

या गुणवत्ता सुधार कार्यक्रम या व्यावसायिक विकास कार्यक्रम या प्रौद्योगिकी विकास कार्यक्रम के रूप में हो सकता है।

- (3) पंजीकृत विश्वविद्यालय या स्वायत्त महाविद्यालय के स्तर पर एकेडमिक क्रेडिट्स बैंक के कार्यान्वयन का गुणवत्ता आश्वासन संबंधित विश्वविद्यालय या स्वायत्त महाविद्यालय द्वारा या तो आंतरिक गुणवत्ता आश्वासन प्रकोष्ठ (आईक्यूएसी) या पंजीकृत उच्चतर शिक्षा संस्थान द्वारा विनिश्चित किसी अन्य उपयुक्त संरचित तंत्र के माध्यम से विकसित किया जा सकता है।
  - (4) प्रत्येक पंजीकृत उच्चतर शिक्षा संस्थान अपनी वेबसाइट पर एकेडमिक क्रेडिट्स बैंक के संगत में अपनी गतिविधियों के वार्षिक प्रतिवेदन के साथ ही गुणवत्ता आश्वासन, गुणवत्ता संपोषण और गुणवत्ता उननयन के लिए किए गए उपायों का विवरण अपलोड करेगा।
  - (5) विद्यार्थियों की शिकायतों या अपीलों को दूर करने के लिए केंद्र सरकार या विश्वविद्यालय अनुदान आयोग या एकेडमिक क्रेडिट्स बैंक के स्तर पर और एकेडमिक क्रेडिट्स बैंक के साथ पंजीकृत प्रत्येक एचईआई के स्तर पर एक 'एकेडमिक क्रेडिट्स बैंक-परिवेदना निवारण तंत्र' होगा।
10. **उल्लंघन के परिणाम.-** यदि कोई पंजीकृत उच्चतर शिक्षा संस्थान इन विनियमों के तहत निर्धारित शर्तों या आवश्यकताओं को पूरा करने में विफल रहता है, तो आयोग, सुनवाई का एक उचित अवसर प्रदान करने के बाद, आयोग द्वारा निर्धारित समय के भीतर कमी को ठीक करने के लिए संस्थान को निर्देश दे सकता है; और ऐसा करने में उच्चतर शिक्षा संस्थान की ओर से विफल रहने पर, एकेडमिक क्रेडिट्स बैंक से ऐसे संस्थान का पंजीकरण समाप्त कर दिया जाएगा; और, इसके अतिरिक्त, अधिनियम के तहत अनुदान प्रदान करना बंद कर दिया जाएगा, जहां ऐसे अनुदान संस्था के लिए अनुदेय हैं।
11. **व्याख्या.-** इन विनियमों की व्याख्या के संबंध में किसी भी प्रश्न पर निर्णय विश्वविद्यालय अनुदान आयोग द्वारा लिया जाएगा, और उसका निर्णय इस मामले में अंतिम और बाध्यकारी होगा।

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[विज्ञापन-III/4/असा./167/2021-22]

## UNIVERSITY GRANTS COMMISSION

### NOTIFICATION

New Delhi, the 28th July, 2021

**F. No. 14-31/2018 (CPP-II).**—In exercise of the powers conferred by clauses (f) and (g) of sub-Section (1) of Section 26 of the University Grants Commission Act, 1956, the University Grants Commission with the approval of the Central Government hereby makes the following regulations, namely:-

1. **Short title, Application and Commencement.-** (1) These Regulations may be called the University Grants Commission (Establishment and Operation of Academic Bank Of Credits in Higher Education) Regulations, 2021.
  - (2) These Regulations shall apply to all Universities in India established or incorporated by or under a Central Act, a Provincial Act or a State Act; the institutions Deemed-to be Universities declared as such under Section 3 of the University Grants Commission Act, 1956 (3 of 1956); and the Autonomous Colleges as defined in these regulations.
  - (3) They shall come into force from the date of their notification in the Gazette of India.
2. **Definitions.-** In these Regulations, unless the context otherwise requires,-
  - (a) "Act" means the University Grants Commission Act, 1956 (3 of 1956);

