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ESTABLISHMENT AND OPERATION OF ACADEMIC BANK OF CREDITS (ABC) IN HIGHER EDUCATION

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Abstract- The NEP, 2020 reiterates the holistic and multidisciplinary education. Even engineering institutions, such as IITs, will move towards more holistic and multidisciplinary education with more arts and humanities. The Academic Bank of Credits (ABCs) shall be a national-level facility to promote flexibility of curriculum framework and interdisciplinary academic mobility of students across HEIs with appropriate credit transfer mechanism. It will enable the integration of multiple disciplines of higher learning, leading to the desired outcomes including enhanced creativity, innovation, higher order thinking and critical analysis. Academic Bank of Credits is essentially a credit-based, and highly flexible, student-centric facility. Students are eligible for Credit transfer, Credit accrual and Credit redemption through ABCs. The present article enlighten the readers with regard to Objectives of ABCs ; Functions of ABCs ; Organizational Structures of ABCs ; Implementation Plan for ABCs ; and Eligibility Criteria for HEIs to register with ABCs. The Regulations presented in this article are called as the University Grants Commission (Establishment and Operation of Academic Bank of Credits in Higher Education) Regulations, 2021 which will be implemented from the academic year 2021-22.

Keywords- Holistic and Multidisciplinary Education, Academic Bank of Credits (ABCs), Academic Flexibility, Credits, Academic Bank Account, Autonomous College, Higher Education Institutions (HEIs)

I. INTRODUCTION

The NEP, 2020 reiterates that a holistic and multidisciplinary education, as described in India's past, is indeed what is needed for the education of India to lead the country into the 21st century and the fourth industrial revolution. Even engineering institutions, such as IITs, will move towards more holistic and multidisciplinary education with more arts and humanities. Students of arts and humanities will aim to learn more science and all will make

an effort to incorporate more vocational subjects and soft skills.

Large multidisciplinary universities and colleges will facilitate the move towards high quality holistic and multidisciplinary education. Imaginative and flexible curricular structures will enable creative combinations of disciplines for study, and would offer multiple entry and exit points, thus removing currently prevalent rigid boundaries and creating new possibilities for life-long learning. The structure and lengths of degree programmes shall be adjusted accordingly. The 4-year multidisciplinary Bachelor's programme shall be a preferred option since it provides the opportunity to experience the full range of holistic and multidisciplinary education in addition to a focus on the chosen major and minor as per the choices of the student.

In this backdrop, the NEP, 2020 proposes that an Academic Bank of Credit (ABC) shall be established which will digitally store the academic credits earned from various recognized HEIs so that the degrees from an HEI can be awarded taking into account credits earned. Accordingly, the UGC with the approval of the Central Government framed the Regulations for establishment and operation of Academic Bank of Credits (ABC) in Higher Education and notified in the Gazette of India, F. No. 14-31/2018 (CPP-II) dated 28th July, 2021. These Regulations are applicable to all Universities in India; the institutions Deemed – to be Universities; and the Autonomous Colleges.

The operational meaning of the term Academic Bank of Credits (ABC) means an academic service mechanism as a digital/virtual/online entity established to facilitate students to become its academic account holders, thereby paving the way for seamless student mobility between or within degree-granting HEIs through a formal system of credit-recognition, accumulation, transfers and redemption to promote distributed and flexible teaching-learning.



ABC shall be a national-level facility to promote flexibility of curriculum framework and interdisciplinary or multidisciplinary academic mobility of students across HEIs in the country with appropriate credit transfer mechanism and shall facilitate students to choose their own learning path to attain a Degree or Diploma or PG Diploma or academic qualification, working on the principle of multiple entry – multiple exit as well as any-time, any-where, and any-level learning. It will enable the integration of multiple disciplines of higher learning, leading to the desired outcomes including enhanced creativity, innovation, higher order thinking and critical analysis. It will provide significant autonomy to students by providing extensive choice of courses for a programme of study, flexibility in curriculum, novel and engaging course options across a number of higher education disciplines or institutions.

II. OBJECTIVES OF ABCs

1. To promote student centricity with learner-friendly approaches in higher education across the country and promote a more inter-disciplinary approach in higher education.
2. To enable students to select the best courses or combination of courses to suit their aptitude and quest for knowledge.
3. To permit students to choose a pace for their studies along with the associated logistics and costs.
4. To allow students to tailor their degrees or make specific modifications or specializations rather than undergoing the rigid, regularly prescribed degree or courses of a single university or autonomous college.
5. To enable multiple entry-multiple exit for students to complete their degrees as per their time preferences, providing mobility across various disciplines and HEIs for Degree or Diploma or Post Graduate Diploma or Certificate programme or Course work for the Ph.D. programme.
6. To support, procedurally, the teaching-learning activities to happen in a distributed and blended manner through integration across campuses or universities or autonomous colleges with increased mobility.
7. To facilitate lifelong learning amongst all, i.e., formal and informal students from both full-time and part-time modes.
8. To satisfy the students' quest for knowledge, freedom to choose and change their academic directions, connect different domains of knowledge and help them acquire the right foundations and building blocks to pursue their life goals.

