63

Role of Academic Bank of Credits (ABC) and National Academic Depository (NAD) in NEP 2020

Amitbhai Gurjibhai Vasava

Assi. Professor

Shri H. S. Shah College Of Commerce, Modasa.

ABSTRACT

In the modern trends of technology, the global world is changing and taking a digital shape. Improvements in agriculture, industry and services with the latest technology have led to a healthy, safe and secure life for humans. Radical changes are taking place in the educational structure under the new education policy 2020 in India. Efforts are being made to make special use of technology in education considering the educational structure, curriculum, student and teacher. Government of India is now demonetizing paperless documents. The Government of India, under the new educational policy 2020, in coordination with the Academic Bank of Credit, National Academic Depository and DigiLocker, is alerting all the higher educational institutions of the country to keep the academic documents (mark sheets, certificates and degrees and other documents) of the students safe for a long time. The educational institution and the student will be very useful. In the year 2022, a total of 1,222 educational institutions have registered in the Academic Bank of Credit and 1,224 in the National Academic Depository. In the country, Maharashtra has the highest number of registrations at 110 and Mizoram 3, Goa 3 and Chandigarh 3. While in National Academic Depository, the highest number of registrations has been registered in Maharashtra 1,559 and the least in Andaman Nicobar 2 In Academic Bank of Credit during the month of April (2022), a total of 87,2550 accounts were opened and credit was deposited in 1,47,322 accounts. 20, 21,550 have been opened in Indira Gandhi National Open University during the year 2023. In the National Academic Depository, Karnataka has more than 100-mark sheets,

Volume 8, Special Issue 6, May 2023
NATIONAL EDUCATION POLICY 2020: CHALLENGES & PROSPECTS IN ACADEMIA & INDUSTRY

Page No. 624

certificates and degrees totaling 4,82,21, 955 and Andaman Nicobar has the least. 0 have been deposited in Diu-Daman. Jammu and Kashmir Board of School Education has been the most active with 2,16,171 numbers in the National Academic Depository during the month of April (2022). Under the new education policy, Academic Bank of Credit, National Academic Depository and DigiLocker are being coordinated.

Keywords: Academic Depository, Digital Certificates, E-verification of Mark Sheets, Academic Bank of Credits, DigiLocker, Dematerialization of Academic Records, Certificate ID, NEP 2020.

1. Introduction

This National Education Policy 2020 is the first education policy of the 21st century and aims to address the many growing developmental imperatives of our country. This Policy proposes the revision and revamping of all aspects of the education structure, including its regulation and governance, to create a new system that is aligned with the inspirational goals of 21st century education, including SDG4, while building upon India's traditions and value systems. The National National Education Policy 2020 4 Education Policy lays particular emphasis on the development of the creative potential of each individual. It is based on the principle that education must develop not only cognitive capacities - both the 'foundational capacities 'of literacy and numeracy and 'higher-order' cognitive capacities, such as critical thinking and problem solving – but also social, ethical, and emotional capacities and dispositions.

Academic Bank of Credits has been established on the lines of the National Academic Depository (NAD), in the sense, NAD is the backbone of ABC, where the students' academic data are held and academic awards are stored (i.e., storehouse of academic awards). Despite the fact that ABC enables students to register or commence credit transfer, the final outcomes of credit redemption and issuance of certificates, as well as the compilation of award records are administered by academic institutions via the NAD Platform. Hence being the owner of academic awards, Academic Institutions must mandatorily register themselves under ABC via NAD.

Volume 8, Special Issue 6, May 2023
NATIONAL EDUCATION POLICY 2020: CHALLENGES & PROSPECTS IN ACADEMIA & INDUSTRY

Page No. 625

2. Academic Bank of Credit (ABC)

The Academic Bank of Credit (ABC) scheme is an initiative by the Government of India under the New Education Policy (NEP) 2020 introduced in July 2020. The ABC system is intended to provide students with increased flexibility and mobility in their educational pursuits, allowing them to accumulate and transfer academic credits across different institutions and programs.

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 recognize, transfer, and redeem credits.

Volume 8, Special Issue 6, May 2023
NATIONAL EDUCATION POLICY 2020: CHALLENGES & PROSPECTS IN ACADEMIA & INDUSTRY

Page No. 626

3. Objectives of ABC

1. Student Centric: Promotion of student centric education system. It will allow the students of UG/PG courses to exit the course and enter within a stipulated period of seven years.

2. Students Interest: Promotion of student's interest in learning. It means to allow students to learn the courses of His/her interest. The choice of course, subject will be as per interest of learner.

3. Student Friendly Teaching Approaches: Online mode, offline mode, skill based education, traditional courses advance courses will be available to students.

4. It aims to give impetus to blended learning it allows the student to earn credits from various HEI, registered under the scheme.

5. Interdisciplinary Approach: Credits obtained by learner through skill courses from registered Higher Education Institutions are also eligible for accrual and redemption of credits through the ABC.

6. Uniform National Policy: National Education Policy 2020 typing to provide the uniform education system in nation. The ABC- of NEP is one of the major means to apply it. ABC is the provision of the National Education Policy 2020 which will allow students uniform education, as per his/her capabilities, interest, time, place, language, state, age, etc.

