesters or more).
- 7.11. The fee fixation can be effected by the respective ABC-registered HEI as Course fee based on the number of credits of a course for which the student has registered.. There would be a credit processing fee to be paid by the registering student to ABC for maintaining the student's

Academic Bank Account and related functions. It would be fixed appropriately to encourage maximal usage of the ABC scheme by students.

## **8.0 Monitoring, support and Quality assurance by Universities and ABC:**

- 8.1 It shall be the responsibility of the University concerned, as per the guidelines prescribed by ABC to monitor the development and operationalisation of the ABC programme at the university level and at their affiliated autonomous/non-autonomous colleges level.
- 8.2 The universities shall offer the teacher/staff training, mentoring, academic and administrative audit and other measures for improving the quality of performance of the ABC scheme and promotion of holistic/multidisciplinary education with the support of ABC. These may be in the forms of Faculty Development Programmes/Quality Improvement Programmes/Professional Development Programmes/Technology Inculcation Programmes.
- 8.3 The Quality assurance of the ABC implementation at the registered university/autonomous/non-autonomous college levels shall be developed by the University/College concerned either through the Internal Quality Assurance Cell (IQAC) or any other appropriate structured mechanism as decided by the HEI like CQC for ODL/Online education institutions etc.
- 8.4 The university/autonomous colleges individually accredited by NAAC at A grade level registered for ABC and implementing the ABC scheme shall upload on its website the annual reports of the ABC scheme implemented by it and measures taken by it for Quality assurance, Quality sustenance and Quality enhancement.
- 8.5 There shall be a 'ABC-Grievance Redressal Mechanism' at the level of MOE/UGC/ABC and at the level of each of the ABC registered HEI to address the grievance/appeals of the ABC registered students from that HEI.

## **9.0 Penalties on the Universities/Autonomous/non-autonomous college(s) for acts in violation of these Regulations:**

- 9.1 If any University/Autonomous college registered with ABC and does not fulfil the conditions/requirements for implementation of ABC scheme as per these Regulations , the Commission may recommend the removal of such an institution from ABC and any other appropriate penal punishment as decided by the Commission.



# ACADEMIC BANK OF CREDITS

Ministry of Education, Government of India



## DigiLocker

Your documents anytime, anywhere

### Student Registration and Credit Transfer under ABC

## User Manual

Date: 17 July 21

Version: 1.1





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## Overview

Government of India, Under National Education Policy-2020, intends to enable students across the nation with the “Academic Bank of Credits” (ABC) system for fulfilling their thirst for knowledge by providing academic flexibility to pick and modify their educational paths, link diverse disciplines, and; assist them in acquiring the proper foundations and building blocks for their ambitions.

The “Academic Bank of Credits” (ABC) is an educational digital platform created to facilitate students’ seamless mobility between or within degree-granting Higher Education Institutions (HEIs) through a formal system of credit recognition, credit accumulation, credit transfers, and credit redemption in order to promote distributed and flexible teaching and learning. The ABC platform will provide students with the opportunity to register for a unique ABC ID, an interactive dashboard to see their credit accumulation, and options to begin a choice-based credit transfer mechanism. In addition, the student self-registration module will enable accurate identification of candidates who want to check and transfer their credits depending on their needs.

The ABC platform allows for the development of numerous roles, such as creation of student and academic accounts, to arrange credit accumulation and exchange at various levels. The main objective of this documentation is to provide students and academic institutions with step-by-step instructions and to acquaint them with the registration procedure and all the functions of ABC application.

