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Academic Bank of Credits in India: Structure, Implementation, Benefits, Challenges and Global Comparisons

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Abstract

The Academic Bank of Credits (ABC) is the credit-account mechanism created under India's National Education Policy 2020 and given legal form by the University Grants Commission Regulations, 2021. It is not the same thing as the surrounding digital public infrastructure. APAAR supplies a persistent learner identity, DigiLocker a document vault, and the National Academic Depository an official store of awards; ABC is the account in which credits may be accumulated, transferred, and redeemed. This paper examines the gap between that legal design and the conditions required for academic mobility in a stratified higher education system. The study is a qualitative documentary analysis, not an implementation survey. Official instruments were read first; operational guidance on NAD, Digilocker, and APAAR second; scholarly and comparative texts third. The analysis finds that ABC has advanced furthest as a national record: identity linkage, award deposit, and mandated registration are specified in operative detail. It has advanced least as a mobility regime. Portability of the file is decoupled from academic recognition, especially by the parent-institution rule that keeps a substantial share of the award with the home HEI. Digital architecture meets verification conditions more readily than pathway conditions. Equivalence across unequal curricula remains unspecified, which makes elite institutional resistance a structural response rather than a delay. The same Aadhaar-mediated access that authenticates the record also filters who can use it. ABC should therefore be evaluated by completed academic acts—accepted transfers, usable exit credentials, recognised combinations of learning—not by IDs issued. The paper does not claim that the reform has transformed Indian higher education. It claims that the objectives already written into NEP and the 2021 Regulations remain only partly actionable because their academic and institutional conditions were assumed rather than secured.

Keywords: *Academic bank of credits, academic mobility, higher education policy, higher education, credit transfer, NEP 2020, policy initiatives in education, University Grants Commission*

Introduction

The Academic Bank of Credits (ABC) denotes a systemic change in India's tertiary education framework, breaking away from strict, institution-centric prototypes towards a learner-led structure. This paper maps the development of this policy in India. It points out the role of ABC as a cornerstone of the National Education Policy (Ministry of Education, Government of India, 2020), executing the National Credit Framework (NCrF) through a consolidated digital architecture that consists of DigiLocker, APAAR ID, and the National Academic Depository (NAD). The objectives of ABC are bold and synchronised with international standards – fostering lifelong learning, transparency and academic mobility, and multidisciplinary education – its application has met operational and strategic obstacles. There is institutional resistance from top institutions like the Indian Institutes of Technology (IITs) and Indian Institutes of Management (IIMs) which are concerned about the degradation of institutional autonomy and academic benchmarks. A lack of standardisation, administrative complexities and the challenge of digital divide make implementation a complicated process. The Kothari Commission did not encourage a credit-based system, its focus on modernisation and national productivity laid the theoretical underpinnings for a dynamic education system. Several decades later, the National Knowledge Commission (NKC) tried to transform India into a knowledge economy by improving access to information, revitalising institutions and making a world class digital learning system (George, 2024). The concept of ABC was a technology-driven answer to old-school data management systems. The National Credit Framework (NCrF) is a theoretical framework that provides ABC with its objectives and organisation. The NCrF is an overarching structure that assists in innovative and adaptable curricular structures, and inclusion of skilling and vocational education into academics. A table showing the timeline of the Academic Bank of Credit is provided below, showing its origin and development in India.

The Academic Bank of Credits did not appear as a finished reform in 2020; it was assembled in stages that shifted Indian higher education from a campus-bound degree structure to a credit-based mobility regime. NEP 2020 first authorised flexibility—multiple entry and exit, multidisciplinary choice, and recognition of learning beyond a single institution. The UGC Regulations of 28 July 2021, and the Prime Minister's launch the next day, converted that principle into a legal and digital mechanism: credits could be deposited, transferred, and redeemed through a national account rather than remaining locked inside one university's transcript. The National Credit Framework of October 2022 then widened the unit of value itself, seeking to make school, higher, and vocational learning interoperable. Subsequent ministerial and UGC directives between 2023 and 2024 moved ABC from optional innovation to mandated onboarding. By mid-2025 the platform had acquired scale—crores of student registrations and tens of thousands of HEIs—yet scale is not the same as pedagogical or administrative transformation. Registration can proceed faster than curriculum redesign, credit mapping, counselling capacity, or genuine inter-institutional transfer. It is this gap between rapid digital enrolment and uneven academic operationalisation that constitutes the research problem of the present study.

