



Implementing National Credit Framework in Schools

IMPLEMENTATION GUIDELINES

NATIONAL CREDIT FRAMEWORK

- 1. Provide flexibility and mobility to students**
- 2. Academic equivalence between Vocational & General Education**

Key Principles from the NCrF

- The total Notional Learning Hours for assignment of credits across school education, higher education and vocational education /skilling have been agreed to be **1200 Hrs per year** for which the students/ learners shall be awarded **40 Credits**.
- For the purpose of credit calculations under National Credit Framework (NCrF), **30 notional learning hours will be counted as one Credit**.
- The students may take additional courses/ programs/subjects/projects **beyond 40 credits to get additional credits** for the same.

The National Credit Framework: Mandate of NEP 2020

Jointly by UGC, AICTE, NCVET, NCERT, CBSE and NIOS along with DoSEL, DoHE, MoE, & MSDE

NCrF is a comprehensive framework

Integrates Academics, Vocational Skills and Experiential learning

Vocational Education

Higher/Technical Education

School Education

Elementary Education

NCrF provisions

Enables assignment, accumulation, storage, transfer and redemption of credits

Allows multidisciplinary & holistic education through outcome based approach

Enables multiple entry and exits in and between general and vocational education

Removes distinction between general and vocational educations, establishes equivalence & allows mobility

Supports existing qualification frameworks - NHEQF and NSQF

Integration of Credits for academic **education** (School and Higher education, **vocational education and training/ Skilling** and **relevant experience and proficiency levels** after attaining a qualification

NCrF Enables Creditisation of all Learnings

- **Every learning hour and all types of learning shall be creditised (subject to Assessment).**
- **No hard separation** between different areas of learning: **arts and sciences, curricular and extra-curricular activities, vocational and academic streams** (NEP 2020 – Pg 05 principles and para 4.9, pg 13).
- **All types of learning shall be creditised under NCrF.** The learning will be subjected to the following:
 - **Firstly, clearly prescribing the learning outcomes with pre-defined NCrF credit level** of such course/ Qualification/ activity as per NCrF by the respective regulators/ / autonomous institutions concerned.
 - **Secondly, carry out assessment against these prescribed learning outcomes** through a well-defined assessment process and award credits for achieving the desired outcomes.
 - The regulator/ autonomous institutions concerned will define the credits required to be earned from academics, skill, experiential learning, including internship/ apprenticeship/ OJT under a programme.

NCrF Enables Creditisation of all Learnings (contd...)

- **Assessment is mandatory** for **earning credits** (NEP 2020 – para 12.1/12.2 pg 38).
- **Assessment Bands** - Stages at which the student/ learner needs to be formally assessed for progression in academic/ vocational/ skilling streams. (e.g. 10th/ 12th Board Exams, UG/ PG Semester Exams).
- **Accumulation of credits** is permissible if earned **within the same assessment band**.
- **Relevance & weightage of experiential learning & proficiency levels** (subject to assessment) also to be added to total Credit Points earned.
- The assigning of credits is irrespective of the mode of learning: online/ physical or blended

Academic Band/ Hours of Learning per year	Academic Grade/ Levels- School Education & Higher Education	Vocational Education Long Term Trg/ Short Term Trg (LTT/STT)	National Credit Framework (NCrF) Credit levels	Credits Earned/ year	Credit Points Earned	Assessment Stage and equivalence
Doctoral Degree	PhD	NSQF Level 8 STT	8.0	40	320	
PG degree (1/2 yrs)/ ME/ M Tech (1200 Hrs/yr)	PG- 2 nd (Eng)	NSQF Level 7 STT	7.0	40	280	M.Tech. 2 nd Yr,/ Engg PG Degree
	PG – 2 nd yr/ PG 1 st yr (Eng)	NSQF Level 6.5 STT	6.5	40	260	PG Degree/ M.Voc / M.Sc (eng)
4-year UG with honours/ Honours with Research / PG – 1st yr 4-year UG with honours/ Honours with Research / B.E./ B.Tech. OR 3 year UG (1200 Hrs/yr)	4-year UG with honours/ Honours with Research / PG – 1st yr	NSQF Level 6 STT	6.0	40	240	UG- Degree (Hons)/ PG – Diploma/B.Tech/B.E
	UG- 3rd Year	10 th +5-Yr NTC/NAC/CITS, 12 th +3-Yr NTC/NAC/CITS, NSQF Level 5.5 STT	5.5	40	220	UG- Degree/ B.Voc/ B.Sc Eng
	UG- 2nd Year	10 th +4-Yr NTC/NAC/CITS, 12 th +2-Yr NTC/NAC/CITS, NSQF Level 5 STT	5.0	40	200	UG- Diploma/ Diploma-Eng
	UG- 1st Year/equivalent	10 th +3-Yr NTC/NAC/CITS, 12 th +1-Yr NTC/NAC/CITS, NSQF Level 4.5 STT	4.5	40	180	UG- Certificate
2 year- Senior Secondary (1200 Hrs/yr)	Class XII	10 th +2-Yr NTC/NAC/CITS, NSQF Level 4 STT	4.0	40	160	Class XII (thru CBSE/ School Boards/ NIOS)
	Class XI	10 th +1-Yr NTC/NAC/CITS, NSQF Level 3.5 STT	3.5	40	140	Class XI (thru CBSE/ School Boards/ NIOS)
2 Year- Secondary (1200 Hrs/yr)	Class X	8 th +2-Yr NTC/NAC, NSQF Level 3 STT	3.0	40	120	Class X (thru CBSE/School Boards/ NIOS)
	Class IX	8 th +1-Yr NTC/NAC, NSQF Level 2.5 STT	2.5	40	100	Class IX (thru CBSE/ School Boards/ NIOS)
3 year- Middle (1200 Hrs/yr)	Class VIII	NSQF Level 2 STT	2.0	40	80	Class VIII (thru School Boards/ NIOS)
	Class VII		1.67	40	67	
	Class VI		1.33	40	53	
3 year- Preparatory (1000 Hrs/yr)	Class V	NSQF Level 1 STT	1.0	33	33	Class V (thru School Boards/ NIOS)
	Class IV		0.8	33	26.4	
	Class III		0.6	33	19.8	
5 year Foundational (800 Hrs / yr)	Class II		0.4	27	10.8	
	Class I		0.2	27	5.4	
	Pre-School (3 years)		0.1x3	27x3=81	8.1	

