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TRANSFORMING HIGHER EDUCATION: THE ACADEMIC BANK OF CREDITS (ABC) - A NEW FRONTIER IN LEARNING AND CREDENTIALING

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Abstract
The Academic Bank of Credits (ABC) is a concept introduced in the National Education Policy (NEP) 2020 of India. It is a digital repository that aims to provide a system for storing and transferring academic credits earned by students. Under the NEP 2020, the Academic Bank of Credits is designed to be a flexible and learner-centric platform. It allows students to accumulate academic credits for courses they have completed, regardless of the institution or university where they pursued those courses. These credits can then be transferred and counted towards the completion of a degree program or certification at any other higher education institution. Credits obtained by undertaking Courses in Registered HEIs during or after the academic year 2021-2022 alone are eligible for Credit transfer, Credit accrual and credit redemption through academic bank of credits. The present paper explores the innovative concept and potential implications of the Academic Bank of Credits (ABC) in higher education.

Key words: The Academic Bank of Credits, Higher Education, Credentialing

Introduction

As per National Education Policy 2020, the Academic Bank of Credits (ABC) has been envisaged to facilitate the academic mobility of students with the freedom to study across the Higher Education Institutions in the country with an appropriate "credit transfer" mechanism from one programme to another, leading to attain a Degree/ Diploma/PG-diploma, etc.
The National Education Policy (NEP) 2020 of India provides some guidelines and conditions regarding the Academic Bank of Credits (ABC). The NEP 2020 emphasizes the accumulation of credits by students over multiple periods, allowing them to learn at their own pace and complete courses at different stages. This means that there is no fixed limit on the number of credits a student can earn from the ABC. The ABC facilitates allowing students to earn credits for courses from various institutions and disciplines, which can then be transferred and counted towards the completion of a degree program or certification. The ABC provides a mechanism for students to earn credits for such learning, which can be transferred and utilized towards their academic pursuits. The NEP 2020 encourages seamless credit transfer and accumulation by implementing the ABC. Students can earn credits from different institutions, including universities, colleges, vocational institutes, and online platforms, and these credits can be accumulated in the ABC repository. The accumulated credits can

then be transferred and counted towards the completion of a degree or certification program at any recognized institution. The ABC aims to promote credit portability and student mobility across institutions. Students can utilize the credits earned from the ABC to pursue their education in different institutions, including those outside their initial institution of enrollment. The receiving institution would evaluate the credits earned by the student and determine how they align with the requirements of the desired program.

The first step is to establish the infrastructure for the Academic Bank of Credits. This involves creating a digital platform or repository where academic credits can be stored, managed, and transferred. ABC would require a robust IT system with secure storage and authentication mechanisms. To ensure consistency and credibility, a framework for evaluating and standardizing credits needs to be developed. This framework could involve guidelines and criteria for assessing the quality and rigor of courses offered by different institutions. It may also involve the identification of credit equivalencies for courses across different disciplines and institutions. Students would earn credits for the courses they successfully complete at their respective institutions. These credits would be recorded in the ABC system, which would maintain a digital record of the student's academic achievements. The recording process may involve collaboration between the institutions and the ABC authorities to ensure accurate and timely credit updates.

One of the key objectives of the ABC is to enable credit transfer and portability. Students should be able to transfer their accumulated credits from one institution to another seamlessly. This requires establishing protocols and agreements between institutions to recognize and accept credits earned elsewhere. The ABC system would facilitate the transfer process by providing a standardized format for credit documentation and verification. When students enroll in a new institution, the ABC would assist in evaluating their previously earned credits and determining how those credits can be applied towards their chosen degree or certification program. The receiving institution would have guidelines and mechanisms in place to determine which credits are eligible for transfer and how they align with the requirements of the desired program. Continuous monitoring and quality assurance mechanisms would be essential to ensure the integrity and effectiveness of the ABC system. This could involve periodic audits, reviews, and feedback mechanisms to assess the performance and compliance of institutions and ABC itself. The system may also incorporate student feedback and evaluation of courses and credit transfer experiences.

Features of Academic Bank of Credits

- Allows academic institutions to lodge and maintain the integrity of the credits
- Maintains the authenticity and confidentiality of student credits
- Easy credit transfer through digital mode
- Faster credit recognition

Benefits of Academic Bank of Credits

- ➢ Allows multiple entry, multiple exit for students
- ➢ Stores student credit for a minimum shelf life of 7 years
- ➢ Transfer credit through a single window after approval of source and destination academic institution
- ➢ Only verified academic institutions can upload credits
- ➢ Improves transparency and helps to build a more flexible approach to curriculum design and development

To implement the ABC effectively, collaboration and coordination with academic institutions is crucial. Institutions would need to align their curriculum, course structures, and credit systems with the requirements of the ABC. This integration may involve training and capacity-building initiatives for faculty and administrators to ensure a smooth transition to the new credit framework. It's important to note that the implementation of the Academic Bank of Credits is a complex process that requires coordination among various stakeholders, including government bodies, education institutions, and technology providers. Pilots and phased implementation strategies may be adopted to address any challenges and refine the system before full-scale deployment.

‘Credit’

‘Credit’ is recognition that a learner has completed a prior course of learning, corresponding to a qualification at a given level. The credit points give learners, employers, and institutions a means of describing and comparing the learning outcomes achieved. The credit points can be calculated as credits attained multiplied with the credit level.