A Credit Bank for students

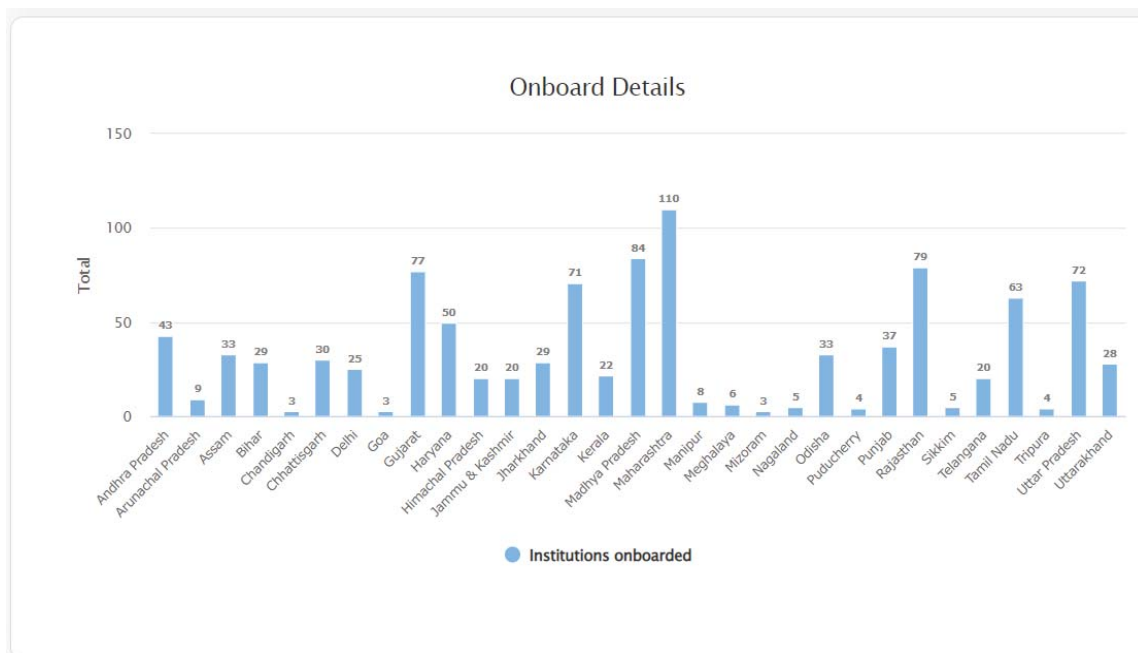Allows students to accumulate credits for prior learning experiences

89.00 Lacs	1242	251	147335	8.96 Lacs
Total No. of ABC IDs Created	Total No. of AIs (Universities, INIs) registered on ABC	Total No. of AIs that have uploaded marksheet (2021, 2022)	Total No. of ABC accounts with credit data	Total No. of credit data with ABC ID

Registration of Total Higher Education Institutions ABC ID

Volume 8, Special Issue 6, May 2023
NATIONAL EDUCATION POLICY 2020: CHALLENGES & PROSPECTS IN ACADEMIA & INDUSTRY

Page No. 627

Sr.no.	Name of Institutions	No. of Registration
1.	AICTE	167
2.	Central University	52
3.	Private University	326
4.	State University	330
5.	Autonomous College	91
6.	College	37
7.	Board	02
8.	Deemed to be University	106
9.	Central Higher Education Institution	104
10.	Others	07
Total ABC Accounts		**1,222**

State wise Higher Education Institutions ABC ID

Volume 8, Special Issue 6, May 2023
NATIONAL EDUCATION POLICY 2020: CHALLENGES & PROSPECTS IN ACADEMIA & INDUSTRY

Page No. 628

Month wise Creation of ABC ID

ABC ID creation monthwise
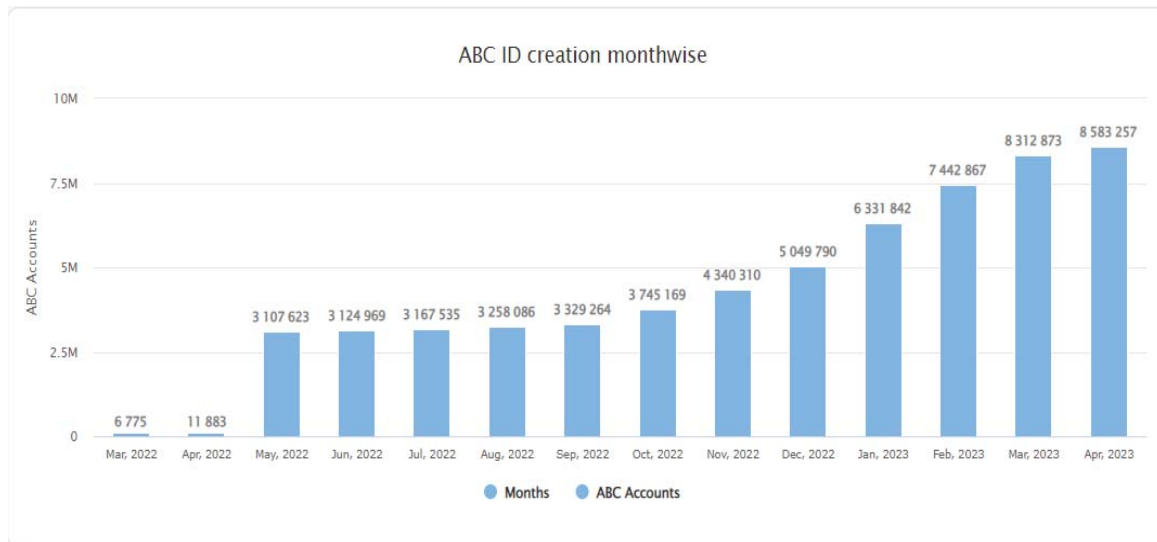
Month wise Credit data with ABC ID