- (b) “Academic Bank Account” means an individual account with the Academic Bank of Credits opened and operated by a student, to which all academic credits earned by the Student from course(s) of study are deposited, recognised, maintained, accumulated, transferred, validated or redeemed for the purposes of the award of degree/diploma/certificates etc. by an awarding institution;
- (c) “Academic Bank of Credits” means an academic service mechanism as a digital or virtual or online entity established by the Commission with the approval of the Central Government, to facilitate students to become its academic account holders, thereby paving the way for seamless student mobility between or within degree-granting Higher Educational Institutions through a formal system of credit recognition, credit accumulation, credit transfers and credit redemption to promote distributed and flexible teaching-learning;
- (d) “Academic Flexibility” means the provision for innovative and interchangeable curricular structures to enable creative combinations of Courses or Programmes in Disciplines of study leading to Degree or Diploma or Post Graduate Diploma or Certificate of Study offering multiple entry and multiple exit facilities, while removing rigid curricular boundaries and creating new possibilities of life-long learning;
- (d) “Autonomous college” means any institution, whether known as such or by any other name, accorded with autonomous status by the Commission upon the recommendations of the affiliating university and the State Government concerned, by virtue of which it provides for a course or programme of study with academic and innovative flexibility for obtaining any qualification from a university; and which, in accordance with the Statutes and Ordinances of such university, is recognised as competent to provide for such course or programme of study and present students undergoing such course or programme of study for the examination leading to the award of such qualification;
- (f) “Commission” shall have the same meaning as assigned to it in clause (a) of section 2 of the Act;
- (g) “Course” means one of the specified units which go to comprise a specified programme of study;
- (h) “Credit” means the standard methodology of calculating one hour of theory or one hour of tutorial or two hours of laboratory work, per week for a duration of a semester (13-15 weeks) resulting in the award of one credit; which is awarded by a higher educational institution on which these regulations apply; and, Credits’ for internship shall be one credit per one week of internship, subject to a maximum of six credits;
- (i) “Credit-accumulation” means the facility created by Academic Bank of Credits in the Academic Bank Account opened by students in order to transfer and consolidate the credits earned by them by undergoing Courses;
- (j) “Credits-recognition” means the credits earned through a registered Higher Educational Institution and transferred directly to the Academic Bank of Credits by such Higher Educational Institution;
- (k) “Credit-redemption” means the process of commuting the accrued credits in the Academic Bank Account of the students maintained in ABC for the purpose of fulfilling the credits requirements for the award of Degrees or Diplomas or Certificates or Course work for Ph.D. programme etc., by the registered degree-awarding Higher Educational Institutions;
- (l) “Credit-transfer” means the mechanism by which the Registered Higher Educational Institutions are able to receive or provide prescribed credits to individual Academic Bank Accounts in

adherence to the University Grants Commission credit norms for the ‘course/s’ undertaken by students enrolled in any Registered Higher Education Institution within India;

- (m) “Higher Education Institutions” means the institutions which are empowered to award degrees by themselves or in accordance with section 22 of the Act;
- (n) “Professional Standards Setting Body” means a regulatory or principal body created, established or constituted under an Act of Parliament for determining and maintaining standards in the relevant areas of higher education;
- (o) “Programme” or “Programme of study” means a higher education programme pursued for a degree specified by the Commission under sub -section (3) of section 22 of the Act;
- (p) “Registered Higher Education Institution” means an eligible Higher Educational Institution which is registered by the Academic Bank of Credits, under these regulations;
- (q) “Statutory authority” means statutory bodies of higher educational institutions, such as the Governing Council or Executive Council or Syndicate or Board of Management or Academic Council, competent to take decisions on behalf of the institution.
- (r) “Student” means a person admitted to, and pursuing, a specified credit-based course/programme of study in a higher education institution.

**3. Academic Bank of Credits.-** (1) Academic Bank of Credits, shall be a national-level facility to promote flexibility of curriculum framework and interdisciplinary or multidisciplinary academic mobility of students across Higher Education Institutions in the country with appropriate credit transfer mechanism created through these regulations and shall facilitate students to choose their own learning path to attain a Degree or Diploma or Post Graduate diploma or academic qualification, working on the principle of multiple entry-multiple exit as well as any-time, any-where, and any-level learning.