III. FUNCTIONS OF ABCS

ABCs shall deposit credits awarded by the Registered HEIs, for courses pursued therein, in the Academic Bank Account (ABA) of the students and the validity of such credits shall be as per norms and guidelines issued from time to time.

ABC shall register HEIs under these regulations, ensure the opening, closure and validation of ABA and shall also ensure credit-verification, accumulation, transfer or redemption for students.

Courses undergone by the students through the online modes through National Schemes like SWAYAM, NPTEL, V-Lab, etc., or of any specified university shall also be considered for credit – transfer and accumulation.

The functions of ABC are not limited to distance/a non-contact mode; and shall extend to various existing and futuristic teaching models and may also cover credits obtained in theory or practical.

The norms with regard to the curriculum – content and transaction, educational technologies used, their timings, evaluation methods, attendance shall be as decided by the Registered HEI, and shall be consistent with the overarching policy and philosophy of holistic, multidisciplinary education under NEP, 2020.

Credits earned and deposited with ABC shall be valid for the purpose of redemption of a degree/diploma/PG diploma or certificate, for duration as specified by the credit-awarding and accepting HEI subject to a maximum duration of seven years.

ABCs will encompass all HE programmes coming under the UGC, AICTE, and the NCTE; credits in professional programmes of study in respect of other disciplines may be included with the approval of the appropriate professional standards setting body and the Central Government.

ABCs shall also facilitate the credit-recognition and redemption process who may opt, according to their individual choice, for all courses, not falling in any particular subject domain, but fulfilling the total credits requirement for the UG degree to be awarded by a Registered HEI and such UG degree to be awarded by the HEI may be specified by the UGC.

In addition to the Choice Based Courses undertaken by a student as a part of the specific HE



programme in Registered HEIs, students shall also have freedom to take additional courses of their aptitude, beyond the curriculum prescribed for such degree programme, and accrue credits in their respective *AB Account*, to which all academic credits earned by the student from course(s) are deposited for the purpose of the award of degree/diploma/certificates, etc.

Credits obtained by students by undergoing Skill-courses from a Registered HEIs offering Vocational Degree or Diploma or Post-Graduate Diploma or Certificate programmes are also eligible for accumulation and redemption of credits through the ABCs.

IV. ORGANIZATIONAL STRUCTURE OF ABCs

ABCs shall be a digital/virtual/online store-house entity of academic credit data base of HEI with students as its stakeholders.

It shall be established, on the lines of the *National Academic Depository* with a dynamic website providing all the details of ABCs and its operational mechanism for the use of all the stakeholders.

It is a bank for academic purposes, with students as academic account holders to whom, the ABCs shall provide a variety of services including credit – verification, accumulation, transfer or redemption and authentication of academic awards. Further, authentication of academic credits or awards shall not be construed as an encroachment of the statutory powers of the HEIs registered with ABCs.

ABC shall act as a body empowered by the Central Government or the UGC to provide authenticated records of credits earned by the student. Further, the requirement of credits as well as essential components of study for award of any UG/PG/Diploma/Certificate shall be as prescribed by the Registered HEIs.

V. IMPLEMENTATION PLAN FOR ABCs

Registered HEIs shall, with the approval of their statutory authorities, amend the existing Ordinances relating to Course – registration, requirements, acceptance for inter-disciplinary and multi-disciplinary courses, Credits to be offered to such courses, Credits – transfers and acceptance from other HEIs, nature of grades to be awarded, etc.

Registered HEIs shall encourage students to design their own degrees utilizing Courses selected by the student from among courses offered by one or more of the Registered HEIs. Provided that the student shall be required

to earn at least 50 per cent of the credits from the degree/diploma/certificate awarding HEI as well as the required number of credits in the core subject area in which the student is enrolled. Further, the students availing flexibility under ABCs are entitled to subscribe only to Courses of their choice and aptitude, so as to enable them to accumulate credits and not to the entire programme of study.