For school education (Pre-School to Class XII)

Academic Band/ Hours of Learning per year	Academic Grade/ Levels-School Education & Higher Education	Vocational Education Long Term Trg/ Short Term Trg (LTT/STT)	National Credit Framework (NCrF) Credit levels	Credits Earned/ year	Credit Points Earned	Assessment Stage and equivalence
2 year- Senior Secondary (1200 Hrs/yr)	Class XII	10 th +2-Yr NTC/NAC/CITS, NSQF Level 4 STT	4.0	40	160	Class XII (thru CBSE/ School Boards/ NIOS)
	Class XI	10 th +1-Yr NTC/NAC/CITS, NSQF Level 3.5 STT	3.5	40	140	Class XI (thru CBSE/ School Boards/ NIOS)
2 Year- Secondary (1200 Hrs/yr)	Class X	8 th +2-Yr NTC/NAC, NSQF Level 3 STT	3.0	40	120	Class X (thru CBSE/School Boards/ NIOS)
	Class IX	8 th +1-Yr NTC/NAC, NSQF Level 2.5 STT	2.5	40	100	Class IX (thru CBSE/ School Boards/ NIOS)
3 year- Middle (1200 Hrs/yr)	Class VIII	NSQF Level 2 STT	2.0	40	80	Class VIII (thru School Boards/ NIOS)
	Class VII		1.67	40	67	
	Class VI		1.33	40	53	
3 year- Preparatory (1000 Hrs/yr)	Class V	NSQF Level 1 STT	1.0	33	33	Class V (thru School Boards/ NIOS)
	Class IV		0.8	33	26.4	
	Class III		0.6	33	19.8	
5 year Foundational (800 Hrs / yr)	Class II		0.4	27	10.8	
	Class I		0.2	27	5.4	
	Pre-School (3 years)		0.1x3	27x3=81	8.1	

Guidelines

Following guidelines may be followed for implementing NCrF in schools

Guidelines for implementing the NCrF in schools

- Attendance of students must be made mandatory. Minimum attendance in a session may be fixed (suggested - at least 75%).
- The hours allocated to each academic year and credits earned per year may be fixed.

{As per NCrF, total Notional Learning Hours for assignment of credits across school education, higher education and vocational education/skilling have been agreed to be 1200 Hrs per year for which the students/ learners shall be awarded 40 credits i.e., 30 Notional Learning Hours will be counted as one credit.}

Guidelines for implementing the NCrf in schools

- The scheme of studies for classes IX – XII must be redesigned/ updated and should mention the credits and hours against each subject/component of assessment.
- As per the scheme of studies of the respective Board, the no. of hours per subject may be fixed and accordingly credits to be earned per subject need to be fixed.
- The curriculum of each subject must be divided as per the hours allotted. Each chapter may then be allotted Notional Hours accordingly. After the release of the National Curriculum Framework (NCF), hours may be allocated to each topic/ concept of the chapter.

