

**VPM's K. G. Joshi College of Arts and N. G. Bedekar College of  
Commerce, (Autonomous) Thane**

**Credit Policy**

An academic credit system is a standard used by universities and colleges to measure and assess students' work and effort during their Bachelor's, Master's or PhD programme. The CBCS (Choice based credit system) allows the flexibility in education system, so that students depending on their interests can choose inter-disciplinary, intra-disciplinary and skill based courses. This system offers opportunities and avenues to learn core subjects and also to explore additional avenues of learning beyond the core subjects for development of an individual.

*Rajibabai*  
IQAC Coordinator



*[Signature]*  
Principal