



Academic Bank of Credits and APAAR

Building India's Lifelong Learning Ecosystem

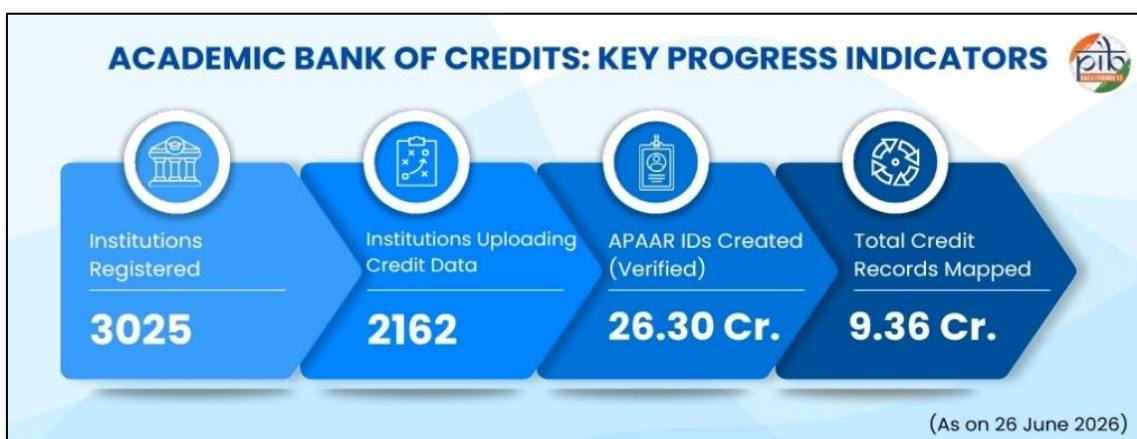
June 30, 2026

Academic Bank of Credits: An Overview

The **Academic Bank of Credits (ABC)** is a revolutionary digital platform by the Ministry of Education and 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.

APAAR (Automated Permanent Academic Account Registry) ID is a unique 12-digit student identification number linked to the ABC system. Introduced as part of the "One Nation, One Student ID" initiative, APAAR creates a single academic identity for every learner. Accessible through DigiLocker, it brings together a student's educational records from school, higher education, skill development, and other learning programmes onto one platform. APAAR IDs can be generated through the nearest **Common Service Centre (CSC)**, making it accessible in remote and underserved areas too. As of June 2026, **26.30 crore verified APAAR IDs have been generated across India.**

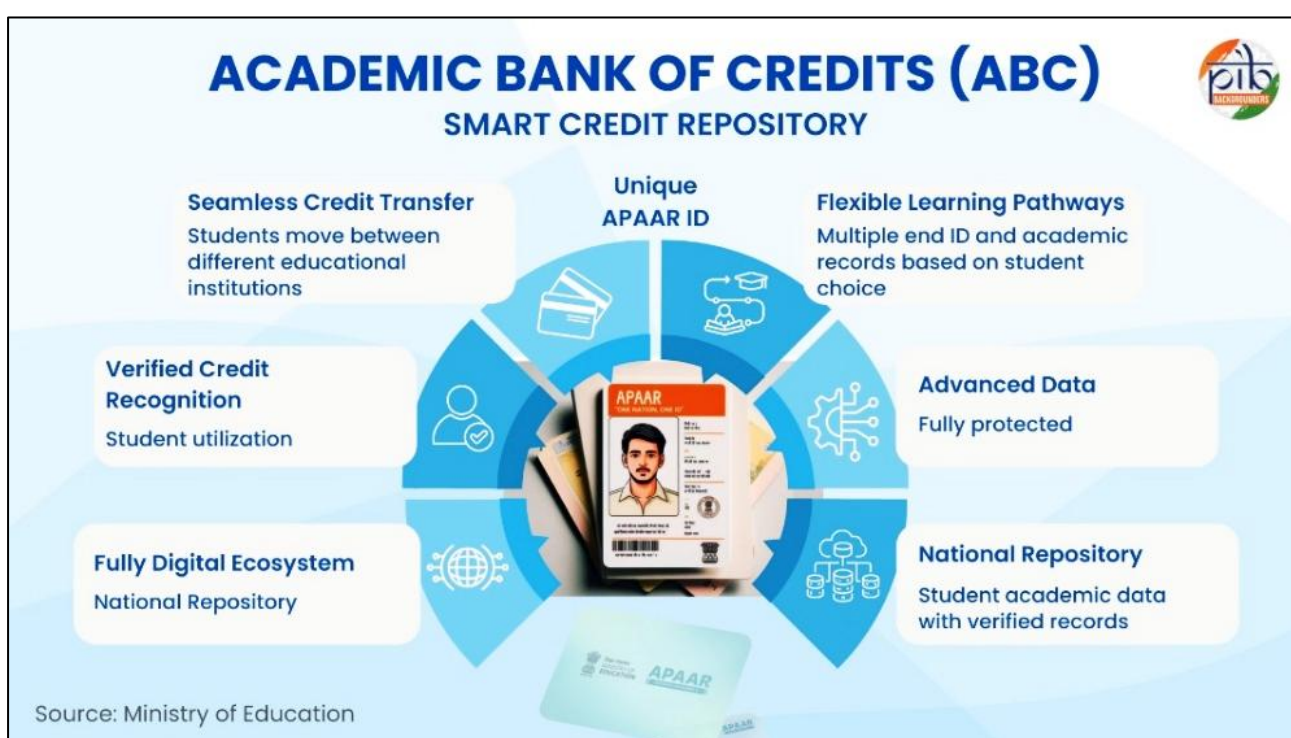
Together, ABC and a student's APAAR ID helps build their education brick by brick, across institutions and over time.