Credit data with ABC ID

Volume 8, Special Issue 6, May 2023
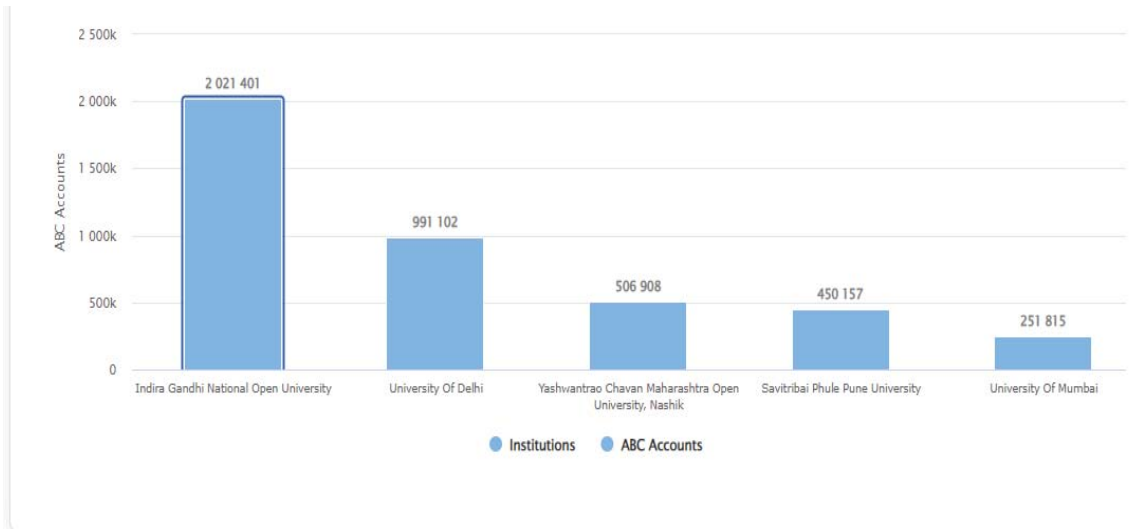**NATIONAL EDUCATION POLICY 2020: CHALLENGES & PROSPECTS IN ACADEMIA & INDUSTRY**
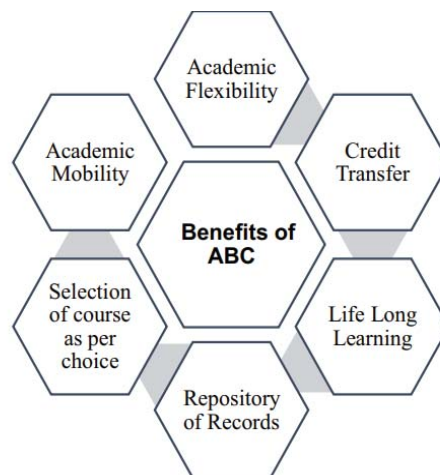
Page No. 629
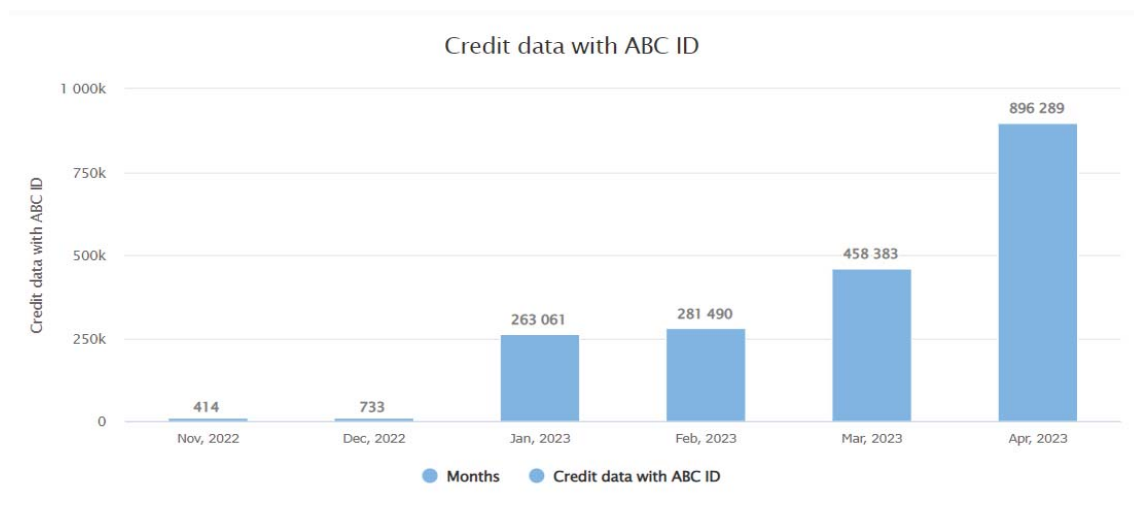
Top five institutions of Creation of ABC ID

4. Benefits of ABC

The Academic Bank of Credit in NEP India has several benefits for students, higher education institutions, and the Indian education system as a whole. Here are some of the key benefits:

1. Flexibility: The ABC will provide students with greater flexibility in designing their academic journey, enabling them to choose courses and programs that align with their interests and career goals. Students can earn credits from various institutions, which they can use to meet the requirements of a degree or diploma.

Volume 8, Special Issue 6, May 2023
NATIONAL EDUCATION POLICY 2020: CHALLENGES & PROSPECTS IN ACADEMIA & INDUSTRY
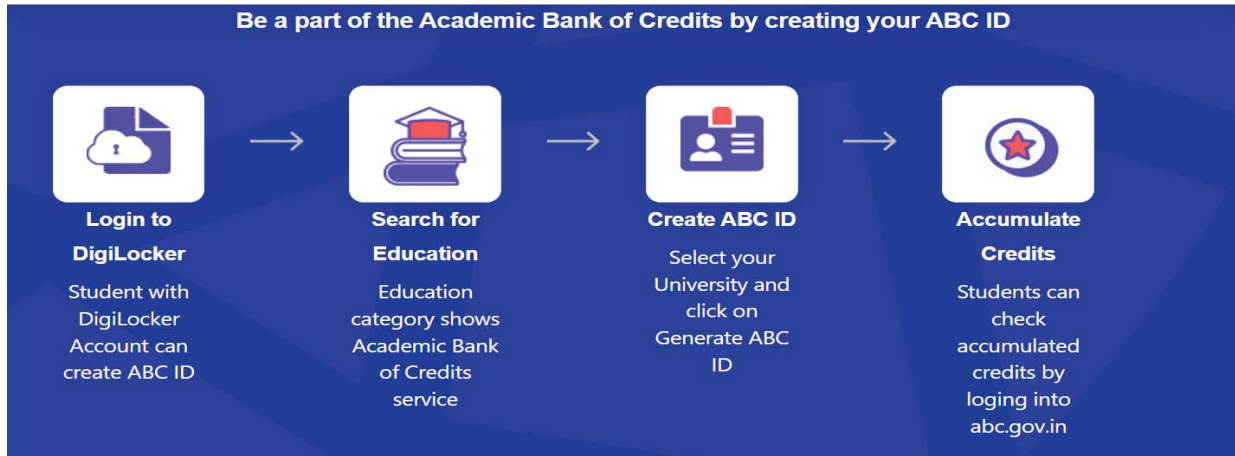
Page No. 630