Research objectives:

- Assess the current structure of ABC by highlighting its digital ecosystem components like APAAR ID, Digilocker and the national Academic Depository.
- Analyse the implementation process of ABC in Indian higher education institutions and its adoption in India
- Assessing the merits of ABC for all the stakeholders of education especially in fostering academic mobility, lifelong learning and personalised learning.
- Identification of challenges that hinder the effective implementation
- Comparative analysis of ABC with international credit systems.
- Proposing recommendations for improving the ABC's framework by ensuing inclusivity, increasing global compatibility and maintaining national standardisation.

Literature review

Credit based systems are widely accepted as mechanisms that improve learner autonomy and flexibility in higher education. The USA introduced the Semester Credit Hour (SCH), which quantified the workload of students and facilitated transferability across institutions (Vashistha et al., 2022). On similar lines the European Credit Transfer and Accumulation System (ECTS) under the Bologna process has brought harmony in the credit system across Europe along with portability and cross- system equivalence (Packer, 2024). These systems lay the groundwork for India's Academic Bank of Credits, which tries to use global best practices for its diverse student population.

The NEP 2020 has positioned ABC as a landmark reform to dissolve disciplinary boundaries and to encourage a modular curriculum. Researchers assert that ABC translated NEP's vision into practice of interdisciplinary learning, multiple entry and exit as well as lifelong learning (Sontakke, 2022). Kadam et al. (2026) accentuate the point that ABC is consistent with NEP's goals but requires faculty preparedness and vibrant infrastructure to succeed. Regulatory coherence and up-to-date digital infrastructure are pressing challenges that must be overcome as soon as possible (Zubair, 2026)

The key prospect offered by ABC is academic mobility that allows learners to gather credits across colleges and universities and redeem them as diploma certificates or degrees. Kaur, Rana, and Kamboj (2025) call attention to the fact that ABC vouches "multiple exits and entries," that can help in designing of highly personalized pathways of learning. However, Rawat et al. (2023) admonishes policymakers by mentioning the disparities in curriculum and quality across institutions that will obstruct seamless transfer. The absence of standardised equivalance across frameworks brings forth concern about academic integrity and institutional image.

ABC is interwoven with the digital public infrastructure of India capitalising on APAAR ID, Digilocker and the National Academic Depository (NAD). This digital transformation secures a "single verifiable source of truth" for educational credentials and academic portfolios. This will alleviate the regulatory burdens and discourage document loss (Choudhary et al., 2024). Blockchain-based frameworks have been proffered to enhance procedural openness and institutional confidence in credit mobility. Yet, Vasava (2023) notes that rural learners come across hurdles in navigating their path in the digital ecosystem due to limited connectivity, digital literacy and a wide digital divide.

A major contradiction is seen between national standardisation drive and institutional autonomy. Leading academic institutions like IITs and IIMs articulate reservations about ABC, arguing that it can dilute or lower the academic benchmarks. (George, 2024). Contrarily, advocates posit that structured and standardised frameworks are required for easy transferability. Kadam et al. (2026) propose that stratified models are adept in acknowledging the diversity of learners and maintain balance between inclusion and autonomy. This academic debate reveals limitations and systemic constraints in reconciling India's pluralistic tertiary education landscape.

Comparative analyses show that ABC adopts a blended approach, combining the flexibility of the U.S. system and the centralisation of ECTS. While ECTS works on common regulatory framework across different countries, the USA model underscores institutional autonomy with decentralised transfer policies (Vashistha et al., 2022). India's ABC integrates the best of both systems and prepares a unified national system, an assignment, an understanding that is convoluted by its scope and range. The need for quality-assurance mechanisms and shared workload definitions ensure trust in the system.

Research gap

Existing studies have highlighted the stakeholder perceptions, made policy analysis and assessed the technological frameworks. On the contrary, the empirical evidence on faculty adaptation, institutional readiness, student experiences and long-term outcomes is limited. The comparative research overlooks the socio-cultural dimensions of implementation of ABC in India's plural context. Future research can look into the impact of ABC on employability, global competitiveness and equity while scrutinising the viability of this initiative in a nation that is suffering from digital divide and digital illiteracy.

