

# Academic Bank of Credits in Higher Education- A Study

Dr. V.Masulamani

*Lecturer in Commerce, GDC. Pakala, Tirupati Dt, Andhra Pradesh, India*

**ABSTRACT:** The Academic Bank of Credits is an online repository that houses the credit records that each student has accrued over their educational journey. Students will be able to access their accounts and be presented with several alternatives for enrolling in and withdrawing from schools and universities. Throughout the duration of higher education, there will be "multiple exits" and "multiple entries," and credits will be transferred through the ABC without any problems.

At any given time, ABC can be regarded as a reliable source to check a student's credit history. Therefore, the idea behind ABC serves as motivation to increase faculty productivity and assist students in adopting a multidisciplinary learning style. It reflects its commitment to enhancing academic mobility and flexibility.

National Education Policy (NEP) 2020 recommends the establishment of an Academic Bank of Credit (ABC), which would digitally store the academic credits earned from various recognized HEIs so that the degrees from HEIs can be awarded considering credits earned. The major functions of ABC are registration of HEIs under the ABC scheme and opening, closure and validation of academic accounts of students, credit verification, credit accumulation, credit transfer/redemption of students and promotion of the ABC among the stakeholders. This article highlights the ABC s in Higher Education.

**KEY WORDS:** ABC, APAAR, UGC

## 1.INTRODUCTION

Credit” means the standard methodology of calculating one hour of theory or one hour of tutorial or two hours of laboratory work, per week for a duration of a semester (13-15 weeks) resulting in the award of one credit; which is awarded by a higher educational institution on which these regulations apply; and, Credits’ for internship shall be one credit per one week of internship, subject to a maximum of six credits;

Academic Bank of Credits” means an academic service mechanism as a digital or virtual or online

entity established by the Commission with the approval of the Central Government, to facilitate students to become its academic account holders, thereby paving the way for seamless student mobility between or within degree-granting Higher Educational Institutions through a formal system of credit recognition, credit accumulation, credit transfers and credit redemption to promote distributed and flexible teaching-learning;

The Academic Bank of Credits is an educational digital platform created to facilitate students’ seamless mobility between or within degree-granting Higher Education Institutions (HEIs) through a formal system of credit recognition, credit accumulation, credit transfers, and credit redemption in order to promote distributed and flexible teaching and learning. The ABC platform will provide students with the opportunity to register for a unique ABC ID, an interactive dashboard to see their credit accumulation, and options to begin a choice-based credit transfer mechanism. In addition, the student self-registration module will enable accurate identification of candidates who want to check and transfer their credits depending on their needs.

For the effective implementation of this student-centric facility, it is essential that all Central Universities, with the approval of their statutory authorities/ amendment of extant ordinances, register with the ABC and monitor the development and operationalization of the ABC programme at the university level. In this regard ABC has conducted an online meeting as follows:

- ✓ On 29th December 2022 meeting with Vice-Chancellors of Central Universities & Directors of IITs.
- ✓ In January 2023, meeting with Dean of Examination, Delhi University regarding uploading of NAD & ABC data.
- ✓ Scheduled the review meeting with All Central Universities VC’s from 24-01-2023 to 31-01-2023 regarding the ABC data uploading.

Scheduled the meeting with all Registrar/Controller of Examination/Nodal Officer of State, Private & Deemed to be universities of Bihar and Gujarat on 14-02-2023 at 11:00am, regarding the upload the data (credits data) for ABC and created the bulk ID's of students in ABC. The ABC platform allows for the development of numerous roles, such as creation of student and academic accounts, to arrange credit accumulation and exchange at various levels. The main objective of this documentation is to provide students and academic institutions with step-by-step instructions and to acquaint them with the registration procedure and all the functions of ABC application.

#### 1.Features of Academic Bank of Credit

The program will cover every type of course that Higher Education Institutes provide and that the University Grants Commission (UGC) recognizes, including diploma, certificate, post graduate, graduation, and PhD programs. It includes courses delivered via any format, including online, open, and distance learning, as well as traditional classroom courses.

Enables educational establishments to submit and preserve the authenticity of the credits Maintains the legitimacy and security of student credits→ Simple financial transfer using digital means Accelerated acknowledgment of credit Students enrolled in programs like SWAYAM, NPTEL, V-Lab, and others that offer courses are also eligible to use Academic Bank of Credit's services.

The credits that students receive typically have a seven-year validity, unless specifically noted for that specific course; beyond that time, the credits will expire.

The ABC will only accept documents from the higher education school that the student is enrolled in, and will not accept any other type of course document. These institutions are in charge of routinely depositing these credits into the student's ABC account.

#### 2.FUNCTIONS OF ACADEMIC BANK OF CREDIT

- a) The Academic Bank will be accountable for opening, closing, and confirming the academic accounts of students.