Every Registered HEI shall provide guidance and counselling to all students desirous of opening an ABA with ABCs, with regard to the utilization of the services of ABCs in terms of Credit – definition, accumulation, transfer, redemption, as well as, in respect of the opening, closure and validation of ABAs of students. Credits earned by students shall be deposited in the respective ABA with ABC and shall be valid for not exceeding seven years as specified by the credit awarding institutions. Provided that once any credit is redeemed for the award of the aforementioned academic qualification, such credit shall be irrevocably debited from the respective student's ABA. The student shall be eligible for award of Degree/Diploma/Certificate from the HEI provided the candidate fulfils the norms of sufficiency of total number of credits and of the nature of credits approved by the Registered HEI. Once used, or redeemed credits earned by a student cannot be re-used for the award of any other formal academic qualifications.

A Registered HEI, with the approval of its statutory authorities, shall be encouraged by ABC to allot the structure of courses offered by it as core courses or core electives or open electives or skill enhancement electives or ability enhancement electives, etc., with appropriate credit requirements, in order to promote *multi-disciplinary* or *inter-disciplinary* higher education.

In awarding academic degrees, etc., the Registered HEIs shall follow the norms and guidelines with regard to the number of credits, and duration of time, stipulated by the UGC or the professional standards setting bodies. In respect of time duration, a student pursuing academic qualifications under the ABC scheme may, after earning the stipulated credits, avail a relaxation of a maximum of one semester, provided the duration of the course or programme is of two-years or more.

VI. ELIGIBILITY CRITERIA FOR HEIS TO REGISTER WITH ABCs

Universities and Autonomous Colleges which are accredited by either NAAC with minimum 'A' Grade or by NBA for at least three programmes with a minimum score of 675 ; or top 100 National Institutional Ranking Framework (NIRF) or those Indian HEIs appearing in top



1000 world ranking of Quacquarelli Symonds (QS)/Times Higher Education (THE) ; Institutions of Eminence or Institutions of National Importance are eligible to register with ABCs. Accreditation/ranking status must be valid at the time of registration with ABCs.

HEIs shall obtain approval from their respective statutory authorities, such as Governing / Executive Council/Syndicate/Board of Management/ Academic Council, etc., to apply for registration with ABCs. These institutions shall be required to admit students to individual courses, in addition to their admissions to full degree programmes. Such institutions shall be permitted to have additional seats in these course(s), subject to prior approval from the professional standard setting bodies. In respect of courses, not coming under the purview of any professional standard setting the Registered HEI may create supernumerary seats with the approval of its statutory authorities, subject to availability of required infrastructure. These institutions may also offer a set of Courses, exclusively for the purpose of the ABCs Scheme.

Registered HEI shall have the appropriate educational infrastructure in terms of audio-visual facilities, e-resources, virtual classrooms and studios, etc., and specifically high bandwidth internet connectivity to support ODL or Online Courses or programmes and other infrastructural facilities for face to face theory or practical, or training courses as specified under the relevant UGC Regulations and/or Statutes or Ordinances of the HEI.

A Registered institution shall have a webpage on its website containing details of the facility of ABCs, list of all Registered HEIs, guidelines or SOP for the students to utilize the facility more effectively, along with a link to the website of ABCs.

VII. CONCLUSION

These Regulations may be called as the **University Grants Commission (Establishment and Operation of Academic Bank of Credits in Higher Education) Regulation, 2021**. Academic Bank of Credits shall provide to every student the facility to open unique or individual Academic Bank Account in digital form ; and the account holder shall be provided with a unique ID and access to the Standard Operating Procedure (SOP). Credits obtained by undertaking Courses in Registered HEIs during or after the academic year 2021-2022 alone eligible for Credit transfer, Credit accrual and Credit redemption through Academic Bank of Credits. For carrying out the purposes of the ABCs, the UGC may provide such financial and administrative assistance to the ABCs, as it may deem fit. *Academic Bank of Credits is essentially a credit-based, and highly flexible, student-centric facility.* A Registered HEI

may fix its Course fee based on the number of credits of a course for which the student is enrolled. The HEI shall pay a fee for registration as an eligible institution under these Regulations, which shall be determined with the prior approval of the Central Government or the UGC, as the case may be.

Registered HEIs shall offer teacher or staff training, mentoring, academic and administrative audit and other measures for improving the quality of performance of the ABCs facility and promotion of holistic/multidisciplinary education with the support of ABCs facility which may be in the form of Faculty Development Programmes or Quality Improvement Programmes or Professional Development Programmes or Technology Incubation Programmes. The strategy for the Quality Assurance of the Implementation of ABCs shall be developed by the IQAC of the concerned University or autonomous college or any other mechanism as may be decided by the Registered HEI. Every Registered HEI shall upload annually all the details of ABCs along with measures undertaken for Quality – assurance, sustenance and enhancement. There shall be an ABCs – Grievance Redressal Mechanism at the Central Government/UGC/HEI registered with ABCs to address the grievance/appeals of students.

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