Research design and approach

The study is a qualitative documentary analysis of ABC as a policy design, not a survey of how institutions currently operate the portal. The object is the relationship between what official instruments say ABC will do and the institutional, academic, and technological conditions those claims require. Description of features is only a first step; the design is comparative and interpretive. Indian texts are read first on their own terms. ECTS and the U.S. semester-credit-hour practice enter later, as contrast cases, so that "centralised" or "flexible" are conclusions drawn from how each system locates authority over the credit, not labels applied in advance (George, 2024).

Secondary sources are used because the research problem is located in policy architecture and in the public record of its evolution. The study does not interview students or registrars and does not measure transfer volumes. Those absences follow from the question: before asking how ABC is lived, it is necessary to establish what the instruments actually install, what they leave to institutions, and where official success metrics (registration, ID creation, upload) part company with the mobility the same texts promise (Gawas, 2023).

Sources and selection of documents

Three kinds of text were read, in a fixed order. Foundational instruments came first: NEP 2020; the UGC (Establishment and Operation of Academic Bank of Credits in Higher Education) Regulations, 2021, and the subsequent amendment; the National Credit Framework; and Ministry/UGC notices that made ABC IDs and institutional onboarding mandatory. Operational texts came second: ABC/NAD/DigiLocker guidance, FAQs, and

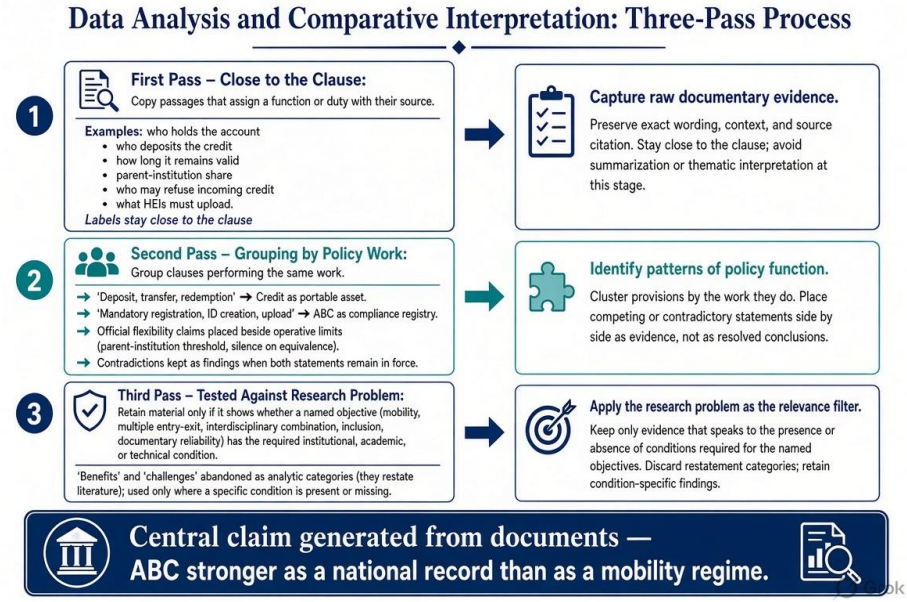
official statements on APAAR linkage. Scholarly and comparative literature came third, as a check on official wording rather than as a substitute for it: studies of ABC and NEP implementation, and the governing descriptions of ECTS and U.S. credit-hour practice (Choudhary et al., 2024).

A document entered the corpus if it defined, amended, or operationalised the credit, the student account, transfer, redemption, equivalence, or institutional duty under ABC, or if it supplied the parallel rule in ECTS or U.S. practice. Date alone was not decisive. Pre-2019 material was kept when it established the international comparator (for example the ECTS Users' Guide); it was not kept as a description of ABC, which did not then exist. Opinion pieces that restated portal language without an identifiable instrument were excluded. Blockchain and adjacent technology papers were used only where they bore on the architecture of the academic record; they were not treated as evidence that such systems are part of ABC.

Priority among Indian sources ran from Gazette notification and official circular to press release to commentary. Where a press note and a regulation diverged, the regulation governed the analysis. Registration statistics were taken as evidence of platform coverage at a stated date, not as evidence of academic mobility.

Data analysis and comparative interpretation

Interpretation was produced in three passes over extracts, not by sorting texts into a pre-set list of benefits and challenges. The following chart shows the process systematically:



A claim was kept only when it could be pointed back to a named instrument or to a documented contrast on that grid. Hortatory statements ("learner-centric," "single source of truth") were classified as such when no operative clause specified how the promise would be executed. That is how the later argument—that ABC is stronger as a national record than as a mobility regime—was generated from the documents rather than imposed on them.

