



Academic Bank of Credits (ABC)-An Overview

The University Grants Commission (UGC), which is a governmental entity, is an important participant in the process of ensuring that educational institutions throughout India continue to meet acceptable standards of excellence.

The University Grants Commission (UGC) launches a number of distinct initiatives on a regular basis with the purpose of ensuring the education system's continued high level of quality. These initiatives range from assessing current methods of teaching and learning to developing new approaches to pedagogy.

The "Academic Bank of Credits" is the latest step in the University Grants Commission's (UGC) chain of developing revolutionary educational infrastructure (ABC). It is helpful for faculty members to monitor and check the credits that students have earned.

Before we get into the specifics, it is important that we have a fundamental comprehension of ABC's...

- **To promote student-centric education**
- **Focus on learner-friendly teaching approaches**
- **Implement an inter-disciplinary approach**
- **Allow students to learn the best courses of their interest**
- **Enable students to learn at their own pace**

Prime Minister Narendra Modi presented the National Education Policy (NEP 2020) with these goals in mind. The Academic Bank of Credits is an essential component of the policy, and it is a part of the National Education Policy.

What is the Academic Bank of Credits (ABC)?

The Academic Bank of Credits, often known as ABC, is a computerised repository that keeps track of the information regarding the credits that individual students have acquired throughout the course of their educational experience. Students will have the ability to open their own accounts, and they will be given a number of different options for entering and exiting colleges and universities. During the time spent receiving a higher education, there will be both "multiple exits" and "multiple entry" points, and credits will be able to be transferred between institutions without a hitch thanks to the ABC.



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The credit history of any student at any given point in time may be verified using ABC, and thus can be deemed a reliable source of information. As a result, the idea of ABC is fuel that can assist enhance the productivity of professors and help students accept an educational method that incorporates multiple disciplines. The goal is to foster students' overall development while also making them into "competent professionals."

To put it succinctly, the Academic Bank of Credits will be a game-changer in the process of significantly reshaping the educational landscape in India.

Functions of Academic Bank of Credit (ABC)

- The Academic Bank will be responsible for opening, closing, and certifying the academic accounts of students.
- It will carry out tasks such as credit accumulation, credit verification, credit transfer/redemption of students.
- The courses include online and distance mode courses offered by the government and institutes.
- The validity of these academic credits earned by students will be up to seven years and students can redeem these credits.
- The credits can be redeemed and students can seek admission directly in the second year at any university.
- The validity will be up to seven years, hence, students will have to rejoin within seven years..

Importance of Academic Bank of Credit (ABC)

- Enables the student to have a greater degree of autonomy in selecting their academic programmes and courses.
- The student has the option of withdrawing from the programme at any point during the academic year and then exchanging the credits they have already earned for a certificate or diploma if they meet the requirements.
- They can use the credits to continue their education at the same or another institute in the future, giving them flexibility in where and how they pursue it.
- The institutes cannot keep the students in the courses against their will to earn money

How Does the Academic Bank of Credits Work?

As was stated before, the Academic Bank of Credits (ABC) would serve as a point of reference for faculty members to use when checking the credit histories of students. In order for the pupils to be a member of the ABC, they need to follow the guidelines that have been provided.



#1: Opening The ABC Account

First and foremost, the students need to open an Academic Bank Account.

They might require details like their **name, address, certificates, course details**, etc to create the ABC account.

A unique ID & password will be created from where students can log in at any given point to check their earned credits.

#2: Credits Information as Per Courses

As per the courses, a credit structure will be created by the Government.

When a student pursues any course and clears exams, credits will be automatically awarded to them. Institutions need to fill out the details and upload the deposits in the students' Academic Credit Bank's account on the digital portal.

#3: Evaluation & Verification of Credits

Any kind of credit evaluation & verification will be carried out by the Academic Credit Bank at regular intervals.

If students want to transfer the credits, they need to approach the ABC for further process.

It will help in regulating the processes with ultimate authenticity.

#4: Types of Courses

Online & offline – both types of courses are included in the scheme. Some of the important ones include National Schemes such as–

- NPTEL
- SWAYAM
- V-LAB

Thus, the ABC will cover almost all types of courses including distance learning courses to help students of every possible stream.

#5: Credit's Validity

The credits earned by students will be valid for seven years.

However, the validity of credits is subject to change depending on the type of courses or disciplines.



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In such instances, ABC will provide the details of the exceptions to students.

Even if a student takes a break or is not able to continue their education, they may redeem the earned credits in the future within the time limit of seven years.

Expected Impact of ABC on Educational System

The UGC anticipates that the implementation of the ABC will have a beneficial influence in the years to come and has high hopes for this. Higher Education Institutions (HEIs) that take part in the programme will be able to benefit greatly from the scheme's streamlined credit administration.

The inter-disciplinary & **multi-disciplinary approach** is the need of the hour. With the Academic Credit Bank, HEIs will be able to help students learn subjects of their choice and become “**skill-oriented**” graduates.

STUDENT REGISTRATION INSTRUCTIONS

Steps to student Registration (to create ABC ID) involves account creation at two stages as shown below: -

Stage 1: DigiLocker registration process

- First open the website at <https://www.nad.Digilocker>
- In Digi-locker it will ask you: ARE YOU A STUDENT? Click on it.
- After opening the site, click on the icon SIGN UP ON DIGILOCKER (click on student) [CREATE YOUR DIGILOCKER ACCOUNT) BY PROVIDING NECESSARY DETAILS] viz. your full name, DOB, gender, Aadhar number, mobile number, create username and pin.
- You will receive OTP on provided mobile number.
- Enter OTP, it will verify you and your DigiLocker account is created.
- Download DigiLocker or you can already keep it downloaded from play store.
- Sign in to the DigiLocker as per your username and pin and check your profile.



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Stage 2: Creation of ABC ID

Here is the complete process to make student registration and login at Academic Bank of Credit

Website: -

Step 1: Firstly, visit the official Academic Bank of Credits Scheme website at <https://www.abc.gov.in>

Step 2: At the homepage, go to the “Account” section and click at the “Student” link.

Step 3: Then Sign up with DigiLocker and complete the ABC Scheme student registration process by providing the requisite details.

Now you can sign in to the DigiLocker and download your ABC ID card from ABC console.

For queries and clarifications, contact:

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