Higher Education

In case of higher education, all one year programs offered will have notional learning hours of 1200 hours with 40 credits. Accordingly, the assignment of credits with respect to Higher education as prescribed under NHEQF, for all streams including science/ commerce/ arts and Engineering (technical) is as given below:

Table 1: NCrF levels and Credit Assignment in Higher Education

Sr. No	EXAMPLES OF HIGHER EDUCATION QUALIFICATIONS LOCATED WITHIN EACH LEVEL (Including Science/ Arts. Commerce and Vocational)	TOTAL LEANING HOURS PER YEAR	TOTAL CREDITS PER YEAR	NATIONAL CREDIT FRAMEWORK (NCRF) CREDIT LEVELS	CREDITS POINTS
1	**Undergraduate Certificate** Programme duration: first year (first two semesters) of any undergraduate programme	1200	40	4.5	180
2	**Undergraduate Diploma** Programme duration: first two years (first four semesters) of any undergraduate programme.	1200	40	5	200
3	**Bachelor’s Degree** Programme duration: three years (Six semesters) of any undergraduate programme.	1200	40	5.5	220
4	**Bachelor’s Degree (Honours/ research/ Engineering).** Programme duration: four years (eight semesters) of any undergraduate programme.	1200	40	6	240
5	**Post-Graduate Diploma.** Programme duration: One year (2 semesters) after any bachelor’s degree i. PGD after 3-year bachelor degree/ 2 semesters of the 2-year master’s degree programme. ii. PGD after 4 year bachelor degree	1200	40	i. 6 ii. 6.5	i. 240 ii. 260
6	**Master’s Degree.** Programme duration: One year (two semesters) after obtaining a Bachelor’s degree (Honours/Research).	1200	40	6.5	260
7	**Master’s Degree.** Programme duration: two years (four semesters) after obtaining a 3 yrs. Bachelor’s degree.	1200	40	6.5	260
8	**Master’s degree.** Programme duration: two years (four semesters) after obtaining a Bachelor’s Engineering degree.	1200	40	7.0	280
9	Doctoral degree	1200	40	8.0	320

Source: National Credit Framework, Govt. of India, September, 2022

Credit Transfer and Accumulation

The total credit points earned by a student/learner is a multiplication of total credits earned at a level of study/ skilling and NCrF level assigned to that level of skilling/ academic class. Accordingly, at any point of time, the overall credit points accumulated by a student shall be calculated as ‘total credit points earned’ multiplied by the ‘weightage assigned to the relevant experience acquired by the student’. ABC shall deposit credits awarded by registered institutions into students' accounts. The Academic bank credit(s) can only be shared from institutions, not directly from the student. Only credits submitted by an authorized institution will be accepted for storage and validation by the ABC. The registration of institutions and services will be a critical function of the academic bank of credit.

Eligibility Criteria for approval of HEIs to participate in the ABC Scheme of UGC/MOE
Universities and Autonomous/Affiliated Colleges satisfying clause 1.2 of UGC (ESTABLISHMENT AND OPERATIONALIZATION OF ACADEMIC BANK OF CREDITS (ABC) SCHEME IN HIGHER EDUCATION) REGULATIONS, 2021, 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. Only ABC Institutions can process transfer requests. Hence, registration of an Academic Institution via DigiLocker NAD system is the first stage.

Procedure to be followed for ABC
Students shall be required to earn at least 50% of the credits from the parent institution where he/she is enrolled for a programme. Credits deposited in the ABC platform will be valid for a maximum of seven years or the duration specified for a given discipline.

Step 1: **Registration**
➢ Students can register by logging in at www.abc.digilocker.gov.in. 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.
➢ Students open ‘Academic Account’ on the ABC portal
➢ Students will have their own accounts, each with their own ABC ID, as well as a dashboard where they can track their credit accumulation, transfer requests, and credit history.

Step 2: **Login**
➢ Student logs in with an OTP from registered mobile number
➢ Student access ABC dashboard
➢ Credits mapped to ABC ID are displayed on the Dashboard

Step 3: **Transfer Initiation**
➢ Student selects credits of his/her choice
➢ Initiates transfer by selecting the beneficiary Instt.
➢ Provides additional details necessary for transfer

Step 4: Request Status
➢ Students’ request applications are recommended through the parent University/Autonomous or Affiliated colleges which are already registered with ABC.
➢ Student can check the request status
➢ Gets notified of the credit transfer
➢ All credit trails are maintained and reflected in student’s account

Step 5: **Credit Transfer Process**

- Academic Institution (AI) checks the eligibility of the transfer request based on the UGC Guidelines
- The AI approves/rejects credit transfer request partially or fully based on the course structure
- Provides reason for approval/rejection in the remarks column

Conclusion

The emergence of the Academic Bank of Credits in the NEP 2020 is driven by the objective of promoting multidisciplinary and holistic education. It aims to enable students to have greater flexibility in choosing their courses, institutions, and the pace of their learning. The ABC system is expected to facilitate a seamless credit transfer mechanism, reducing the need for students to repeat courses or start from scratch when they switch institutions. By implementing the Academic Bank of Credits, the NEP 2020 intends to foster a more inclusive and flexible higher education system in India. It enables students to pursue a wide range of subjects and disciplines while earning credits that are recognized across institutions, promoting interdisciplinary learning and reducing redundancy in course content. It also aims to encourage lifelong learning and skill development by providing a transparent and transferable credit system.

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