Objectives of ABC

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)** by enabling credit transfer, multiple entry and exit options, and recognition of learning across different institutions and disciplines. This means that if a student chooses to drop out of studies after having completed it partially, the credits that he earned are stored in this data bank. These credits can be used by him towards completion of his studies when he chooses to rejoin in future.

ABC and APAAR help learners maintain a digital record of their achievements, simplify credit transfer between institutions, and improve transparency in maintaining academic records. The platform also supports integration with schools, universities, skill institutions, and other education stakeholders, creating a connected education ecosystem.



How Does ABC 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.

Academic Bank of Credits: Progress Report

The initiative has already achieved significant scale across the country. For 2026, the UGC has mandated all Higher Education Institutions to upload credit data on the ABC portal latest by 30th June, 2026.

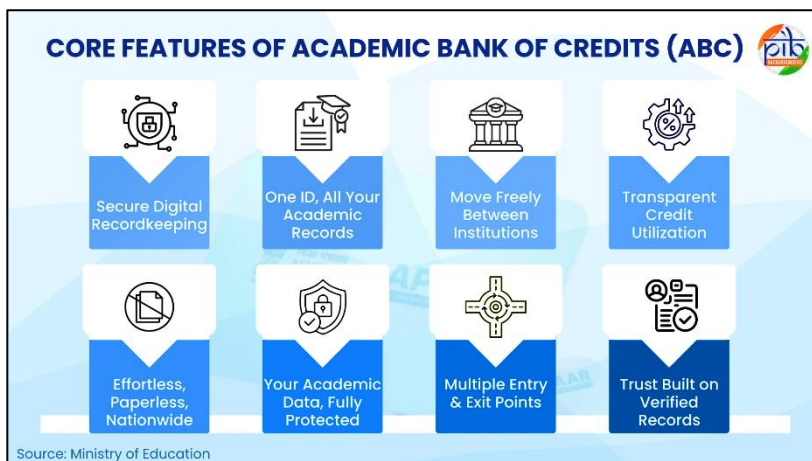
Organisation Type	Institution Type	Registered for ABC	APAAR IDs created (In Cr)	Educational Records
Autonomous College	Autonomous College	1262	0.33	1.27
Institute of National Importance	AIIMS	10	0.00	0.00
	IIIT	25	0.00	0.02
	IIM	21	0.00	0.02
	IISER	7	0.00	0.01
	IIT	23	0.01	0.06
	NID	5	0.00	0.00
	NIFTEM	1	0.00	0.00
	NIPER	6	0.00	0.00
	NIT	31	0.02	0.10
	Others INI	14	0.00	0.01
	SPA	3	0.00	0.00
Standalone Institutions	Standalone Institutions	254	0.06	0.07
University	Central University	57	0.49	1.65
	Deemed to be a university	140	0.15	0.98
	Private University	520	0.34	1.72
	State University	488	3.36	26.74
Skill	Skill	96	1.51	6.55
School Education	School		16.62	71.46
Unmapped			3.39	0.00
Grand Total		2963	26.29	110.65

Managing Data Security in ABC and APAAR

The platforms adopt robust security protocols and encryption standards to ensure data privacy and integrity. Access is authenticated via APAAR ID and Aadhaar-linked DigiLocker credentials, safeguarding user information while maintaining seamless accessibility across all integrated systems and institutional frameworks.

