

Symbiosis of Digilocker and Academic Bank of Credits: The Paperless Credentials in View of NEP 2020

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Abstract — In today's context where higher education is in a state of continuous change, technology has risen to the focal point. Two specific initiatives in this area are the Digital Locker and the Academic Bank of Credits (ABC). Both of these systems are important steps in improving the effectiveness, availability, and adaptability of education in India. This interconnection is set to revolutionize the way academic credentials are both administered and utilized. This paper aims at assessing the extent to which India has embraced learner centeredness using the DigiLocker and the ABC. In this respect, these two initiatives are closely linked within their overall vision to improve the quality of learning for students and to help them acquire their academic objectives by making the educational process more convenient. With the new Academic Bank of Credits under the National Education Policy 2020 rolling out, it is essential to comprehend and navigate through DigiLocker efficiently.

Index Terms — Academic Bank of Credits (ABC), NEP (New Educational Policy), Digital Repository, Credit Transfer, DigiLocker.

I. INTRODUCTION

Higher Education Institutes in India affiliated to the University Grants Commission (UGC) will process the credit accumulation by their students through a mechanism called the Academic Bank of Credits (ABC). ABC is an online bank that holds and accumulates the credit, which each student gains in the course of his/ her studies. ABC plan is aimed at making students receive credit points upon completing certain activities or courses within various subject areas. The obtained credits can be transferred to any other accredited university towards subsequent studies. In today's information age, technologies have impacted almost all facets of human existence, including learning.

DigiLocker is a cloud-based application specifically developed to make document storage and retrieval easier and more secure. DigiLocker has evoked a historic shift in the approach towards digital documentation and carries varied advantages for students and educational institutions. In fact, interoperability has been promoted through the connectivity of DigiLocker with various educational boards and institutions, which makes digital documents valid and authentic. This feature not only helps build trust but also helps combat fraudulent activities regarding fake certificates. Since the National Education Policy 2020 has made it compulsory to form the Academic Bank of Credits (ABCs), DigiLocker is important for educational institutes as well as learners.

1.1 DigiLocker : Digital Locker is an online facility, initiated under digital India project, which aims on minimizing the use of physical documents and create an online locker for the important documents. This comprises of educational certificates, mark sheets and any other official documents. Digital locker system is designed in the view to improve the availability, accessibility, and security as well as authenticity of these documents. DigiLocker provides an individual access to a shared private virtual locker available on public cloud to store essential documents for example degree, mark sheets, certificates, educational awards, Government issued documents etc in electronic format. This helps to eliminate the circumstances where people would be forced to carry along other items such as letters and other documents that may be needed for purposes of validation. Digilocker complements the Digital India initiative to promote paperless services hence moving documents into digital format. Thus, once the students have got all the

documents verified through digilocker they can share the same in soft copy to recruiters, educational institutions etc, almost in the blink of an eye.

1.2 Academic Bank of Credits (ABC): The ABC system is an innovative initiative by the Government of India aimed at providing students with a flexible and modular approach to higher education. Under the ABC framework, students accumulate academic credits for various courses and modules throughout their academic journey. These credits are stored in a digital repository, allowing students to transfer, retrieve, and utilize them across different institutions and programs. The UGC has envisaged the ABC which envisages storing of credits gained by the students in a virtual manner. The concept is to ensure the mobility of students at or between degree awarding Higher Education Institutions by way of a credit transfer system. ABC will enable students to create an 'academic account' where credits offered by various higher learning institutions will be credited. It also aims at enabling students to get an award of a degree/diploma/certificate in exchange of these credits. This affords flexibility to students to create unique exciting learning trajectories within and across disciplines.

The integration of the DigiLocker and the ABC of this invention will help explain the broader concept of the technology. Digilocker is expected to act as a digital infrastructure for the over arching idea of Academic Bank of Credits. Once implemented in ABC mode, awards and credit can be digitally delivered by the awarding institutions into locked DigiLocker accounts of learners. This move will help foster integration of these two flag ship programs. Digital Locker combined with ABC is on the way to become the configuration that will support flexibility, mobility, and individual learning paths which are the defining features of 21st-century learning. They complement the shift in the Government of India's policies and its direction towards learner-first approach through digitization in the education sector.

II. OBJECTIVES OF THE STUDY

- 2.1 To know the relationship between DigiLocker and ABC.
- 2.2 To study the advantages and disadvantages of DigiLocker and ABC.