- b) It will handle duties like student credit accumulation, credit verification, and credit transfer/redemption. The courses consist of distant learning and online courses provided by institutions and the government.
- c) Students can redeem the academic credits they have earned, and their validity will last for up to seven years.
- d) Students can apply for direct admission to any university for the second year after earning their credits.
- e) Since the validity is for a maximum of seven years, students must reapply within that time frame.

#### 3.IMPORTANCE OF ACADEMIC BANK OF CREDIT

- a) ABC Gives students more flexibility in selecting their academic programs and courses. Permits the student to leave school at any time throughout the academic year and, if qualified, exchange the credits for a certificate or diploma.
- b) They can use the credits to their advantage to re-enroll in the same school or any other in the future to finish their education.
- c) Institutions cannot force students to enroll in courses despite their desire to make money.

#### 4.HOW DOES THE ACADEMIC BANK OF CREDITS WORK?

Faculty could review student credit records by referring to the Academic Bank of Credits (ABC), as I previously informed you. In order for the pupils to participate in ABC, they must adhere to the specified rules.

##### 4.A. Opening the ABC Account

The students must open an Academic Bank Account first and foremost.

They could demand facts like their name, address, certifications, course details, etc to create the ABC account. Students will be issued a special ID and password that they can use to check their credits earned at any time.

- i. Procedure of Registration in Academic Bank of Credits:

Visit

➤ <https://www.abc.gov.in/>

➤ Click on My Account => Student

- If you already have a digi locker account, sign in using mobile/user name and PIN. 4. For new user, click
- <https://digilocker.meripehchaan.gov.in/signup/>
- Enter mobile number and click “Generate OTP”. Submit the OTP and click on Verify.
- Fill all necessary details.
- Select Gujarat University and then click on Verify.
- You will get your ABC ID. Submit these details with your Enrolment number to your college/department for university records when required.

#### 4.B. Credits Information as per Courses

A student will automatically receive credits for each course they enroll in and pass their exams. Schools must complete the forms and upload the deposits made to the students' Academic Credit Bank accounts via the online portal.

#### 4.C. Evaluation & Verification of Credits

The Academic Credit Bank will periodically conduct any type of credit appraisal and verification. Students must contact the ABC for further procedures if they wish to transfer their credits. It will support process regulation with the highest level of authenticity.

#### 4.D. Types of Courses

Online & offline – both types of courses are included in the scheme. Some of the important ones include National Schemes such as– NPTEL, SWAYAM, V-LAB. Thus, the ABC will cover almost all types of courses including distance learning courses to help students of every possible stream.

#### 4.E. Credit's Validity

Students' acquired credits are good for seven years. However, depending on the kind of courses or fields, the validity of credits may vary. When this happens, ABC will inform the pupils of the specifics of the exclusions. A student has seven years to use the credits they have earned, even if they take a hiatus from their studies or are unable to continue.

### 5. AUTOMATED PERMANENT ACADEMIC ACCOUNT REGISTRY (APAAR)

The Automated Permanent Academic Account Registry, or APAAR, is a unique identity system created for all Indian students. Aligned with the new

National Education Policy of 2020, this effort is a part of the Union government's 'One Nation, One Student ID' program.

In order to digitally save, manage, and access all of their academic credits—including degrees, diplomas, certificates, training information, and extracurricular accomplishments all Indian students must register for APAAR ID, a special 12-digit code. This ID works as a digital identity for the student in the sphere of education.

The APAAR ID acts as a link to Digi Locker, an online repository, where students securely store essential documents like exam results. Linked to the Academic Bank of Credits (ABC) via the APAAR ID, it receives academic credits from institutions through the National Academic Depository. This streamlines authentication for admissions or job applications, simplifying the verification of academic records.

APAAR tracks student achievement and streamlines academic data to improve accountability and transparency in education. It improves productivity, fights fraud, and incorporates extracurricular activities for a comprehensive approach to student development. With a variety of applications, APAAR helps data-driven decision-making in educational institutions and streamlines the transfer process. In order to increase their access to opportunities, it also makes it simple for students to exchange their academic records.

Personalised learning for early education, targeted interventions for K12 platforms, customised study plans for test preparation, and skill gap analyses with industry-relevant content for up skilling programs are just a few of the special benefits that APAAR offers in the ever-changing world of educational technology.

### 6. BENEFITS OF APAAR

- Individual Student/Lifelong Learner, Teacher and Parent
- Individual School (UDISE/CBSE/ICSE/IB/ State Education Boards)
- Individual HEI (Universities/INIs, Autonomous Colleges, Stand-alone Institutes etc)
- Public Skilling Entities (Skill India Digital/MoSDE/State Skilling Corporations or Councils)
- Private Skilling Entities (EduTech Companies)

- Regulatory Authorities (UGC,AICTE, ICMR,BCI etc., and the Ministry of Education)

APAAR gives schools more control by organising vital student data for better academic management, streamlining operations, and making complicated activities like admissions simpler. APAAR uses digital data analytics to help schools create informative reports, improve their methods of instruction, and move towards a paperless future. With this transformative approach, teachers can fully concentrate on their primary goal of providing pupils with a high-quality education.