Vidhyayana - ISSN 2454-8596

An International Multidisciplinary Peer-Reviewed E-Journal
www.vidhyayanaejournal.org
Indexed in: Crossref, ROAD & Google Scholar

2. Lifelong Learning: The ABC will promote lifelong learning andhttps://img1.digitallocker.gov.in/nad/assets/video/ABC_ID.mp4 skill development, encouraging students to take up courses and engage in learning activities throughout their lives. This will help students keep up with the changing job market and industry requirements.

3. Standardization: The ABC will ensure that the credit system is standardized and transparent, preventing discrepancies in the credit transfer process. This will ensure that students are given appropriate recognition for their academic achievements.

4. Quality Assurance: The ABC will encourage higher education institutions to maintain high academic standards, as the credits earned by students will be stored in a central repository. This will motivate institutions to maintain the quality of their academic programs.

5. Financial Benefits: The ABC will reduce the financial burden on students, as they can earn credits from multiple institutions and use them to meet the requirements of a degree or diploma. This will also reduce the dropout rates among students.

5. The procedure to enroll the ABC

The procedure to enroll the ABC:
Step 1. Visit abc.gov.in website
Step 2. Click My Account and select "Student"
Step 3. If you already have a digilocker account, sign in.
Step 4. For new user, click "Sign Up for Meri Pehchaan"
Step 5. Enter mobile number and click "Generate OTP".
Step 6. Submit the OTP and click on Verify.
Step 7. Fill all necessary details and then click on Verify.
Step 8.You will get your ABC ID. Get these details for college records.

Volume 8, Special Issue 6, May 2023
NATIONAL EDUCATION POLICY 2020: CHALLENGES & PROSPECTS IN ACADEMIA & INDUSTRY

Page No. 631

Be a part of the Academic Bank of Credits by creating your ABC ID

Login to DigiLocker — Student with DigiLocker Account can create ABC ID

Search for Education — Education category shows Academic Bank of Credits service

Create ABC ID — Select your University and click on Generate ABC ID

Accumulate Credits — Students can check accumulated credits by loging into abc.gov.in

6. National Academic Depository (NAD)

The vision of National Academic Depository (NAD) is born out of an initiative to provide an online store house of all academic awards. National Academic Depository (NAD) is a 24X7 online store house of all academic awards viz. certificates, diplomas, degrees, mark-sheets etc. duly digitized and lodged by academic institutions / boards / eligibility assessment bodies. NAD not only ensures easy access to and retrieval of an academic award but also validates and guarantees its authenticity and safe storage.
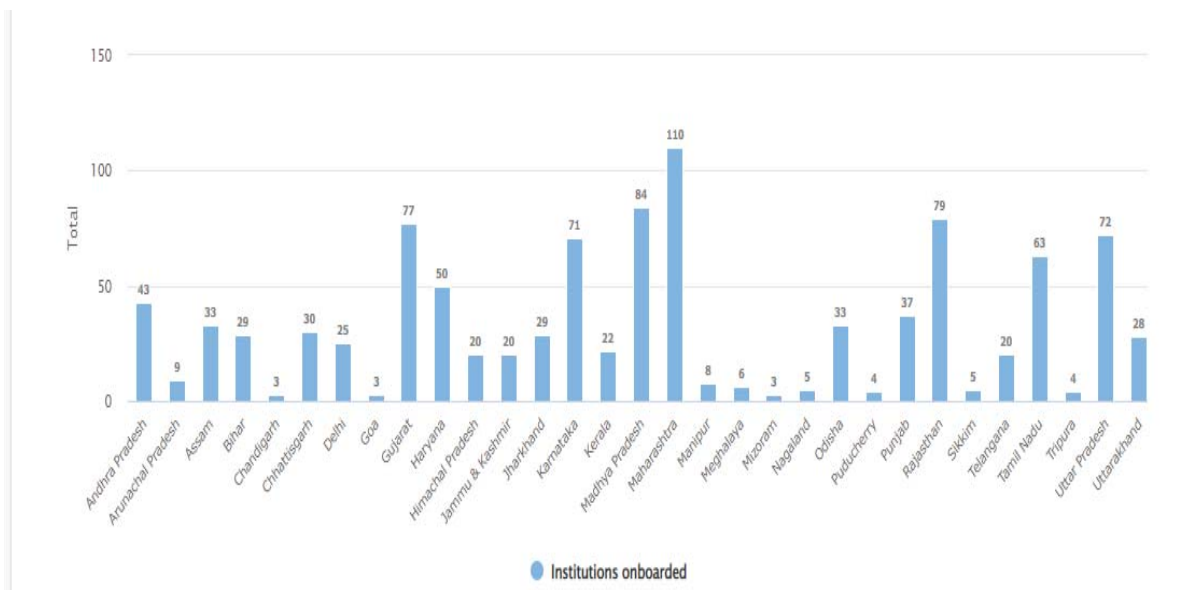
UGC-the authorized body

The Union Cabinet has approved establishing a digital depository of academic awards to be known as National Academic Depository (NAD) on the pattern of securities depository in its meeting held on 27th October, 2016. Consequent upon the approval of Cabinet, the Government in exercise of powers conferred under section 20(1) of University Grants Commission Act,1956 has designated University Grants Commission (UGC) as an authorized body to enter into a Memorandum of Understanding with DigiLocker as a Single Depository.