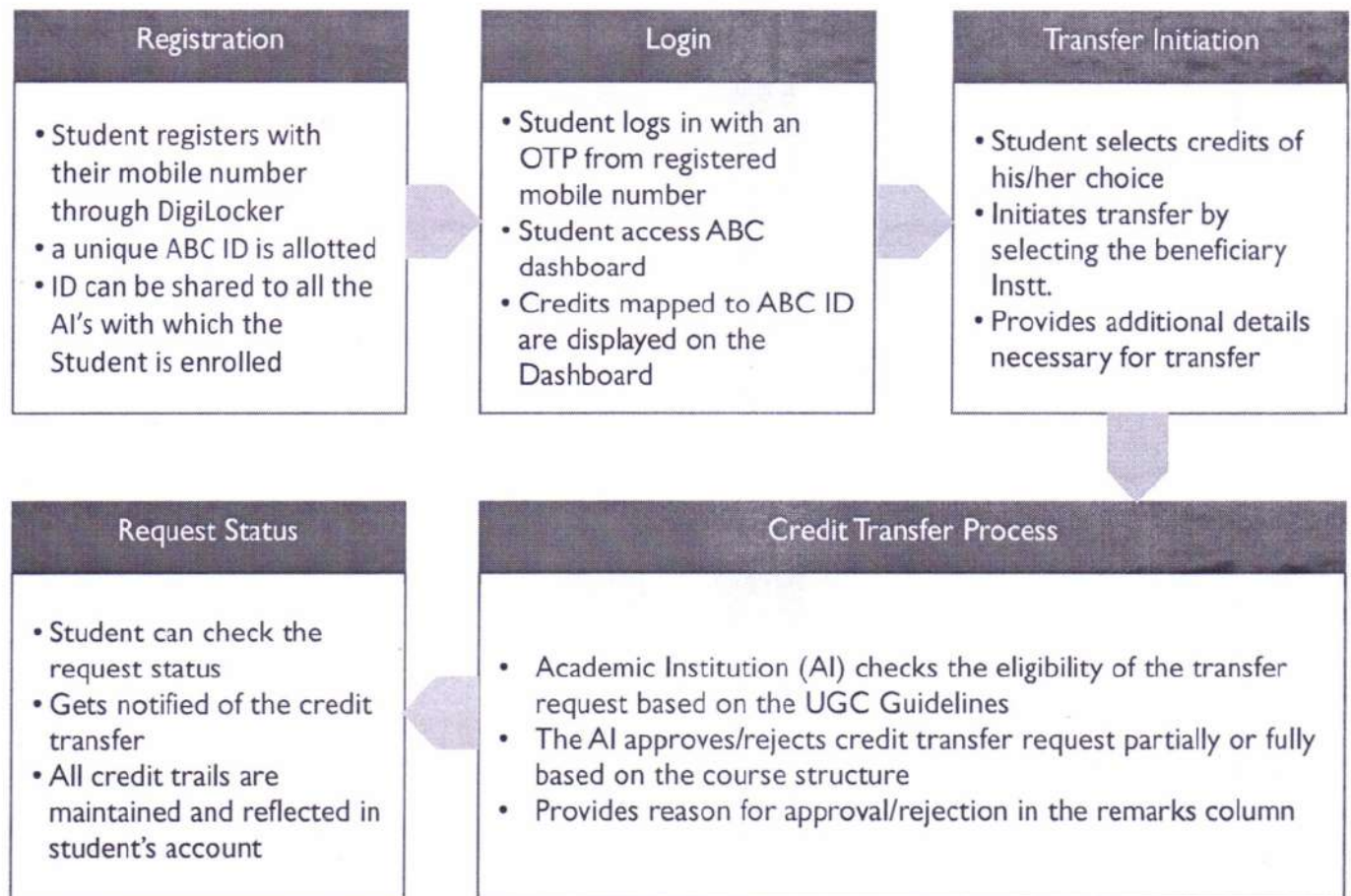
## Features of ABC Platform



The following features will be available for the students in the ABC application:

- Registration for a unique ABC ID (which can be shared between Academic Institutions for any course)
- Viewing of total credit accumulated under one window
- Selection of multiple credits of convenience for transfer or redemption
- Viewing of the Transfer request status
- Reinitiating credit transfer at their conveyance.

