

## Academic Bank of Credits (ABC):

As per National Education Policy 2020, the Academic Bank of Credits (ABC) has been created to facilitate the academic mobility of students with the freedom to study across the Higher Education Institutions in the country with an appropriate "credit transfer" mechanism from one program to another, leading to attain a Degree/ Diploma/PG-diploma, etc.,

### Features

- Allows academic institutions to lodge and maintain the integrity of the credits
- Maintains the authenticity and confidentiality of student credits
- Easy credit transfer through digital mode
- Faster credit recognition

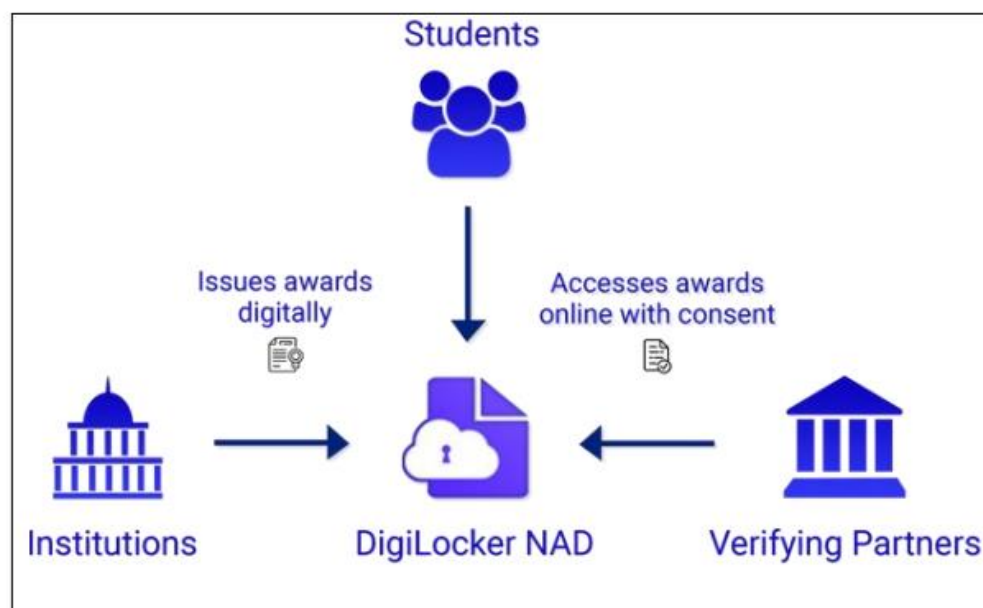
### Benefits

- Allows multiple entries and multiple exits for students
- Stores student credit for a minimum shelf life of 7 years
- Transfer credit through a single window after approval of source and destination academic institution
- Only verified academic institutions can upload credits
- Improves transparency and helps to build a more flexible approach to curriculum design and development

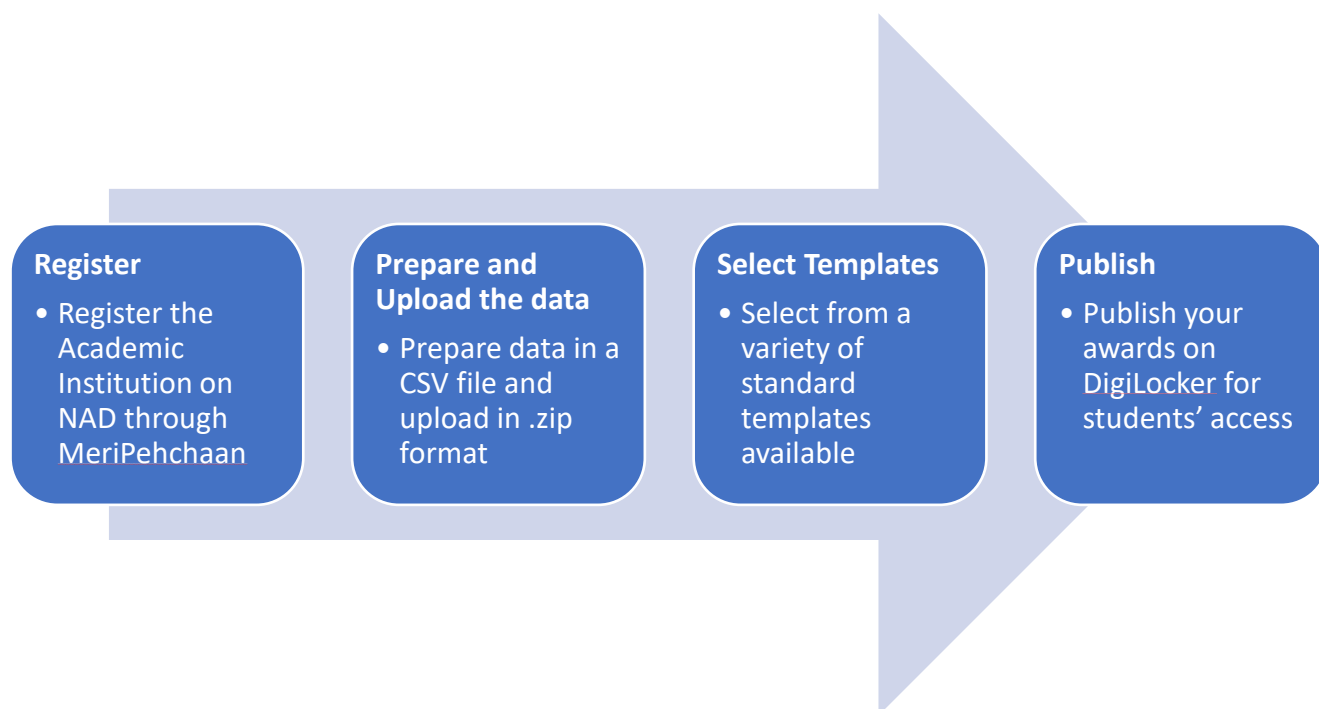
**Academic Institutions (AIs)** The Academic Institutions will issue digital Awards to students through National Academic Depository. The Institution issuing the awards is the custodian of these awards and manages the lifecycle of the award. Universities/State Education Boards/Autonomous bodies and Institutions are collectively referred as Academic Institutions.

