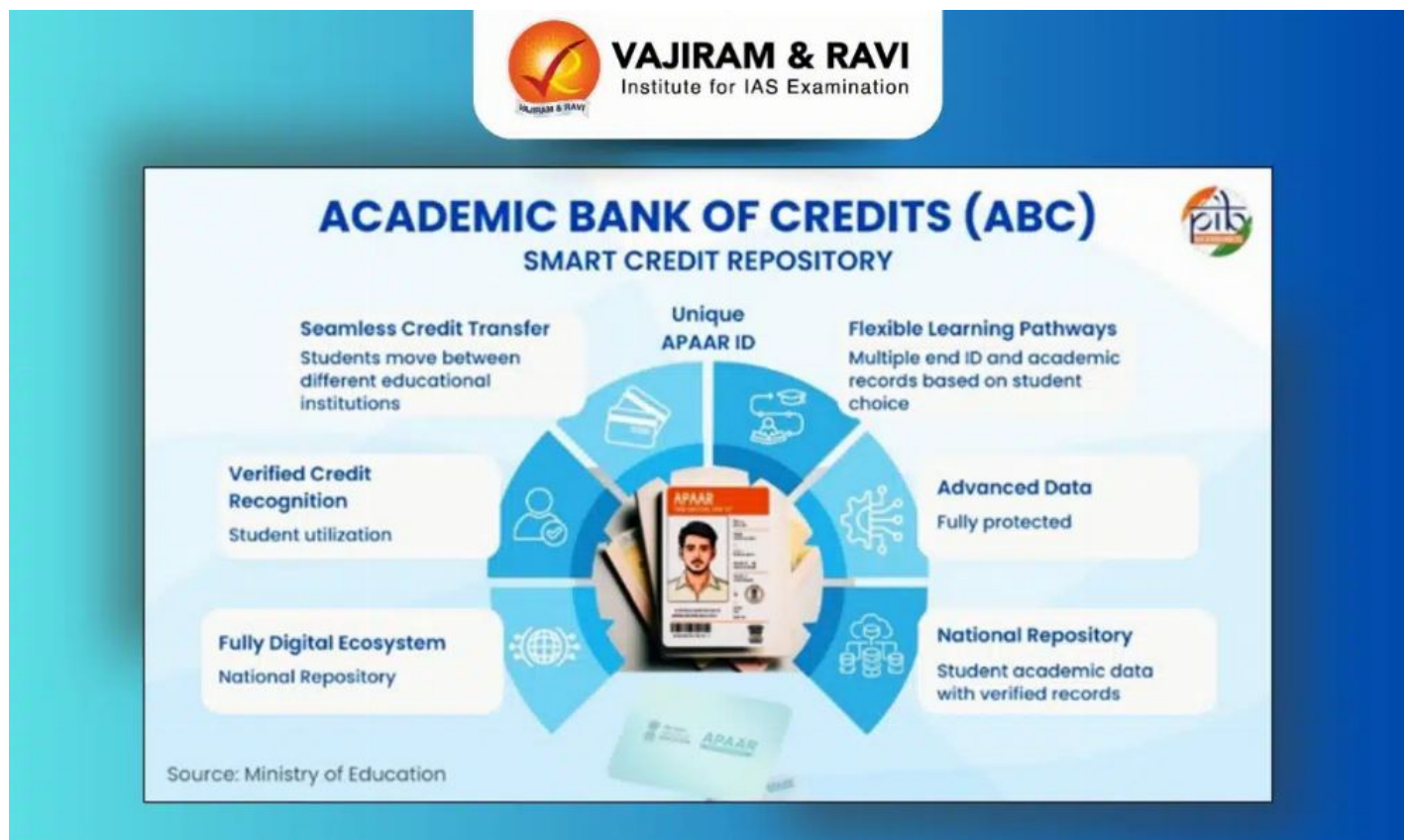


## Academic Bank of Credit

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### Academic Bank of Credit Latest News

The Academic Bank of Credits (ABC) and the Automated Permanent Academic Account Registry (APAAR) are building a trusted digital ecosystem for academic records, making education more flexible, transparent, and accessible for every learner.

### About Academic Bank of Credit

- It is a revolutionary digital platform by the **Ministry of Education**, Government of India.
- It is regulated by the **University Grants Commission** (UGC).
- It is built to support every learner's journey by providing a digital platform for storing, managing, transferring, and **redeeming academic credits earned** by students from **recognised educational institutions**.
- **Objectives:** The main objective of ABC is to create a **flexible, learner-friendly education system** in which learning achievements can be recognised, stored, and used throughout a person's life.

- It supports the vision of the **National Education Policy (NEP) 2020** and the **National Credit Framework (NCrF)**.

## How Does Academic Bank of Credit Work?

- **Students register** on the ABC portal and receive a unique **ABC ID or APAAR ID linked** to their Aadhaar and DigiLocker account.
- Students belonging to eligible Higher Education Institutions (HEIs) can use the ABC facility.
- **Academic institutions upload credit data** directly to the ABC portal against each student's account.
- **Students can accumulate, transfer, and redeem credits** across HEIs without losing academic progress.
- **Credits are valid for a maximum of 7 years** or the duration prescribed by the relevant academic discipline. Once redeemed, credits cannot be reused.
- Credit redemption and certificate issuance are handled by academic institutions via the **National Academic Depository (NAD) platform**.
- The NAD serves as the backbone of ABC, securely storing all academic awards and records.

## Key Features of Academic Bank of Credit

- **Academic Mobility:** Students can **study across multiple HEIs** and transfer their credits seamlessly between programmes and institutions.
- ABC provides students with a seamless, consent-based document exchange system that streamlines verification and significantly reduces processing time.
- **Multiple Entry and Exit (MEE):** ABC enables the MEE framework under NEP 2020.
- **SWAYAM Integration:** Students may avail up **to 40% of credits** from the SWAYAM online platform.
- **National Credit Framework (NCrF):** ABC is aligned with the NCrF, covering academic, vocational, and experiential learning.

**Source: PIB**

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Source: <https://vajiramandravi.com/current-affairs/academic-bank-of-credit/>

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