- 2.3 To find the significance of DigiLocker in ABC.

III. RESEARCH QUESTIONS

- 3.1 How is the relationship between DigiLocker and ABC?
- 3.2 What are the advantages and disadvantages of DigiLocker and ABC?
- 3.3 What is the significance of DigiLocker in ABC?

IV. THE SYMBIOTIC RELATIONSHIP BETWEEN DIGILOCKER AND ABC

- a) Streamlined Access and Management :

A valuable advantage of using the integration of Digital Locker with ABC is the ease of accessing academic credentials. Digital Locker also provides a student record where student academic credits and other documents relevant to their studies can be kept securely. This integration makes it easy to organize and retrieve these records, thus making some of the burdens associated with records management easier for students and educational institutions.

- b) Enhanced Credibility and Authenticity :

This is important in ensuring that documents deposited in Digital Locker especially on academic qualifications are genuine and unalterable. It should however be noted that when implemented alongside the ABC system, the authenticity of the assembled credits can be easily validated. This eliminates fraud in the awards of credits given to students and the legitimacy of the credits being transferred or recognized, thus making the systems more trustworthy and credible.

- c) Facilitated Credit Transfer and Flexibility :

The ABC system provides one of the major benefits to students regarding credit transfer flexibility. They are in a position to transfer their credits from one institution or even a program to the other through the use of Digital Locker. This is especially useful for students who might have to transfer from one institution to another or follow courses from both arts and science faculties. Digital Locker also can be described as centralized digital portfolio where all academic accomplishments of the student can be stored and used whenever it is required.

- d) Improved Administrative Efficiency :

For the management of educational institutions, adopting the Digital Locker with the ABC system makes it easier to manage administrative tasks. Credits can be easily validated and processed in institutions and this will minimize the use of paperwork that is often associated with manual record keeping. This is not only time-saving but also reduces chances of making mistakes in the records of the students' performance in their respective classes.

e) Support for Lifelong Learning :

Availability of Digital Locker and ABC are a testament to the idea of continuous learning. Digital Locker acts as a repository where students and working professionals can stockpile credits that they have acquired from different courses, certifications, or training sessions. The ABC system then allows for these credits to be recognized and applied towards formal qualifications or professional development, promoting continuous learning and skill enhancement.

V. ADVANTAGES

Advantages of Academic Bank of Credit :

- ⇒ There are incentives for students to take extra classes and activities in what is called the ABC program; this gives students an upper hand as well as the ability to gain mastery of other subjects and skills. This makes them more willing to learn and gain more credit points hence making them employable.
- ⇒ Employees who wish to increase their knowledge in their field of specialization can apply through the ABC program without additional costs or efforts and receive corresponding credit points for further courses or achieve any degree they want.
- ⇒ The ABC curriculum also has more flexibility of time and speed in the students' learning in terms of enrollment to more classes and activities or the time it takes for the students to finish them on their own. This enables them to learn and understand conceptual knowledge more easily and complete their programs within less time.
- ⇒ The most advantageous benefit of the Academic Bank of Credits is that credits transfer enables students to complete their courses faster and spend less time, money, and energy. It also helps the educational institutions to monitor students' credits which will allow them pass necessary credits to get into university.

- ⇒ The ABC program provides an interface between the traditional white-collar oriented academic approaches where white-collar pedagogy and knowledge oriented blue-collar workers are trained through credits got from any accredited skill training institution or utilize available embedded internship options in any B. A, B. Sc, or B. Com program.

Advantages of DigiLocker :

- ⇒ It ensures the safety of documents of students.
- ⇒ Its signing process is very secure.
- ⇒ It encourages paperless and environment-friendly documentation.
- ⇒ Verification of documents is very easy.
- ⇒ It reduces the risk of fraud.
- ⇒ It has large storage space.
- ⇒ It reduces operational cost.
- ⇒ It is too convenient and accessible.
- ⇒ It is integrated with government services.