**Students /Citizens** are the beneficiaries of this scheme who can view, access and share their digital academic awards with other Academic Institutions or potential employers. Verifiers

**Verifier:** A student may share his/her academic certificates with a potential employer while seeking a job or with a bank as proof of date of birth or with an Academic Institution for further studies. Such third-party entities such as employers, banks, visa consulates and other academic institutions that indulge in verification of the academic certificates submitted to them by students are termed as verifiers. The Verifiers can verify students' academic credentials with students' consent.



## For Academic institutions:



### The process to be followed to make your uploaded academic data and make it live through the DigiLocker platform ([www.digilocker.gov.in](http://www.digilocker.gov.in)):

- **Email-ID Verification** - Verify your email ID in the Institution Master.
- **Upload Logo** - Upload your institution logo.
- **Template Selection** - Selection of pre-defined templates generated by the NAD portal.
- **Download Guideline to prepare Academic data:**
- **Prepare Academic Data in CSV file** - Download the sample CSV file and guidelines to prepare the academic records.
- **Data Preparation:** Prepare your academic records according to the Document type & the Examination or result year.
- **Convert data into a ZIP file:** The ZIP file name should be the same as the CSV file name and only one file should be available in one ZIP file.
- **Upload Records:** Upload the prepared data into a ZIP file.
- **Verify-** Verify 5 random records generated by the portal.
- **Submit-** Final submission of the file post verification of uploaded data.
- **Data Processing:** All data files need to be Successfully Processed.
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**Academic Bank of Credits Implementation methodology. For Higher education institutions–**

1. 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.
2. 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.
3. Registered Higher Education Institutions 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.
4. 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. 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.
5. 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
6. Students availing flexibility under the facility of ABC 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.
7. The ABC shall maintain a dynamic online directory of Higher Education Institutions which satisfy the eligibility criteria stipulated under regulation

8. 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.
9. 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.
10. Where a student fulfils the norms of the sufficiency of a 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.
11. Once used, or redeemed, Credits earned by a student cannot be reused for the award of any other formal academic qualifications.
12. With the approval of its statutory authorities, a Registered Higher Education Institution shall be encouraged by the 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 interdisciplinary higher education.
13. 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).
14. 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.
15. 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.

#### **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.

**Consequences of violation.-** Where a Registered Higher Education Institution fails to fulfil the conditions or requirements prescribed under these regulations, UGC 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.

## Registration by students

### Create your DigiLocker Account

- Register using a mobile number or Aadhaar on DigiLocker ([digilocker.gov.in](https://digilocker.gov.in))

### Select Board/University/Institution

- Search for your Board/ University/ Institution in DigiLocker to get awards

### Enter requisite details

- Fill in the details such as Roll no, Year of Passing, etc., and submit the details

### Pull academic awards

DigiLocker will search for your requested awards and they will be saved in your "Issued Document"