Volume 8, Special Issue 6, May 2023
NATIONAL EDUCATION POLICY 2020: CHALLENGES & PROSPECTS IN ACADEMIA & INDUSTRY

Page No. 632

Total Higher Education Institutions in NAD

Sr.no.	Name of Institutions	No. of Registration
1.	Central University	55
2.	Private University	365
3.	State University	399
4.	Autonomous College	103
5.	College	51
7.	Deemed to be University	121
8.	Central Higher Education Institution	130
Total ABC Accounts in NAD		**1,224**

State wise Higher Education Institutions in NAD

Volume 8, Special Issue 6, May 2023
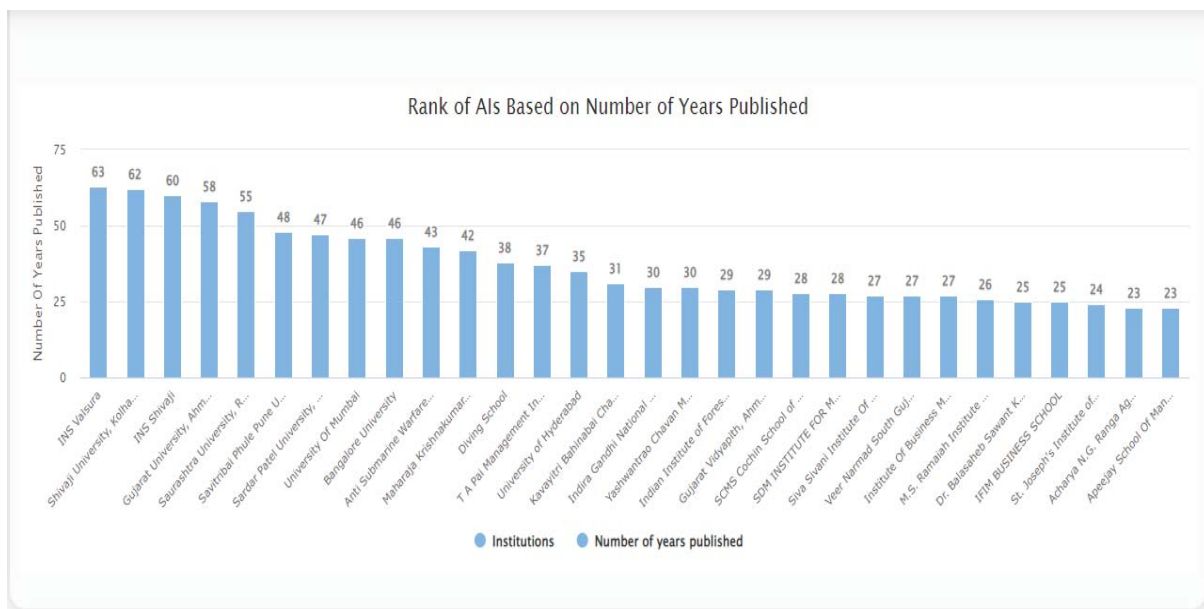**NATIONAL EDUCATION POLICY 2020: CHALLENGES & PROSPECTS IN ACADEMIA & INDUSTRY**

Page No. 633

State wise Higher Education Institutions mark sheet and certificate in NAD
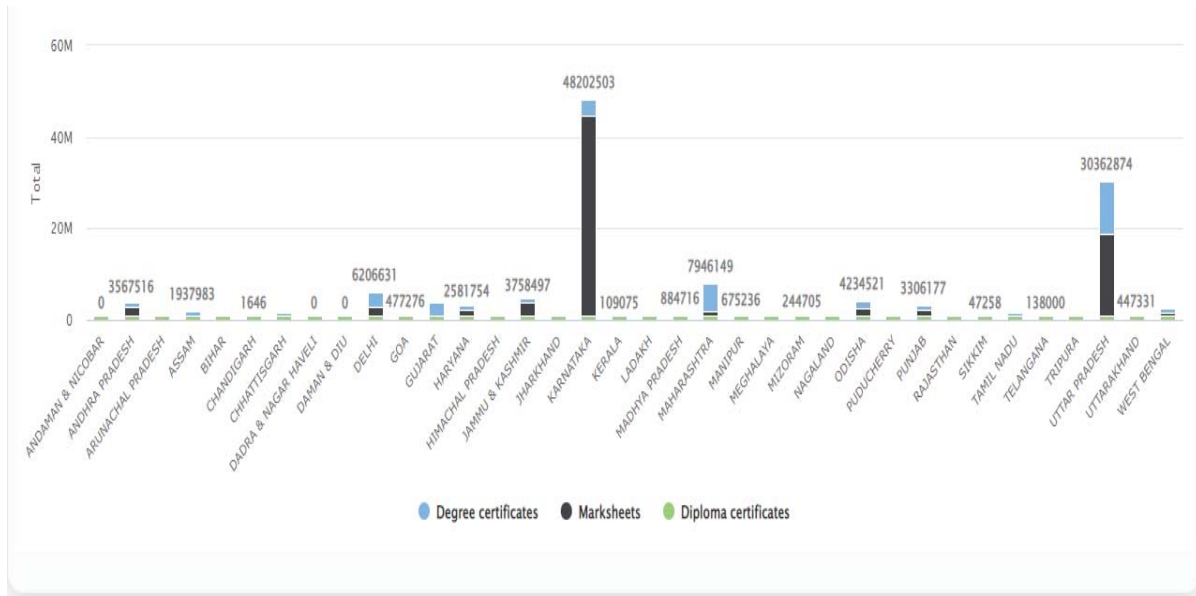
Rank of academic institutions based on number of years published

Volume 8, Special Issue 6, May 2023
NATIONAL EDUCATION POLICY 2020: CHALLENGES & PROSPECTS IN ACADEMIA & INDUSTRY