Method of analysis

The analysis treated ABC as a policy object assembled across official texts, not as a finished programme whose meaning could be taken from a single notification. The task was to reconstruct what those texts claim ABC will do, how later instruments alter that claim, and where the claim is left operationally incomplete. Comparison with ECTS and the U.S.

semester-credit-hour model was used only after the Indian corpus had been read on its own terms, so that the foreign systems functioned as contrast cases rather than as templates imposed in advance.

Corpus and reading order

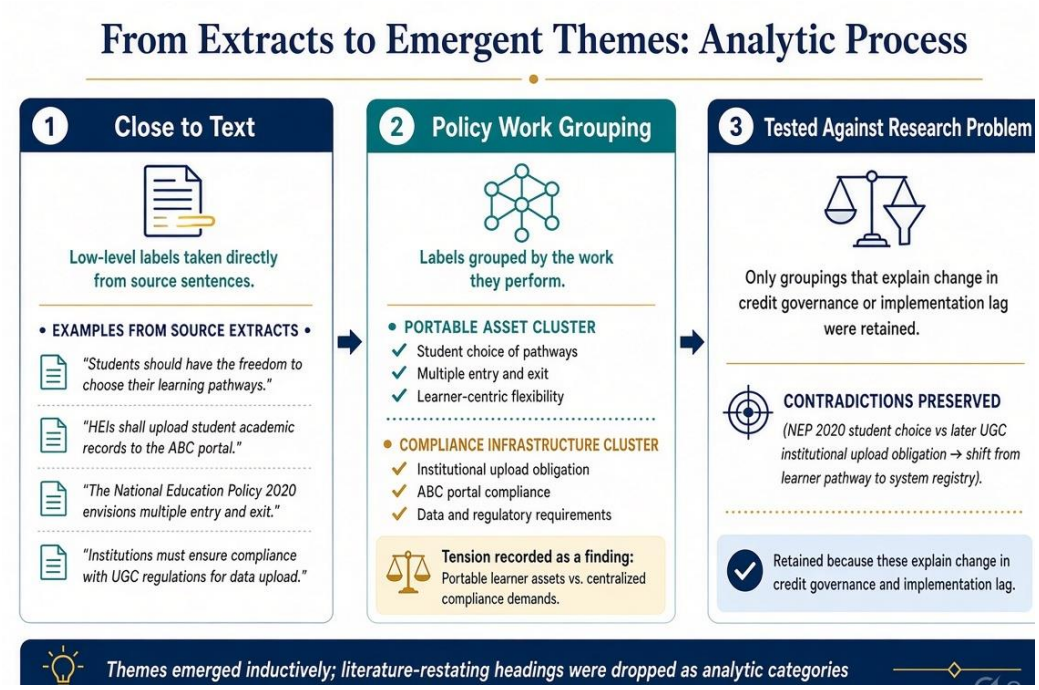
The working corpus comprised three layers of documents, read in that sequence so that later texts could be checked against earlier commitments:

1. Foundational policy texts: NEP 2020 (especially the higher-education and credit-flexibility provisions); the UGC (Establishment and Operation of Academic Bank of Credits in Higher Education) Regulations, 2021 and the First Amendment; the National Credit Framework (draft and subsequent official versions); and later UGC/Ministry circulars on mandatory HEI onboarding and credit upload.
2. Operational and explanatory texts: ABC portal guidance and FAQs; UGC public notices on NAD–ABC integration and APAAR mapping; selected institutional implementation circulars.
3. Secondary commentary used as a check on official language, not as primary evidence: peer-reviewed studies of ABC/NEP implementation and published descriptions of ECTS and U.S. credit practice.

Each official document was first read for its stated purpose, then reread for the verbs that assign duties (who deposits credits, who verifies them, who may refuse transfer, what remains with the degree-awarding institution). Passages that defined *credit*, *mobility*, *redemption*, *equivalence*, and *autonomy* were extracted in full rather than paraphrased at the first pass, so that later comparison would rest on the wording of the instruments themselves.

What was done with the documents

The documents were not coded against a pre-set list of seven themes. The seven headings that now organise the findings emerged from repeated passes over the same extracts. The following chart shows the process clearly:



How the international comparison was actually conducted

ECTS and the U.S. semester-credit-hour system were not surveyed descriptively. Four questions were asked of each system and then of the Indian instruments, using the same grid:

- Who defines the credit and who may alter it?
- What workload or learning-hour rule makes one credit equivalent to another?
- What mechanism moves a credit across institutions, and what may the receiving institution still refuse?
- Where does institutional autonomy stop and system-level standardisation begin?