- (2) Academic Bank of Credits shall enable the integration of multiple disciplines of higher learning, leading to the desired learning outcomes including enhanced creativity, innovation, higher order thinking and critical analysis.
- (3) Academic Bank of Credits shall 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.

**4. Objectives of Academic Bank of Credits.-**(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 specialisations 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.

**5. Organisational Structure of Academic Bank of Credits.-** (1) Academic Bank of Credits shall be a digital or virtual or online store-house entity of academic credit data base of Higher Education Institution with students as its stakeholder.

- (2) Academic Bank of Credits shall be established, on the lines of the National Academic Depository shall have a dynamic website providing all details of Academic Bank of Credits and its operational mechanism for the use of all stakeholder of higher education.
- (3) Academic Bank of Credits shall be a bank for academic purposes, on the pattern of commercial banks for financial purposes, with students as academic account holders to whom, the Academic Bank of Credits shall provide a variety of services including credit verification, credit accumulation, credit transfer or redemption and authentication of academic awards.
- (4) Authentication of credits or academic awards by Academic Bank of Credits shall not, in any way, be construed as encroachment on the statutory powers of Higher Education Institutions registered with Academic Bank of Credits to award degrees and other academic qualifications.
- (5) ABC shall act as the body empowered by the Central Government or the Commission, as the case may be, to provide authenticated records of credits earned by students from Registered Higher Education Institutions.
- (6) The requirement of credits as well as essential components of study for award of any Under Graduate or Post Graduate or diploma or certificate, or the Course work requirements for the Ph.D. programmes shall be as prescribed by Registered HEIs.
- (7) 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).

**6. Functions of Academic Bank of Credits. -(1)** Academic Bank of Credits shall deposit Credits awarded by Registered Higher Education Institutions, for Courses pursued therein, in the Academic Bank Account of the student and the validity of such credits shall be as per norms and guidelines issued by the Commission from time to time:

Provided that ABC shall not accept any document pertaining to course credits directly from students and shall entertain such documents as valid only when the same are transmitted by the respective, Registered Higher Education Institution awarding the credits.

- (2) ABC shall register Higher Education Institutions under these regulations, ensure the opening, closure and validation of Academic Bank Accounts and shall also ensure credit verification, credit accumulation, and credit transfer or redemption for students; apart from promoting its role among stakeholder.
- (3) 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 credit accumulation.
- (4) The functions of ABC are not limited to distance or a non-contact mode; and shall extend to amalgamation of various existing and futuristic teaching-learning models and it may also consider

credits obtained by students in assessments for theory or practicals, if the same are offered as separate credit courses.

- (5) The norms in respect to the curriculum content, curriculum transaction, educational technologies for the courses offered, their timing, continuous evaluation methods, attendance and novel methods of assessment shall be as decided by the Registered Higher Education Institution, and shall be consistent with the overarching policy and philosophy of holistic, multidisciplinary education under National Education Policy-2020.
- (6) In the interests of students, credits earned and deposited with ABC shall be valid for the purpose of redemption to a degree or diploma or Post Graduate diploma or certificate, for varying duration as specified by the credit awarding and credit accepting Higher Education Institution subject to a maximum duration of seven years.
- (7) Academic Bank of Credits shall encompass all higher education programmes coming under the purview of the Commission, the All India Council of Technical Education, and the National Council of Teacher Education; 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.
- (8) Academic Bank of Credits shall also facilitate the credit recognition and credit redemption process for students 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 Under Graduate degree to be awarded by a Registered Higher Education Institution and such Under Graduate degree to be awarded by the Higher Education Institution may be specified by the Commission.
- (9) In addition to the choice based courses to be undertaken by the student as a part of the specific higher education programme in Registered Higher Education Institutions, 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 Academic Bank Account:

Provided that Registered Higher Education Institutions may award diploma or certificate against credits accrued in respect of courses undertaken by students beyond the prescribed curriculum.