Page No. 634

State wise Higher Education Institutions uploaded data in
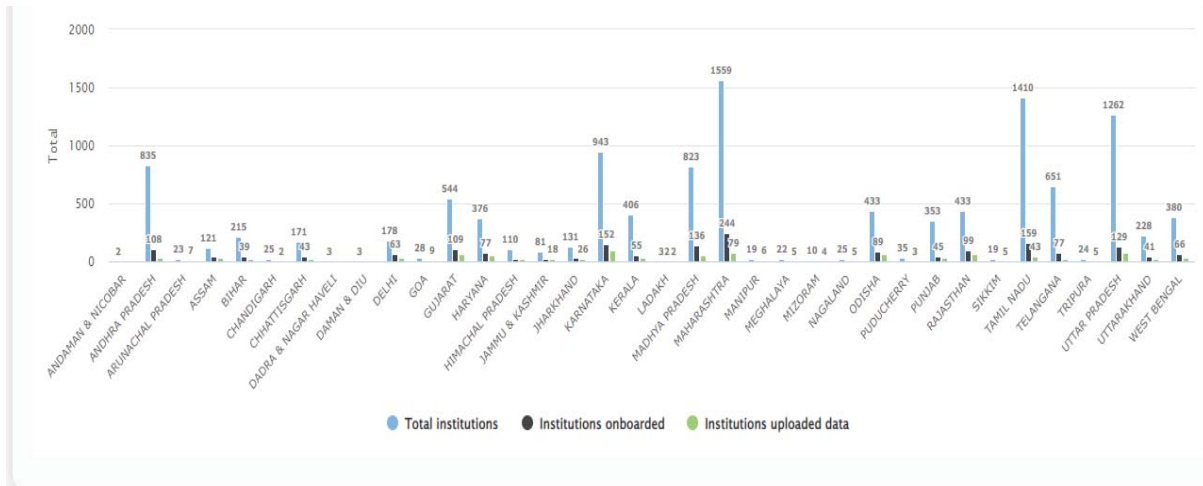
7. Features of NAD

NAD will:

➢ Operate in fully online mode

➢ Allow lodging of Academic awards in a digital format, maintaining the integrity of access to the database and of the awards lodged in the database.

➢ Allow students to retrieve their lodged academic awards at any time.

➢ Allow employers and other person with prior approval of the concerned student to verify the authenticity of any academic award.

➢ Maintain the authenticity, integrity and confidentiality of the database.

Stakeholders of NAD

➢ Students/other award holders

➢ Academic Institutions/Boards/Eligibility assessment bodies

➢ Verifying entities i.e. banks, employer companies (domestic and overseas), Government entities, academic institutions/universities/boards/eligibility assessment bodies (domestic and overseas) etc.

➢ Ministry of Education / University Grants Commission

➢ Digi Locker aims at 'Digital Empowerment' of citizen by providing access to authentic digital documents to citizen's digital document wallet.

Volume 8, Special Issue 6, May 2023
NATIONAL EDUCATION POLICY 2020: CHALLENGES & PROSPECTS IN ACADEMIA & INDUSTRY

Page No. 635

8. Academic Institutions to be covered under NAD

Academic Institutions to be covered under NAD shall be the institutions listed by name by the University Grants Commission amongst the following categories:

➢ Central Educational Institutions comprising:

➢ Central Universities

➢ Central Higher Educational Institutions and institutions empowered by an Act of Parliament or State Legislature to grant degrees

➢ Central Higher Educational Institutions awarding diplomas

➢ State Universities and Deemed to be Universities approved for participating in NAD by the University Grants Commission (UGC).

➢ Private Universities approved by University Grants Commission

➢ Institutions approved by the Ministry of Skill Development and Entrepreneurship (MSDE) for participating in NAD.

➢ Central Board of Secondary Education;

➢ Other School Boards

➢ Eligibility test conducting bodies such as bodies listed by name by UGC and shall include University Grants Commission (UGC) for National Eligibility Test (NET) and CBSE for Teacher Eligibility Test (TET).

9. Academic Awards to be covered under NAD

Academic awards to be covered under NAD shall be the awards listed by the University Grants Commission amongst the following categories:

➢ Any certificate or degree or diploma including related mark sheets, transcript or evaluation reports or provisional certificates, as the case may be, granted by an Academic Institution

➢ Certificate, degree, diploma for skill development issued by approved institutions.

➢ All certifications by National Skill Qualification Framework (NSQF) aligned bodies which shall include all training courses/short term and long term certificate courses/any other courses as offered by institutions and as approved by the Ministry of Skill Development & Entrepreneurship (MSDE) for participating in NAD;

Volume 8, Special Issue 6, May 2023
NATIONAL EDUCATION POLICY 2020: CHALLENGES & PROSPECTS IN ACADEMIA & INDUSTRY

Page No. 636

➢ Mark sheets, certificates issued by the school boards;

➢ Certificates issued by eligibility test conducting bodies.

10. Services being offered by the NAD

The NAD shall:

➢ Register Academic Institutions/Boards/Eligibility Assessment bodies

➢ Register students based on Aadhaar / Mobile Number

➢ Register verification users;

Allow Academic Institutions/Boards/Eligibility Assessment bodies to upload the academic awards issued by them.

➢ Allow Academic Institutions/Boards/Eligibility Assessment bodies to map/link the academic award to the NAD Accounts of Students concerned.

➢ Allow students to view the academic awards linked to their respective account.

➢ Allow students to download/print an authenticated copy of the academic award.

➢ Allow verifying entities to verify the authenticity of the academic award (subject to prior student consent)

11. DigiLocker

DigiLocker is a flagship initiative of Ministry of Electronics & IT (MeitY) under Digital India programme. DigiLocker aims at 'Digital Empowerment' of citizen by providing access to authentic digital documents to citizen's digital document wallet. The issued documents in DigiLocker system are deemed to be at par with original physical documents as per Rule 9A of the Information Technology (Preservation and Retention of Information by Intermediaries providing Digital Locker facilities) Rules, 2016 notified on February 8, 2017 vide G.S.R. 711(E).