Answers were taken from the governing documents of each system (ECTS Users' Guide; standard U.S. credit-hour practice as stated in accreditation and federal definitions) and placed beside the corresponding Indian clause. The comparison therefore produced a clause-level contrast—for example, ECTS learning-outcome and workload calibration versus ABC's reliance on institutional marking plus a national digital account—rather than a general claim that Europe is "more mature." Contextual limits were noted at this stage: ABC is being retrofitted onto a heterogeneous affiliating-university system, which ECTS did not have to absorb in the same form.

How claims were checked

Official statements of scale (numbers of HEIs registered, IDs issued, credits uploaded) were treated as evidence of platform coverage, not as evidence that transfer and multiple entry–exit are occurring. Where a government text asserted a benefit, the analysis looked for the operational clause that would make that benefit possible; if no such clause existed, the assertion was classified as hortatory. Scholarly critiques were used to interrogate those gaps, but they were not allowed to overwrite the legal text. A finding was retained only when it could be pointed back to a named document, section, or circular.

Scope of the method

The method does not include interviews, classroom observation, or statistical testing of credit-transfer volumes. Those absences are deliberate: the object of this chapter is the policy design and its textual evolution. Questions of student experience and institutional practice are identified where the documents fall silent; they are not answered by the documents.

The Academic Bank of Credits: significance, tensions, and the case for inquiry

The Academic Bank of Credits is significant not because it stores marksheets online, but because it changes what a credit *is*. Under the UGC Regulations notified on 28 July 2021, a credit is no longer only an entry on a single university's ledger. It becomes a portable unit that can be accumulated, transferred, and redeemed across registered higher education institutions, with the student positioned as an account holder rather than as a captive of one campus (UGC, 2021; Kumar, 2022). That shift is the policy core of ABC. Flexibility, multiple entry and exit, and multidisciplinary combination are not separate "benefits"; they are consequences of treating learning as a transferable asset. The parent-institution rule—that at least half the credits for an award must still be earned from the degree-granting HEI—shows that the state did not abolish the university. It split academic authority: the home institution retains control of the core award, while the national platform claims custody of the credit record (Ghosh & Kumar, 2024).

The digital stack around ABC should be read in the same way: as a governance arrangement, not as a technical tour (Kaur et al., 2025). APAAR supplies a persistent learner identity; DigiLocker supplies the citizen-facing vault; NAD supplies the official store of awards; ABC supplies the credit account that sits on top of that identity (Kumar, 2022). The four components matter because they bind scholastic history to a state-authenticated digital ID and make the Ministry's platforms, rather than the registrar's cupboard, the "source of truth." Table 1 is therefore not a glossary. It shows a chain of dependence: without APAAR there is no portable person; without NAD there is no authoritative award; without DigiLocker there is no usable interface; without ABC there is no mechanism that treats credits as movable balances (Kadam et al., 2026).

Table 1

Component	What it fixes in the record	What it makes possible	What it cannot settle by itself
APAAR ID	One persistent learner identity, linked to Aadhaar	Credits and awards can follow the person across institutions	Identity is not equivalence of learning
DigiLocker	Citizen access to authenticated documents	The student can see and share the file	Access is not academic recognition
NAD	Official deposit of certificates, degrees, marksheets	Awards have a national evidentiary home	A stored degree is not a transferable credit
ABC	Running account of credits tagged to that identity	Accumulation, transfer, and redemption become administratively imaginable	A deposited credit is not yet a completed mobility event

The tensions in implementation follow from this design. First, mobility and curricular integrity are written into the same regulation and pull in opposite directions (Ministry of Education, 2020). Cross-institutional electives are allowed only because the parent HEI still owns at least 50 percent of the award; receiving institutions may therefore accept ABC in principle and still refuse courses they judge non-equivalent (Rawat et al., 2023). Second, ABC requires standardisation of what a credit means, while Indian universities remain unequal in syllabus, assessment, and reputation. The platform can move a number; it cannot decide whether that number was earned under a comparable academic standard (Packer, 2024).