Guidelines for implementing the NCrF in schools

- Each school period is usually of 45 minutes. Total learning hours per subject in school is approx. 160 hours and minimum 40-50 hours per subject is earmarked for project work, peer learning, self-study etc. Thus, totaling to 210 hours.
- The credits shall be reflected in the Marks Statement/Grade Card for final examinations, alongwith Marks and Grades
- The credits earned shall be deposited in the Academic Bank of Credit of a student which will be linked with the DigiLocker of the student.
- Credits can only be earned in full or nil, i.e., student can earn full credits upon passing a subject after assessment or NIL credit for not passing a subject.
- Credits earned shall be independent of marks obtained.

Implementing NCrf in CBSE schools

- CBSE is planning/ proposing to introduce NCrf in its affiliated schools from the session i.e., 2025-2026 in class IX and XI.
- It is proposed that NCrf shall be introduced in classes IX and XI from the session 2025-2026 and NCrf shall be made applicable/introduced in classes X & XII from the session 2026-2027.
- Hours have been allotted to each chapter and further bifurcated into hours for theory and practicals

For Class IX (as per existing scheme of studies)

- As per the existing scheme of studies of CBSE applicable in class IX (and X), a student has to pass in 5 subjects (2 languages+3 main subjects) to be declared 'PASS'.
- 210 hours/periods have been allotted per subject. Thus, 1050 hours have been allotted to five compulsory subjects. 150 hours have been allotted to subjects of Internal Assessment, viz., Health & Physical Education, Work Experience and Art Education, which have been allotted 60, 30 & 60 hours, respectively.
- Each subject has been allotted 7 credits (@ 1 credit per 30 hours) whereas the subjects of Internal Assessment, viz., Health & Physical Education, Work Experience and Art Education, have been allotted 2, 1 & 2 credits, respectively.

For Class IX (as per existing scheme of studies)

- Thus, a student passing class IX with 5 subjects, will be eligible for earning 40 credits.
- In case a student opts for 6 or 7 subjects, credits of 6th or 7th subject shall only be counted, if the student has been declared 'PASS' as per passing criteria of the Board.
- Students passing class IX with 6/7 subjects will be eligible to earn 47/54 credits, respectively.
- The allocation of credits for different subjects will be as follows:

The allocation of credits for different subjects in class IX (as per existing scheme of studies) will be as follows:

	Subjects	Hours	Marks	Credit
Compulsory Subjects	Language 1	210	100	7
	Language 2	210	100	7
	Mathematics -Standard/ Basic	210	100	7
	Science	210	100	7
	Social Science	210	100	7
	Health & Physical Education and Work Experience	90		3
	Art Education	60		2
Optional Subjects	Skill Subject/ Language 3/ Any other subject	210	100	7
	Language 3/ Any other subject	210	100	7
	TOTAL			40-54

Sample Marks statement with allocation of credits (Class IX)

Subject code	Subject Name	Theory	Practical	Marks	Grade	Credits
184	English Lang. & Lit.	056	019	075	C1	7
002	Hindi - Course A	058	019	077	B2	7
041	Mathematics -Standard	046	018	064	B2	7
086	Science	052	019	071	B1	7
087	Social Science	057	020	077	B2	7
	Health & Physical Education and Work Experience	--	--	--		3
	Art Education	--	--	--		2

Grading system in CBSE

Grade	Octile
A-1	Top 1/8 th of the passed candidates
A-2	Next 1/8 th of the passed candidates
B-1	Next 1/8 th of the passed candidates
B-2	Next 1/8 th of the passed candidates
C-1	Next 1/8 th of the passed candidates
C-2	Next 1/8 th of the passed candidates
D-1	Next 1/8 th of the passed candidates
D-2	Next 1/8 th of the passed candidates
E	Essential Repeat

Sample Curriculum with hours for class IX

Subject: Retail (Subject Code 401)

Total Marks: 100 (Theory-50 + Practical-50)

Total Credits to be earned: 7

	UNITS	NO. OF HOURS		MAX. MARKS	
PART A	EMPLOYABILITY SKILLS				
	Unit 1: Communication Skills-I	15		2	
	Unit 2: Self-management Skills-I	10		2	
	Unit 3 ICT Skills-I	15		2	
	Unit 4: Entrepreneurial Skills-I	10		2	
	Unit 5: Green Skills-I	10		2	
	Total	60		10	
PART B	SUBJECT SPECIFIC SKILLS		THEORY	PRACTICAL	
	Unit 1: Introduction to Retail	24	16		10
	Unit 2: Receiving and Storage of Goods	24	16		10
	Unit 3: Stock Levels in Storage	24	16		10
	Unit 4: Customer Service	18	12		10
	Total	90	60		40
PART C	PRACTICAL & PROJECT WORK				
	Practical File				15
	Practical Examination + Viva voce				20
	Project Work / Field Visit / Student Portfolio (Any one has to be done) + Viva Voce				15
Total				50	
GRAND TOTAL		210			100

Subject: Information Technology (Subject Code - 402)

Total Marks: 100 (Theory-50 + Practical-50)