DigiLocker web/mobile application acts as the student facing interface of NAD. Students can access their digital academic certificates hosted on NAD through their account on DigiLocker. Students can also share their certificates with other DigiLocker partner organizations while availing their services. Along with academic certificates, students can also access their other important documents such as Aadhaar, driving license, vehicle

Volume 8, Special Issue 6, May 2023
NATIONAL EDUCATION POLICY 2020: CHALLENGES & PROSPECTS IN ACADEMIA & INDUSTRY

Page No. 637

registration, PAN etc. from their DigiLocker account. DigiLocker is continuously adding Central/State/Private issuer organizations to its ecosystem. Thus, a single account provides access to a gamut of digital certificates along with academic certificates.

Roles & Responsibilities of DigiLocker for NAD implementation

➢ Create DigiLocker NAD Portal for Academic institutions.

➢ Facilitate the students to create a DigiLocker ID and provide a mechanism to AIs to create DigiLocker ID for students.

➢ To provide technical support to AIs for lodging of academic awards.

➢ Develop common file input formats and certificate templates for AIs.

➢ Provide academic awards in machine readable data formats to verifiers.

➢ Provide online helpdesk ticketing system for support and grievance handling.

## 12. Benefits of NAD

- **For Academic Institutions**
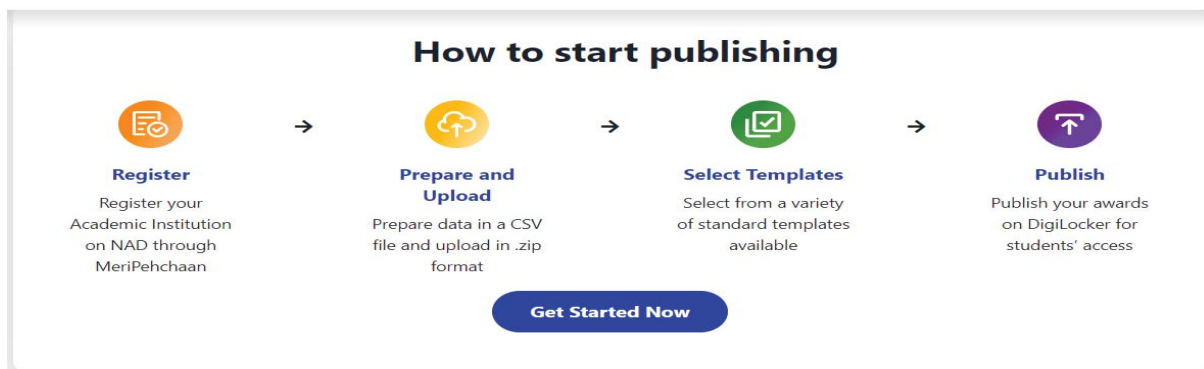
➢ Permanent and safe record of keeping all academic awards issued;

➢ No need for issuing duplicate academic awards, students can get it from NAD;

➢ Effective deterrence to fake and forged paper certificates;

➢ All academic awards verification needs can be addressed by NAD;

➢ Efficient, effective and transparent administration.

➢ Reduced Administrative Overhead: Aimed at the concept of paperless governance. It reduces the administrative overhead by minimizing the use of paper and curtailing the verification process.

➢ Digital Transformation: Provides trusted issued documents.

Volume 8, Special Issue 6, May 2023
NATIONAL EDUCATION POLICY 2020: CHALLENGES & PROSPECTS IN ACADEMIA & INDUSTRY

Page No. 638

> ➤ Secure Document Gateway: Acts as a secure document exchange platform like payment gateway between trusted issuer and trusted Requester/Verifier with the consent of the Students.

> ➤ Real Time Verification: Provides a verification module to verify data directly from issuers after obtaining user consent.

- **For Students**
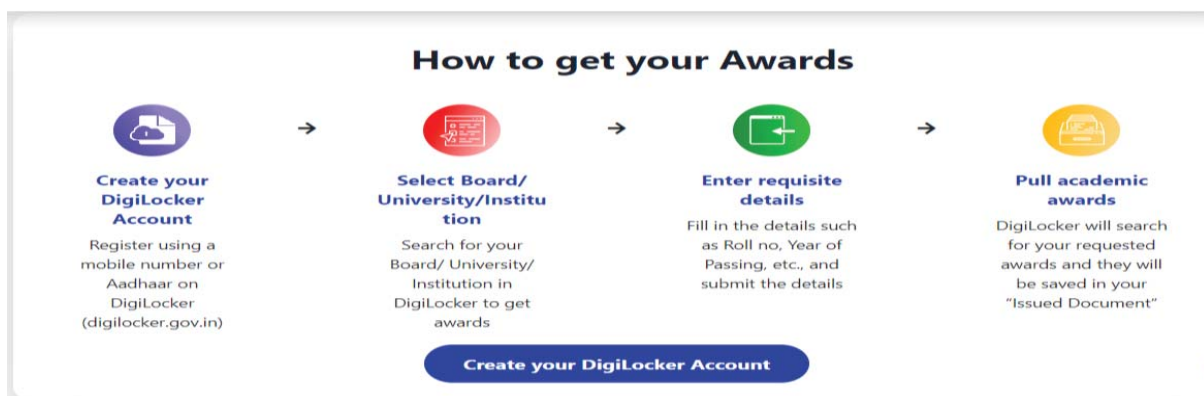
> ➤ Immediate availability of academic awards upon upload by Academic Institution

> ➤ Online, permanent record of academic awards

> ➤ No risk of losing, spoiling, damaging the academic awards

> ➤ Anytime, anywhere and convenient access to academic awards

> ➤ Important Documents Anytime, anywhere!

> ➤ Authentic Documents, Legally at Par with Originals

> ➤ Digital Document Exchange with the consent of the student.