## Workflow



## 1. Registration

- Students can register by logging in at [www.abc.digilocker.gov](http://www.abc.digilocker.gov)



### How it works

Credits get deposited



Institution A

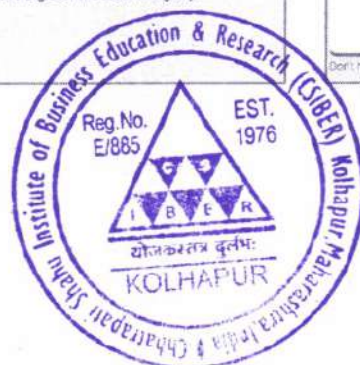


Redeem Credits



Institution B

- Click on My Account → Login as Student
- Click on “Sign up with DigiLocker” → Enter valid mobile number → An OTP is sent at the phone number via SMS → Enter the OTP and click on “Continue” button → Enter Security PIN set created during Sign Up and click “Submit” Button







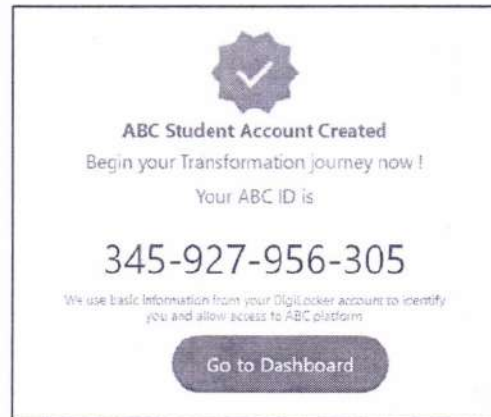
**DigiLocker**  
Documents Walk-in to Empower Citizens

Enter security PIN to Sign in

Security PIN

Forgot my PIN

Submit



**ABC Student Account Created**  
Begin your Transformation journey now !  
Your ABC ID is  
**345-927-956-305**  
We use basic information from your DigiLocker account to identify you and allow access to ABC platform

Go to Dashboard

- You will be prompted with ABC student account creation window

## 2. Student Dashboard

- Click on the “Go to Dashboard” button → ABC will try to fetch any ABC ID linked Credit data (but for the new user it generally shows a “No, Credits added yet” window.



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Logout

Hello Simran Singh !

**0**  
Total Academic Credit

2042 1220 3457  
SIMRAN SINGH

No, credits added yet...

Please provide your ABC ID to the Academic Institutions for reflection of your credits here.



- Student must provide this ABC ID to the corresponding academic institutions where they are pursuing/completed their courses from, in order to enable the academic institutions to upload credits against student’s ABC ID on DigiLocker - National Academic Depository.



- Once an academic record along with the credit score is uploaded by the academic institutions, the credit score will be reflected in the student's ABC account automatically as shown in the following window.

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log out

Hello Simran Singh !

**178** Total Academic Credit

Transfer Credits

Credit Accumulation

Academic Institution	Batch	Course	Credit	
University of Delhi	2015-2019	BBA	94	+
IGNOU	2018-2022	MBA	94	*
IIT Delhi	2018-2022	MBA	94	*

Credit History view all

Date	Academic Institution	Credit
13/04/2020	University of Delhi	08
04/01/2019	University of Delhi	12
20/06/2018	IGNOU	36
25/05/2017	IGNOU	08
11/05/2016	IIT Delhi	04
06/08/2015	IIT Delhi	24

- Detailed Subject wise credit distribution can be viewed by pressing the expand button of the "Credit Accumulation" window

← Credit Accumulation for University of Delhi

**94**  
Total Academic Credit for University of Delhi

**Subject Credit Distribution**

Subject	Course	Subject Code	Year	Credit
Advance Physics	BBA	PH11001	2015	06
Introduction to Programming and Data Structures	BBA	CS1P001	2015	04
Engineering Drawing and Graphics	BBA	CE1P001	2015	06
Mathematics - I	MBA	MAT1001	2015	08
Introduction to Programming and Data Structures	MBA	013PHV10	2015	06
Introduction to Programming and Data Structures	MBA	013PHV10	2015	06

**Credit History**

Date	Credit
13/04/2020	08
04/01/2019	12
20/06/2018	36
25/05/2017	08
11/05/2016	04
06/08/2015	24



### 3. Student Credit Flow

- Students can initiate credit transfer process from their dashboard.
- Click on “Transfer Credits” button appearing on the home screen

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Hello Simran Singh !