Total Credits to be earned: 7

	UNITS	NO. OF HOURS		MAX. MARKS	
Part A	Employability Skills				
	Unit 1: Communication Skills-I	15		2	
	Unit 2: Self-management Skills-I	10		2	
	Unit 3 ICT Skills-I	15		2	
	Unit 4: Entrepreneurial Skills-I	10		2	
	Unit 5: Green Skills-I	10		2	
	Total	60		10	
Part B	Subject Specific Skills		Theory	Practical	
	Unit 1: Introduction to IT- ITes Industry	4	3		4
	Unit 2: Data Entry & Keyboarding Skills	8	6		6
	Unit 3: Digital Documentation	23	14		10
	Unit 4: Electronic Spreadsheet	30	22		10
	Unit 5: Digital Presentation	25	15		10
Total	90	60		40	
Part C	Practical Work				
	Practical Examination				15
	Written Test				10
	Viva Voce				10
Total				35	
Part D	Project Work/ Field Visit				
	Practical File/ Student Portfolio				10
	Viva Voce				05
	Total				15
Grand Total		210			100

DATA SCIENCE (SUBJECT CODE - 419)

Total Marks: 100 (Theory-50 + Practical-50)

Total Credits to be earned: 7

	UNITS	NO. OF HOURS		MAX. MARKS	
PART A	Employability skills				
	Unit 1: Communication Skills-I	15		2	
	Unit 2: Self-management Skills-I	10		2	
	Unit 3 ICT Skills-I	15		2	
	Unit 4: Entrepreneurial Skills-I	10		2	
	Unit 5: Green Skills-I	10		2	
	TOTAL	60		10	
PART B	Subject specific skills		Theory	Practical	
	Unit1: Introduction	31	15		8
	Unit 2: Arranging and Collecting Data	31	15		8
	Unit 3: Data Visualizations – Part 1	22	25		20
	Unit 4: Ethics in Data Science	6	5		4
TOTAL	90	60		40	
PART C	PRACTICAL WORK / PROJECT WORK				
	Practical File/ Student Portfolio				20
	Practical Examination				20
	Viva Voce				10
TOTAL				50	
GRAND TOTAL		210			100

Key points (existing scheme + NCrF) – Class IX

- ❖ Students passing class IX will be eligible for
 - 40 credits – if the student opts for and passes with 5 subjects
 - 47 credits – if the student opts for and passes with 6 subjects
 - 54 credits – if the student opts for and passes with 7 subjects
- ❖ As per the scheme of studies, a student has to pass in 5 subjects (2 languages and 3 main subjects) to be eligible for obtaining the credits
- ❖ The credits of 6/7 subjects shall only be counted if the student has been declared pass.
- ❖ Grade may be calculated per subject based upon the marks obtained as per existing pattern of 9-point scale.

For Class IX (proposed scheme as per NCF-SE)

- As per NCF-SE, a student of class IX/X shall have to study:
 - 3 languages (R1, R2, R3) – at least two of which are native to India.
 - 7 subjects — Mathematics and Computational Thinking, Social Science, Science, Art Education, Physical Education and Well-being, Vocational Education, and Interdisciplinary Areas.
- A student has to pass in all 10 subjects (3 languages+7 subjects) to be declared 'PASS'.

For Class IX (proposed scheme as per NCF-SE)

- Total hours allotted to class IX/X as per NCeF is 1,200.
- The proposed distribution of Hours/periods is as follows:
 - 120 hours/periods have been allotted to each of the three languages as well as to the Interdisciplinary Areas (Environmental Education).
 - 150 hours/periods each have been allotted to Mathematics & Computational Thinking, Social Science, Science and Vocational Education.
 - 60 hours/periods each have been allotted to Art Education and Physical Education & Well-being

contd.

- Thus, a student passing class IX with 10 subjects, will be eligible to earn 40 credits.
- Scheme of studies proposed in class IX-X as per NCF-SE is:



Curricular Areas	Subjects	Examinations	
Languages	Language 1	External Examination	
	Language 2	External Examination	
	Language 3	External Examination	
	Mathematics & Computational Thinking	Mathematics	External Examination
	Science	Science	External Examination
	Social Science	Social Science	External Examination
	Art Education	Art Education	Local Assessment with External Examiner
	Interdisciplinary Areas	Environmental Education	External Examination
	Physical Education & Well-being	Physical Education	Local Assessment with External Examiner
	Vocational Education	Vocational Education	Local Assessment with External Examiner

The allocation of credits for different subjects in class IX (proposed as per NCF-SE) will be as follows:

Curricular areas	Subjects	Hours	Marks	Credits	Exam
Languages	Language 1	120	100	4	External Examination
	Language 2	120	100	4	
	Language 3	120	100	4	
Mathematics and Computational Thinking	Mathematics (Standard/ Basic)	150	100	5	
Science	Science	150	100	5	
Social Science	Social Science	150	100	5	
Interdisciplinary Areas	Environmental Education	120	100	4	
Vocational Education	Skill Subject	150	100	5	Local Assessment (Internal) with External Examiner
Physical Education & Well-Being	Physical Education	60		2	
Art Education	Art Education	60		2	
	TOTAL	1200		40	

For Class XI (as per existing scheme of studies)

- As per scheme of studies of CBSE applicable in class XI (and XII), a student has to pass in 5 subjects (1 language (core) + 4 main Subjects/Electives to be declared 'PASS' and eligible for earning the credits.
- 210 hours/periods have been allotted per subject. Thus, 1050 hours have been allotted to five compulsory subjects. 150 hours have been allotted to subjects of Internal Assessment, viz., Health & Physical Education, Work Experience, and General Studies, which have been allotted 60, 30 & 60 hours, respectively.
- Each subject has been allotted 7 credits (@ 1 credit per 30 hours) whereas the subjects of Internal assessment, viz., Health & Physical Education, Work Experience, and General Studies, have been allotted 2, 1 & 2 credits, respectively.

For Class XI (as per existing scheme of studies)

- Thus, a student passing class XI with 5 subjects, will be eligible for earning 40 credits.
- In case a student opts for 6 subjects, the credits of 6th subject shall only be counted, if the student has been declared 'PASS' as per the passing criteria of the Board.
- Students passing class XI with 6 subjects will be eligible for earning 47 credits.
- The allocation of credits for different subjects will be as follows:

The allocation of credits for different subjects in class XI (as per existing scheme of studies) will be as follows

	Subjects	Hours	Marks	Credit
Compulsory Subjects	Language 1	210	100	7
	Language 2/ Academic Elective	210	100	7
	Academic Elective/ Skill Elective	210	100	7
	Academic Elective/ Skill Elective	210	100	7
	Academic Elective/ Skill Elective	210	100	7
	Health & Physical Education	60		2
	Work Experience	30		2
	General Studies	60		1
Optional Subject	Any other subject (Language/ Academic/ Skill)	210	100	7
	TOTAL	1200		40-47

Sample Marks statement with allocation of credits (Class XI)

Subject code	Subject Name	Theory	Practical	Marks	Grade	Credits
301	English Core	076	020	96	A1	7
042	Physics	065	028	93	A1	7
043	Chemistry	040	023	63	B2	7
044	Biology	065	030	95	A1	7
049	Painting	030	070	100	A1	7
500	Work Experience	--	--	--	A	2
502	Health & Phy. Edu.	--	--	--	A	2
503	General Studies	--	--	--	A	1

Awarding of Grades

- Grades will be awarded in each scholastic subject.
- For awarding the grades, the Board will put all the passed students in a rank order and will award the grades as follows:

Grade	Octile
A-1	Top 1/8th of the passed candidates
A-2	Next 1/8th of the passed candidates
B-1	Next 1/8th of the passed candidates
B-2	Next 1/8th of the passed candidates
C-1	Next 1/8th of the passed candidates
C-2	Next 1/8th of the passed candidates
D-1	Next 1/8th of the passed candidates
D-2	Next 1/8th of the passed candidates
E*	Essential Repeat

Sample Curriculum with hours for Class XI

RETAIL (SUBJECT CODE - 801)

Total Marks: 100 (Theory-60 + Practical-40)

Total Credits to be earned: 7

	UNITS	NO. OF HOURS		MAX. MARKS	
PART A	EMPLOYABILITY SKILLS				
	Unit 1: Communication Skills - III	15		2	
	Unit 2: Self-Management Skills - III	10		2	
	Unit 3: ICT Skills - III	15		2	
	Unit 4: Entrepreneurial Skills- III	10		2	
	Unit 5: Green Skills - III	10		2	
	Total	60		10	
PART B	SUBJECT SPECIFIC SKILLS		THEORY	PRACTICAL	
	Unit 1: Fundamentals of Retailing	18	12	8	
	Unit 2: Process of Credit Application	16	10	7	
	Unit 3: Mechanism for Customers to Choose Right Products	18	12	10	
	Unit 4: Specialist Support to Customers	19	13	12	
	Unit 5: Health and Safety Management	19	13	13	
	Total	90	60	50	
PART C	PRACTICAL & PROJECT WORK				
	Practical File			10	
	Practical Examination + Viva voce			20	
	Project Work / Field Visit / Student Portfolio (Any one has to be done) + Viva Voce			10	
	Total			40	
GRAND TOTAL		210		100	

LIBRARY & INFORMATION SCIENCES (SUBJECT CODE 836)

Total Marks: 100 (Theory-60 + Practical-40)