- (10) Credits obtained by students by undergoing Skill-courses from Registered Higher Education Institutions offering vocational Degree or Diploma or Post Graduate Diploma or Certificate programmes are also eligible for accrual and redemption of credits through the Academic Bank of Credits.
- (11) Credits obtained by undertaking Courses in Registered HEIs during or after the academic year 2021-2022 alone are eligible for Credit transfer, Credit accrual and Credit redemption through Academic Bank of Credits.
- (12) For carrying out the purposes of the Academic Bank of Credits, the Commission may provide such financial and administrative assistance to the Academic Bank of Credits, as it may deem fit.

- 7. Eligibility Criteria for approval of HEIs to register with Academic Bank of Credits.-(1)**  
Universities and Autonomous Colleges satisfying sub-regulation (2) of regulation 1, which are accredited by either National Assessment and Accreditation Council with minimum 'A' Grade or by National Board of Accreditation for at least three programme(s) with a minimum score of 675 individually (however, if the number of programme(s) being run by the Institution is less than three, then each of the programmes should secure 675 or more marks); or top 100 National Institutional Ranking Framework (NIRF) or similar Assessment and Accreditation body(ies) to be established by Government of India from time to time or those Indian Higher Education Institutions appearing in top 1000 world ranking of Quacquarelli Symonds (QS)/ Times Higher

Education (THE); Institutions of Eminence or Institutions of National Importance as declared by Government of India are eligible to register with Academic Bank of Credits.

- (2) Accreditation or ranking status must be valid at the time of registration with Academic Bank of Credits.
- (3) HEIs shall obtain approval from their respective statutory authorities such as the Governing or Executive Council or Syndicate or Board of Management or Academic Council etc., to apply for registration with Academic Bank of Credits.
- (4) Registered Higher Education Institutions shall be required to admit students to individual courses, in addition to their admissions to full degree programmes:

Provided that in order to avoid overcrowding in a course(s) of any Higher Education Institution, such Higher Education Institution shall be permitted to have additional (supernumerary) seats in such course(s), subject to prior approval by the appropriate professional standards setting body:

Provided further that in respect of courses, not coming under the purview of any professional standards setting body the Registered Higher Education Institution may, subject to availability of required infrastructure, create supernumerary seats with the approval of its statutory authorities:

Provided also that, Registered Higher Education Institution may also offer a set of Courses, exclusively for the purpose of the Academic Bank of Credits Scheme.

- (5) Registered Higher Education Institution 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 On-line courses or programmes and other infrastructural facilities for face to face theory or practical/ or training courses as specified, from time to time, under the relevant University Grants Commission Regulations and/or Statutes or Ordinances of the Higher Education Institution.
- (6) A Registered Higher Education Institution shall have a webpage on its website containing details of the facility of Academic Bank of Credits, list of all Registered Higher Education Institutions, guidelines or Standard Operating Procedures for the students to utilise the facility effectively, along with a link to the website of Academic Bank of Credits.

**8. Academic Bank of Credits Implementation methodology.** - (1) Academic Bank of Credits is essentially a credit-based, and highly flexible, student-centric facility.

- (2) Registered Higher Education Institutions shall, with the approval of their statutory authorities, amend the extant Ordinances relating to, inter alia, Course registration, Course requirements, acceptance for inter-disciplinary and multi-disciplinary courses, Credits to be offered to such courses, Credit transfers and Credits acceptance from other approved Higher Education Institutions, nature of grades to be awarded etc.
- (3) Registered Higher Education Institutions shall encourage and enable students to customise or design their own degrees utilising Courses selected by the student from among courses offered by one or more of the Registered Higher Education Institutions:

Provided that, the student shall be required to earn at least fifty per cent of the credits from the Higher Education Institution awarding the degree or diploma or certificate:

Provided further that, the student shall be required to earn the required number of credits in the core subject area necessary for the award of the degree or Diploma or Certificate, as specified by the degree awarding Higher Education Institution, in which the student is enrolled.