VI. DISADVANTAGES

Disadvantages of Academic Bank of Credit :

- ⇒ Maybe the system will not be effective for all the universities, meaning that if credits are earned in one university they may not be transferred to another with lower grade.
- ⇒ In addition, normal credits acquired through such ways as distance learning, online classes, or private lessons may not be computed by the system. This suggests that credit transfers from non-traditional sources may not be an option for the students.
- ⇒ Also, the system may demand more paperwork from the students before it allows the credits to be transferred. This cumbersome process may slow down the progress of the student.
- ⇒ With so much choice available to them in the ABC program and no adequate supervision, our children and their families will feel confused and stressed.
- ⇒ When issues related to a degree or education is being questioned, it is the quality and not the quantity of credits earned that count. The disadvantage is that excellent colleges are not places where degrees are sold, and attending college is more than getting a degree or

certification. Campus environment, continuous learning, and socio-cultural activities are crucial aspects in a person's 360-degree development.

Disadvantages of DigiLocker :

⇒ Restriction for Registration:

One of the massive drawbacks of using DigiLocker is that it comes with complex registration restrictions. You can only log in to this application with a valid mobile number or email address linked to your Aadhaar card.

⇒ Forgetting DigiLocker Number:

Student must remember their unique DigiLocker number to use it. Additionally, they need to remember the same to avoid trouble, like repeating the registration process and providing your Aadhaar details to get the number. This process will seem time taking, especially when they are in a hurry. So, student should note down the unique number somewhere to avoid such an instance.

⇒ Only Aadhaar Card Users Can Use the Facility:

Another disadvantage of the application is that it is only valid for users with a valid Aadhaar card. Therefore, if you make any corrections, you must check for your Aadhaar card application status to get an update. Additionally, even if you are an Indian citizen but do not hold a valid Aadhaar card, you will not be able to enjoy the benefits of the application.

⇒ Not for Non-Resident Indians (NRIs):

NRIs cannot use the DigiLocker application since their mobile numbers are not registered in India. To create an account with DigiLocker, you must have a mobile number registered in India and linked to your Aadhaar card.

⇒ Security Concerns:

There has been recent news of vulnerability with the account data regarding DigiLocker. There is a possibility that anyone who has the username of the account might be able to access your account's documents illegally. This can be done by hackers, mainly. They do not require a password or PIN to access your account.

VII. SIGNIFICANCE OF DIGILOCKER IN THE ACADEMIC BANK OF CREDITS

a) Document Upload and Storage:

Institutes can help students in creating their DigiLocker account and uploading their academic certificates such as mark sheets, certificates, and other important documents. These documents cannot be easily lost or damaged physically and in this case, can be safely stored in the cloud.

b) Document Verification and Sharing:

DigiLocker also offers an option for document verification and document authentication. This ensures that institutes can easily access and verify student documents for credit transfer or any other academic processes. It also becomes easier to share documents with external organizations or agencies that may require verification or authentication.

c) Seamless Transfer of Credits:

With the ABC system, students can build up the credits obtained from different institutes and transfer them from one institute to another as and when necessary. The use of DigiLocker ensures that there is an efficient transfer of verified documents and certificates, thus making the credit transfer process easier.

d) Enhanced Collaboration:

Students, institutes, and outside organizations can also participate in DigiLocker. Students can share specific documents or credentials with the potential employer, the committee that provides scholarships or other educational institutions so that the communication can be open and clear.

VIII. CHALLENGES AND FUTURE DIRECTIONS

Despite the fact that incorporating Digital Locker and ABC has various advantages, there are issues that one has to consider. Need to maintain data security and privacy is important as academic records are sensitive in most cases. Furthermore, widespread use entails the combined involvement of educational institutions, government, and technology vendors to facilitate seamless integration and compatibility. As for the future prospects of Digital Locker and ABC systems, further improvements can be made in the form of more aesthetically pleasing interfaces, compatibility with other digital services, and additional means of earning credits. In their growth these systems can help to change education in the direction of becoming more flexible, open, and focused on student's needs.

IX. CONCLUSION

Through the usage of DigiLocker, the management of educational documents has been enhanced. This makes the learning and administration process more efficient, as students can easily view and share their respective credentials. The Academic Bank of Credits has afforded the student the opportunity to interrelate between subjects of different fields without the worry of losing credits. It allows them to gain control of their educations and direct them to closely match their desired occupations. Digital Locker and the Academic Bank of Credits hold a strong synergy in the present system, which is a leap forward in the process of managing credentials. With the help of integrating the pros of both systems, India, is leading to the path of building a better and more efficient, flexible and accessible higher education system for all. These systems remain murky with the potential of completely transforming the delivery of education to be more relevant to students and the society as it presents itself today.

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