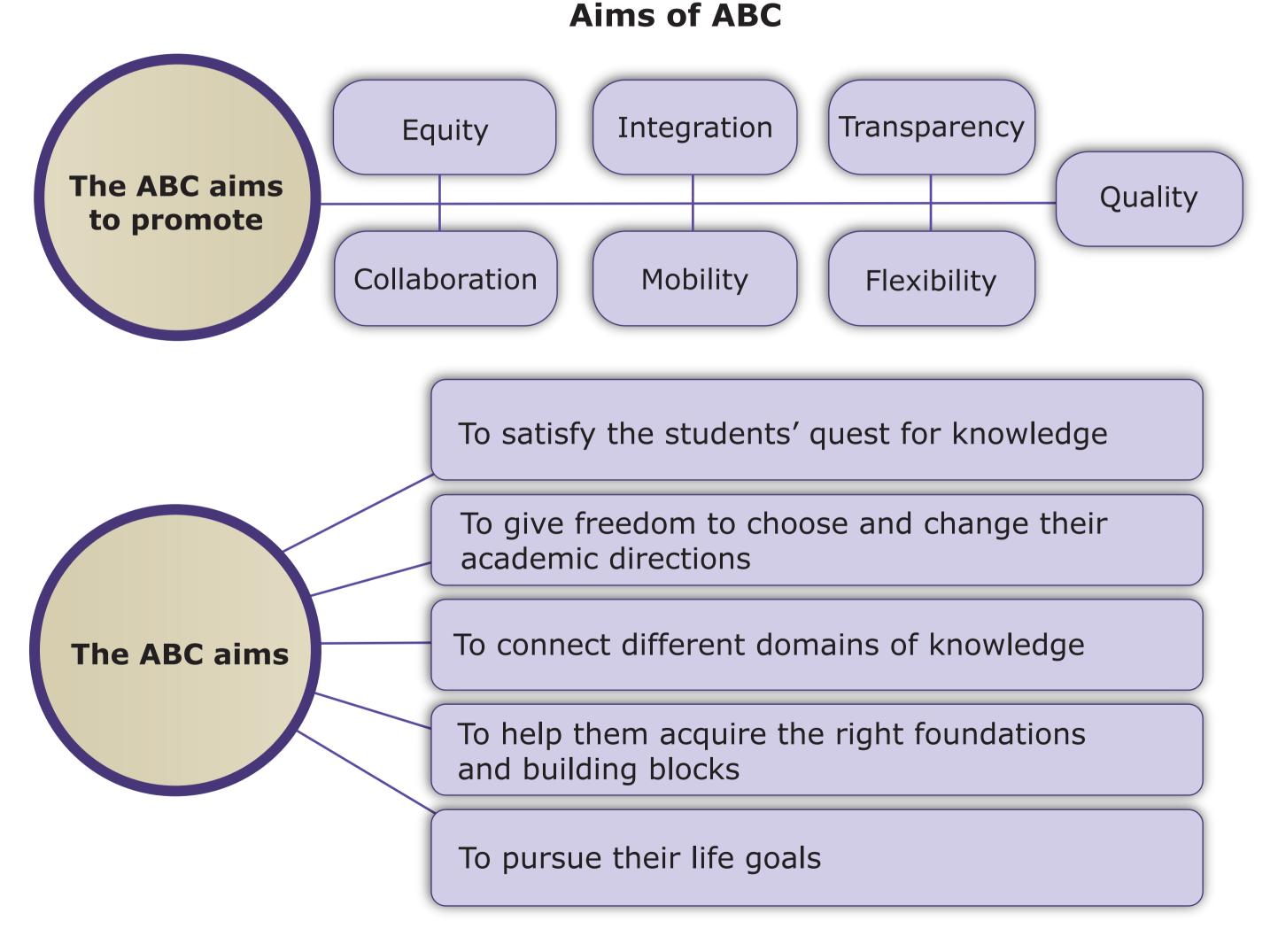


Academic Bank of Credits (ABC)