> ➤ Faster service Delivery- Government Benefits, Employment, Financial Inclusion, Educational admission, Health.
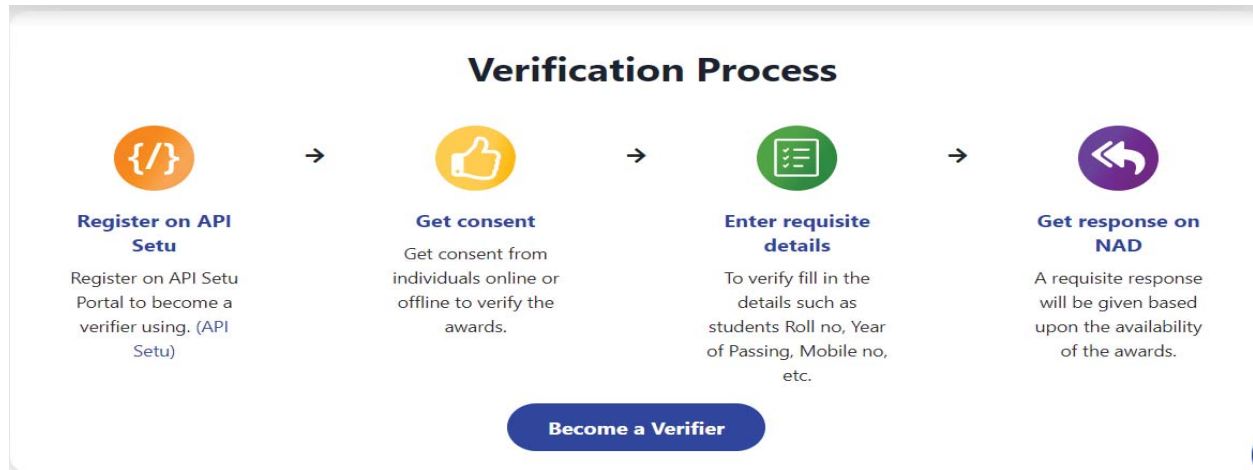
Volume 8, Special Issue 6, May 2023
NATIONAL EDUCATION POLICY 2020: CHALLENGES & PROSPECTS IN ACADEMIA & INDUSTRY

Page No. 639

- **For Verification Users (Employer Companies, Banks etc.)**

➤ Online, quick and reliable verification of academic awards (with prior consent of the student concerned)

➤ Access to authenticated copy of academic awards

➤ No risk of fake and forged Certificates.

➤ Reduction in cost, time and efforts for verification.

Conclusion

Government of India, Under National Education Policy-2020, intends to enable students across the nation with the "Academic Bank of Credits" (ABC) system for fulfilling their thirst for knowledge by providing academic flexibility to pick and modify their educational paths, link diverse disciplines, and; assist them in acquiring the proper foundations and building blocks for their ambitions. The "Academic Bank of Credits" (ABC) 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 (having a DigiLocker 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.

Volume 8, Special Issue 6, May 2023
NATIONAL EDUCATION POLICY 2020: CHALLENGES & PROSPECTS IN ACADEMIA & INDUSTRY

Page No. 640

REFERENCE

1. https://nad.digilocker.gov.in/statistics

2. https://www.abc.gov.in/statistics.php

3. https://nad.digilocker.gov.in/academia

4. https://nad.digilocker.gov.in/students

5. https://nad.digilocker.gov.in/Verifier

6. https://www.digilocker.gov.in/

7. https://www.digilocker.gov.in/about/about-digilocker

8. https://www.darshan.ac.in/nad-abc

9. . Vinay Chandra Pathak(2022) Academic Bank of Credit an Initiative for the

10. Flexibility in India's Higher Education System. International Journal of Creative Research Thoughts (IJCRT). Volume 10, Issue 9 September 2022

11. Academic Bank of Credits (2020). Ministry of Education Government of India, accessed 16th September 2022 https://www.abc.gov.in

12. Keerthan Raj & Dr. P.S.Aithal (2019) NATIONAL ACADEMIC CREDIT BANK – A GLOBAL PERSPECTIVE. Research in Higher Education, Learning and Administration IQAC 2019 ISBN No.: 978-81-941751-0-0.

13. 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) Volume 2, Issue 5, April 2022..

14. Dr. Sampurna Guha (2021) EXPLORING THE BENEFITS OF ACADEMIC BANK OF CREDIT (ABC) FOR ST THE 21 CENTURY LEARNER. INDIAN JOURNAL OF APPLIED RESEARCH. Volume - 11 | Issue - 08 | August – 2021

15. https://www.erktrust.com/articles/the-academic-bank-of-credit/

16. https://srmuniversity.ac.in/academic-bank-of-credits-abc

17. https://smu.edu.in/smu/students/abc.html

18. https://www.education.gov.in/sites/upload_files/mhrd/files/NEP_Final_English_0.pdf

19. https://en.wikipedia.org/wiki/National_Education_Policy_2020

20. https://en.wikipedia.org/wiki/National_Education_Policy_2020

Volume 8, Special Issue 6, May 2023
NATIONAL EDUCATION POLICY 2020: CHALLENGES & PROSPECTS IN ACADEMIA & INDUSTRY

Page No. 641

21. https://www.vnsgu.ac.in/

22. https://vmrfdu.edu.in/nad.php

23. CBSE; 2012; National Academic depository; CBSE; Press release; 24th May. Central Board of Secondary Education, 2011, Circular no. 74/2011, Oct.

24. 11, www.cbse.nic.in Gupta V., 2013, A National Academic Depository, 1st Annual International Interdisciplinary Conference, AIIC, 24-26 April, Azores, Portugal, pp. 390-397.

25. SATINDER BAL GUPTA AND MONIKA GUPTA (2017) NATIONAL ACADEMIC DEPOSITORY: A STEP TOWARDS DIGITAL INDIA VISION, Indian J.Sci.Res. 13 (1): 204-207, 2017

26. Elizabeth Shepard (2014) A Digital Collection Collaboration in an Academic Repository: A Case Study.

Volume 8, Special Issue 6, May 2023
NATIONAL EDUCATION POLICY 2020: CHALLENGES & PROSPECTS IN ACADEMIA & INDUSTRY

Page No. 642