178 Total Academic Credit

Transfer Credits

Credit Accumulation

Academic Institution	Batch	Course	Credit	
University of Delhi	2015-2019	BBA	94	e <sup>+</sup>
IGNOU	2018-2022	MBA	94	e <sup>+</sup>
IIT Delhi	2018-2022	MBA	94	e <sup>+</sup>

Credit History view all

Date	Academic Institution	Credit
13/04/2020	University of Delhi	08
04/01/2019	University of Delhi	12
20/06/2018	IGNOU	36
25/05/2017	IGNOU	08
11/05/2016	IIT Delhi	04
06/08/2015	IIT Delhi	24

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← Transfer Credits

Please read carefully before proceeding to transfer credit

1. Once credit transfer is initiated, it cannot be cancelled or modified.
2. You can transfer credits from multiple institutions through multiple requests.
3. Once university approves your credits for transfer, those credits will be freed and cannot be utilized for other universities/ courses.
4. Check the Track Transfer Request section for updates on your transfer request.
5. Credit Transfer is subjected to the discretion of the universities where the credits has to be transferred.

Yes, I have read the instructions carefully and fully understood the meaning of it.

Cancel Proceed to Transfer

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← Transfer Credits

○ University Details ○ Credit Selection ○ Review Form

Select University to transfer your Credit

Select University

Course Details

Select Course Details (You can choose associated courses of the course)

Stream Detail

Select Stream Name

Cancel Proceed to Credit Selection

- Click on the checkbox ✓ to provide your consent to the terms and conditions the conditions (please read them carefully) → Proceed to Transfer
- Select “University to transfer your credit”, “Course Details” and “Stream Detail” → Proceed to Credit Selection



## ← Transfer Credits

● University Details

○ Credit Selection

● Review Form

Select the subjects credit you wish to transfer

<input type="checkbox"/>	University	Course	Subject Name	Subject Code	Year	Credit
<input checked="" type="checkbox"/>	Jawaharlal Nehru University	BBA	Advance Physics	PH1L001	2015	06
<input checked="" type="checkbox"/>	Jawaharlal Nehru University	BBA	Introduction to Programming and Data Structures	CS1P001	2016	04
<input checked="" type="checkbox"/>	Jawaharlal Nehru University	BBA	Engineering Drawing and Graphics	CE1P001	2015	06
<input type="checkbox"/>	IGNOU	BSc	Mathematics - I	MA1L001	2016	08
<input type="checkbox"/>	IGNOU	BSc	Introduction to Programming and Data Structures	013PHY10	2015	06
<input type="checkbox"/>	IGNOU	BSc	Introduction to Programming and Data Structures	013PHY10	2015	06

Total Credit Selected : 50

Back

Proceed to Transfer Credit

- Select  the subject credits you wish to transfer by clicking on the checkboxes (multiple selection is possible) → Proceed to Transfer Credit

## ← Transfer Credits

● University Details

● Credit Selection

○ Review Form

### Student Details

Name : Simran Singh  
ABC ID : 01545456445  
Date of Birth : 24/02/1998  
Gender : Female

### Beneficiary Institution

University Name : University of Delhi  
Course Name : BBA  
Stream Detail : Finance

### Credit Details

Total credits requested for transfer : 50

University	Course	Subject Name	Subject Code	Year	Credit
Jawaharlal Nehru University	BBA	Advance Physics	PH1L001	2015	06
Jawaharlal Nehru University	BBA	Introduction to Programming and Data Structures	CS1P001	2015	04
Jawaharlal Nehru University	BBA	Engineering Drawing and Graphics	CE1P001	2015	06

Yes, I agree to all the Terms and Condition

Back

Request for Credit Transfer



- Review the subject credits selected → click on the checkbox to agree the terms and conditions → Proceed for Credit Transfer