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An Academic Bank of Credits and Curriculum Mobility: A Structural and Policy Analysis under the National Education Policy 2020

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Abstract

The Academic Bank of Credits (ABC) represents one of the most significant structural reforms introduced in Indian higher education under the National Education Policy 2020. Conceived as a digital repository of academic credits, ABC aims to promote curriculum flexibility, student mobility, multidisciplinary learning, and lifelong education. This conceptual paper provides a comprehensive structural and policy analysis of the Academic Bank of Credits framework, examining its regulatory foundation, operational design, governance architecture, and implications for higher education institutions. Drawing upon policy documents, regulatory guidelines issued by the University Grants Commission, and contemporary higher education reform literature, the study evaluates how ABC reconfigures curriculum mobility through credit accumulation, transfer, and redemption mechanisms.

The paper further explores theoretical underpinnings rooted in learner-centered education, outcome-based education, and human capital theory. It critically examines implementation challenges, including technological readiness, institutional capacity, credit equivalence standardization, and regulatory coordination. A conceptual structural model is proposed to explain the interrelationship between digital infrastructure, regulatory mechanisms, institutional participation, and student mobility outcomes. The study concludes that while ABC holds transformative potential, its effectiveness depends on synchronized governance, digital robustness, quality assurance mechanisms, and stakeholder awareness.

Keywords: Academic Bank of Credits, Curriculum Mobility, Higher Education Reform, Credit Transfer System, Multidisciplinary Education, NEP 2020.

1. Introduction

Indian higher education has undergone multiple phases of reform since independence. However, the traditional structure remained largely rigid, discipline-bound, and institution-centric. Academic progression was linear, with minimal opportunities for inter-institutional transfer or interdisciplinary learning.

The National Education Policy 2020 marks a paradigm shift toward flexibility, holistic development, and multidisciplinary integration. Among its structural innovations, the Academic Bank of Credits (ABC) stands out as a mechanism designed to enable mobility, portability of learning, and student autonomy.

The ABC framework seeks to:

- Break institutional silos
- Encourage credit accumulation over time
- Promote multiple entry and exit pathways
- Integrate online, blended, and offline learning

This paper provides a comprehensive structural analysis of ABC and its role in enabling curriculum mobility within the Indian higher education ecosystem.

2. Review of Literature

Though ABC is relatively recent, several strands of literature inform its conceptual foundation:

2.1 Credit Transfer Systems Globally

Internationally, credit mobility systems such as the European Credit Transfer and Accumulation System (ECTS) have facilitated student exchange and academic portability. Studies suggest that standardized credit frameworks enhance transparency and comparability.

2.2 Learner-Centered Education

Educational theorists emphasize flexibility and autonomy as essential for 21st-century learning. Learner-centric models shift focus from institutional rigidity to individualized academic pathways.

2.3 Outcome-Based Education (OBE)

OBE emphasizes measurable learning outcomes rather than time-bound instruction. ABC aligns with OBE by focusing on credit units linked to learning achievements.

2.4 Indian Higher Education Reform Literature

Scholars analyzing NEP 2020 argue that multidisciplinary integration and mobility are crucial to improving Gross Enrollment Ratio (GER) and quality standards. However, literature also highlights concerns regarding implementation feasibility and institutional preparedness.

Despite growing discussion, there remains limited structured analysis of ABC's architectural and governance dimensions—creating a gap this paper addresses.

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3. Theoretical Framework:

The conceptual foundation of ABC can be understood through three theoretical lenses:

3.1 Human Capital Theory

Education enhances individual productivity and economic outcomes. ABC supports lifelong accumulation of skills and knowledge, strengthening human capital formation.

3.2 Learner Autonomy Theory

This theory emphasizes student agency in designing learning pathways. ABC institutionalizes flexibility and academic choice.

3.3 Systems Theory in Education Governance

Higher education operates as an interconnected system. ABC functions as a structural node linking institutions, regulators, and students through digital infrastructure.

4. Structural Architecture of Academic Bank of Credits:

The ABC system is operationalized under regulatory oversight of the University Grants Commission.

4.1 Core Structural Components

Component	Function	Stakeholder Role
Digital Repository	Stores academic credits	Centralized system
Participating Institutions	Deposit verified credits	Universities/Colleges
Students	Accumulate and redeem credits	Learners
Regulatory Authority	Ensures compliance	UGC

4.2 Operational Flow

1. Student enrolls in the course
2. Institution validates course completion
3. Credits deposited in ABC account
4. Student redeems credits toward degree completion

5. Curriculum Mobility under NEP 2020:

ABC enables curriculum mobility through:

5.1 Multiple Entry and Exit Structure

Duration Completed	Qualification Awarded
1 Year	Certificate
2 Years	Diploma
3 Years	Bachelor’s Degree
4 Years	Bachelor’s Degree with Research

This structure reduces academic discontinuity.

5.2 Multidisciplinary Integration

Students may earn credits across:

- Humanities
- Social Sciences
- Sciences
- Skill/Vocational Courses

This breaks disciplinary rigidities.

6. Conceptual Model of ABC and Curriculum Mobility:

Proposed Model Variables:

Independent Structural Factors:

- Digital Infrastructure
- Regulatory Framework
- Institutional Readiness
- Credit Standardization

Mediating Mechanism:

- Academic Bank of Credits Platform

Outcome Variables:

- Student Mobility
- Curriculum Flexibility
- Lifelong Learning
- Reduced Dropout Rates

7. Advantages of Academic Bank of Credits:

- Enhances flexibility
- Promotes interdisciplinary exposure
- Reduces opportunity cost of dropouts
- Encourages lifelong education
- Aligns India with global academic standards

8. Implementation Challenges:

8.1 Institutional Digital Divide

Not all institutions possess adequate digital systems.

8.2 Standardization Complexity

Credit equivalence across institutions remains complex.

8.3 Governance Coordination

Central, state, and private institutions must align policies.

8.4 Faculty Preparedness

Faculty must adapt to modular curriculum design.

9. Policy Implications and Recommendations

1. Establish national credit equivalence matrix
2. Strengthen digital infrastructure grants
3. Conduct continuous faculty training programs
4. Integrate accreditation compliance with ABC participation
5. Promote awareness campaigns for students

10. Discussion

ABC represents a transition from time-bound education to outcome-based modular education. Its structural success depends on coordinated digital governance and institutional transformation.

The reform redefines curriculum mobility not merely as transfer of credits but as a systemic reconfiguration of academic progression.

11. Conclusion

The Academic Bank of Credits, introduced under the National Education Policy 2020, is a transformative mechanism aimed at enhancing curriculum mobility and academic flexibility in Indian higher education. By enabling credit accumulation, transfer, and redemption, ABC empowers students and fosters multidisciplinary integration. However, effective implementation requires regulatory harmonization, digital infrastructure, institutional preparedness, and continuous quality assurance.

If implemented strategically, ABC can significantly contribute to expanding access, improving GER, and strengthening India's higher education competitiveness globally.

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