Total Credits to be earned: 7

	UNITS	NO. OF HOURS		MAX. MARKS	
PART A	EMPLOYABILITY SKILLS				
	Unit 1: Communication Skills - III	15		2	
	Unit 2: Self-Management Skills - III	10		2	
	Unit 3: ICT Skills - III	15		2	
	Unit 4: Entrepreneurial Skills- III	10		2	
	Unit 5: Green Skills - III	10		2	
	Total	60		10	
PART B	SUBJECT SPECIFIC SKILLS		THEORY	PRACTICAL	
	Chapter 1: Library, Information and Society – Role and its implications		20	14	12
	Chapter 2: Organization of Library Resources: Basics		30	18	13
	Chapter 3: Reference and Information Sources		20	14	12
	Chapter 4: Computer Applications in Libraries: Basics		20	14	13
	Total		90	60	50
PART C	PRACTICAL & PROJECT WORK				
	Practical File			10	
	Practical Examination + Viva voce			20	
	Project Work / Field Visit / Student Portfolio (Any one has to be done) + Viva Voce			10	
	Total			40	
GRAND TOTAL		210		100	

BANKING (SUBJECT CODE 811)

Total Marks: 100 (Theory-60 + Practical-40)

Total Credits to be earned: 7

	UNITS	NO. OF HOURS		MAX. MARKS	
Part A	Employability Skills				
	Unit 1: Communication Skills - III	15		2	
	Unit 2: Self-Management Skills - III	10		2	
	Unit 3: ICT Skills - III	15		2	
	Unit 4: Entrepreneurial Skills- III	10		2	
	Unit 5: Green Skills - III	10		2	
	Total	60		10	
Part B	Subject Specific Skills		Th.	Prac.	
	Unit 1: Introduction		15	10	05
	Unit 2: Banker & customer		25	15	10
	Unit 3: Employment of Bank Funds		25	20	20
	Unit 4: Negotiable Instruments		25	15	15
Total		90	60	50	
Part C	Practical Work				
	Project			10	
	Viva			05	
	Practical File			15	
	Demonstration of skill competency via Lab Activities			10	
Total			40		
GRAND TOTAL		210		100	

Key points (existing scheme + NCrf) – Class XI

- ❖ Students passing class XI will be eligible for
 - 40 credits – if the student opts for and passes with 5 subjects
 - 47 credits – if the student opts for and passes with 6 subjects
- ❖ As per the scheme of students, a student has to pass in 5 subjects (1 language and 4 main subjects) to be eligible for obtaining the credits
- ❖ The credits of 6 subjects shall only be counted if the student has been declared pass.
- ❖ Grade may be calculated per subject based upon the marks obtained as per existing pattern of 9-point scale.

For Class XI (proposed scheme as per NCF-SE)

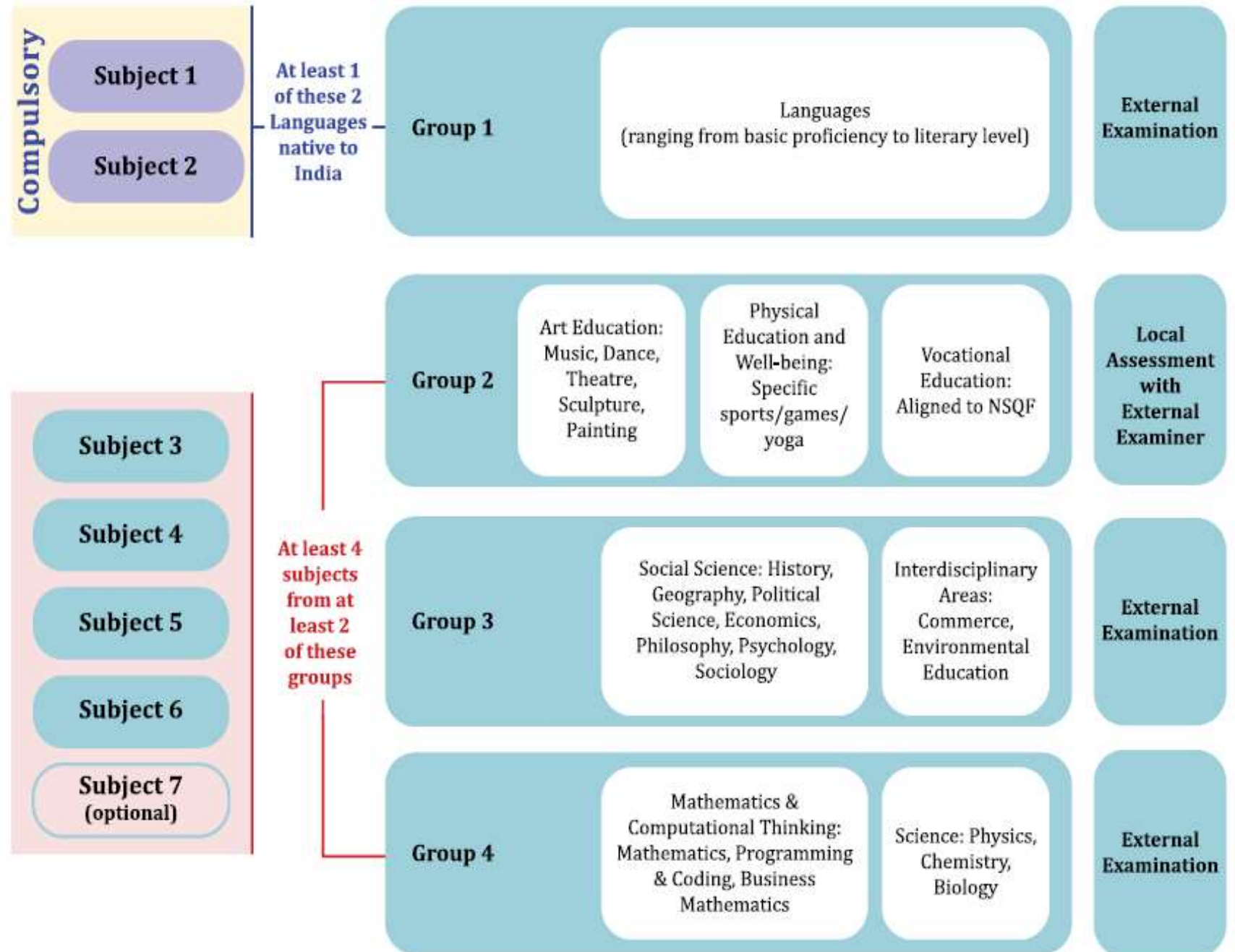
- As per NCF-SE, a student of class XI/XII shall have to study:
 - 2 languages (from Group 1, at least one of which is native to India).
 - 4 subjects (with an optional fifth subject) from at least two of the remaining groups i.e., Group 2, 3 & 4)
- Thus, a student has to pass in each of the 6 subjects (2 languages + 4 subjects) to be declared 'PASS'.

