

Frequently Asked Questions – Academic Bank Credits (ABC)

1. What is Academic Bank Credit ?

Ans: "Academic Bank of Credits" means an academic service mechanism as a digital/virtual/online entity established by University Grants Commission to facilitate students to become its academic accounts holder, thereby paving the way for seamless students' mobility between or within degree granting HEIs through a formal systems of credit recognition, credit accumulation, credit transfer and credit redemption to promote distributed and flexible teaching learning.

ABC is a bank for academic purposes on the patterned of commercial banks for financial purposes with students as academic account holders to whom ABC shall provide a variety of services including credit verification, credit accumulation, credit transfer or redemption and authentication of academic awards.

2. Is there any regulation governing the establishment and operation of ABC ?

Ans: Yes, UGC has issued a regulation namely the University Grant Commission (Establishment and Operation of Academic Bank of Credits in Higher Education) Regulations, 2021.

For availing the facility of ABC stakeholders (Students, HEIs) are requested to go through these regulations.

3. Who Can Avail the Facility ?

Ans: Students belonging to eligible Higher Educational Institutions (HEIs) can avail the facility of ABC.

4. How to know the accreditation status of Institutions ?

Ans: Accreditation status of the institutions can be verified from the respective institutions. Usually, such type of information is available on the website of the institutions.

5. Only eligibility of the Institutions is sufficient to avail the facility of ABC ?

Ans: No. Eligible institutions are required to get themselves registered on ABC platform, fulfilling the provisions mentioned in University Grant Commission (Establishment and Operation of Academic Bank of Credits in Higher Education) Regulations, 2021.

6. From which academic year the facility of ABC would be applicable ?

Ans: 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.

7. What are the functions of ABC ?

Ans: Academic Bank of Credit shall deposit credits awarded by registered HEIs for courses pursued therein, in the Academic Bank Account of the students and the validity of such credits shall be as per the norms and guidelines issued by the UGC from time to time.

ABC shall not accept any document pertaining to course credits directly for students and shall entertain such documents as valid only when the same are transmitted by the respective, registered HEIs awarding the credits.

8. How much credits a student can earn from parent Institution (i.e. the institution awarding the degree or diploma or certificate) ?

Ans: Students shall be required to earn at least 50% of the credits from the parent institution where he/she is enrolled for a programme.

9. Can ABC award Degree/Diploma/Certificate ?

Ans: No. ABC is a facility for credit accumulation transfer and redemption. Degree / Diploma / Certificate shall be awarded by the registered HEIs.

10. What is an Academic Credit ?

Ans: 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 (30-15 weeks) resulting in the award of one credit; which is awarded by a higher educational institution. Credits for internship shall be one credit per one week of internship, subject to a maximum of six credits.

11. What is meant by “Credit-accumulation” ?

Ans: "Credit-accumulation" means the facility created by ABC in the Academic Bank Account opened by students in order to transfer and consolidate the credits earned by them by undergoing courses.

12. What is Credits-recognition ?

Ans: "Credits-recognition" means the credits earned through a registered Higher Educational Institution and transfer directly to the ABC by such HEIs.

13. What is Credit-transfer ?

Ans: "Credit-transfer" means the mechanism by which registered HEIs are able to receive or provide prescribed credits to individual Academic Bank Accounts in adherence to the UGC credit norms for the course undertaken by students enrolled in any registered HEIs within India.

14. What is credit-redemption ?

Ans: "Credit-redemption" means the process of commuting the accrued credits in the Academic Bank Accounts 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. programmes etc. by the registered degree awarding HEIs.

15. What exactly is the Academic Bank of Credits platform for, and how can it be use for the students ?

Ans: The ABC platform is a virtual repository or credit database built along the lines of the National Academic Depository, created and maintained by the Ministry of Electronics and Information Technology, that would "store" the credit scores obtained by students in an online platform. Students will have their own accounts, each with their own ABC ID, as well as a dashboard where they can track their credit accumulation, transfer requests, and credit history. Students can also perform credit transfer initiation requests and a follow-up view request status effectively, just like in a traditional bank. In a nutshell, the ABC will make it easier to recognize, transfer, and redeem credits.

16. What is Academic Bank Account ?

Ans: Academic Bank Account means an individual account with the Academic Bank of Credit opened and operated by a student, to which all academic credits earned by the student from course(s) of study are deposited, recognized, maintained, accumulated, transferred, validated or redeemed for the purposes of the award of degree / diploma / certificate etc. by an awarding institution.

17. How can a student sign up on the Academic Bank of Credits portal ?

Ans: Students can register by logging in at www.abc.gov.in. In addition, a complete user manual with step-by-step instructions and screenshots can be seen in the ABC portal's Resources section.

18. For how long will the ABC accumulated credits be available in the system ?

Ans: Credits deposited in the ABC platform will be valid for a maximum of seven years or the duration specified for a given discipline.

19. How a student can get my ABC ID ?

- ✓ Ans: Login to DigiLocker. Student with DigiLocker Account can create ABC ID.
- ✓ Search for Education. Education category shows Academic Bank of Credits service.
- ✓ Create ABC ID. Select your University/College and click on Generate ABC ID.
- ✓ Accumulate Credits. Students can check accumulated credits by login into abc.gov.in.

20. What is the use of ABC ID ?

Ans: Students will have their own accounts, each with their own ABC ID, as well as a dashboard where they can track their credit accumulation, transfer requests, and credit history. Students can also perform credit transfer initiation requests and a follow-up view request status effectively, just like in a traditional bank.

21. Is ABC ID is compulsory ?

Ans: It's Mandatory for all the students to have an ABC ID as guided by UGC and the examination department.

22. What is the benefit of ABC card ?

Ans: Enables the student to drop out in any year and then exchange the credits earned so far with a certificate/diploma if they are eligible. They can redeem the credits and rejoin the same or any other institute in the future and continue their education.

23. What is ABC ID for students ?

Ans: Academic Bank of Credits (ABC) is a virtual/digital storehouse that contains the information of the credits earned by individual students throughout their learning journey. It will enable students to open their accounts and give multiple options for entering and leaving colleges or universities.

24. Can I share my ABC ID ?

Ans: A unique ABC ID is allotted to students registering with their mobile number through Digilocker. The ID can be shared with the Academic Institution in which the student is enrolled.

25. Can we create AC ID without Aadhar card ?

Ans: An Aadhaar number is typically required to create an ABC ID (Aadhaar Beneficiary Control ID), which is used to manage your Aadhaar-based services and data. However, policies and procedures can change over.

26. What are the documents required ? (Sometimes Aadhar card may not be required)

Ans: Aadhar, Gender, Aadhar number, Mobile number which is registered with Aadhar. Create six-digit security Pin (Password) and click Submit. Receive OTP on provided mobile number (as per Aadhar). Verify OTP and click submit • Finally Set username to create account in DigiLocker.

27. How to fill ABC ID form ?

Ans: (1): Open official website www.abc.gov.in/

(2): The Click on My Account tab on right hand of the web-page.

(3): Select Student from the drop-down list and a) If you have account on the DigiLocker follow these steps: • Sign-in using your details and OTP.

28. How many ABC IDs can I create ?

Ans: Generally, an ABC ID is intended to be created only once per individual to ensure accurate and consistent tracking of users across different platforms and services.

29. How many digits is the ABC ID ?

Ans: Once you received your ABC ID (12 digit) you must input correct ID information in Google on -line form (link as shown below) and also input above ID in student profile of IUMS portal.