Through expediting administrative procedures, offering insightful academic guidance, directing career development, and fostering industrial linkages, APAAR revolutionises higher education. It streamlines administrative duties like record keeping and admissions, provides information about student performance, helps with career counselling, and strengthens ties between employers and students in higher education. APAAR is a dependable partner for universities, taking care of the little things so that they may concentrate on fostering settings that support student and professional development.

By combining academic records and accomplishments into a single digital academic passport that is simple to verify, APAAR revolutionises the way students engage with education. It guarantees smooth transfers between educational establishments, promoting continuous learning experiences. APAAR encourages students to take responsibility for their academic performance in a supportive learning environment by emphasising experience enhancement.

#### 7. USES OF ABC

The Academic Bank of Credits (ABC) is a system that helps students in India study across higher education institutions. It has several uses, including:

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

- f) Students can transfer credits from one program to another.
- g) Credits are recognized quickly.
- h) The ABC promotes flexibility and mobility, allowing students to pursue learning opportunities throughout their lives.
- i) The ABC acknowledges and validates knowledge, skills, and competencies acquired through informal and non-formal learning experiences.
- j) The ABC offers flexible pathways to academic achievement, including part-time study, online learning, and competency-based assessments.
- k) The ABC increases the student's freedom in choosing their courses and academics.
- l) Students can drop out in any year and then exchange the credits earned so far with a certificate/diploma if they are eligible.

#### 8. CONCLUSION

Academic Bank Accounts means an individual account with the Academic Bank of Credits opened and operated by a student, to which all academic credits earned by the Student from course(s) of study are deposited, recognised, maintained, accumulated, transferred, validated or redeemed for the purposes of the award of degree/diploma/certificates etc. by an awarding institution;

#### 9. REFERENCES

- [1] [https://mu.ac.in/wp-content/uploads/2022/10/CIRCULAR Academic Bank Credits ABC UNIV DEPT COLLEGES.pdf](https://mu.ac.in/wp-content/uploads/2022/10/CIRCULAR_Academic_Bank_Credits_ABC_UNIV_DEPT_COLLEGES.pdf)
- [2] Master Soft. (2023). What is Academic Bank of credits (ABC) in Higher Education Institutions?. Master Soft.
- [3] <https://www.iitms.co.in/blog/what-is-academic-bank-of-credit.html>
- [4] [https://www.ugc.gov.in/pdfnews/5266217 Draft version ABC Regulations 2021 SPT 0201-2021.pdf](https://www.ugc.gov.in/pdfnews/5266217_Draft_version_ABC_Regulations_2021_SPT_0201-2021.pdf)
- [5] Dr. Vinay Chandra Pathak (n.d) Academic Bank of Credit an Initiative for the Flexibility in India's Higher Education System International Journal of Creative Research Thoughts (IJCRT)
- [6] <https://www.erktrust.com/articles/the-academic-bank-of-credit/>
- [7] [https://www.researchgate.net/publication/373195831 Benefits of the Academic Bank of](https://www.researchgate.net/publication/373195831_Benefits_of_the_Academic_Bank_of)

Credits ABC According to New Education Policy NEP 2020

- [8] Dr. Sharad Phulari , Dr. Amruta Pawar , Shruti Desai , Siddhesh Lokhande (2022) National Education Policy -20's Academic Bank of Credits- Meaning, Process, Merits-Demerits International Journal of Advanced Research in Science, Communication and Technology (IJARSCT) Vol. 2, 5
- [9] <https://www.eklavya.com/blog/academic-bank-credits/>
- [10] <https://opportunities.insight.britishcouncil.org/news/market-news/all-indian-higher-education-institutions-asked-adopt-academic-bank-of-credits>
- [11] Dr. Mukund Shriram Bhandari (2022) New Education Policy (NEP) and Academic Bank Credit (ABC) International Journal of Innovative Research In Technology Vol 8,12.
- [12] Academic Bank of Credits. Ministry of Education Government of India, accessed, 2020-2022. <https://www.abc.gov.in> 5.
- [13] [https://www.abc.gov.in/assets/resources/AcademicBank-of-redits\\_User\\_Manual\\_V3.pdf](https://www.abc.gov.in/assets/resources/AcademicBank-of-redits_User_Manual_V3.pdf)
- [14] Terrence C Mason, Robert F Arnove, Margaret Sutton. "Credits, curriculum, and control in higher education: Cross-national perspectives" Higher Education,2001:42:107–137.
- [15] Deka M. NEPs Academic Bank of Credit Explained. NDTV Education, 2021. <https://www.ndtv.com/education/neps-academic-bankof-credit-explained>.