Fear of reputational dilution is not an external "challenge." It is the predictable effect of a national credit account laid over a stratified system (Zubair, 2026) . Third, the 2023–24 turn toward mandatory onboarding and mass ID creation recentres ABC as compliance infrastructure. Registration of institutions and students measures coverage of the registry (Vashistha et al., 2022). It does not measure whether multiple entry–exit, inter-institutional transfer, or genuinely multidisciplinary degrees are occurring. Fourth, because the account is Aadhaar-authenticated and Digilocker-mediated, digital unevenness—connectivity, familiarity, and institutional capacity—is not a side issue. It decides who can inhabit the "student-centric" system the policy names (Vasava, 2023).

Comparative analysis of credit systems

It is important to compare ABC's place in the global educational scenario with the mature credit systems of various nations which have negotiated similar hurdles. The ABC is analogous to models in the United States and Europe with some variations uncovering its distinctive complication of its outline and implementation. The United States has implemented a decentralised system mainly grounded on the Semester Credit Hours (SCH) or Quarter Credit System (QCS) according to the federal regulation, one college credit hour is approximately equivalent to 60 minutes of classroom instruction+ 2 hours of independent work per week for a term of around 15 weeks (Neha Vashistha, 2022). An undergraduate degree usually asks for 120 semester credits. The accreditation bodies provide some standardisation but the individual universities have the autonomy to frame their own policies for credit transfer which induces case-by-case evaluations of a student's credits earned in the past.

The European Credit Transfer and Accumulation System (ECTS) is an established means for comparing credit points across post-secondary level education in the European Union and other cooperating European nations (Packer, 2024). ECTS is a primary component of the Bologna Process, which tries to harmonise higher education across the European continent to expedite the mobility of both faculty and student. A core tenet of ECTS is its highly regulated workload calculation. "One scholastic year is comparable to 60 ECTS credits, which usually implies 1500-1800 hours of a student's total workload, comprising self-study, seminars and lectures. The resounding success of ECTS is attributed to its role as a promoter of seamless mobility and the installation of a common regulatory space for tertiary education within an economic and political union.

Findings

1. Learner-centricity is legally installed; academic mobility is only conditionally available

NEP 2020 and the UGC Regulations (2021) present ABC as a move from an institution-owned degree to a learner-owned credit account. That objective is real in the legal text: the student becomes an account holder, credits may be deposited and redeemed, and multiple entry and exit are authorised. The same instruments, however, make mobility dependent on a condition they do not themselves produce—namely, that a credit earned in one HEI will be accepted as equivalent by another.

The parent-institution rule (at least half the credits for an award must come from the degree-granting HEI) is the clearest statement of that limit. It protects curricular integrity, but it also reconstitutes the "home" campus as gatekeeper. ABC can move a numerical credit; it cannot compel the receiving faculty to treat that credit as the same academic object. The finding is therefore not that ABC "enables mobility," but that it **decouples record-portability from academic recognition**. Where recognition remains a local judgement, learner-centricity exists as a right to carry credits and not yet as a right to have them count.

Registration figures—3.8 crore students and 21,115 HEIs by 2025—confirm the first condition of a national registry: coverage. They do not confirm the second condition of the mobility objective: completed transfers, accepted equivalences, and used entry–exit pathways. Scale measures the account. It does not measure the pathway.

2. The digital architecture meets the conditions of verification more readily than the conditions of flexibility

APAAR, DigiLocker, NAD, and ABC are often described as one "ecosystem." The analysis separates their functions. Together they satisfy a technological condition that official texts value highly: a single, state-authenticated academic record, reusable for admission and verification, and less vulnerable to lost paper. That is a genuine administrative gain.

Flexibility and lifelong learning require different conditions: interoperable course structures, timely credit posting by HEIs, counselling capacity, and a student who can act on the account when life is interrupted. Those conditions are institutional and pedagogical. They are not generated by identity linkage or cloud storage. The architecture can therefore succeed as a verification regime while remaining thin as a learning-pathway regime.

This split explains a pattern in later policy: onboarding, ID creation, and upload mandates are specified in operational detail; rules for deciding equivalence, allocating scarce seats to incoming credit-holders, and advising interrupted learners are not. The digital stack has been built to the point where the state can see the record. It has not been built to the point where the student can reliably convert that record into movement across campuses or across time.