For Class XI (proposed scheme as per NCF-SE)

- Total hours allotted to class XI/XII as per NCeF is 1,200. The proposed distribution of Hours/periods is as follows:
 - 180 hours/periods have been allotted to each of the two languages (subject 1 & 2)
 - 210 hours/periods each have been allotted to remaining 4 subjects (subjects 3 to 6)
- Thus, a student passing class XI with 6 subjects, will be eligible for earning 40 credits.

contd.

➤ Scheme of studies proposed in class XI-XII as per NCF-SE is:



The allocation of credits for different subjects in class XI (proposed as per NCF-SE) will be as follows:

	Subjects	Hours	Marks	Credits
Compulsory Subjects	Subject 1- Language 1	180	100	6
	Subject 2 - Language 2	180	100	6
	Subject 3	210	100	7
	Subject 4	210	100	7
	Subject 5	210	100	7
	Subject 6	210	100	7
Optional	Subject 7	210*	100	7
	TOTAL	1200		40 – 47

Secondary School (classes 9 & 10)

Proposed Scheme of studies (NCF + NCrf) for class 9 & 10 for the session 2025-26 can be read as follows:

Secondary	Annual Hours	Annual school Periods	Self -Study/ practice/ project* in hour	Learning hours	Credits
R1	70	84	20	$70 + 20^* = 90$	3
R2	70	84	20	$70 + 20^* = 90$	3
R3	70	84	20	$70 + 20^* = 90$	3
Mathematics	135	162	15	$135 + 15^* = 150$	5
Science	135	162	15	$135 + 15^* = 150$	5
Social Science (SS)	125	150	25	$125 + 25^* = 150$	5
Interdisciplinary Area (IDA)	120	144	0	$120 + 0 = 120$	4
Art Education (Art)	110	132	10	$110 + 10^* = 120$	4
Physical Education (PE)	90	108	0	$90 + 0 = 90$	3
Skill Education (SE)	110	132	40	$110 + 40^* = 150$	5
TOTAL	1035	1242	165	$1035 + 165 = 1200$	40

30 learning hour = 1 credit

Student will earn 40 credits in class 9 and 40 credits in class 10

Total = 80 credits in 2 years

** Students will be required to do independent study (or facilitated by the teacher), which would include self-study, homework, holiday work/OJT (wherever available).*

Middle stage (classes 6 - 8) – Key points from NCF-SE

4.4.2 Time Allocation for the Middle Stage (Pg. 136)

- a. R1 Language has Curricular Goals for the Library built into it in the design of Learning Standards. Therefore, the time is shared between these two subjects on the timetable.
- b. A third Language (R3) gets introduced in the Middle Stage and requires an adequate amount of time to develop basic interpersonal communication skills. R3 has been given more time than R2 and R1 as the learning of a third unfamiliar language in the Middle Stage requires adequate time and practice.
- c. Science, Social Science, and Vocational Education as new Curricular Areas have been given a fair share of their time considering the Learning Standards built into this Curriculum Framework.