Key Features and Outcomes

- **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. This allows provisions for obtaining a Certificate after completion of one year; Diploma after two years; Degree after three or four years. 153 universities now offer multiple entry options, benefiting 31,156 UG and 5,583 PG students.
- Students can access their **digital certificates** from anywhere, at any time.
- **Reduced dropout rates** and improved motivation to learn continuously.
- ABC is bridging the gap between the formal, informal and experiential learning.
- Under this initiative, there are several student-linked benefits. By authenticating the APAAR ID, students between the ages of 13 and 30 can unlock exclusive travel benefits, including up to a **10% discount** on base airfares and an **extra 10kg baggage allowance**.
- **SWAYAM Integration:** Students may avail up to 40% of credits from the SWAYAM online platform. About 388 universities have adopted this regulation, broadening access to quality learning.
- **National Credit Framework (NCrF):** ABC is aligned with the NCrF, covering academic, vocational, and experiential learning. NCrF has been adopted by 170 universities across India as of 2026.

ABCs Digital Public Infrastructure

ABC is a key component of India's Digital Public Infrastructure (DPI) for education, under the Digital India Programme.

- Integration with **NAD-DigiLocker** allows students secure, anytime access to their own verified academic records.
- The NeGD (Ministry of Electronics and IT) featured ABC-NAD in its Digital India 'Ask Our Experts' series in November 2024.
- Deploying the **SAMARTH ERP (prominent, cloud-based e-governance platform)** for ABC integration provides a standardised, unified gateway for students and university administration.
- **CSCs in remote villages** now serve as on-ground points for ABC and APAAR registration, bridging the digital divide.

Towards A Trusted Digital Education Ecosystem

Together, ABC and APAAR are building a trusted digital ecosystem for academic records, making education more flexible, transparent, and accessible for every learner. By enabling

seamless credit mobility, secure record management, and lifelong learning, these initiatives are laying the foundation for a future-ready education system.

As these platforms continue to evolve and scale, emerging technologies offer new opportunities to further strengthen the security and authenticity of digital academic credentials. In this context, the **Bharat Praman Chain** provides a promising next step. Developed by the Digital India Corporation (DIC), it is India's sovereign blockchain platform designed to enable secure, verifiable, and tamper-resistant digital credentials at scale.

Bharat Praman Chain can be adopted through DIC's managed blockchain infrastructure for rapid deployment, while institutions also have the option to operate dedicated blockchain nodes for greater autonomy and flexibility. The platform ensures that academic data remains within India's sovereign digital infrastructure and is fully compliant with the **Digital Personal Data Protection Act**.

References

Ministry of Education

https://static.pib.gov.in/WriteReadData/userfiles/NEP_Final_English_0.pdf

<https://www.abc.gov.in/about-us>

<https://www.abc.gov.in>

<https://www.abc.gov.in/faq>

<https://apaaar.education.gov.in/>

<https://www.pib.gov.in/PressReleaseIframePage.aspx?PRID=2003802&lang=2®=48&utm>

<https://www.facebook.com/photo/?fbid=1452271933596230&set=a.358256662997768>

Ministry of Electronics and IT

<https://www.pib.gov.in/PressReleasePage.aspx?PRID=2072877®=48&lang=2>

Ministry of Finance

<https://www.pib.gov.in/PressReleasePage.aspx?PRID=2219936®=3&lang=1>

University Grants Commission

https://www.ugc.gov.in/pdfnews/5572622_Academic-Bank-of-Credits-Regulation.pdf

[https://www.ugc.gov.in/pdfnews/9363820_Academic-Bank-of-Credits-\(ABC\).pdf](https://www.ugc.gov.in/pdfnews/9363820_Academic-Bank-of-Credits-(ABC).pdf)

https://www.ugc.gov.in/pdfnews/9028476_Report-of-National-Credit-Framework.pdf

PIB Backgrounder

<https://static.pib.gov.in/WriteReadData/specificdocs/documents/2025/jul/doc2025729593701.pdf>

<https://www.pib.gov.in/PressNoteDetails.aspx?NoteId=154950&ModuleId=3®=3&lang=1>

PIB Research