3. Standardisation is the missing academic condition—and institutional hierarchy makes it politically costly to supply

Credit transfer assumes that a credit is a comparable unit of learning. Indian higher education does not meet that condition. Curricula, assessment cultures, and degree prestige vary across central, state, private, and affiliating institutions. In that setting, ABC's mobility objective requires a national equivalence practice that the system has historically refused, because equivalence among unequal institutions threatens the status of the stronger ones.

Concerns attributed to elite institutions about dilution of standards are therefore not an implementation delay. They are evidence that ABC's academic condition collides with the status order of Indian HE. Faculty resistance, weak training, and administrative load matter, but they sit on top of this deeper constraint: a university that lives by selective reputation has little incentive to treat an external credit as interchangeable with its own.

Until an explicit equivalence framework exists—by discipline, level, and learning outcome, not only by credit number – ABC will tend to function inside institutions (storage, transcript, compliance) more than between them (transfer, multidisciplinary combination, genuine multi-campus degrees). The policy names interdisciplinarity; the academic condition for interdisciplinarity across unequal HEIs remains unsettled.

4. The inclusivity objective is undercut by the same technological conditions that make the registry work

Official texts present ABC as student-centric and nationally available. Access, however, is conditional on Aadhaar-authenticated identity, DigiLocker use, institutional uploading, and connectivity. Those are reasonable design choices for a state registry. They are also the channels through which existing digital and administrative inequalities enter the reform.

For students and HEIs already inside the digital state, the account is usable. For rural students, first-generation users, and thinly staffed colleges, the same design becomes a barrier to the flexibility the policy advertises. Inclusivity is not lost because ABC forgot equity language. It is strained because the technological conditions of a trusted national record are not

the same as the social conditions of equal use. A platform can be universal in jurisdiction and unequal in practice.

ABC's objectives—portable learning, multiple entry and exit, interdisciplinary choice, reduced documentary friction, and wider access—do not fail or succeed as a single package. They depend on different conditions, and those conditions are not equally in place.

Policy Objectives and Analysis

Policy objective	Condition required for it to be realised	What the analysis shows is in place	What remains unresolved
Learner-centric mobility	Cross-institutional recognition of credits, not only storage	Legal account; national registration	Equivalence judgements; actual transfer practice
Multiple entry and exit / lifelong learning	Institutional rules for pause, re-entry, and credit life	Regulatory permission; credit validity period	Evidence of use; counselling and seat-allocation rules
Interdisciplinary combination	Comparable credit units across disciplines and HEIs	Rhetoric of choice; elective window outside the 50% core	Curriculum mapping; elite-institution acceptance
Reliable academic record	Authenticated digital identity and award deposit	APAAR–DigiLocker–NAD–ABC stack	Upload completeness; student usability
Equitable access	Usable identity, connectivity, and institutional support	Formal national coverage	Digital divide; capacity of weaker HEIs

The central finding is that ABC has advanced furthest where the required condition is technical and legal (an account, an ID, a depository, a mandate to onboard). It has advanced least where the required condition is academic and institutional .That uneven realisation is why ABC can look complete in portal statistics and still remain an open research problem.

Discussion

Legal and technical conditions—an account, an identity, a depository, mandated onboarding—are largely in place. Academic and institutional conditions—shared meaning of a credit, willingness of unequal institutions to honour one another's learning, usable access for students outside the digital mainstream—are not. The meaning of that split is that ABC is currently stronger as a national record of learning than as a regime of academic mobility. Policy language that treats these as one achievement conceals the unevenness the analysis recovered.

Set beside the U.S. semester-credit-hour practice, the finding is not simply that one system is centralised and the other is not. U.S. practice locates recognition in the receiving

institution and accepts inconsistency as the price of autonomy. ABC locates the *record* in a national platform and still leaves *recognition* with the parent and receiving HEI, especially through the 50 percent core rule. The result is a hybrid that can disappoint both expectations: it is too centralised to preserve the quiet discretion elite campuses want, and not centralised enough to make a deposited credit count automatically. The administrative friction ABC was meant to reduce is therefore not only clerical. After the file becomes portable, the dispute moves to equivalence. That is a different bottleneck, not the absence of a portal.

Set beside ECTS, the finding is sharper. ECTS can treat a credit as movable because participating systems first agreed what the unit represents in workload and level. ABC copied the ambition of a common currency without first securing that prior agreement. Operating inside one country does not make the problem smaller. India's internal spread of standards, affiliating structures, and institutional prestige is wide enough to reproduce, domestically, the recognition problem ECTS tried to settle internationally. The implication is that standardisation of the account is not standardisation of the credit. Until workload, level, and learning outcome are specified in a way faculties will use, portability will remain numerical rather than academic.