Middle school (classes 6 - 8)

TIME ALLOCATION IN MIDDLE SCHOOL (Table 4.4iii Pg. 138)

SUBJECTS		Annual Hours	Annual Periods
1	R1+Library	65	97.5
2	R2	70	105
3	R3	75	112.5
4	Mathematics (Maths)	115	172.5
5	Science	160	240
6	Social Science (SS)	160	240
7	Art Education (Art)	100	150
8	Physical Education (PE)	100	150
9	Vocational Education (VE)	110	165
		955	1432.5

30 learning hour = 1 credit

Student will earn 40 credit each at classes 6 to 8

Total = 120 credit in 3 years

** Students will be required to do independent study (or facilitated by the teacher), which would include self-study, homework, holiday work/ OJT (wherever available).*

Middle school (classes 6 - 8)

PROPOSED INTEGRATION WITH THE NATIONAL CREDIT FRAMEWORK **(OPTION 1)**

#	SUBJECTS	ANNUAL HOURS	ANNUAL PERIODS	SELF -STUDY/ PRACTICE/ PROJECT* (IN HOURS)	TOTAL LEARNING HOURS	Learning hours	Credits
1	R1+Library	65	97.5	25	90	$65 + 25^* = 90$	3
2	R2	70	105	20	90	$70 + 20^* = 90$	3
3	R3	75	112.5	15	90	$75 + 15^* = 90$	3
4	Mathematics (Maths)	115	172.5	35	150	$115 + 35^* = 150$	5
5	Science	160	240	35	195	$160 + 35^* = 195$	6.5
6	Social Science (SS)	160	240	35	195	$160 + 35^* = 195$	6.5
7	Art Education (Art)	100	150	20	120	$100 + 20^* = 120$	4
8	Physical Education (PE)	100	150	20	120	$100 + 20^* = 120$	4
9	Vocational Education (VE)	110	165	40	150	$110 + 40^* = 150$	5
TOTAL		955	1432.5	245	1200	$955 + 245 = 1200$	40

** Students will be required to do independent study (or facilitated by the teacher), which would include self-study, homework, holiday work/ OJT (wherever available).*

Middle school (classes 6 - 8)

PROPOSED INTEGRATION WITH THE NATIONAL CREDIT FRAMEWORK (OPTION 2)

#	SUBJECTS	ANNUAL HOURS	ANNUAL PERIODS	SELF -STUDY/ PRACTICE/ PROJECT* (IN HOURS)	TOTAL LEARNING HOURS	Learning hours	Credits
1	R1+Library	65	97.5	25	90	$65 + 25^* = 90$	3
2	R2	70	105	20	90	$70 + 20^* = 90$	3
3	R3	75	112.5	15	90	$75 + 15^* = 90$	3
4	Mathematics (Maths)	115	172.5	35	150	$115 + 35^* = 150$	5
5	Science	160	240	50	210	$160 + 50^* = 210$	7
6	Social Science (SS)	160	240	50	210	$160 + 50^* = 210$	7
7	Art Education (Art)	100	150	5	105	$100 + 5^* = 105$	3.5
8	Physical Education (PE)	100	150	5	105	$100 + 5^* = 105$	3.5
9	Vocational Education (VE)	110	165	40	150	$110 + 40^* = 150$	5
TOTAL		955	1432.5	245	1200	$955 + 245 = 1200$	40

** Students will be required to do independent study (or facilitated by the teacher), which would include self-study, homework, holiday work/ OJT (wherever available).*

Middle school (classes 6 - 8)

Following may be followed for implementing NCrF in Middle School:

1. Attendance of students must be made mandatory. Minimum attendance in a session may be fixed *(suggested - at least 75%)*.
2. Hours allocated to each academic year and credits earned per year may be fixed.
{As per NCrF, total Notional Learning Hours for assignment of credits across school education, higher education and vocational education/skilling have been agreed to be 1200 Hrs. per year for which the students/ learners shall be awarded 40 credits i.e., 30 Notional Learning Hours will be counted as one credit.}
3. Curriculum of each subject must be divided as per the hours allotted. Each chapter may then be allotted Notional Hours accordingly. Hours may be allocated to each topic/ concept of the chapter.
4. Credits shall be reflected in the Marks Statement/Grade Card for final examinations, alongwith Marks and Grades
5. Credits earned shall be deposited in the Academic Bank of Credit of a student which will be linked with the DigiLocker of the student.
6. Credits can only be earned FULL or NIL (No credit), i.e., student can earn full credits upon passing a subject after assessment or No credit for not passing a subject.
7. Credits earned shall be independent of marks obtained.

Thank you
