



Academic Bank of Credit an Initiative for the Flexibility in India's Higher Education System

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Abstract

Flexibility has long been a feature of the delivery of learning in higher Education. Flexible learning empowers students by offering them choices in how what when and where they learn. Academic bank of credit is based on principle of distributed and flexible teaching learning that allows a student to learn as per his or her convenience, drop education mid-way and pick it up again as per choice and convenience. This will also address curtailing the dropout ratio while also improving gross enrolment ratio (GER). The NEP aims to increase the gross enrolment ratio (GER) to 50% by 2035. India now has the second largest higher Education system in the world, with 40,924 HEIs and 37 million students. The flexibility in the system to pick credits from different institutions would no doubt drive mobility amongst students to move between institutions in the country as well as overseas.

Keywords: Academic Bank of Credit, Higher Education, Lifelong learning

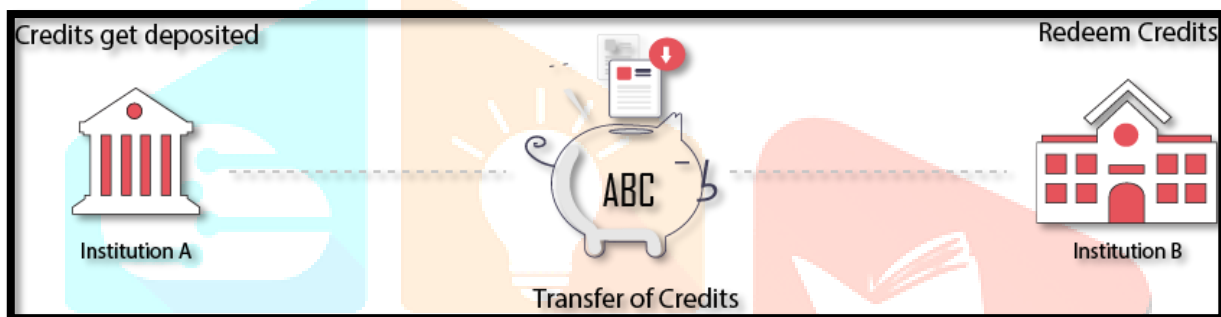
ABC is an online entity to be established and managed by the ministry of education. It will function much like a commercial bank with students as account-holders to whom the bank provides services, including credit accumulation, credit transfer, credit redemption through the opening, closure and validation of accounts. Students who pursue education as freelancers can also accumulate credits. These credits can be deposited to student accounts. After the accumulation of credits, a student can redeem these in order to get any academic degree. It works on the principle of MEME as well as "anytime learning, anywhere learning, and any level learning". It can facilitate the integration of campuses by creating student mobility within the university system. ABC can also help integrate skills into a credit-based system by providing a credit recognition mechanism. It will, however, not give awards, degrees or certificates. Opening an account with ABC is not mandatory.

Under the ABC, a student can earn a degree from any HEI, with multiple entry and exit options. Instead of spending three years in one college, a student can seamlessly switch over from one college to another one. In order to earn a degree, a student will now require to hold a certain number of credits under his or her account. The UGC has notified 'The University Grants Commission (Establishment of Academic Bank of Credits in Higher Education) Regulations, 2021' in the Gazette of India on July 28, 2021. In its circular dated January 12, 2022, the UGC had informed that an amendment has been made on December 28, 2021 in the regulation. In the original regulation, the UGC had made it compulsory for HEIs that received 'A' grade

from the National Assessment and Accreditation Council (NAAC) or fall in the top 100 National Institutions Ranking Framework (NIRF) rankings, to register for ABC. But after the amendment, any college or university, irrespective of their NAAC or NIRF ranking, are allowed to participate in the ABC scheme. It has also brought IITs, IIMs and institutes of national importance under this scheme as well.

The ABC platform will provide students (having a Digi Locker account) 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. The ABC platform is a virtual repository or credit database built along the lines of the National Academic Depository, created and maintained by the Ministry of Electronics and Information Technology, that would "store" the credit scores obtained by students in an online platform. 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. Students can also perform credit transfer initiation requests and a follow-up view request status effectively, just like in a traditional bank. In a nutshell, the ABC will make it easier to recognise, transfer, and redeem credits.

How ABC WORKS:



For example, if a B.A student studies in one college, he or she can change college after one year. He or she can join the same course after a break. Until then, the credits the student earned in that one year will be maintained in their ABC account and it can be used when the student re-joins the same course in any other college. While 50 per cent of the course is made up of the core subjects the student has enrolled in, the other 50 per cent is made up of electives chosen by them. These electives can be pursued from any institution across the country, through online or offline or both. The final degree is to be awarded by the university in which the student has enrolled for his major subject.

A credit value is assigned to a course that counts toward the completion of a program's credential. A programme is designed in such a way that it includes a pool of courses from the various course categories, such as Core courses, Core electives, and so on. All such courses will be assigned credits, which indicate the amount of time in hours that should be allotted to complete the course. ABC gives the student the freedom to complete such courses from any institution of his choice at any time when the course is available.

To expand the ABC program's reach, all higher education institutions are urged to implement the following steps immediately:

The institutions must register on ABC's official website.

Furthermore, they need to publish data on student credits earned during or after the academic year.

To actively promote students in opening Academic Bank accounts on the ABC portal, the institutions should inform them of the ABC feature.

The institution should also include a hyperlink to the ABC URL on the homepage of its website.

Additionally, they must designate nodal officers to carry out ABC and update their websites with relevant information.

Conclusions:

ABC will promote quality, flexibility, and collaboration alongside access and equity to improve the efficacy of the higher education system. Such academic credit banks are already functional in many developed countries like Canada, Australia, UK and South Korea. The main objectives of the ABC are to promote student centric higher education system and enable students to select courses and institutions; allow them to choose a pace for their studies to complete their degrees as per their choice. ABC will promote flexibility, equity, quality, access, transparency and collaboration to improve the competitiveness and efficiency in India's higher education system. ABC gives higher education system a space that will move from rigidity to flexibility, make student centric knowledge creators instead of users of knowledge and their holistic development and make them job creators rather than job seekers. With proper implementation of ABC higher institutions can offer more flexible educational opportunities and wider access to education.

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