The tension between premier institutions and a national credit frame is often phrased as a communications problem: IITs and IIMs fear dilution; the state wants uniformity; a "stratified model" might reconcile both. The findings suggest something less tidy. Elite refusal is a rational defence of a status order that ABC's mobility objective has to disturb if it is to mean anything. A stratified workaround—full transfer among peers, limited or symbolic transfer across tiers—would protect quality hierarchies and, at the same time, confine genuine mobility to already similar institutions. That would realise ABC for students who least need a national bank, and leave students in weaker HEIs with an account that stores credits they still cannot spend upward. The policy choice is therefore not between chaos and quality. It is between a credit that travels across the hierarchy and a credit that travels only inside it.

If the architecture meets verification conditions more easily than pathway conditions, then digitisation should not be counted as implementation of flexibility. A completed APAAR–DigiLocker–NAD–ABC chain proves that the state can authenticate a transcript. It does not prove that a student can pause a degree, change institution, or combine unlike disciplines. Later mandates to register and upload are consistent with this reading: they perfect the registry because the registry is what the available instruments can actually command.

The same logic applies to inclusion. Unequal use of Aadhaar-linked, DigiLocker-mediated accounts is not an unfortunate after-effect. It is what happens when the conditions of a trusted national record are treated as if they were the conditions of equal student agency. An ABC that functions smoothly for urban, digitally enrolled students in well-staffed universities, and poorly for others, will widen the very rigidity NEP attributed to institution-centric degrees: opportunity will still depend on where one starts, only now with a portable file attached.

Lessons from international model for India's ABC

The ABC has an ambitious aim to develop a virtual apparatus which blends the useful features of both the USA model and the ECTS model while considering the special challenges of India's diversity and magnitude. India has adopted a hybrid approach. The ABC is a centralised framework which is like the standardisation of ECTS. It has been crafted to get over the administrative friction and fragmentation which is visible in a decentralised system of the USA. The ABC gives a unified digital archive or repository which presents a "Single verifiable source of truth," a feature not present in the USA model. India has promptly solved the issue of scale vs. standardisation. The ECTS functions within an economic and political union, where associated states have a common goal and a degree of parliamentary harmonisation. India's

ABC manages a similar purpose within a domestic environment that has considerable diversity as well as a humongous number of educational institutions, many of which function with differing quality standards and curricula. This is the toughest balance to strike. The government of India proceeded to do away with quality-base criteria for registration which has increased access and intensified disagreement with foremost institutions which are accustomed to a more quality-focussed, decentralised approach, similar to the U.S system. The models of different countries have depicted that the effective execution of a credit system rests on a fine balance between institutional autonomy and standardisation. The ECTS model emphasises a shared framework which underscores the necessity of enforcing common standards in India to ensure a smooth credit transfer experience.

Conclusion

This study asked what the Academic Bank of Credits does to Indian higher education once it is read as a policy design rather than as a completed reform. It established four points. First, ABC legally reconstitutes the credit as a portable unit and the student as an account holder, while leaving academic recognition with institutions—most clearly through the requirement that a substantial share of credits for an award remain with the parent HEI. Portability of the record and acceptance of the learning are not the same act. Second, the digital arrangement around APAAR, DigiLocker, NAD, and ABC meets the conditions of an authenticated national record more readily than the conditions of flexible study. Mandatory ID creation and onboarding in 2023–24 strengthened coverage of the registry. They did not, by themselves, produce multiple entry and exit, inter-institutional transfer, or interdisciplinary combination as ordinary practice. Third, the academic condition that mobility requires—a usable meaning of credit equivalence across unequal curricula and institutional tiers—is the least secured element of the design. Resistance from high-status institutions is consistent with that gap, not an accidental delay. Fourth, the same identity and platform conditions that make a trusted national file possible also structure unequal use. Formal universality of the account is compatible with uneven access and uneven capacity to spend credits. Taken together, the study's claim is modest and specific: ABC has advanced furthest as documentary and legal infrastructure and least as a working mobility regime. Statistics of registration measure the first. They do not settle the second. That finding has a direct meaning for evaluation and for reform politics. If success continues to be narrated as IDs issued and HEIs onboarded, the policy will be declared implemented at the point where the analysis shows it is only technically installed.

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