- (4) Students availing flexibility under the facility of ABC provided in sub-regulation (3) 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 leading to the award of a degree by the Registered Higher Education Institution.
- (5) The ABC shall maintain a dynamic online directory of Higher Education Institutions which satisfy the eligibility criteria stipulated under regulation 7.
- (6) Every Registered Higher Education Institution shall provide student counselling and guidance to all students desirous of opening an Academic Bank Account with Academic Bank of Credits, in regard to the details of utilisation of the services of Academic Bank of Credits in terms of Credit definition, Credit accumulation, Credit transfer, Credit redemption as well as in respect of the opening, closure and validation of Academic Bank Accounts of students where such requests are recommended through the parent University or Autonomous colleges which are already registered with Academic Bank of Credits.
- (7) Credits earned by students shall be deposited in the respective Academic Bank Account with ABC and shall be valid for not exceeding seven years as specified by the credit awarding institutions and subject to its acceptance by the Registered Higher Education Institution awarding academic qualifications, for the purpose of commutation of credits for the award of any Degree or Diploma or Certificate:

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 Academic Bank Account.

- (8) Where a student fulfils the norms of sufficiency of total number of credits and of the nature of credits, approved by a Registered Higher Education Institution for the award of the specified Degree or Diploma or Post Graduate Diploma or Certificate, the student shall be eligible for such award by that Higher Education Institution.
- (9) Once used, or redeemed, Credits earned by a student cannot be re-used for the award of any other formal academic qualifications.
- (10) With the approval of its statutory authorities, a Registered Higher Education Institution shall be encouraged by Academic Bank of Credits to apportion 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.
- (11) In awarding academic qualifications etc., Registered Higher Education Institutions shall follow the norms and guidelines, in regard to the number of credits and duration of time, stipulated from time to time by the Commission or the professional standards setting body, as the case may be:

Provided that in respect of time duration, a student pursuing academic qualifications under the Academic Bank of Credits facility 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 (Four semesters or more).

- (12) A Registered Higher Education Institution may fix its Course fee based on the number of credits of a course for which the student is enrolled.
- (13) The Higher Education Institution 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 Commission, as the case may be.

- 9. Monitoring, support and Quality assurance by Universities and ABC.-** (1) It shall be the responsibility of Registered Higher Education Institutions, to monitor the development and operationalisation of the Academic Bank of Credits programme at the university level and at the level of their affiliated autonomous colleges.
- (2) Registered Higher Education Institutions shall offer teacher or staff training, mentoring, academic and administrative audit and other measures for improving the quality of performance of the Academic Bank of Credits facility and promotion of holistic/multidisciplinary education with the support of Academic Bank of Credits, which may be in the form of Faculty Development Programmes or Quality Improvement Programmes or Professional Development Programmes or Technology Inculcation Programmes.
- (3) The Quality assurance of the implementation of Academic Bank of Credits at the level of the registered university or autonomous college shall be developed by the University or autonomous college concerned either through the Internal Quality Assurance Cell (IQAC) or any other appropriate structured mechanism as may be decided by the Registered Higher Education Institution.
- (4) Every Registered Higher Education shall upload, annually, on its website, a report of its activities *vis a vis* the Academic Bank of Credits, as well as of measures taken by it for Quality assurance, Quality sustenance and Quality enhancement.
- (5) There shall be an Academic Bank of Credits-Grievance Redressal Mechanism at the level of Central Government/University Grants Commission/Academic Bank of Credits, and at the level of every Higher Education Institution registered with Academic Bank of Credits to address the grievance/appeals of students.
- 10. Consequences of violation.-** Where a Registered Higher Education Institution fails to fulfil the conditions or requirements prescribed under these regulations, the Commission may, after providing a reasonable opportunity of being heard, direct the institution to rectify the deficiency within such period of time as may be stipulated by the Commission and on failure on the part of the Higher Education Institution to do so, terminate the registration of such institution from Academic Bank of Credits and, in addition, cease to provide grants under the Act, where such grants are admissible to the institution.
- 11. Interpretation.-** Any question as to the interpretation of these Regulations shall be decided by the Commission, and its decision shall be final and binding in the matter.

Prof. RAJNISH JAIN, Secy., UGC

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