ABC implies an academic service mechanism as a digital or virtual or online entity established for seamless student mobility between or within degree-granting HEIs through a formal system of Credit Recognition, Credit Accumulation, Credit Transfers and Credit Redemption to promote distributed and flexible teaching-learning





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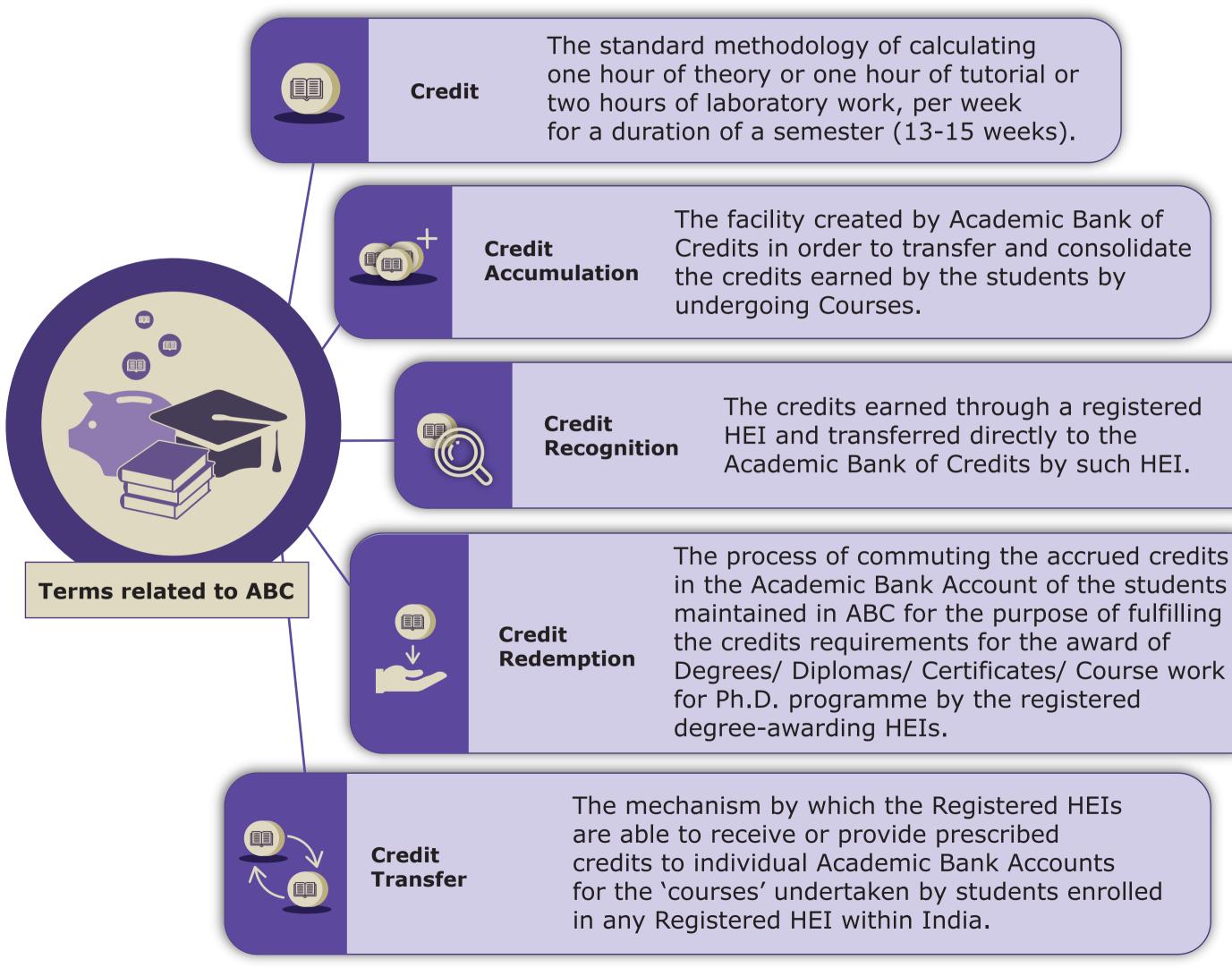






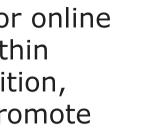
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